

A man with short brown hair, wearing a dark blue turtleneck jacket over a light-colored collared shirt, is smiling broadly and shaking hands with a woman. The woman has long, wavy brown hair and is wearing a black suit jacket. They are in an office environment with computer monitors and papers visible in the background. A dark blue semi-transparent banner is overlaid on the lower left portion of the image, containing white text.

Working with  
your FCC team



# Let's get **started**

As borrowing needs change, developing a solid relationship with your lender is important. And when it's time to discuss your loan application, things always go better when you're prepared.

In this guide, you'll learn what to expect from FCC, tips to prepare for your loan application, and ideas to take your FCC relationship even further. We've also included a checklist to help you stay on track.

We look forward to working with you and we'll be there – every step of the way!



## A solid relationship with FCC **What's in it for you?**

### Partner with the only lender 100% invested in Canadian agriculture and food

Our lending expertise is focused on businesses like yours: food and beverage processors, agribusinesses and logistic providers. Get specialized support from experts who know the entire value chain.

### Tools, services and insights to help your business thrive

A key to a successful business is to always keep learning. FCC's team offers economic insights and connections with your business in mind.

### A dedicated partner who knows you and your business

We're here to support you with more than your financing. Your FCC team will be a part of your business, before, during and after the loan. We learn about you and your business so we can offer personalized solutions that fit your needs. It's about being a trusted partner.



### Quick tip

FCC Online Services is an easy way to manage your loan from your computer or mobile device.

Sign up at  
[fcc.ca/OnlineServices](https://fcc.ca/OnlineServices)

## Preparing for a loan What you need and why

### Net worth statement for each borrower

A net worth statement gives a snapshot of your assets and debts. You'll need to show how you can manage your requested loan without putting a big strain on your operation. Also, be ready to explain any financials that appear unusual.

### Past income tax returns and/or accountant-prepared financial statements dating back three years

Spend time reviewing your financials and identify any operational risks up front – it demonstrates you understand your business well. Also, consider bringing in a third party to help with financial planning – especially if you're borrowing a sizable amount.

### Government-issued photo ID

You'll need this to verify your identity.

Did you know?

A solid business plan will help you set goals, secure funding and manage cash flow.

## 3 ways we look at your loan application

We use these criteria with your best interest in mind. We want to make sure that you can comfortably take on a new financial responsibility.

### 1 Repayment ability

We review your past and projected financial performance. This gives us a good idea of your approach to paying off loans.

### 2 Prior credit history

We look at your experience and how your business has performed in the past.

### 3 Security

We consider collateral as your secondary source of payment and assess its value and any commitment to other lenders.

## Want to take the relationship to the **next level**?

### Continually update business plan with your long term vision

A business plan is a working document that outlines your objectives over the next few years. It helps us identify your goals and create a plan to help you reach them. Discuss this plan with your FCC team regularly.

### Stay in touch

Share the good news – and the bad news. Open, clear and regular communication is always best. FCC is flexible and here to support you.

### Prepare a cash flow budget

Track how much money is coming in and out of your business on a monthly basis. This helps you and FCC understand your financial health, plan for the future and find ways to improve your bottom line.

### Talk to your Relationship Manager

Your local Relationship Manager can help you with all loan types. Visit [fcc.ca/Contact](http://fcc.ca/Contact) to find an office near you.

### Quick tip

Meet with us at your business. We want to see first-hand how your business works.

## Let's get to work

Contact the FCC team near you

[fcc.ca](http://fcc.ca)





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fcc.ca | 1-800-387-3232

*Cette publication est également  
offerte en français.*



# Your FCC relationship checklist

## Considerations for your success

### PREPARE FOR YOUR LOAN

- Determine short- and long-term business goals.
- Identify borrowing needs.
- Generate a net worth statement.
- Collect past three years of tax returns or accountant-prepared financial statements.
- Bring government-issued photo ID (drivers license, passport).
- Collect shareholder agreements (if applicable).
- Assemble copies of existing operating loan agreements (if applicable).

### IDENTIFY YOUR BUSINESS NEEDS

- Review net worth statement and be prepared to discuss anything unusual.
- Explain how you'll be able to manage the loan without major strain on your business.
- Review your past financials.
- Demonstrate you're paying down debt or investing in revenue-generating assets.
- Outline your operational risks and be prepared to discuss them.
- Help with financial planning (accountant, financial planner).
- Build your business and marketing plan.
- Prepare and maintain a cash flow budget.

### GET THE MOST FROM FCC

- Invite your FCC Relationship Manager to visit your place of business.  
We'd love to see how you operate.
- Share good and bad news – we're flexible and have many ways to help.
- Take full advantage of free FCC knowledge and learning resources.
- Think of FCC as a partner – we're in your corner!

### Let's get to work

Contact the FCC team near you

[fcc.ca](http://fcc.ca)

