



## **GRANTS AND LOANS**

### **Hundreds of Government Programs for Grants and Loans**

The federal and provincial governments are increasingly providing industry with incentive programs totaling more than \$20 billion, in the form of grants and interest free loans, to help Canadian manufacturers create new jobs, finance capital projects, and foster product development. The aim of these stimulus programs is to spark the Canadian economy by investing in manufacturing to create meaningful jobs for the future.

#### **Government Funding Available for:**

- Expansion Capital
- Job Creation
- New Product Development
- Acquisitions
- Business Development and Trade Shows
- Consulting/Financial Services
- Marketing
- Renovation/Maintenance/Upgrade
- Research and Development / Patents
- Training/Certification/Wage Support

### **Costly and Difficult for Companies to Stay Current**

#### The Challenge

Although these incentive programs have good intentions and offer manufacturers great bottom-line benefits, it is a *very time-consuming and complex process for companies*. Companies do not have the dedicated personnel to stay current with thousands of programs including new ones that are announced each year or even monthly. Compounding the issue is the struggle to keep up-to-date with changing mandates, agency representatives, and budgets for each program.

## **WHY PINNACLE?**

Each application is different and requires lengthy background studies, custom-tailored business plans and financial forecasts. Each program has its own unique set of rules and qualification criteria, including submission deadlines and new program announcements.

Most companies cannot justify dedicating a team of staff to oversee these programs because there is no guarantee that their claim will be awarded approval. Consequently, many companies forgo the application process and don't apply, potentially leaving large sums of eligible monies on the table that could have otherwise funded new capital projects, expansions, and product development.

### **Recent Success Stories**

**March 30, 2010 – Pinnacle helped a pet food processor in Ontario secure a \$1.8 million interest free loan over five years to fund an expansion and new product development.**

**April 6, 2010 – Pinnacle helped a door and trim manufacturer in Ontario receive an \$820,000 interest free loan for five years to fund an expansion project, create new jobs, and provide capital for a new product development**

## **Pinnacle is your Government Incentive Knowledge Centre**

### **The Opportunity**

Pinnacle has an entire team of staff dedicated to staying current on all the programs and helping clients raise money through numerous government grants and interest-free loans.

Pinnacle's Incentive Knowledge Centre is lead by co-founder Mike Panayi, CBV, CFA. Mike brings exceptional experience, highly touted and respected academic designations, and an impressive track record of success.

Before Mike co-founded Pinnacle, he ventured into public accounting and corporate finance where he raised over a hundred million of dollars of private equity money for Canadian and US manufacturers. Prior to this, Mike held a senior official position at Canada Revenue Agency (CRA) for eleven years where he earned his Chartered Business Valuator designation (CBV), and Chartered Financial Analyst designation (CFA).

By engaging Pinnacle, your claim will be handled by a highly competent team of professionals that will familiarize themselves with your business and inform you of any programs that are a good fit.

Pinnacle will oversee the entire application and submission process including post-administration compliance following an approval. By using Pinnacle, you will increase your company's chances of having your claim approved. We also look at the broader picture and typically file larger sized claims to fund multiple projects and initiatives.

Pinnacle delivers peace of mind and confidence knowing that your claim will be professionally prepared will not miss any more application deadlines or opportunities to fund capital investment projects using government grants and interest-free loans.

### **THE PINNACLE ADVANTAGE**

1. Pinnacle is your no-hassle profit generating centre that will keep you abreast of all the latest government programs and add money to your bottom line without incurring upfront costs and risk – Pinnacle works on success or contingency.
2. Pinnacle takes a comprehensive and strategic approach to preparing grant and loan applications, presenting your application in accordance with program guidelines.
3. Pinnacle's claim submissions are industry leading. Our applications are supported with comprehensive business plans and detailed financial forecasts using the same proven methodology that helped Mike Panayi raise millions in private equity for businesses.
4. Pinnacle is your one source service supplier for all government incentives and tax credits. We have helped clients recover over \$400 million in SR&ED tax credits, government grants, and long-term interest free loans and a proven track record that for over ten years.
5. Pinnacle continuously meets with elected government officials and agency representatives to monitor the state and mandates of major programs. We also learn about new programs and upcoming announcements and prepare our clients applications early in the process. This increases the likelihood of our clients' applications getting approved before funding for these programs run out of money.

6. Pinnacle works closely with government agencies throughout the application process including post-approval to ensure your claim is compliant and complete. In addition, we diligently follow up on our clients' files to obtain updates and status of applications filed.
7. Pinnacle invests all the time and money to prepare grant and loan applications. We assume all the financial risk and only get paid when you get paid. Our success is based on approvals, hence work extra hard to prepare applications that make compelling business cases.

### **SCOPE OF SERVICES:**

Pinnacle will conduct an initial discovery meeting to determine your company's timing and scope of planned short-term capital projects, job creation initiatives, new product launches, and expansion. We also prepare a wish list on how your company would spend the money to advance its technology and market share if money were available.

Once we complete our discovery meeting, we will research and identify programs that will be a good fit to your company. We will bring these programs to your attention and keep update you on any new programs that announced.

After we review the merits of each program and explain how it will impact your business and the terms involved, it is up to your company to decide whether you want Pinnacle to apply on your behalf.

### **Work to be Performed:**

- 1 Grant and loan identification to match your company's needs.
- 2 Preparation of business plan and documentation required to be submitted with the application.
- 3 Preparation of all required accompanying schedules
- 4 Breakdown of expenditures for project by project basis
- 5 Preparation of file with appropriate supporting documentation for use by the applicable federal and provincial agencies
- 6 Provision of all necessary correspondence and communication with the applicable federal and provincial agencies and funding institutions as well as attendance of meetings where required
- 7 Provide recommendations on how to better utilize available funding programs and appropriate structures to maximize your net tax benefit.



[Contact Pinnacle Today!](#)

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