

# Realize *your vision* with our best-in-class healthcare banking expertise and financing solutions for dentists.



For the past 25 years, BMO Bank of Montreal has been providing customized financing solutions to dentists across Canada. Whether you are an established owner of multiple locations or soon to acquire your first practice, our healthcare banking specialists can deliver the financial solutions that you require. We have a dedicated healthcare banking team that focuses on all types of dental offices, whether they are operating independently or are part of a network.

## Leveraging industry knowledge to bring expert advice to you.

Managing a successful practice means focusing on your patients' well-being, and finding innovative financial solutions to keep your business operations running smoothly.

At BMO we have established a team of healthcare banking specialists who understand the unique requirements of the healthcare industry, and can help improve your practice's cash flow profitability.

BMO also provides financing and cash flow solutions to many other healthcare professionals and medical practices, including:

- Pharmacists
- Optometrists
- Veterinarians
- Chiropractors
- Healthcare/Medical Office Real Estate
- Other Healthcare Professionals

#### For more information please contact:

Director of National Industry Programs
Toll-free line: 1-877-629-6262

National.IndustryPrograms@bmo.com

#### Business Acquisition Financing<sup>1</sup>

You have decided to buy an established dental office. We can tailor a financing solution that recognizes the market value of your business, rather than just its physical assets. We work closely with your key business relationships and advisors to ensure the smooth completion of your purchase.

#### Leasehold/Equipment Financing<sup>1</sup>

Whenever you need access to cash to upgrade or replace equipment, furniture, fixtures or leaseholds for your practice, we have capital financing available to help make these purchases possible.

#### Operating Financing<sup>1</sup>

Borrow exactly what you need for your inventory needs and operating expenses, when you need it. Simply write cheques or make online payments to draw down the operating loan up to a pre-determined limit. Conversely, deposits are automatically credited to your outstanding loan.

#### Real Estate Financing<sup>1</sup>

The growth of your clinic may require you to purchase land or buildings, start new construction, or make major renovations to your practice. Our specialized financing can help you acquire new property or expand existing premises to suit your needs.

### **Optimizing Your Cash Flow**

Effectively managing your revenue cycle is the key to operating a successful dental practice. By putting receivables and payments (including point of sale) to work more quickly we can help you make your cash work harder for you.

