

FINANCIAL MANAGEMENT SOLUTION



"Centria puts a superior management tool at my disposal, along with a broad range of services to help me develop budgets, analyze the breakdown of my expenses and monitor the inflows and outflows of money. I can focus on my true passion, building homes, knowing that the financial aspects of my projects are under control thanks to reliable data, informative reports and competent advice provided by Centria."

L. Fortin, general contractor

+ MANAGEMENT EXPERTISE

Centria's Financial Management Solution is a comprehensive project management solution encompassing both financial and administrative aspects. It is tailored to the needs of general contractors who want to maximize their operations by putting complete functions in the hands of recognized experts. Centria can, for instance, obtain financing, handle the disbursement of funds and/or monitor the financial status of your construction project.

WHY PARTNER WITH CENTRIA

- + Secure financing more readily
- + Speed-up the loan acceptance process
- + Get to use the full amount without 15% being withheld as a security
- + Eliminate the inspection requirement as a condition for receiving disbursements
- + Significantly reduce your operating costs
- + Enhance the productivity of your administrative team
- + Anticipate your expenses more accurately
- + Know the financial status of your project at all times, both overall and in detail
- + Provide premium service to your associates, suppliers and subcontractors
- + Focus on building units and selling them for greater profitability

+ FUNDING CAPACITY

Financial institutions are more likely to finance a residential construction project knowing that Centria will manage the funds professionally and in total objectivity. The title insurance we obtain on your behalf facilitates acceptance, under more favorable conditions. Securing funds more easily allows you to take advantage of business opportunities as they come up.

WHAT CENTRIA DOES

- + Financial structuring
- + Assessments, appraisals and cost breakdowns
- + Financial management of construction projects
- + Project inspection
- + Computerized invoice processing
- + Invoice payment
- + Preparation of interim and final reports

Centria's Financial Management Solution for general contractors is designed to ensure maximum effectiveness in the handling of financial transactions and other exchanges relative to construction projects.



+ HANDS-ON CONTROL AT ALL TIMES

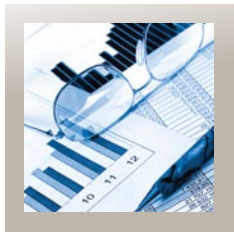
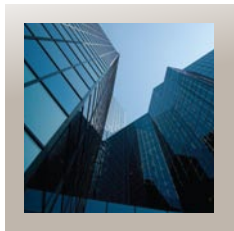
Centria's *online business centre* provides quick and easy access to your file 24/24, 7/7, with a detailed breakdown of expenses for each residential unit.

In a few clicks, you can:

- + Choose your lending institution and submit your online funding application
- + View and print the breakdown of costs by unit
- + Monitor the financial status of each project
- + Approve or reject the payment of an invoice or arrange for early payment
- + View and print information on the disbursements that have been made, the invoices paid, the cash you have on hand and the amounts still owed to you
- + Transfer the data to your accounting system
- + Consult Centria's list of suppliers and subcontractors
- + View the full history of your projects, both ongoing and completed

+ ADMINISTRATIVE EFFECTIVENESS

Centria aligns financial resources with jobsite requirements by offering a range of services aimed at improving your operational efficiency while freeing you of time-consuming tasks requiring attention to detail. This, in turn, enhances your competitiveness. We help you reach your objectives by following a three-step process:



1. We obtain financing in the best delays

Experience the joy of having quick access to the money you need once a residential unit is sold! Centria will make sure the loan is approved and processed in record time.

2. Disbursing the funds and monitoring the financial evolution of the project

Never run out of cash! You can rely on Centria to reserve the funds needed to pay your suppliers and subcontractors and process their invoices within ten working days. The full amount of the loan is available to you since the lender does not withhold the usual 15%.

Your Centria project manager compares the invoices with the estimates in your initial budget and makes the necessary arrangements for onsite inspections. Your productivity will increase markedly.

3. Wrapping-up the project

At the close of a project, Centria provides you with a detailed account of every transaction associated with each residential unit. The information is used when transferring the property titles and closing your file with the lending institution.