



Transcript: Supporting the next generation of entrepreneurs

[♪ Music plays. ♪]

[The video opens with scenes of public play areas, then introduces Ms. Maryse Sauvé speaking while standing inside Atmosphère. The text “*Chaque entreprise a son histoire. Chaque financement aussi.*” then appears against a backdrop of an outdoor play space, followed by the Atmosphère and Laurentian Bank logos. The sequence continues with a shot of a wall displaying the Atmosphère logo along with the tagline “*Espaces publics – Espaces ludiques.*” The video then alternates between scenes of employees interacting or working and shots of Ms. Sauvé in her office.]

Maryse Sauvé: Atmosphère is a distributor of sports, recreational, and cultural equipment. We are talking about more than 8,000 public spaces and recreational areas in Quebec, all different from one another, because that is really the premise at Atmosphère. We never want to do the same project. The Atmosphère adventure started about thirty years ago. There were three founders and me, I was the only employee at the time. I grew up in the company; we built the business together. Right now, we are in the process of taking over the business, meaning the founders have left. We are the next generation of entrepreneurs, and we are buying the company. So, it is a big decision.

[The video then features Mr. Jérémy Forcier, Senior Account Manager at Laurentian Bank, speaking directly to the camera, with his name and title displayed on screen. It then alternates between remarks from Mr. Forcier and Ms. Maryse Sauvé, while highlighting scenes of employees at work, as well as images of Atmosphère and various public and recreational spaces.]

Jérémy Forcier: The first contact with the new owners, as I always say, is the most important. I had the opportunity to speak with Maryse and Josiane for several hours so they could explain their project to me. It is certainly always a stressful moment for business buyers. That is why having an Account Manager is so important—to support them, to clearly explain where we stand, and to be honest with them.

Maryse Sauvé: Jérémy really wants to be part of the project, and you can tell it is not just about the numbers at the end of the year. There are real people behind this project.

Jérémy Forcier: The financing went well for the building. We were able to secure a 30-year amortization term. Normally, on the market, we see a maximum of around 25 years. The same goes for the share buyback; we were able to get a maximum of 10 years. This allows us to retain cash flow within the company for short-term operations.

Maryse Sauvé: Laurentian Bank has made a real difference in our journey. It is a key player. I like to say that we are going to conquer Canada. That is truly the goal. I want to build a company for the future. And now, with the upcoming expansion and the growth of the company, it is an incredible playground.

[The video concludes with a view of a public park, accompanied by the text “*Un terrain de jeu pour vos ambitions d'affaires.*” followed by the Laurentian Bank logo.]

[♪ Music ends. ♪]