

Acquire. Compound. Preserve.

PARTNERSHIP TO OWNERSHIP PROGRAM

Own the building your business runs from.

We partner with business owners across Canada and the U.S. to acquire the commercial property they occupy, with no down payment required. Build equity. Own your future.

\$0

Down payment
required from you

2 to 5 yrs

Clear path to
full ownership

\$1M+

Minimum
property value

\$0

Closing costs
covered by JD Capital

THE PROGRAM

Partnership-to-Ownership for Canadian & U.S. Businesses

Every year, thousands of business owners across Canada and the U.S. write rent cheques to landlords, building someone else's wealth instead of their own. JD Capital changes that.

We partner with established business owners to acquire the commercial property they occupy. We bring the down payment, the financing expertise, and the real estate knowledge. You bring your business. Together, we build a joint entity that owns the property, with a clear pre-agreed path for you to buy us out and own it outright.

No down payment. No closing costs. A clear exit. And on day one, you're building equity instead of paying rent.

DOWN PAYMENT REQUIRED \$0	DUE DILIGENCE COSTS Covered by JD Capital
BUYOUT TIMELINE 2 to 5 Years	MINIMUM BUILDING VALUE \$1M+ / Loan \$750K+

WHAT YOU GAIN

Six reasons to own instead of rent.

Equity Every payment builds ownership. After 25 years of leasing you have nothing. After 25 years of owning, you have an asset.	No Down Payment JD Capital contributes the equity required at close. You contribute your business tenancy and commitment.
Lower Monthly Cost Your monthly occupancy cost is typically lower than market rent from day one, often while building equity at the same time.	Control No landlord approvals for renovations, signage, or improvements. Make decisions that serve your business, not your lease.
Tax Advantages As an owner you may deduct mortgage interest, depreciation, and operating expenses. Consult your accountant for details.	Wealth Transfer Commercial real estate is one of the most reliable vehicles for intergenerational wealth. Pass the asset, not the lease.

THE MATH

Lease vs. Own: 25 Years

Based on a \$950,000 commercial property in Alberta at 6% interest over 25 years.

LEASING / 25-YEAR OUTCOME -\$2,087,500 Every dollar gone. No asset. No equity.	OWNING / 25-YEAR OUTCOME +\$2,631,000 Mortgage paid off. Building free & clear.
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	LEASING	OWNING
Annual payment (Year 1)	-\$83,500	-\$73,000
Payments by Year 10	-\$835,000	-\$730,000
Cumulative cash flow (Yr 10)	\$0	+\$113,500
Equity built by Year 10	\$0	+\$553,000
Total paid over 25 years	-\$2,087,500	-\$1,825,000
Total cash flow (25 yrs)	\$0	+\$642,000
Asset value at Year 25	\$0	+\$1,989,000

ASSUMPTIONS

\$950,000 Initial building value	6% Interest rate	25 years Mortgage term
2% Income inflation	2% Expense inflation	\$1,989,000 Projected sale price (Year 25)

HOW IT WORKS

The Process

Seven straightforward steps from first conversation to property ownership.

01 Initial Engagement

You connect with JD Capital and we learn about your business, your current space, and your ownership goals. No commitment required at this stage.

02 Business Financial Review

You provide your last 2 years of financials. This allows us to assess loan qualification and structure the partnership appropriately.

03 Property Selection

We work together to identify the right building, whether your current space or a new property better suited to your growth plans.

04 Underwriting & Due Diligence

JD Capital conducts full property underwriting including inspection, appraisal, and environmental assessment. All costs are covered by us.

05 Legal Structure

Our legal counsel drafts the partnership agreement, co-ownership structure, and your pre-agreed buyout schedule and pricing.

06 Acquisition & Close

JD Capital funds the down payment. The property closes in the joint entity. You immediately become a co-owner and begin building equity.

07 Buyout & Full Ownership

Over 2 to 5 years, you exercise your pre-agreed right to purchase JD Capital's interest. Title transfers fully to you and your business.

WHO QUALIFIES

Requirements

Established Business Operating 2+ years with stable or growing revenue.	Provable Revenue 2 years of financials demonstrating loan serviceability.
Commercial Tenancy You occupy or intend to occupy the property being acquired.	Building Value \$1M+ property value, loan requirement of \$750K+.
Operating Region Operating across Canada and the U.S. in major commercial markets.	Long-term Commitment Intent to occupy for 5+ years and buy out JD Capital.

GET IN TOUCH

Ready to stop renting and start owning?

Applications are reviewed on a rolling basis. All submissions are confidential. JD Capital does not sell or share your information.

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LOCATION Calgary, Alberta · Canada-Wide	APPLY jdcapital.net/businesses

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