



regional business  
**centre**  
régional des affaires

**the  
funding  
handbook**

*"Time is like money, the  
less we have of it to spare  
the further we make it go."  
-Josh Billings-*

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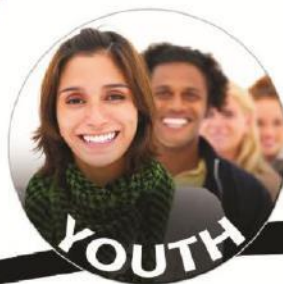
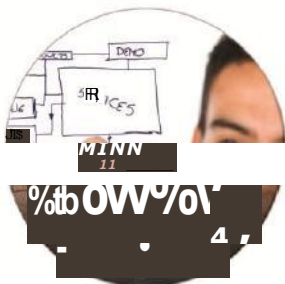


# NEED HELP WITH YOUR NEW BUSINESS VENTURE?

The Regional Business Centre staff is ready  
to assist you throughout the process.

## Our services include:

- Information on starting and expanding a business
- Assistance with business plan development
- Guidance on regulations, licenses and registrations
- Market research and access to resource library
- Access to loans, grants and other financial incentive programs
- Business seminars, networking and mentoring opportunities
- Online business registrations
- One-on-one consultations



## Be sure to pick up the following guides:

- Starting a Small Business
- Writing a Business Plan
- The Funding Handbook

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***Please note:***

The Funding Handbook is intended to familiarize you with some of the programs targeted towards small businesses. The Regional Business Centre is not responsible for administering the programs. There may be changes to any one of the programs at any time. Contact the Regional Business Centre if you have any questions or concerns regarding any of the information provided.

## **What are your financing options?**

- Personal investment – Investing your own money in the form of cash and/or collateral.
- Love money – Loans from spouses, parents, family, or friends.
- Venture capital – Organizations/investors that fund higher risk projects expecting high returns. Be prepared to give up some equity in your business to an external party, so be sure to look for investors that bring relevant experience to the table.
- Angels – Wealthy individuals or retired company executives who invest directly in smaller firms. In turn for risking their money, they reserve the right to supervise the company's management practices (i.e. Board of directors)
- Grants and Subsidies – Government provided aid to companies. Help to cover expenses such as advertising, salaries, equipment, etc. Usually conditional funding.
- Bank Loans/Lines of credit/Mortgages – Most common sources of funding. Shop around and consider payback periods, interest payments and conditional requirements. Note: designed for manufacturing, distribution, services and tourism sectors, not including retail businesses!
  - Additionally:
    - For new businesses, must be 100% secured with cash deposit or real estate.
    - If you purchase an existing business, the bank considers it a start-up.
    - The bank can release security after 1-2 years of successful operation.

## **Any financing will require a thorough business plan and financial statements.**

- Describe your idea.
- Describe and emphasize owner work experience and history.
- Back up with feasibility study.
- Complete comprehensive financial analysis statements and ratio analysis.
- Assess your market – What is the industry and where do you fit it?

## What a lender is looking for?

Any lender will evaluate a funding request based on the following four factors. Understanding their criteria will help you prepare.

- Management – Personal Characteristics/ history/ abilities of owner/ operator/ experience/ industry/ personal credit history/ previous success in the industry
- Earnings/ Potential Earnings – If existing business, is it profitable? Is there sufficient cash flow?
- Investment – How much has the owner/operator invested personally? Investment shows commitment.
- Security – Does the owner/operator have assets/collateral to back up the loan? May not require 100% security, but it shows stability and previous success.
- Feasibility – What is your business? Is there a need? How is it justified? Where is your research?
- Repayment Ability – Debt to Equity = total liabilities/ shareholders' equity (lower ratios preferred by creditors)  
Quick Ratio = quick assets / current liabilities (immediate debt coverage)

## Did you know?

- If you have gone bankrupt in the last 7 years, a bank will not lend to you.
- Restaurants have a higher failure rate – it's harder for them to get \$\$\$.
- How you present yourself & your business will have a strong bearing on how you are treated.
- Banks are like franchises – they are proven business systems with history and future.
- Banks are like owners with personal equity invested in business – it shows commitment.
- You **need** some cash – 10% at the very minimum
- You **need** a solid business plan.
- You **need** a clean credit history.
- You **need** to present yourself professionally and have done your homework.

## START-UP & EXPANSION

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Desjardins</b>	•	•	Amount of financing to be determined by the financial institution.	An ideal solution for the self-employed and small business with financing needs up to \$100,000 seeking for complete financing and day-to-day management package. Visa Business Freedom Solution with 3 credit limits: Business Visa Card Line of Credit Accord D Business Financing	<b>Loan</b>	Desjardins Business 1-888-260-4697 <a href="http://www.desjardins.com">www.desjardins.com</a>
<b>Desjardins Real Estate Financing</b>			Amount of financing to be determined by the financial institution.	Commercial Mortgages Residential Rental Properties	<b>Loan</b>	Desjardins Business 1-888-260-4697 <a href="http://www.desjardins.com">www.desjardins.com</a>
<b>Desjardins Business Financing</b>			Amount of financing to be determined by the financial institution.	Operating Line of Credit Bridge Financing Car Dealerships	<b>Loan</b>	Desjardins Business 1-888-260-4697 <a href="http://www.desjardins.com">www.desjardins.com</a>
<b>Desjardins Long-Term Financing</b>			Amount of financing to be determined by the financial institution.	Term Loan/Equipment Loan Revolving Credit	<b>Loan</b>	Desjardins Business 1-888-260-4697 <a href="http://www.desjardins.com">www.desjardins.com</a>
<b>Nickel Basin Term Loan</b>	•	•	Assistance not to exceed \$250,000 and up to \$600,000 on syndicated loans. Interest rates vary based on risk.	Nickel Basin Federal Development Corporation administers a community loan fund in support of small and medium-sized businesses.	<b>Loan</b>	Nickel Basin Federal Development Corporation 705-673-9802 or <a href="http://www.nickelbasin.com">www.nickelbasin.com</a>
<b>Business Development Bank of Canada (BDC)</b>	•	•		Whatever your stage of development, BDC can work closely with you to meet your specific financing needs.	<b>Loan Other</b>	Business Development Bank of Canada 705-670-6482 or <a href="http://www.bdc.ca">www.bdc.ca</a>
<b>Starter Company Plus</b>	•	•	Assistance of up to \$5,000	Must be operating a minimum of 35 hours per week and not attending school full time. To qualify you must be able to contribute at least 25% (in cash or in kind) of the grant amount with mandatory training and mentorship.	<b>Grant</b>	Regional Business Centre 705-688-7582 <a href="http://www.regionalbusiness.ca">http://www.regionalbusiness.ca</a>

## START-UP & EXPANSION

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>NOHFC Northern Business Opportunity Program - Small Business Start-Up Projects</b>	•		Assistance not to exceed 50% of eligible costs up to \$200,000	New full-time business in Northern Ontario, resulting in job creation, with a 15% personal contribution. Eligible costs include: <ul style="list-style-type: none"> <li>• leasehold improvements</li> <li>• new or used equipment</li> <li>• training costs incurred with third parties</li> <li>• information and communications technology investments including, but not limited to, software</li> <li>• marketing costs</li> </ul>	<b>Conditional Contribution</b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a>
<b>NOHFC Northern Business Opportunity Program – Business Expansion Projects</b>		•	Assistance not to exceed 50% of eligible costs up to \$1 million. Up to 30% of the NOHFC funding may be in the form of a conditional grant with the remainder in the form of a repayable loan.	Existing full-time business that intend to expand and/or retain their operations in Northern Ontario, resulting in job creation. Eligible costs include: <ul style="list-style-type: none"> <li>• capital construction</li> <li>• leasehold improvements</li> <li>• new or used equipment</li> <li>• training costs incurred with third parties</li> <li>• land servicing costs</li> <li>• information &amp; communications technology investments including, but not limited to, software</li> </ul>	<b>Conditional Contribution Loan</b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a>
<b>NOHFC Northern Business Opportunity Program – New Investment Projects</b>		•	NOHFC will provide assistance in the form of a conditional grant or a combination of a conditional grant and term loan/incentive term loan on a case-by-case basis.	Competitive businesses that currently do not have a presence in Ontario that will expand operations to Northern Ontario and create jobs.	<b>Conditional Contribution Loan</b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a>
<b>Canada Small Business Financing Program (CSBF)</b>	•	•	Assistance of up to \$1,000,000 financing for any one business, of which no more than \$350,000 can be used for purchasing leasehold improvements or improving leased property and purchasing or improving new or used equipment.	Most start-ups and existing for-profit small businesses in Canada with gross revenues of \$10 million or less are eligible to apply for loans under this program. A CSBF loan may be used to finance real property or immovables, leasehold improvements, equipment and 2% registration fees.	<b>Loan</b>	Any chartered bank, Caisses populaires and/or Credit Union or visit <a href="http://www.canada.ca/csbfp">www.canada.ca/csbfp</a>



START-UP & EXPANSION						
Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Northern Ontario Angels</b>				NOA has formed angel investor groups in Northern Ontario to facilitate access to equity capital for Northern Ontario businesses. NOA assists entrepreneurs to become investor-ready by providing valuable education seminars, pitch coaching and other resources.		Northern Ontario Angels 1-888-696-0808 <a href="http://www.northernontarioangels.ca/en/">http://www.northernontarioangels.ca/en/</a>
<b>Tax Increment Equivalent Grant Program</b>				The City's Tax Increment Equivalent Grant Program is designed to stimulate the rehabilitation and re-use of existing buildings, as well as the construction of new buildings, in Downtown Sudbury. This program provides grants equal to the incremental increase in the municipal portion of the property tax associated with improvements/construction for a period of up to ten years.	<b>Grant</b>	City of Greater Sudbury Planning Services Division 705-674-4455 ext. 4353 <a href="http://www.greatersudbury.ca/content/div_planning/documents/Tax%20increment%20financing%20application%20form%20Aug%202012.pdf">www.greatersudbury.ca/content/div_planning/documents/Tax%20increment%20financing%20application%20form%20Aug%202012.pdf</a>
<b>Canada Business</b>				A source that can help you locate traditional or alternative sources of financing for your small business. You will find an extensive directory of Canadian financial providers, information on different types of financing, and tips to help you secure financing.		<a href="http://www.canadabusiness.ca/eng/82">www.canadabusiness.ca/eng/82</a>
<b>Crowd Funding Platforms</b>	•	•		Project creators use an online platform to set a funding goal, a deadline as well as perks for becoming a project contributor. If people like a project, they can pledge money to make it happen.		Kickstarter <a href="http://www.kickstarter.com">www.kickstarter.com</a>  Indiegogo <a href="http://www.indiegogo.com">www.indiegogo.com</a>  Fundrazr <a href="http://www.fundrazr.com">www.fundrazr.com</a>

## START-UP & EXPANSION

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>BTIF Program</b>		•	Support up to 50% of project costs	<p>Your business must:</p> <ul style="list-style-type: none"> <li>• Be a full-time business and have been in operation for at least one year.</li> <li>• Possess a valid Canadian business number.</li> <li>• Be located in Northwestern Ontario.</li> <li>• Established seasonal businesses are eligible.</li> </ul>	<b>Grant</b>	<p>Blue Sky Net 705-476-0874 <a href="https://www.nwoinnovation.ca/btif">https://www.nwoinnovation.ca/btif</a></p>
<b>Entrepreneur Francophone Plus – Vision +</b>	•	•	Up to 75% of eligible costs to a maximum of \$5,000	This program stimulates development of new markets, products and services for Northern Ontario Francophone Entrepreneurs. Funding is available for marketing, research, e-commerce, website translations, etc.	<b>Grant</b>	<p>North Claybelt 1-888-289-4233 <a href="http://www.northclaybelt.com">www.northclaybelt.com</a></p>
<b>PARO Peer Circles</b>	•	•	Assistance from \$500 up to \$5000	Peer Circles are self-selected groups of 4 - 7 women whose members share and network amongst themselves for mutual business benefit. Circle members share their experiences, advise each other, support each other and help each other expand their contact networks.	<b>Loan Grant</b>	<p>PARO Centre for Women's Enterprise 1-800-584-0252 <a href="http://www.paro.ca">www.paro.ca</a></p>
<b>The Next 36</b>	•		Assistance from \$15,000 up to \$80,000	The annual program is designed primarily for outstanding individuals who are currently enrolled in their final 2 years of undergraduate study or have graduated in 2013 (winter/spring term only). For eight months participants are provided mentorship, up to \$80,000 in seed capital from venture capitalists and academic instruction. Application deadline is in October.	<b>Grant</b>	<p>The Next 36 647-259-8943 <a href="http://thenext36.ca/">http://thenext36.ca/</a></p>
<b>Next Founders</b>	•		Access up to \$30,000	Designed for founders of startups looking to scale quickly. Through the program, participants build relationships with peers, business leaders, entrepreneurs and investors to develop innovative approaches that can be applied to their businesses immediately.	<b>Grant</b>	<p>Next Canada 647-259-8943 <a href="http://thenext36.ca/">http://thenext36.ca/</a></p>

## START-UP & EXPANSION

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Northern Event Partnership Program</b>			<p>The amount of NOHFC assistance will generally not exceed the lesser of 30% of eligible costs or \$15,000 for event partnership projects.</p> <p>If requested, 50% of funding available upon execution of the legal agreement, and the remainder provided after the final event report has been submitted.</p> <p>In exceptional circumstances, the board may consider projects exceeding normal levels of assistance</p>	The NOHFC will consider partnering with organizations that are staging events that promote economic development in Northern Ontario. Applications must demonstrate that the event will facilitate: job creation and retention, investment attraction, tourism and/or research and development / innovation conducive to productivity improvement within an emerging priority economic sector. Eligible event partnerships could include, but are not limited to events with a core purpose related to economic development, tourism, job creation and retention, and/or capacity-building, annual and/or recurring events that present a new enhancement through changes in programming and activities that lead to improved quality and/or sustainability of the event such as: increased participation numbers, increased tourism expenditure (additional overnight stays, more local spending), raising the event profile/quality, promoting sustainability of future events, other enhancements deemed eligible by NOHFC.	<b>Conditional Contribution</b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a>
<b>Small Business Lending Program</b>	•	•	<p>Up to \$10,000</p> <p>Up to \$1,500 or</p> <p>a loan for a specific event that you want to participate in</p>	Low interest business loans based on the stage of business development, viability of concept and capacity to re-pay. A Rise mentor will provide additional guidance and support.	<b>Loan</b>	Learning Initiative 705-673-8943 <a href="mailto:info@learninginitiative.ca">info@learninginitiative.ca</a> <a href="https://riseassetdevelopment.com/programs/">https://riseassetdevelopment.com/programs/</a>
<b>Event Lending</b>	•	•	Up to \$2,500	To pay vendor admissions, purchase inventory, and cover marketing costs in order to sell/showcase products or services at an event. Entrepreneurs must use the sales from the event to immediately pay back the loan before covering any other costs.	<b>Loan</b>	Learning Initiative 705-673-8943 <a href="mailto:info@learninginitiative.ca">info@learninginitiative.ca</a> <a href="https://riseassetdevelopment.com/programs/event-support-program/">https://riseassetdevelopment.com/programs/event-support-program/</a>

START-UP & EXPANSION						
Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Northern Community Capacity Building Program</b>			<p>For community-based projects, the amount of NOHFC assistance will generally not exceed the lesser of 75% or \$50,000.</p> <p>For regional, partnership-based projects, the amount of NOHFC assistance will generally not exceed the lesser of 75% or \$100,000.</p> <p>In exceptional circumstances, the board may consider projects exceeding the normal levels of assistance on a case-by-case basis where a project demonstrates a significant economic benefit.</p>	<p>Eligible applicants may include municipalities, First Nations, local service boards (for projects related to their approval powers) and not-for-profit organizations including educational institutions, either involved in economic development or representing an eligible sector, may apply individually. Eligibility also applies to partnerships and alliances of municipalities, private sector businesses and organizations, educational institutions, the federal government, and other government-related agencies.</p> <p>Eligible projects may include, but are not necessarily limited to:</p> <ul style="list-style-type: none"> <li>identifying capacity-building and investment opportunities consistent with the objectives of the NOHFC</li> <li>developing the necessary supporting information related to proposals for submission to the NOHFC infrastructure program, where the proposed projects meet the eligibility requirements for both programs</li> <li>sector-based research projects that align with the priority sectors and are supported by existing community and regional strategic plans or initiatives</li> <li>strategic planning (community economic development plans, investment priorities identification, etc.)</li> <li>infrastructure requirement studies</li> <li>capacity assessment</li> <li>regional economic development plans that align with existing and emerging priority economic sectors and guide development of priority initiatives</li> <li>business retention and attraction strategies other non-capital projects that promote or support economic growth and would bring benefits to Northern Ontario, in the opinion of the NOHFC</li> </ul>	<b>Conditional Contribution</b>	<p>Northern Ontario Heritage Fund Corporation</p> <p>1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a></p>

START-UP & EXPANSION						
Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Strategic Economic Infrastructure Program</b>			<p>The maximum investment from the NOHFC does not exceed the lesser of 50% or \$1 million, towards eligible project components</p> <p>The amount and type of assistance is determined by the board. Only in exceptional circumstances does the NOHFC consider projects exceeding the normal levels of assistance, on a case-by-case basis.</p> <p>The maximum investment from the NOHFC does not exceed the lesser of 50% or \$1 million, towards eligible project components.</p> <p>The amount and type of assistance is determined by the board. Only in exceptional circumstances does the NOHFC consider projects exceeding the normal levels of assistance, on a case-by-case basis.</p>	<p>Municipalities, First Nations, not-for-profit corporations and educational institutions may apply individually. Other organizations with a training or educational mandate may be considered on a case-by-case basis.</p> <p>Partnerships and alliances comprising municipalities, First Nations, Indigenous organizations, local services boards, not-for-profit corporations, educational institutions and private sector businesses and organizations.</p> <p>Eligible projects may include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Capital projects that encourage partnerships among communities, educational institutions, skills training providers and industry to respond to labour market needs and opportunities.</li> <li>• Projects that support brownfield site redevelopment and/or encourage infill development.</li> <li>• Industrial parks with preference to be given for development of vacant and/or underused lots within a previously developed area.</li> <li>• Information and communications technology infrastructure.</li> </ul> <p>Major tourism infrastructure costs necessary to support an event.</p>	<p><b>Conditional Contribution</b></p> <p><b>Repayable Loan</b></p> <p><b>Forgivable Performance Loan</b></p>	<p>Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a></p>

YOUTH						
Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Desjardins Créavenir Program</b>	•	•	Assistance from \$1,000 to \$30,000	To qualify you must be between 18 and 35, have a viable business plan to launch a new business or consolidate an existing business less than 3 years old. You cannot have access to conventional financing and must be a member of a participating Desjardins caisse or agree to become one.	<b>Loan Grant</b>	Desjardins Business 1-888-260-4697 <a href="http://www.desjardins.com">www.desjardins.com</a>
<b>Summer Company</b>	•		Assistance of up to \$3,000	Must be 15 to 29 years old, returning to school in the fall, work a minimum of 35 hours per week for a minimum of 8 weeks with mandatory training and mentorship.	<b>Grant</b>	Regional Business Centre Summer Company Program 705-688-7582 or <a href="http://www.ontario.ca/summercompany">www.ontario.ca/summercompany</a>
<b>Futurpreneur (formerly CYBF)</b>	•	•	Assistance of up to \$20,000	Pre-launch coaching, business resources, start-up financing and mentoring, to help launch and sustain successful entrepreneurial businesses. Must be between 18 and 39 years old, based 50/50 on credit history and business plan; a mentor is required.	<b>Loan</b>	Futurpreneur Canada 1-800-464-2923 <a href="http://www.futurpreneur.ca">www.futurpreneur.ca</a>
<b>BDC (Business Development Bank of Canada)</b>	•	•	Assistance of up to \$40,000	Must be between 18 and 39 years old, based 50/50 on credit history and business plan. A mentor is required. Must be approved for Futurpreneur loan – BDC will double every Futurpreneur dollar.	<b>Loan</b>	Futurpreneur Canada 1-800-464-2923 <a href="http://www.futurpreneur.ca">www.futurpreneur.ca</a>
<b>Youth Social Innovation Capital Fund</b>	•	•	Assistance ranging from \$1,000 to \$10,000 with the option of an additional \$15,000 from a partner organization	Must be between 18-35 years old, a Canadian citizenship or permanent resident, and operate a for profit or non-profit social enterprise pursuing social or environmental goals	<b>Loan</b>	Youth Social Innovation Capital Fund <a href="http://www.youthsocialinnovation.org/">http://www.youthsocialinnovation.org/</a>

INDIGENOUS						
Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Waubetek Business Development Corporation</b>	•	•		Financing and economic development services are available to First Nations and Aboriginal entrepreneurs in North-Eastern Ontario.		Waubetek Business Development Corporation 705-285-4275 or <a href="http://www.waubetek.com">www.waubetek.com</a>
<b>Business Development Bank of Canada</b>	•	•		To respond to this increased level of activity, BDC offers an even greater variety of consulting and financial services for Aboriginal businesses. In addition to conventional lending and advice, BDC's Aboriginal Banking also offers a number of special activities and initiatives.		Business Development Bank of Canada 705 670-6486 or <a href="http://www.bdc.ca/EN/i_am/a_boriginal_entrepreneur">www.bdc.ca/EN/i_am/a_boriginal_entrepreneur</a>
<b>Gezhtoojig</b>	•	•		Funding is available for individuals, employers, and community-based organizations who want to develop skills for an identified employment opportunity.		Gezhtoojig Employment & Training 705-524-6772 or <a href="http://www.gezhtoojig.ca">www.gezhtoojig.ca</a>
<b>Indigenous Services Canada</b>	•	•	Up to \$99,999 (individual and incorporated entrepreneurs) and up to \$250,000 (community-owned businesses)	The level of support for your business project will depend on a number of factors that you will need to discuss with your Indigenous Services Officer.		Indigenous Services Canada <a href="https://www.aadnc-aandc.gc.ca/eng/1425576051772/1425576078345">https://www.aadnc-aandc.gc.ca/eng/1425576051772/1425576078345</a>
<b>Capital for Aboriginal Prosperity and Entrepreneurship (CAPE)</b>		•	The Fund will partner in businesses by providing equity and quasi equity investment in varying amounts in the range of \$1,000,000 to \$7,500,000	CAPE Fund intends to invest in diverse industries and regions, always with a view of fulfilling its mission of promoting entrepreneurial values among Aboriginal people through the funding and development of successful businesses located on or off reserve.		Capital for Aboriginal Prosperity and Entrepreneurship <a href="http://www.capefund.ca">www.capefund.ca</a>
<b>Ontario portal of programs &amp; funding options for Indigenous peoples</b>				This portal will help you find different types of programs & funding available specifically for Indigenous peoples in Canada.		<a href="https://www.ontario.ca/page/programs-and-funding-indigenous-people">https://www.ontario.ca/page/programs-and-funding-indigenous-people</a>

## PERSONS WITH DISABILITIES

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Ontario Disability Support Program</b>	•		Financial assistance will depend on your family size, income, assets and housing costs.	The Ontario Disability Support Program Income Support helps people with disabilities get ready for work and find a job, or start up their own business. The program supports people with disabilities who are in financial need pay for living expenses, like food and housing.		Ministry of Community and Social Services 1-888-256-6758 or 705-564-4515 <a href="http://www.mcscs.gov.on.ca/en/mcscs/programs/social/odsp/income_support/index.aspx">www.mcscs.gov.on.ca/en/mcscs/programs/social/odsp/income_support/index.aspx</a>
<b>The Opportunities Fund for Persons with Disabilities</b>	•			Financial assistance is available to help people with disabilities create jobs for themselves by starting a business. The Opportunities Fund does not provide funding for the start-up cost of a business. Funding is provided for personal living expenses and for entrepreneurial training.		Service Canada 1-800-622-6232 or <a href="http://www.servicecanada.gc.ca/eng/of/">www.servicecanada.gc.ca/eng/of/</a>
<b>Enabling Accessibility Fund</b>				The Enabling Accessibility Fund supports community-based projects across Canada that improve accessibility, remove barriers and enable Canadians with disabilities to participate in and contribute to their communities.		Human Resources and Skills Development Canada 1-800-622-6232 or <a href="http://www.hrsdc.gc.ca/eng/disability/eaf/">www.hrsdc.gc.ca/eng/disability/eaf/</a>
<b>Enabling Change Program</b>				Financial support and expertise is available to incorporated non-profit organizations, such as industry umbrella organizations and professional associations to have wide reach to help obligated organizations comply with AODA. The program funds a limited number of projects, such as targeted education campaigns across a sector or industry to promote and distribute existing accessibility tools and resources.		Accessibility Directorate of Ontario 1-866-515-2025 or 1-888-335-6611 <a href="http://www.grants.gov.on.ca/GrantsPortal/en/OntarioGrants/GrantOpportunities/PRDR006997">www.grants.gov.on.ca/GrantsPortal/en/OntarioGrants/GrantOpportunities/PRDR006997</a>



ARTS & CULTURE						
Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Ontario Media Development Corporation (OMDC)</b>				The OMDC administers a variety of tax credits and funding programs involving book publishing, film, television, magazine, digital media and sound recording.		Ontario Media Development Corporation 416-314-6858 or <a href="http://www.omdc.on.ca">www.omdc.on.ca</a>
<b>Ontario Cultural Attractions Fund</b>				Funding for Ontario-based incorporated organizations whose primary purpose is the presentation of arts, heritage or other cultural programming.	<b>Part Loan, Part Grant</b>	Ontario Cultural Attractions Funds <a href="http://ocaf.on.ca/application/">http://ocaf.on.ca/application/</a>
<b>NOHFC Northern Business Opportunity Program – Film and Television Industry Projects</b>	•	•	Assistance not to exceed 50% of eligible costs up to \$500,000. NOHFC funding is based on the project’s level of spending in Northern Ontario and on employment and training opportunities for Northern Ontario residents.	Production companies, whose projects include theatrical feature films, made-for-television movies and television drama series. Eligible costs include: <ul style="list-style-type: none"><li>• producer fees</li><li>• non-labour costs spent outside of Northern Ontario brokerage of production and/or post-production goods and services from outside of Northern Ontario by intermediaries</li></ul>	<b>Conditional Contribution</b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a>
<b>Canada Council for the Arts</b>				The Canada Council for the Arts’ main areas of activity are grants, endowments and prizes, research, communications and arts promotion. (Dance, inter-arts, media-arts, music, theatre,visual arts, writing & publishing)	<b>Grant Prizes</b>	Canada Council for the Arts <a href="http://www.canadacouncil.ca">www.canadacouncil.ca</a>
<b>Celebrate Ontario</b>	•	•		Project-based programming and funding to new or existing Ontario events to enhance programs, activities and services.		Celebrate Ontario 1-855-216-3090 <a href="http://www.grants.gov.on.ca/GrantsPortal/en/OntarioGrants/GrantOpportunities/OSAPQA005140">http://www.grants.gov.on.ca/GrantsPortal/en/OntarioGrants/GrantOpportunities/OSAPQA005140</a>
<b>Music and Film in Motion (MFM)</b>				Music and Film in Motion (MFM) offers workshops, mentoring, grant directory and writing assistance, etc.		Music and Film in Motion 705-885-9889 or <a href="http://www.cionorth.ca">www.cionorth.ca</a>

## ARTS & CULTURE

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b><i>The City of Greater Sudbury Arts and Culture Grant Program</i></b>	•	•		The City of Greater Sudbury Arts and Culture Grant Program has been established to invest funds into the not-for-profit arts and cultural sector of the City of Greater Sudbury. The grant recognizes the contribution of arts and cultural institutions, special events and projects to the quality of life in Greater Sudbury. See website for information on fall/winter deadlines.	<b><i>Grant Prizes</i></b>	Music and Film in Motion 705-885-9889 or <a href="http://www.cionorth.ca">www.cionorth.ca</a>
<b><i>Ontario Arts Council</i></b>				OAC offers more than fifty funding programs for Ontario-based artists and arts organizations, with funds from the Ontario government. Grants provide assistance for a specific activity, support for a period of time, or for ongoing operations. OAC also offers awards, prizes and scholarships from private funds managed by the Ontario Arts Foundation.	<b><i>Grant Prizes Other</i></b>	Ontario Arts Council <a href="http://www.arts.on.ca">www.arts.on.ca</a>

AGRICULTURE						
Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Desjardins NextGen Farm Loan</b>			Amount of financing to be determined by the Financial Institution.	Flexible farm financing, increasing new farmers cash flow and leeway. Pre-approved credit for your current and future investments, allowing agri-businesses to finance investments needed to develop businesses.	<b>Loan</b>	Desjardins Business 1-888-260-4697 <a href="http://www.desjardins.com">www.desjardins.com</a>
<b>Regional Tile Drainage Projects</b>	•	•	NOHFC will fund 50% of tile drainage contractor costs to a maximum of \$500 per acre, and 100% of the project management/administration fees which is calculated as 10% of the contract costs to a maximum of \$100 per acre. The individual producer must make cash contributions of at least 10% of the contractor costs (materials and labour) specific to their individual acreage.	For not-for-profit, agriculture or community organizations that will develop/submit funding applications and administer approved funding on behalf of NOHFC. The applicant will work within its region to build a consortium of products interested in undertaking tile drainage projects. Eligible costs include: <ul style="list-style-type: none"> <li>• Tile drainage contractor costs (materials and labour) and the project management/administration fees of the service provider</li> <li>• The land can already be in production or be new acreage.</li> </ul>	<b>Conditional Contribution</b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 <a href="https://nohfc.ca/assets/brochures_en/nohfc_funding_support_for_agricultural_projects_english.pdf">https://nohfc.ca/assets/brochures_en/nohfc_funding_support_for_agricultural_projects_english.pdf</a>
<b>Canadian Agriculture Loans Act program</b>	•	•	Up to \$500,000 for the purchase of land and the construction or improvement of buildings. Up to \$350,000 for all other loan purposes, including consolidation/refinancing	The federal government guarantees, to the lender, repayment of 95% of a net loss on an eligible loan issued. Farmer can use the loans to establish, improve and develop farms, while agricultural cooperatives may also access loans to process, distribute or market the products of farming.	<b>Loan guarantee</b>	Agriculture and Agri-Food Canada 1-888-346-2511 <a href="http://www.agr.gc.ca/eng/?id=1288035482429">http://www.agr.gc.ca/eng/?id=1288035482429</a>
<b>Rural Economic Development (RED) Program</b>	•	•	Cost-sharing program with up to 50% of project costs or a maximum \$100,000.	The RED program applies to businesses that contribute to the economic competitiveness of their sector. This may include (but not limited to) business development, job creation, innovation, human capital attraction etc.	<b>Conditional Contribution</b>	Ministry of Agriculture, Food and Rural Affairs 1-877-424-1300 <a href="mailto:red@ontario.ca">red@ontario.ca</a> <a href="http://www.omafr.gov.on.ca">www.omafr.gov.on.ca</a>
<b>Carrot Cache</b>	•	•	Small business grants, up to a maximum of \$5,000 that can be received up to a maximum of 3 times. Also offers loans specific to organic agriculture or community food strategies.	Carrot Cache offers financing to agriculture related businesses that are beyond idea formation and have begun implementation. They focus on funding local organic food growth, and local farming.	<b>Grant Loan</b>	Carrot Cache <a href="http://www.carrotcache.com">www.carrotcache.com</a>

AGRICULTURE						
Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b><i>The Greenbelt Fund</i></b>	•	•	Awards grants based on a businesses need, with no set maximum limit.	In support of charities and non-profit organizations to: <ul style="list-style-type: none"><li>• Promote a sustainable rural and agricultural Greenbelt economy</li><li>• Maintain the integrity of Greenbelt systems for public benefit</li><li>• Support implementation of the Greenbelt Plan and achievement of plan objectives, as well as Growth Plan policies that are directly relevant to achieving the Greenbelt objectives in the Greater Golden Horseshoe</li><li>• Restore and enhance Greenbelt systems</li><li>• Protect vulnerable water resources for residents, agriculture and businesses</li></ul>	<b><i>Conditional Contribution</i></b>	Greenbelt Foundation 1-416-960-0001 <a href="http://www.greenbelt.ca">www.greenbelt.ca</a>
<b><i>Farm Property Class Tax Rate Program</i></b>	•	•	Your farm residence and one acre of surrounding land will be taxed at your municipality’s residential tax rate and the remainder of the farm property will be taxed at 25% of the residential tax rate	As a farmland owner in Ontario, you may be eligible to apply for a property tax reduction.	<b><i>Tax Reduction</i></b>	Ministry of Agriculture, Food and Rural Affairs 1-877-424-1300 <a href="http://www.ontario.ca/farmtax">www.ontario.ca/farmtax</a>
<b><i>Individual Agriculture Projects</i></b>	•	•	<b>Small Business Start-Up Stream</b> NOHFC will fund 50% of eligible costs up to \$200,000 per project  <b>Business Expansion Stream</b> NOHFC will fund 50% of total eligible project costs up to a maximum of \$1 million per project	For new farms, NOHFC will consider all agriculture buildings, equipment, and storage facility costs as eligible for support in addition to marketing and third-party training costs.  For existing farms, NOHFC will consider only those buildings, equipment, and storage facility costs that are incremental to the existing operation as eligible for support. Marketing and third-party training costs are also eligible for support.	<b><i>Conditional Contribution</i></b>	Ministry of Agriculture, Food and Rural Affairs 1-877-424-1300 <a href="mailto:farmtax.omafra@ontario.ca">farmtax.omafra@ontario.ca</a> <a href="http://www.ontario.ca/farmtax">www.ontario.ca/farmtax</a>

## NOT-FOR-PROFIT

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Canadian Women's Foundation</b>			The maximum one-year grant size is \$20,000. If your organization and program fits the selection criteria, you may apply for an additional \$3000 to assist with access costs.	Supports women's organizations (registered charity) across Canada that are using the most effective approaches to ending violence against women, moving low-income women out of poverty and building strong, resilient girls.	<b>Grant</b>	Canadian Women's Foundation 1-866-293-4483 or <a href="http://www.canadianwomen.org">www.canadianwomen.org</a>
<b>Ontario Trillium Foundation</b>	•	•	Contact your local Program Manager or Grants Associate to discuss what size of request would be reasonable in your area.	The Ontario Trillium Foundation provides grants to not-for-profit organizations in attempt to build healthy and vibrant communities.	<b>Grant</b>	The Ontario Trillium Foundation 705-254-6830 or 705-254-6804 or <a href="http://www.trilliumfoundation.org">www.trilliumfoundation.org</a>
<b>Sudbury Community Foundation</b>				Sudbury Community Foundation distributes grants primarily to local registered charities and qualified not-for-profits that support and benefit the residents of Greater Sudbury and surrounding area. Grant deadlines for Stage 1 application submissions is March 1 <sup>st</sup> of each year.	<b>Grant</b>	Sudbury Community Foundation 705-673-7770 or <a href="http://www.sudburycf.ca">www.sudburycf.ca</a>
<b>Grants Ontario</b>				This portal will help you find different types of programs & funding available not-for-profits in Ontario.	<b>Grant</b>	Grants Ontario <a href="http://www.grants.gov.on.ca/GrantsPortal/en/OntarioGrants/GrantOpportunities/GrantsbySector/index.htm">www.grants.gov.on.ca/GrantsPortal/en/OntarioGrants/GrantOpportunities/GrantsbySector/index.htm</a>

ENERGY						
Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Directory of Energy Efficiency and Alternative Energy</b>				An on-line inventory of programs to promote the efficient use or conservation of energy in Canada. It covers programs offered by the Government of Canada, provincial and territorial governments, major Canadian municipalities and major electric and gas utilities and companies.		Natural Resources Canada Office of Energy Efficiency <a href="http://oee.nrcan.gc.ca/corporate/statistics/neud/dpa/policy_e/progr_ams.cfm">http://oee.nrcan.gc.ca/corporate/statistics/neud/dpa/policy_e/progr_ams.cfm</a>

## RESEARCH & DEVELOPMENT

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Canada Foundation for Innovation</b>				Funds research and development infrastructure costs in partnership with universities, colleges, research hospitals, and non-profit research institutions.		Canada Foundation for Innovation 613-947-6496 or <a href="http://www.innovation.ca">www.innovation.ca</a>
<b>Industrial Research &amp; Development Fellowships</b>			There are a number of programs available for students and fellows, professors, institutions and colleges, partners and science promoters.	The agency supports university students in their advanced studies, promotes and supports discovery research, and fosters innovation by encouraging Canadian companies to participate and invest in postsecondary research projects.		Natural Sciences and Engineering Research Council of Canada (NSERC) 1-855-275-2861 or <a href="http://www.nserc-crsng.gc.ca">www.nserc-crsng.gc.ca</a>
<b>MaRS Discovery District</b>				Qualified entrepreneurs are matched with MaRS advisors to determine their capital requirements, prepare their presentation and get them in front of the right potential investors. MaRS has developed relationships with public and private investors.		MaRS Discovery District 416-673-8100 or <a href="http://www.marsdd.com">www.marsdd.com</a>
<b>Ministry of Research and Innovation</b>				The MEDI focuses on supporting research and innovation. There are a number of repayable & non-repayable funding options available.		Ministry of Economic Development and Innovation 1-866-446-5216 or <a href="http://www.ontario.ca/business-and-economy/research-funding">http://www.ontario.ca/business-and-economy/research-funding</a>
<b>Next AI</b>			Access up to \$200,000 in capital.	A global innovation hub for artificial intelligence related venture creation and technology commercialization. Access to technical and business education from world-renowned faculty and scientists, a network of Canada's top business leaders and entrepreneurs, an access to cutting edge AI tools.		Next Canada 647-259-8943 <a href="http://thenext36.ca/">http://thenext36.ca/</a>
<b>MITACS ACCELERATE</b>			Funding starts at \$15,000 with a partner organizations financial contribution of \$7,500	MITACS ACCELERATE is a unique cost-shared research and development internship program which connects companies with Canadian universities; research expertise, in all disciplines.		University of Toronto 647-478-5904 or <a href="http://www.mitacs.ca">www.mitacs.ca</a>
<b>The National Research Council and the Industrial Research Assistance Program (IRAP)</b>			There are a number of programs available through advisory services, funding, networking and linkages as well as youth employment.	Programs help firms to develop technologies and successfully commercialize them in a global marketplace.		The National Research Council and IRAP 1-877-994-4727 or <a href="http://www.nrc-cnrc.gc.ca/eng/irap/index.html">www.nrc-cnrc.gc.ca/eng/irap/index.html</a>

## RESEARCH & DEVELOPMENT

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Ontario Centres of Excellence</b>				OCE's networks help to bridge the gap between research and the marketplace – bringing universities, industry and government together to help in the application of new science and technology to successful business endeavors.		Ontario Centres of Excellence <a href="http://www.oce-ontario.org">www.oce-ontario.org</a>
<b>Ontario Innovation Tax Credit (OITC)</b>			10% refundable tax credit with an annual \$3,000,000 cap on qualifying expenditures	The OITC is a refundable tax credit for corporations that make expenditures on scientific research & experimental development (SR&ED) carried on in Ontario.		Ministry of Finance <a href="http://www.fin.gov.on.ca/en/credit/oitc/">www.fin.gov.on.ca/en/credit/oitc/</a>
<b>Ontario Venture Capital Fund (OVCF)</b>				OVFC is a joint initiative between the Government of Ontario and leading institutional investors to invest primarily in Ontario-based and Ontario-focused venture capital and growth equity funds that support innovative, high growth companies.		Ontario Venture Capital Fund 1-866-964-4141 or <a href="http://www.ovcf.com/FundFinder/FundFinder/tabid/78/Default.aspx">www.ovcf.com/FundFinder/FundFinder/tabid/78/Default.aspx</a>
<b>Ontario Research Fund – Research Excellence (ORF-RE)</b>			Provides up to 1/3 of the total value of a project with the remaining 2/3 from a combination of private sector and institutional contributions to a maximum of \$4 million	Provides research institutions (universities, colleges, research hospitals, non-profit research institutions) with funding to help support the operational costs of large-scale transformative research of strategic value to the province in the following streams: general, disruptive technology in the clean sector; social sciences, arts and humanities.		Ministry of Economic Development, Job Creation and Trade 1-866-668-4249 <a href="https://www.ontario.ca/page/ontario-research-fund-research-excellence">https://www.ontario.ca/page/ontario-research-fund-research-excellence</a>
<b>Ontario Research Fund – Research Infrastructure</b>			The Ontario government and the Canada Foundation for Innovation each provide up to 40% of eligible costs with the remaining 20% sourced from private funding partners and the research institution	Provides research institutions with funding to help support infrastructure needs, such as modern facilities and equipment. The Fund is divided into three categories: <ul style="list-style-type: none"> <li>• Large Infrastructure</li> <li>• Small Infrastructure</li> <li>• College-Industry Innovation</li> </ul>		Ministry of Economic Development, Job Creation and Trade 1-866-668-4249 <a href="https://www.ontario.ca/page/ontario-research-fund-research-infrastructure">https://www.ontario.ca/page/ontario-research-fund-research-infrastructure</a>



## RESEARCH & DEVELOPMENT

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Scientific Research and Experimental Development Tax Incentive Program (SR &amp; ED)</b>			Refundable ITC of 35%, 100% refundable on qualified SR&ED current expenditures and 40% refundable on qualified SR&ED capital expenditures, up to a maximum of \$3 million of qualified SR&ED expenditures for SR&ED carried out in Canada, plus a 15% non-refundable ITC on any amount over that threshold.	Federal program that encourages Canadian businesses of all sizes and in all sectors to conduct research and development (R&D) in Canada that will lead to new, improved, or technologically advanced products or processes.		Canada Revenue Agency 1-800-959-5525 or <a href="http://www.cra-arc.gc.ca/txcrdt/sred-rsde/menu-eng.html">www.cra-arc.gc.ca/txcrdt/sred-rsde/menu-eng.html</a>
<b>NOHFC Northern Innovation Program – Opportunities Assessment Projects</b>	•	•	Conditional contribution is limited to 75% of eligible costs to a maximum of \$15,000	The purpose of this program stream is to help Northern Ontario businesses with identifying opportunities for new technology development projects and to provide them with vital decision-making information on the overall feasibility of the proposed project to justify additional investments of time and money.	<b>Conditional Contribution</b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a>
<b>NOHFC Northern Innovation Program – Industrial Research Chairs</b>			Conditional contribution is limited to 50% of eligible costs to a maximum of \$1 million	Northern Ontario universities, colleges, and research institutes are eligible to apply. Industrial Research Chairs (IRCs) must involve partnerships with the private sector. Eligible costs include: <ul style="list-style-type: none"> <li>• salary and mandatory benefits of the chairholder over the duration of the project</li> <li>• construction or renovation of laboratories or supporting facilities used directly in carrying out the research</li> <li>• acquiring, operating and maintaining research equipment used directly in carrying out the research</li> <li>• materials used directly in carrying out the research</li> <li>• costs associated with publishing research findings</li> </ul>	<b>Conditional Contribution</b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a>

## RESEARCH & DEVELOPMENT

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>NOHFC Northern Innovation Program - Applied Research and Technology Development Projects</b>			Conditional contribution is limited to 50% of eligible costs to a maximum of \$250,000	<p>Private companies alone or in partnership with an Ontario academic or research institution are eligible to apply. The purpose of this program stream is to assist Northern Ontario businesses to undertake applied research or pre-commercialization activities required to further develop their new technologies and move them to market. Eligible costs include:</p> <ul style="list-style-type: none"> <li>• direct internal technical labour costs for up to one year of the project's duration</li> <li>• prototyping costs (engineering and design services and component purchase, fabrication and installation costs)</li> <li>• product testing</li> <li>• intellectual property protection costs</li> <li>• research and development services provided by public sector partners</li> </ul>	<b>Conditional Contribution</b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a>
<b>NOHFC Northern Innovation Program - Pilot Demonstration and Commercialization Projects</b>			<p>Financial assistance is limited to 50% of eligible costs to a maximum of \$500,000.</p> <p>Funding toward labour, material, certification and marketing costs will be in the form of a 100% conditional contribution.</p> <p>Funding toward building or renovation costs and demonstration prototype costs will be in the form of a 30% conditional contribution and a 70% repayable loan.</p>	<p>The purpose of this program stream is to help Northern Ontario businesses with reducing the technical and financial risks associated with scaling-up and demonstrating their new and innovative technologies. Private companies alone or in partnership with a Northern Ontario academic or research institutions are eligible to apply. For public-private partnership projects, the private company is the lead applicant and the funding recipient. Eligible project costs include:</p> <ul style="list-style-type: none"> <li>• direct internal technical labour costs</li> <li>• building or renovation costs specifically related to the commercialization of the new technology</li> <li>• demonstration prototype costs (engineering and design services and equipment purchase, fabrication and installation costs)</li> <li>• material costs</li> <li>• product certification costs</li> <li>• marketing costs (trade show assistance and marketing material design costs) – limited to 20% of all other eligible project costs</li> </ul>	<b>Conditional Contribution Repayable loan</b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a>

EXPORTING						
Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Export Development Canada</b>			Various financing and risk management programs	A crown corporation that offers financing, credit insurance and bonding solutions to Canadian exporters and their international customers.		Export Development Canada 1-800-368-6664 or <a href="http://www.edc.ca">www.edc.ca</a>
<b>Export Guarantee Program</b>		•	EDC can provide a risk-sharing guarantee to your financial institution (guarantee amount varies according to loan amount)	SME Canadian business, able to obtain credit with your financial institution; your financial institution must be willing to participate		Export Development Canada 1-800-368-6664 or <a href="http://www.edc.ca/EN/Our-Solutions/Financing/Pages/export-guarantee-program.aspx">www.edc.ca/EN/Our-Solutions/Financing/Pages/export-guarantee-program.aspx</a>
<b>Export Market Access: A Global Expansion Program (EMA)</b>		•	Assistance not to exceed 50% of eligible costs incurred to develop export sales. Funding decisions will be made in 30 business days.	A cost-sharing grant to help Ontario SMEs cover costs incurred to develop export sales in foreign markets, predominantly outside the US.		Export Market Access 416-482-5222 or <a href="http://www.exportaccess.ca">www.exportaccess.ca</a>
<b>Ontario Exporter Fund</b>		•		The Ontario Exporters Fund has been established to assist small and medium-sized enterprises (SMEs) to become export ready and help them gain/increase access to international export markets.		Ontario Chamber of Commerce 416-482-5222 ext. 2270 <a href="http://www.ontarioexporters.ca">www.ontarioexporters.ca</a>

## EMPLOYMENT & TRAINING PROGRAMS

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Employment Options</b>			Eligible employers may qualify for a training incentive.	Employment Options matches people to your job openings. Applicants are pre-screened and you make the final hiring decision.		College Boréal 705-560-1562 <a href="http://www.employmentoptionsemploi.ca/english/index.html">www.employmentoptionsemploi.ca/english/index.html</a>
<b>Canada Summer Jobs</b>			Up to 50% of minimum wage for private sector and up to 100% for non-profit	A wage subsidy initiative that enables public, private and not-for-profit employers to create career-related summer jobs for secondary and post-secondary students from 15 to 30 years of age (inclusive). Work terms of 6-16 weeks with 30-40 hours per week. Deadline is usually end of February.		Service Canada 1-800-935-5555 or 1-866-945-7342 or <a href="http://www.servicecanada.gc.ca/eng/epb/yi/yep/programs/scpp.shtml">www.servicecanada.gc.ca/eng/epb/yi/yep/programs/scpp.shtml</a>
<b>Ontario Summer Job Service</b>			\$2.00/hour wage subsidy for businesses, farms and community organizations that employ students for the summer for up to 16 weeks (from April to Sept).	A business may qualify for this program if they are increasing a part-time position to a full-time position (working more than 35 hours/week) for the summer. Must apply before the summer begins to qualify, typically by April/early May (the earlier the better).		Summer Job Service <a href="http://www.tcu.gov.on.ca/eng/jobseeker/sjs.html">www.tcu.gov.on.ca/eng/jobseeker/sjs.html</a>
<b>Career Focus</b>				Provides funding for employers to help post-secondary graduates, aged 15 to 30, to obtain career-related work opportunities in Canada to support their development of advanced skills, to help them make career-related links to the job market, and to assist them in becoming leaders in their field. The graduates cannot be recipients of Employment Insurance benefits.	<b>Grant Loan</b>	Service Canada 1-800-935-5555 or 1-866-945-7342 or <a href="http://www.servicecanada.gc.ca/eng/epb/yi/yep/newprog/career.shtml">www.servicecanada.gc.ca/eng/epb/yi/yep/newprog/career.shtml</a>
<b>Skills Link</b>				Helps youth facing barriers to employment obtain the knowledge and develop the broad range of skills and work experience they need to participate in the job market. To participate, youth must be: between the ages of 15 and 30 (inclusive), in need of assistance to overcome employment barriers, out of school, a Canadian citizen, permanent resident, or person on whom refugee status has been conferred and not in receipt of Employment Insurance (EI) benefits.		YMCA Employment Services 705-674-2324 or <a href="http://www.sudbury.ymca.ca/yes/index.php">www.sudbury.ymca.ca/yes/index.php</a>

## EMPLOYMENT & TRAINING PROGRAMS

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Workplace Safety &amp; Insurance Board (WSIB)</b>				If an injured worker went back to school for more training, WSIB can arrange for a six to eight week work placement for the worker at no cost to the employer. This placement allows the injured worker to gain work experience in That field.		Workplace Safety and Insurance Board 705-675-9301 or <a href="http://www.wsib.on.ca">www.wsib.on.ca</a>
<b>Employment Insurance Premium Reduction Program</b>			An employer who is granted a premium reduction would remit at a rate that is less than the standard rate of 1.4 times the employees' EI premiums.	Allows employers to pay EI premiums at a reduced rate if their employees are covered by a short-term disability plan that meets certain requirements set by (HRSDC). To be considered for a premium reduction, a plan that provides short-term disability benefits to employees must: provide at least 15 weeks of benefits, match or exceed the level of benefits provided under EI, pay benefits within 7 days of a disability, allow employees covered by the plan to claim benefits after an eligibility period of 3 months or less, cover employees on a 24-hour- a-day basis.		Service Canada 1-800-561-7923 or <a href="https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/ei-employers/premium-reduction-program.html">https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/ei-employers/premium-reduction-program.html</a>
<b>Work-Sharing Program (WS)</b>			The measure provides income support to workers eligible for EI benefits who are willing to work a temporarily reduced work- week.	Help employers and workers avoid temporary layoffs when there is a reduction in the normal level of business activity that is beyond the control of the employer.		Service Canada 1-866-891-5319 or <a href="http://www.servicecanada.gc.ca/eng/work_sharing/index.shtml">www.servicecanada.gc.ca/eng/work_sharing/index.shtml</a>
<b>Employer Hiring &amp; Training Incentive Program</b>	•	•		The program will subsidize wages for a new employee at a company (new or established) to a maximum of \$10.25 per hour for the training period of a position.		Sudbury Vocational Resource Centre 705-671-2544 <a href="http://www.svrc.on.ca">www.svrc.on.ca</a>
<b>AIME Initiative North</b>		•	Assistance up to 50% of the direct training costs as well as 50% of the indirect training costs to a combined maximum of \$50 000	The program offers financial support to northern Ontario manufacturers to help with skills training related to the introduction of innovative new processes or products. The company must have between 10 and 500 employees. The manufacturing facility must be located within the Northern Ontario region and the company must have been in business consecutively for at least 3 years and be able to demonstrate a solid financial footing during this period.	<b>Grant</b>	Yves Landry Foundation 1-866-232-4411 <a href="http://www.yveslandryfoundation.com/article/171/aime_northern_.html">www.yveslandryfoundation.com/article/171/aime_northern_.html</a>

## EMPLOYMENT & TRAINING PROGRAMS

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Ontario March of Dimes</b>				Wage subsidies may be available to hire employees with disabilities.		Ontario March of Dimes 705-674-3377 1-877-705-7854 <a href="http://www.marchofdimes.ca">www.marchofdimes.ca</a>
<b>Youth Employment Fund</b>	•	•	Receive up to \$5000 to fund business development projects and up to \$15,000 to fund a young business professional in a technology business.	A program to support young people aged 18 to 29 as technology entrepreneurs or to work with technology entrepreneurs		Employment Ontario Apply Online at: <a href="http://www.eoss.tcu.gov.on.ca/CitizenPortal/cw/PlayerPage.do">http://www.eoss.tcu.gov.on.ca/CitizenPortal/cw/PlayerPage.do</a>

## INTERNSHIPS & APPRENTICESHIPS

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b><i>FedNor's Youth Internship – Private Sector Program</i></b>			Up to 50% to a maximum of \$31,500 of eligible costs for a period of up to 12 months or 52 weeks	Provide recent college and university graduates with education-related work experience within small businesses that are conducting incremental, project-based activity in the areas of innovation, connectedness and trade across Northern Ontario. The person must have graduated within 3 years and be under the age of 30.		FedNor 705-671-0711 or <a href="http://www.ic.gc.ca/eic/site/fednor.nsf/eng/fn03471.htm">www.ic.gc.ca/eic/site/fednor.nsf/eng/fn03471.htm</a>
<b><i>FedNor's Youth Internship – Not-for-profit Program</i></b>			Up to 90% to a maximum of \$31,500 of eligible costs for a period of up to 12 months or 52 weeks	Provide recent college and university graduates with education-related work experience within small businesses that are conducting incremental, project-based activity in the areas of innovation, connectedness and trade across Northern Ontario. The person must have graduated within 3 years and be under the age of 30.		FedNor 705-671-0711 or <a href="http://www.ic.gc.ca/eic/site/fednor.nsf/eng/fn03471.htm">www.ic.gc.ca/eic/site/fednor.nsf/eng/fn03471.htm</a>
<b><i>NOHFC Northern Ontario Internship Program</i></b>			Eligible not-for-profit and public sector organizations are eligible for up to 90% of a recent graduate's salary to a maximum of \$31,500 annually.  Eligible private sector Northern Ontario organizations are eligible for up to 50% of a recent graduate's salary to a maximum of \$31,500 annually.	Wage subsidies are available for private sector, public sector, and not-for-profit organizations located in Northern Ontario that are interested in providing training and work experience to recent post-secondary graduates. The organization must have been in operation for at least one year with a minimum of one full-time employee. Work must be undertaken during the internship period of 52 weeks.	<b><i>Wage subsidies</i></b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a>
<b><i>Entrepreneur Francophone Plus- Youth Internship Program</i></b>			Up to 50% of an employee's salary and benefits to a maximum of \$33,500	The program provides wage subsidies to northeastern private sector employers who invest in post-secondary graduates and apprentices under the age of 30. Interns are eligible to work up to a maximum of 12 months and there must be a definite potential for long term job creation.		North Claybelt 1-888-289-4233 <a href="http://www.northclaybelt.com">www.northclaybelt.com</a>

## INTERNSHIPS & APPRENTICESHIPS

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Apprenticeship Job Creation Tax Credit (AJCTC)</b>			\$2,000 tax credit per year	10% Federal tax credit to cover salaries and wages paid to training new apprentices in the first two years of the contract	<b>Tax credit</b>	Canada Revenue Agency 1-800-959-5525 <a href="http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmptng/ddctns/lns409-485/412/jctc-eng.html">www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmptng/ddctns/lns409-485/412/jctc-eng.html</a>
<b>Co-operative Education Tax Credit (CETC)</b>			25-30% of salary or wages to a maximum of \$3,000 in tax credits	For private sector employers for students in cooperative education or leading-edge technology programs, where the work is directly relevant to the student's academic or apprenticeship program. Min. employment period 10 weeks; max. 4 months except, in the case of an internship program, the placement cannot be less than 8 consecutive months and not more than 16 consecutive months	<b>Tax credit</b>	Canada Revenue Agency 1-800-959-5525 or <a href="http://www.cra-arc.gc.ca/tx/bsnss/tpcs/crprtns/prv/on/cprtdctn-eng.html">www.cra-arc.gc.ca/tx/bsnss/tpcs/crprtns/prv/on/cprtdctn-eng.html</a>
<b>Career Edge</b>				A not-for-profit, private sector youth internship program that provides six to twelve month internship programs at host organizations for university, college or high school graduates with little or no relevant work experience.		Career Edge 1-888-507-3343 or <a href="http://www.careeredge.ca">www.careeredge.ca</a>
<b>Apprentice Completion Employer Bonus</b>			\$1,000 taxable cash grant for an employer who hires and registers an apprenticeship scholarship candidate as an apprentice	The employer must have hired and trained an apprentice in one of the eligible trades not eligible for the Graduated Apprenticeship Grant for Employers and be paying either corporate or personal income tax in Ontario.		Ministry of Training, Colleges and Universities 1-800-387-5656 or <a href="http://www.tcu.gov.on.ca/eng/employers/emp_bonus.html">www.tcu.gov.on.ca/eng/employers/emp_bonus.html</a>
<b>Youth Employment Program (YEP) &amp; Youth Employment Program – Green (Youth Green)</b>				This program provides financial assistance to innovative Canadian small and medium-sized enterprises (SMEs) for the hiring of post-secondary graduates, 30 years old and under, to work on innovation projects in these firms. The SMEs must have less than 500 employees, be incorporated and for profit, wish to enhance its innovation capability and be willing to establish a trusting relationship with NRC-IRAP.		National Research 1-877-994-4727 or <a href="http://www.nrc-cnrc.gc.ca/eng/irap/services/youth_initiatives.html">www.nrc-cnrc.gc.ca/eng/irap/services/youth_initiatives.html</a>



## INTERNSHIPS & APPRENTICESHIPS

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b><i>Ontario Youth Apprenticeship Program (OYAP)</i></b>			WSIB is paid for by the Ministry of Education during the placement period, as long as the student is not being paid a wage.	An education program that allows full-time students to train as registered apprentices while working towards their high school diplomas.		Ministry of Training, Colleges and Universities 705-564-3030 or <a href="http://www.oyap.com/">www.oyap.com/</a>
<b><i>The Canada/Ontario Job Grant</i></b>			The government will cover 2/3rds of direct training costs up to \$10,000 per trainee	Direct financial assistance to employers who wish to purchase training for their workforce. Employers select individuals to meet either workforce development needs.		Sudbury Vocational Resource Centre 705-671-2544 <a href="http://sudburyemployment.ca/employer-services/index.php">http://sudburyemployment.ca/employer-services/index.php</a>



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