

Funding and Financing Resource

Grants

- IRAP Research Project Funding Contributions - <https://nrc.canada.ca/en>
- OMFRA –http://www.omafra.gov.on.ca/english/cap/strat_solutions_home.htm
 - Place to Grow - The Strategic Solutions project category focuses on bold, innovative projects to drive Ontario Partnership outcomes.
- Trenval - <https://trenval.ca/rural-innovation-initiative-eastern-ontario-riieo-local-stream/>
 - Rural Innovation Initiative Eastern Ontario – Local Stream is non-repayable performance-based funding from \$25,000 up to \$100,000 transitioning SMEs in Trenval catchment area to expand business growth and adoption of advanced business innovation processes. (April 1, 2020 to November 15, 2020)
- Scientific Research and Experimental Development Tax Incentive Program - <https://www.canada.ca/en/revenue-agency/services/scientific-research-experimental-development-tax-incentive-program.html>
- Small Business Centre – <https://www.smallbusinessctr.com/services/>
 - Starter Company Plus - Every year, businesses that are starting out or expanding are eligible to apply for this grant. The business must be registered in the areas of Hastings County, Prince Edward County, Lennox & Addington County, Quinte West or Belleville.
 - Summer Company – Learning how to run your own student business is one of the best summer jobs you can have. You get to be your own boss while learning what it takes to manage a business. (Ages 15-29, returning to school)

Financing

- Aboriginal Business and Entrepreneurship Development - <https://www.aadnc-aandc.gc.ca/eng/1375201178602/1375202816581>
 - They can help with: Business planning, establishment (capital) costs, business acquisitions, business expansions, marketing initiatives that are local, domestic, or export oriented, new product or process development, adding technology to improve operations and competitiveness, operating costs in association with capital costs, financial services, business support, business-related training, and mentoring services
- AgriInnovate Program - <http://www.agr.gc.ca/eng/agricultural-programs-and-services/agriinnovate-program/?id=1515682916298>
 - The AgriInnovate program aims to accelerate the commercialization, adoption and/or demonstration of innovative products, technologies, processes or services that increase sector competitiveness and sustainability.

- Business Development Bank of Canada (BDC) - www.bdc.ca
 - Financing - Business loans for projects and working capital to protect cash flow.
 - Advisory Services - Practical solutions and objective advice to help growing businesses successfully address a wide range of challenges and opportunities.
 - Wholesale Financing - Indirect and syndicated financing solutions provided through or alongside financial institutions and other private sector lenders.
 - Cleantech Practice - Equity and commercial loans for high potential cleantech firms.
 - Venture Capital - Money for innovators looking to transform their business ideas into successful companies.
 - Growth & Transition Capital - Money for established or high-growth companies looking to finance a new project or business transition.
 - Growth Equity - Minority equity investments for mid-market growth companies looking to grow exponentially.
- Canada Small Business Financing Program - <https://www.ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/home>
 - Financing through a bank or credit union who participants in the CSBFP. Financing generally for purchase or improvement to land, buildings, new or used equipment, purchase of new or existing leasehold improvements.
- CanExport - <https://www.tradecommissioner.gc.ca/tcs-sdc/funding-financement/canexport/index.aspx?lang=eng>
 - Apply for financial support and gain access to personalized advice from experienced trade commissioners that will help you identify potential markets, partnerships, and opportunities to achieve your international business needs.
- CFDC of North & Central Hastings & Algonquin - www.community-futures.ca
 - Small Business and Social Enterprise clients can apply for financial assistance from the CFDC for up to \$250,000
- Export Development Canada - www.edc.ca
 - Offers competitive payment terms, direct financing for key deals for financing high-value, high-stakes international projects.
- FedDev Ontario - https://www.feddevontario.gc.ca/eic/site/723.nsf/eng/h_00122.html?OpenDocument
- Prince Edward & Lennox & Addington CFDC (PELA) - www.pelacfdc.ca
 - They provide financing up to \$250,000 for new or existing businesses in Prince Edward County and Lennox and Addington Counties and those relocating to the area.
- Rise Asset Development - <https://risehelps.ca/>
 - Rise is the only national charity that provides people with a history of mental health or addictions a path toward sustained self-employment through training, resources, mentorship, and low interest microloans.

- Royal Bank of Canada (RBC) - <https://www.rbcroyalbank.com/business/index.html>
 - Loans – Short-term, Long-term and operating loans
- Strategic Innovation Fund - <https://www.ic.gc.ca/eic/site/125.nsf/eng/home>
 - The Strategic Innovation Fund (SIF) aims to attract and support high-quality business investments in Canada's most dynamic and innovative sectors.
- **Trenval Business Development Corporation** - www.trenval.ca
 - Business financing up to \$250,000 for start-up, relocation, maintenance or expansion of businesses located in the Trenval service area

Youth (18-39)

- FCC - <https://www.fcc-fac.ca/en/knowledge/events/young-farmer-summit.html>
 - Agriculture, Agribusiness & Food & Logistics
- Futurpreneur Canada - www.futurpreneur.ca
 - Programs - Start Up Program, Mentor Program & Side Hustle
 - Futurpreneur Canada supports young entrepreneurs with up to \$60,000* in financing, an expert business mentor for up to two years, and resources to help you plan, manage and grow your business.

Women

- Delia – www.financingandstrategy.com/delia
 - Women led firms to enhance their competitive development and scale up. Up to \$50,000 automated lending with entrepreneurial support services and training. (launch March 9)
- PARO - <https://paro.ca/2013/>
 - PARO Centre for Women's Enterprise is one of Canada's most successful business support and networking organizations. As a not-for-profit social enterprise, we collaborate to empower women, strengthen small business and promote community economic development across Ontario.
- Women Entrepreneurship Strategy
 - Women Entrepreneurship Fund - Learn more about the Women Entrepreneurship Fund and the hundreds of women-led businesses across Canada receiving up to \$100,000 in federal funding to help them grow and reach new markets.
 - WES Ecosystem Fund - Are you a woman entrepreneur looking for networks of support, mentorship or help in growing your business? Check out the WES funded ecosystem organizations that exist to help you achieve your business goals across Canada.
 - The Women Entrepreneurship Knowledge Hub - Are you looking for data on women's entrepreneurship? Check out the Women Entrepreneurship Knowledge Hub, your one-stop source for knowledge, data and best practices for women entrepreneurs.

- WES Expert Panel - The Panel advises on a range of issues, including identifying and providing options to solve gaps in services and supports available to women entrepreneurs in Canada.

Other Business Resources

- Canada Business/Ontario Business Information Line - 1-88576-4444 - www.cbo-eco.ca
 - Small Business Services (SBS) is part of the Federal Economic Development Agency for Southern Ontario (FedDev Ontario). Our goal is to help Ontario entrepreneurs gain access to government business information.
- Business Number - www.businessregistration.gc.ca
- Canada Revenue Agency – 800-959-5525
- Digital Main Street - <https://digitalmainstreet.ca/>
- Employment Standards - 1-800-668-9938 - www.labour.gov.on.ca/english/es

***Innovation Canada - <https://innovation.ised-isde.canada.ca/>

Find programs and services that could help advance your business.

- Register business name – www.ontario.ca
 - Help line - 1-800-267-8097
- Worker's Safety & Insurance Board (WSIB) - 416-344-1000/1-800-387-0750 - www.wsib.on.ca