



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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Sudbury, ON P3E 3L9  
705-688-7582 / 1-800-668-7582  
[www.regionalbusiness.ca](http://www.regionalbusiness.ca)



## NEED HELP WITH YOUR NEW BUSINESS VENTURE?

The regional Business Centre staff are 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
- Greater Sudbury Statistics 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="https://www.desjardins.com/ca/business/financing-credit/credit-cards/business-freedom-solutions/index.jsp">https://www.desjardins.com/ca/business/financing-credit/credit-cards/business-freedom-solutions/index.jsp</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.ca">www.nickelbasin.ca</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>
<b>NOHFC Investment – Launch Stream</b>	•		Assistance not to exceed 50% of eligible costs up to \$200,000	<p>New full-time business in Northern Ontario, resulting in job creation, with a 15% personal contribution. Eligible costs include:</p> <ul style="list-style-type: none"> <li>• Capital construction</li> <li>• Leasehold improvements</li> <li>• New or used equipment including capital leases</li> <li>• Land servicing costs</li> <li>• Information &amp; communications technology (ICT) investments</li> <li>• Marketing for new products and business initiatives</li> <li>• Training costs incurred with third parties</li> </ul> <p><b><i>Retail and consumer service businesses that primarily earn revenue by providing products and services directly to individuals are not eligible for this program.</i></b></p>	<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 Investment – Grow Stream</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.	<p>Existing full-time business that intend to expand and/or retain their operations in Northern Ontario, resulting in job creation. Eligible costs include:</p> <ul style="list-style-type: none"> <li>• Capital construction</li> <li>• Leasehold improvements</li> <li>• New or used equipment including capital leases</li> <li>• Land servicing costs</li> <li>• Information &amp; communications technology (ICT) investments</li> <li>• Marketing for new products and business initiatives</li> <li>• Training costs incurred with third parties</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><i>Retail and consumer service businesses that primarily earn revenue by providing products and services directly to individuals are not eligible for this program.</i></b>		
<b><i>NOHFC Investment – Locate Stream</i></b>	•	•	<p>Funding is in the form of a conditional contribution or a combination of a conditional contribution and term loan, on a case-by-case basis based on net economic benefit to Northern Ontario, to a maximum of \$5 million.</p> <p>Combined Federal and Provincial government funding may not exceed 50% of eligible project costs.</p>	<p>Businesses locating new business operations to Northern Ontario.</p> <ul style="list-style-type: none"> <li>• Capital construction</li> <li>• Leasehold improvements</li> <li>• New or used equipment including capital leases</li> <li>• Land servicing costs</li> <li>• Information &amp; communications technology (ICT) investments</li> <li>• Marketing for new products and business initiatives</li> <li>• Training costs incurred with third parties</li> </ul> <p><b><i>Retail and consumer service businesses that primarily earn revenue by providing products and services directly to individuals are not eligible for this program.</i></b></p>	<b><i>Conditional Contribution Loan</i></b>	<p>Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a></p>
<b><i>Canada Small Business Financing Program (CSBF)</i></b>	•	•	<p>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.</p>	<p>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.</p>	<b><i>Loan</i></b>	<p>Any chartered bank, Caisses populaires and/or Credit Union or visit <a href="http://www.canada.ca/csbfp">www.canada.ca/csbfp</a></p>
<b><i>Northern Ontario Angels</i></b>				<p>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.</p>		<p>Northern Ontario Angels 1-888-696-0808 <a href="http://www.northernontarioangels.ca/en/">http://www.northernontarioangels.ca/en/</a></p>
<b><i>Tax Increment Equivalent Grant Program</i></b>				<p>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.</p> <p>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.</p>	<b><i>Grant</i></b>	<p>City of Greater Sudbury Planning Services Division 705-674-4455 ext. 4353</p>

						<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>
<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>	Blue Sky Net 705-476-0874 <a href="https://www.nwinnovation.ca/btif">https://www.nwinnovation.ca/btif</a>
<b>North Claybelt</b>	•	•	Repayable financing of up to \$300,000 may be available through term loans, loan guarantees or equity investments.	In order to be considered for a financial assistance, you must be planning to locate, start, expand or maintain business operations within the North Claybelt CFDC catchment area.	<b>Loan</b>	North Claybelt 1-888-289-4233 <a href="http://www.northclaybelt.com">www.northclaybelt.com</a>

<b>PARO Peer Lending 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>	PARO Centre for Women's Enterprise 1-800-584-0252 <a href="http://www.paro.ca">www.paro.ca</a>
<b>NEXT Canada – The Next 36</b>	•		Assistance up to \$50,000	The annual program is designed primarily for entrepreneurial undergraduates, master students and recent graduates. For eight months participants are provided mentorship, up to \$50,000 in seed capital from venture capitalists and academic instruction. Application deadline is in October.	<b>Grant</b>	The Next 36 647-259-8943 <a href="https://www.nextcanada.com/">https://www.nextcanada.com/</a>
<b>Next Founders</b>	•		In-Kind Assistance (access to products and services to support your business)	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>	Next Canada 647-259-8943 <a href="https://www.nextcanada.com/">https://www.nextcanada.com/</a>
<b>Small Business Lending Program</b>	•	•	Up to \$10,000, with an average initial size of \$4,000	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://risehelps.ca/our-programs/">https://risehelps.ca/our-programs/</a>
<b>Canada Digital Adoption Program</b>	•	•	<b>Grow Your Business Online:</b> Eligible businesses will receive a micro-grant of up to \$2,400 to help with the costs related to adopting digital technologies. Grants will be available through local and regional service providers across Canada.  <b>Boost Your Business Technology:</b> Covers up to 90% of the eligible cost of retaining the services of a	Eligible businesses applying for <b>Grow Your Business Online:</b> <ul style="list-style-type: none"> <li>• Must be a for-profit business (including for-profit social enterprises and co-operatives)</li> <li>• Must be a registered or incorporated business</li> <li>• Must be a consumer-facing business</li> <li>• Can be accessed by consumers or provides in-person services to consumers</li> <li>• Has at least one employee</li> <li>• Must commit to maintaining digital adoption strategy for six months after participation in the program</li> </ul> Eligible businesses applying for <b>Boost Your Business Technology:</b>	<b>Grant</b>	Innovation, Science and Economic Development Canada  1-800-328-6189  <a href="https://www.ic.gc.ca/eic/site/152.nsf/eng/home">https://www.ic.gc.ca/eic/site/152.nsf/eng/home</a>

			digital advisor, up to a maximum grant value of \$15,000, to develop a digital adoption plan.	<ul style="list-style-type: none"> <li>• Must be incorporated federally or provincially, or be a Canadian resident sole proprietor</li> <li>• Must be a for-profit, privately owned business</li> <li>• Has between 1 – 499 full time equivalent employees</li> <li>• Has at least \$500,000 of annual revenue in one of the previous three tax years</li> </ul>		
<b><i>BDC Newcomer Entrepreneur</i></b>		•	Access between \$25,000 and \$50,000 to grow your company	<p>Newcomer entrepreneurs are eligible if you:</p> <ul style="list-style-type: none"> <li>• Have been in operation for at least 12 months and generated revenues</li> <li>• Immigrated to Canada less than three years ago</li> <li>• Have a permanent resident status or protected person status</li> <li>• Have a viable business plan</li> </ul>	<b><i>Loan</i></b>	<p>BDC</p> <p>705-670-6482</p> <p><a href="https://www.bdc.ca/en/i-am/newcomer-entrepreneur">https://www.bdc.ca/en/i-am/newcomer-entrepreneur</a></p>
<b><i>Canada's Tech Network - Soft Landing: Scale From Home Program</i></b>		•	This program offers qualified tech-driven startups and scale-ups exposure to digital business opportunities by offering \$4,000 CAD in reimbursable marketing and sales expenses. Accepted companies can use funds to help offset the costs of projects related to net-new sales, business development and digital marketing activities.	<p>In order to qualify for this program:</p> <ul style="list-style-type: none"> <li>• You must be a Canadian tech-driven company (established startup or scale-up) headquartered in Canada.</li> <li>• You must have a product that has launched and has generated \$2,500 – \$3,000,000 in revenue in the past 12 months.</li> <li>• Applicants must be offering their own proprietary technology or service, using their own intellectual property.</li> <li>• You must have a clearly defined intention for the use of funds.</li> </ul>	<b><i>Reimbursement</i></b>	<p>Canada's Tech Network</p> <p>1-855-641-2366</p> <p><a href="https://canadastechnetwork.ca/programs/scalefromhome.html">https://canadastechnetwork.ca/programs/scalefromhome.html</a></p>

YOUTH						
Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Desjardins Créavenir Program</b>	•	•	Assistance up 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> <a href="mailto:info@youthsocialinnovation.org">info@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>

<b>NOHFC Indigenous Workforce Development Stream</b>			<p>Salaries/wages and employer's portion of Mandatory Employment Related Costs (MERCs) (e.g.: Canada Pension Plan, Employment Insurance, mandatory minimum vacation pay, as per Employment Standards Act) for a limited-term internship position of 52 weeks (with at least 35 hours of work per week)</p>	<p>Businesses, municipalities, Indigenous communities, and not-for-profit organizations located in Northern Ontario that have been in operation for at least one year and have minimum of one full-time employee.</p> <p>Candidates must fit the following criteria:</p> <ul style="list-style-type: none"> <li>• Identify as an Indigenous person, including First Nation, Metis, or Inuit.</li> <li>• Are new entrants into the work force, are transitioning to a new career, or the unemployed or underemployed who are entering a new field;</li> <li>• Have not previously participated in a NOHFC-funded internship;</li> <li>• Are at least 18 years of age; and</li> <li>• Reside, and be legally entitled to work, in Canada.</li> </ul> <p><b><i>Positions that involve manual labour or that require minimal training or training for less than six months; positions that are clerical in nature (e.g. duties such as answering phones, filing, general office work, etc.); positions that primarily involve retail and general sales are not eligible.</i></b></p>		
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## 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.mcass.gov.on.ca/en/mcass/programs/social/odsp/income_support/index.aspx">www.mcass.gov.on.ca/en/mcass/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="https://www.canada.ca/en/employment-social-development/programs/enabling-accessibility-fund.html">https://www.canada.ca/en/employment-social-development/programs/enabling-accessibility-fund.html</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.		Ministry for Seniors and Accessibility 1-866-515-2025 or 1-888-335-6611 <a href="https://www.ontario.ca/page/age-friendly-and-accessibility-grants">https://www.ontario.ca/page/age-friendly-and-accessibility-grants</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="https://www.pas.gov.on.ca/Home/Agency/406">https://www.pas.gov.on.ca/Home/Agency/406</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 Blockbuster</b>	•	•		The Celebrate Ontario Blockbuster program supports costs related to hosting: <ul style="list-style-type: none"> <li>• major one-time events in Ontario</li> <li>• events that do not recur annually or biennially in Ontario</li> <li>• national or international events in Ontario</li> </ul> Events supported by the blockbuster program must have cash operating expenses totaling \$1 million or more.		Celebrate Ontario <a href="mailto:CelebrateOntario@ontario.ca">CelebrateOntario@ontario.ca</a>  <a href="https://www.ontario.ca/page/available-funding-opportunities-ontario-government#section-3">https://www.ontario.ca/page/available-funding-opportunities-ontario-government#section-3</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>
<b>The City of Greater Sudbury Arts and Culture Grant Program</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>Grant Prizes</b>	City of Greater Sudbury Phone: 705-674-4455 ext. 4429 <a href="mailto:film@greatersudbury.ca">film@greatersudbury.ca</a>  <a href="https://investsudbury.ca/key-sectors/film-and-creative-industries/arts-and-culture/">https://investsudbury.ca/key-sectors/film-and-creative-industries/arts-and-culture/</a>
<b>Ontario Arts Council</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>Grant Prizes Other</b>	Ontario Arts Council <a href="http://www.arts.on.ca">www.arts.on.ca</a>
<b>NOHFC Cultural Supports Program – Community Events Stream</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>	<p>The Community Events Stream supports organizations that host events that increase community profile and promote economic development in Northern Ontario.</p> <p>Who is eligible: Municipalities, Indigenous communities, not-for-profit organizations, and Local Services Boards located in Northern Ontario.</p> <p>Applications must be submitted a minimum of 16 weeks prior to the event date.</p> <p>Applications will not be considered for funding events that have already occurred.</p> <p>The applicant may be required to reimburse NOHFC if assets financed by NOHFC are sold within the first three years after project completion.</p>	<b>Conditional Contribution</b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.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="https://coop.desjardins.ca/ca/business/financing-credit/agricultural-loans-financing/index.jsp">https://coop.desjardins.ca/ca/business/financing-credit/agricultural-loans-financing/index.jsp</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 1-866-367-8506 <a href="https://agriculture.canada.ca/en/agricultural-programs-and-services/canadian-agricultural-loans-act-program">https://agriculture.canada.ca/en/agricultural-programs-and-services/canadian-agricultural-loans-act-program</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="https://www.ontario.ca/page/rural-economic-development-program">https://www.ontario.ca/page/rural-economic-development-program</a>

<b><i>Carrot Cache</i></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><i>Grant Loan</i></b>	Carrot Cache <a href="http://www.carrotcache.com">www.carrotcache.com</a>
<b><i>The Greenbelt Fund</i></b>	•	•	Awards grants based on a business' 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="https://www.greenbelt.ca/apply_for_a_grant">https://www.greenbelt.ca/apply_for_a_grant</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>

NOT-FOR-PROFIT						
Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b>Canadian Women’s Foundation</b>			Amount varies depending on program criteria.	Supports women’s organizations (registered charities) 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="https://canadianwomen.org/our-work/learn-about-funding/">https://canadianwomen.org/our-work/learn-about-funding/</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>

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><i>NOHFC Investment – Innovation Stream</i></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.	<p>The Innovation Stream supports the research, development and commercialization of new and innovative technologies in Northern Ontario.</p> <p>NOHFC considers innovative technology projects based on the following definition: “the development or implementation of ideas to produce new or improved strategies, capabilities, products, services, or processes with a strong focus on ensuring to satisfy a market need or desire.”</p>	<b><i>Conditional Contribution Loan</i></b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a>
<b><i>NOHFC Innovation – Industrial Research Chair</i></b>			<p>Financial assistance is limited to 50% of eligible costs to a maximum of \$1 million as a conditional contribution for the duration of the project.</p> <p>Funding for each project is determined by the NOHFC Board of Directors, and limited funding is available. Not all projects meeting the criteria will necessarily receive funding.</p>	<p>The Industrial Research Chair (IRC) initiative is designed to establish and enhance research capacity at Northern Ontario universities, colleges, and research institutions. As capacity is developed, Northern Ontario will benefit from research leading to the transformation of Northern Ontario’s key economic sectors which, in turn, will help attract and retain highly qualified personnel.</p> <p>Industrial Research Chairs (IRCs) must involve partnerships with the private sector. Along with having a credible plan and the expertise and resources needed to exploit the research results, industrial partner(s) must contribute financial support to and be actively involved in the project. Chair holders must be recognized as international leaders in their field with extensive research experience and an exceptional track record of managing research programs and training researchers.</p>	<b><i>Conditional Contribution</i></b>	Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a>
<b><i>Canada Foundation for Innovation</i></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>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 Colleges and Universities</b>			Funding to support research and innovation at Ontario's publicly-assisted colleges and universities, research hospitals and research institutes.		Ministry of Colleges and Universities 1-866-668-4249 or <a href="https://www.ontario.ca/page/research-funding">https://www.ontario.ca/page/research-funding</a>
<b>Next AI</b>		Access up to \$125,000 in capital plus in-kind products and services.	Next AI is a world class program for artificial intelligence based ventures and technology commercialization, identifying early-stage teams with ambitious solutions and providing them with the capital, mentorship, education and network to disrupt industries. Next AI is delivered on two campuses: Toronto and Montréal.		Next Canada <a href="mailto:info@nextcanada.com">info@nextcanada.com</a>  <a href="https://www.nextcanada.com/next-ai/">https://www.nextcanada.com/next-ai/</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 1-833-364-8227 or <a href="https://www.mitacs.ca/en/programs/accelerate">https://www.mitacs.ca/en/programs/accelerate</a>
<b>The National Research Council Industrial Research Assistance Program (NRC 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 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>
<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="https://www.ocgc.gov.on.ca/ovcf">https://www.ocgc.gov.on.ca/ovcf</a>
<b>Ontario Research Fund – Research Excellence (ORF-RE)</b>			Funds projects from \$500,000 to \$2,000,000 up to a maximum of 5 years	The Ontario Research Fund – Research Excellence (ORF-RE) provides research institutions with funding to support the operational costs of major projects of strategic value to the province.  The fund provides up to one third of the total value of a project, with the remaining two thirds coming from a combination of private sector and institutional contributions.		Ministry of Colleges and Universities 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>
<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>



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 Marketing Assistance Program</b>		•	Provides up to \$10,000 (or 50% of project costs) for new export-focused marketing and in-market business development activities.	Eligible projects include: <ul style="list-style-type: none"><li>• Conducting market research, in-market intelligence, and matchmaking</li><li>• Developing traditional and digital marketing materials, website content, and SEO</li><li>• Participating in trade shows and trade missions</li><li>• Product labeling, secure product certification and intellectual property protection</li></ul>		Northern Ontario Exports Program  705-674-4455 ext. 4403  <a href="https://investnorthernontario.com/northern-ontario-exports-program/">https://investnorthernontario.com/northern-ontario-exports-program/</a>
<b>Customized Export Development &amp; Training Program</b>		•	Provides up to \$21,000 (or 70% of project costs) to help you hire a training or planning expert.	Eligible projects include: <ul style="list-style-type: none"><li>• Strategic export planning</li><li>• Sales skills and performance management</li><li>• Operations and productivity (e.g., LEAN)</li><li>• Procurement, inventory, and supply chain management</li><li>• Marketing</li><li>• Channel development</li><li>• Cultural awareness</li></ul>		Northern Ontario Exports Program  705-674-4455 ext. 4403  <a href="https://investnorthernontario.com/northern-ontario-exports-program/">https://investnorthernontario.com/northern-ontario-exports-program/</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.employmentoptionsempi.ca/english/index.html">www.employmentoptionsempi.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/yi/yep/programs/scpp.shtml">www.servicecanada.gc.ca/eng/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/yi/yep/newprog/career.shtml">www.servicecanada.gc.ca/eng/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 1-888-823-7457 <a href="https://www.yveslandryfoundation.com/programs/aime-initiative/aime-northern/">https://www.yveslandryfoundation.com/programs/aime-initiative/aime-northern/</a>

			<p><b><i>This program is currently closed, as the funds for the AIME Northern Program are fully subscribed.</i></b></p> <p><b><i>A waiting list is being maintained for the possibility of additional funding, you may submit your Preliminary application and accompanying Financial Spreadsheet to request a spot on this list.</i></b></p>		
<b><i>Ontario March of Dimes</i></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><i>NOHFC Workforce Development Program</i></b>		Salaries/wages and employer's portion of Mandatory Employment Related Costs (MERCs) (e.g.: Canada Pension Plan, Employment Insurance, mandatory minimum vacation pay, as per Employment Standards Act) for a limited-term internship position of 52 weeks (with at least 35 hours of work per week)	Businesses, municipalities, Indigenous communities, and not-for-profit organizations located in Northern Ontario that have been in operation for at least one year and have a minimum of one full-time employee. <p>Candidates must meet the following criteria:</p> <ul style="list-style-type: none"> <li>• Are new entrants into the work force, are transitioning to a new career, or the unemployed or underemployed who are entering a new field;</li> <li>• Have not previously participated in a NOHFC-funded internship;</li> <li>• Are at least 18 years of age; and</li> <li>• Reside, and be legally entitled to work, in Canada.</li> </ul> <p><b><i>Positions that involve manual labour or that require minimal training or training for less than six months; positions that are clerical in nature (e.g. duties such as answering phones, filing, general office work, etc.); positions that primarily involve retail and general sales are not eligible.</i></b></p>		Northern Ontario Heritage Fund Corporation 1-800-461-8329 or <a href="http://www.nohfc.ca">www.nohfc.ca</a>

## INTERNSHIPS & APPRENTICESHIPS

Program	Start-Up	Expansion	Range of Financing	Program/Description/Criteria	Form of Assistance	Contact
<b><i>FedNor 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="https://fednor.gc.ca/eic/site/fednor.nsf/eng/h_fn04418.htm">https://fednor.gc.ca/eic/site/fednor.nsf/eng/h_fn04418.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="https://fednor.gc.ca/eic/site/fednor.nsf/eng/h_fn04418.htm">https://fednor.gc.ca/eic/site/fednor.nsf/eng/h_fn04418.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 \$31,500	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/cmpltng/ddctns/lns409-485/412/jctc-eng.html">www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/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>				<p>The Youth Employment Program offers financial assistance to offset the cost of hiring young talent to work on projects with R&amp;D, engineering, multimedia or market analysis components or to help develop a new product or process.</p> <p>To be eligible for financial assistance through our youth employment program, your business must be:</p> <ul style="list-style-type: none"> <li>a small or medium-sized business (500 or fewer full-time equivalents)</li> <li>incorporated and for-profit</li> </ul>		National Research Council 1-877-994-4727 or <a href="https://nrc.canada.ca/en/support-technology-innovation/nrc-irap-funding-hire-young-graduates">https://nrc.canada.ca/en/support-technology-innovation/nrc-irap-funding-hire-young-graduates</a>

				<ul style="list-style-type: none"> <li>ready to enhance your innovation capacity and willing to partner with NRC IRAP</li> </ul>		
<b>Ontario Youth Apprenticeship Program (OYAP)</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>The Canada/Ontario Job Grant</b>			The government will cover 5/6 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.		Employment Ontario 1-800-387-5656 <a href="http://www.tcu.gov.on.ca/eng/eo_pg/cojg/">http://www.tcu.gov.on.ca/eng/eo_pg/cojg/</a>
<b>TECHNATION's Career Ready Program</b>			Receive up to \$7000 per student employee in a tech-immersive role to subsidize their wage.	<p>In order to qualify for this program:</p> <ul style="list-style-type: none"> <li>You must be a registered Canadian business or organization – applications from non-profit and “non-tech” companies are encouraged</li> <li>You cannot be a post-secondary institution, large financial sector employer, or any federal, provincial or municipal government group</li> <li>You must have the financial capacity to hire a student for a work term, pay them consistently and provide a meaningful work experience</li> </ul>		TECHNATION Canada  905-602-8345  <a href="https://technationcanada.ca/en/future-workforce-development/career-ready-program/employer-information-resources/?fbclid=IwAR1FbQyO_zeoLreS17kgcrxfoa9LLCXur0CIhL5LmBS5MjJ5QbWi7FncvM">https://technationcanada.ca/en/future-workforce-development/career-ready-program/employer-information-resources/?fbclid=IwAR1FbQyO_zeoLreS17kgcrxfoa9LLCXur0CIhL5LmBS5MjJ5QbWi7FncvM</a>







# Thank you to our collaborators

## Merci a nos collaborateurs

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