

# Your guide to programs and services of the Atlantic Canada Opportunities Agency

*Building a stronger  
economy together*



Atlantic Canada  
Opportunities  
Agency

Agence de  
promotion économique  
du Canada atlantique

Canada 

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### Atlantic Canada Opportunities Agency

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CANADA

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This guide is also available on the ACOA website at: [www.acoa-apec.ca](http://www.acoa-apec.ca)

### Commitment to Sustainable Development

The Atlantic Canada Opportunities Agency (ACOA) is committed to protecting the environment by promoting sustainable businesses and communities in Atlantic Canada.



The paper used for this booklet contains 25% post-consumer waste. Vegetable-based inks were used in the printing process.

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## About this guide

This guide features many of the programs and services offered by the Atlantic Canada Opportunities Agency (ACOA) and its partners in regional development. Want to learn more? Contact ACOA today.



CLICK

[www.acoa-apeco.gc.ca](http://www.acoa-apeco.gc.ca)

CALL

1-800-561-7862 (TTY 1-877-456-6500)

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Click or call for the one nearest you.

ACOA is committed to delivering its services to the public in both of Canada's official languages. Members of the public may request service in the official language of their choice in most ACOA offices across Atlantic Canada. To find the list of ACOA's bilingual offices, please consult:  
[www.psagency-agencefp.gc.ca/burolis/home-accueil\\_e.asp](http://www.psagency-agencefp.gc.ca/burolis/home-accueil_e.asp)

## Important information on the discretionary nature of ACOA's programs

Operating within its allocated budget, ACOA evaluates funding applications based on specific eligibility and program criteria, which can be provided upon request. In addition, when evaluating requests for funding, ACOA places a strong focus on key priority areas that it considers critical to accelerating the growth of the Atlantic economy, such as innovation, trade and skills development. As such, the submission of a complete application that meets all of the basic eligibility criteria does not necessarily guarantee that a project will be recommended or selected for assistance.

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## What the Atlantic Canada Opportunities Agency does

The Atlantic Canada Opportunities Agency (ACOA) is a federal government department dedicated to the economic development of Atlantic Canada. It is part of the Government of Canada's commitment to helping Canadians in all parts of the country build strong regional economies.

ACOA supports new opportunities for economic development in Atlantic Canada through:

- **Enterprise Development** – ACOA helps to improve the climate for business, and helps individual businesses start up, modernize and expand.
- **Community Development** – ACOA works with communities to develop opportunities for economic growth, improve local infrastructure and adjust to changes in the local economy.
- **Policy, Advocacy and Coordination** – ACOA is a champion for Atlantic Canada. It represents the region's interests in national economic policy development, carries out policy research and analysis, and works with other departments to ensure coordination of national and regional policies and programs.

ACOA is part of a comprehensive array of Government of Canada programs and services for business. For information, contact Canada Business:

## Canada Business



[www.CanadaBusiness.ca](http://www.CanadaBusiness.ca)



1-888-576-4444 (TTY 1-800-457-8466)



Canada Business service centres and partners in your community.  
Click or call for the centre nearest you.

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# 1. Starting your business

A new business starts with a good idea followed by a lot of questions. ACOA can help you find answers to those questions by providing information and advice about programs to assist with financing, expansion, productivity, R&D, exporting and selling to government.

## *Find information and advice*

- **Canada Business service centres are your first stop** for business answers. Knowledgeable staff members can provide access to a wealth of information on government programs and services for businesses. Information tailored to meet the unique requirements of Aboriginal clients is also available. Visit [www.CanadaBusiness.ca](http://www.CanadaBusiness.ca) or call 1-888-576-4444 (TTY 1-800-457-8466).
- **Access the network of Community Business Development Corporations** throughout Atlantic Canada to receive business advice, get help with your business plan, attend entrepreneurial training workshops, and more. Visit [www.cbdc.ca](http://www.cbdc.ca) or call 1-888-303-2232.

## *Get help with financing*

- **Apply for loans with flexible interest and repayment terms** to start, expand or improve your small business. The Seed Capital Program can provide financial assistance to entrepreneurs less than 35 years of age to start, expand or modernize a business. Entrepreneurs who are 35 and older may only receive financial assistance to start a business. For more information on the Seed Capital Program, contact the Canada Business service centre nearest you.
- **Learn about the various financing options for your company.** ACOA collaborates with the financial community to ensure the availability of a variety of financing options for small and medium-sized businesses in Atlantic Canada so that your company can access the financing it needs to grow. This includes access to adequate debt financing from institutions such as banks, credit unions, Community Business Development Corporations, and equity financing from venture capital firms, angel investors and public markets. For more information on these financing options, contact the Canada Business service centre nearest you.

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- **Obtain loans or equity financing** for small business by contacting one of the 41 Community Business Development Corporations located across Atlantic Canada. Financial assistance may be available for entrepreneurs who have difficulty accessing capital from traditional lenders or don't meet the credit standards of conventional lending institutions.
  - **Apply for unsecured, interest-free loans** to help you start your business through ACOA's Business Development Program. The Business Development Program can provide assistance for a portion of the start-up, working capital and capital costs of a new business. Several business sectors are eligible, including manufacturing and processing, services to business, tourism and information technology.

## 2. Building your business

### *Improve your competitiveness*

- **Stay competitive in the global marketplace** with support from ACOA's Business Development Program. Financing may be available to help you access mentoring services to improve your business skills, provide training for your employees, prepare a business plan or feasibility study, develop and implement a marketing plan, or develop and implement plans to improve your company's productivity, quality assurance or environmental management systems.
- **Take advantage of business resources for women entrepreneurs.** Through the Women in Business Initiative, ACOA provides support to not-for-profit business support organizations in Atlantic Canada to offer women business owners the resources they need to grow their businesses and compete. This includes business advice, training and financing. To find out which business organizations provide such resources in your region, contact the Canada Business service centre nearest you.
- **Access business training and counselling** through the Seed Capital Program, which can provide up to \$2,000 for specialized training and business counselling. For more information on the Seed Capital Program, contact the Canada Business service centre nearest you.

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## *Expand and modernize your business*

- **Apply for unsecured, interest-free loans** to help you expand or modernize your business through ACOA's Business Development Program. The Business Development Program can provide assistance for a portion of the capital costs of modernizing or expanding a business. Several business sectors are eligible, including manufacturing and processing, services to business, tourism and information technology.
- **Apply for loans with flexible interest and repayment terms** to help expand or improve your small business. The Seed Capital Program can provide financial assistance to entrepreneurs less than 35 years of age to expand or modernize a business. For more information on the Seed Capital Program, contact the Canada Business service centre nearest you.

## *Export your products and services*

- **Apply for financial assistance to export your products or services or to develop new export markets** with the support of ACOA's Business Development Program. The Business Development Program can provide unsecured, interest-free loans to help finance a portion of the cost of a management consultant, the preparation of a business study or the implementation of a marketing, training or productivity improvement plan.
- **Take advantage of training for new and current exporters** through ACOA's wide variety of export training and trade mentoring programs and seminars across Atlantic Canada. Activities may include trade awareness sessions, export diagnostic assessments, one-on-one export counselling, export training sessions and market information seminars. Typically, companies pay a nominal fee to participate in these export skills development activities.
- **Hire specialized graduates** with ACOA's Export Internship for Trade Graduate initiative. Hire a university or college graduate with training in international business who will help you develop an international marketing plan and ACOA can provide financial assistance to cover a portion of the intern's salary and benefits. At the conclusion of the internship, you can apply under ACOA's Business Development Program for assistance to retain the graduate's services for up to three additional years as a marketing manager.

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- **Participate in international trade missions** to get export training, explore new markets and secure export sales. Led by ACOA or Team Canada Atlantic, trade missions normally include one-on-one business matchmaking services, pre-mission training and support, on-site meetings and networking events, and post-mission follow-up and consultation services. Participating companies pay a registration fee and costs related to their own accommodations and meals during the trade mission.

## *Develop your innovative ideas*

- **Adopt new technology or invest in research and development** to generate new products, processes or services. ACOA's Business Development Program can provide an unsecured, interest-free loan for a portion of eligible project costs, including labour, materials and buying new equipment.
- **Turn innovation into profits** through R&D partnerships and the Atlantic Innovation Fund. ACOA encourages partnerships among private sector firms, universities, colleges and other research institutions in Atlantic Canada in R&D projects that lead to the development and commercialization of new products, processes or services. Eligible costs include wages and salaries, capital costs, operating expenses and, in some instances, building and renovation expenses. Financial assistance – repayable under certain circumstances – is provided through a series of competitive funding rounds.

## *Sell to government*

- **Improve your ability to win public and private sector contracts.** ACOA's Business Development Program can help you identify contract opportunities as well as provide financial assistance – repayable under certain circumstances – for a portion of the cost of improving your ability to bid on public-sector or private-sector contracts. This assistance is intended to help Atlantic Canadian businesses provide new products and services, rather than compete with products or services currently provided by other Atlantic Canadian suppliers.



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### 3. Attracting your international business partners and suppliers to Atlantic Canada

Foreign direct investment in Atlantic Canada creates new jobs, advances productivity and fuels innovation and technology. ACOA's Atlantic Investment Strategy works to increase these benefits.

- **Access information about Atlantic Canada and its vibrant and diversified industries.** Through its Atlantic Investment Strategy, ACOA provides information to potential foreign direct investors about the business environment in Atlantic Canada, including profiles of various industry clusters. This information may be useful when discussing with your international business partners and suppliers the benefits of establishing a facility in Atlantic Canada.

### 4. Getting help as a not-for-profit organization

Many not-for-profit organizations in Atlantic Canada provide support and services to help businesses succeed. ACOA has several programs that may make funding available to these organizations.

#### *Provide support and services for business*

- **Provide business support services for women entrepreneurs.** ACOA's Women in Business Initiative can provide non-repayable financial assistance to not-for-profit business organizations in Atlantic Canada to help women business owners get the resources, such as business counselling, financing and business skills training, they need to grow their business and compete.
- **Promote entrepreneurship development, marketing, training and technology transfer.** ACOA's Business Development Program can provide non-repayable financial assistance to not-for-profit organizations such as business and economic development associations, provincial Crown corporations, universities, educational institutions, municipalities, and business or technology institutes to help provide support services for small and medium-sized businesses in Atlantic Canada.

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- **Provide workshops, mentoring and support for young entrepreneurs** in Atlantic Canada. ACOA's Young Entrepreneur Development Initiative can provide non-repayable financial assistance to not-for-profit organizations, educational institutions and municipalities to help offer business skills training, information and support to Atlantic Canadians less than 35 years of age.

### *Promote export development*

- **Help businesses acquire the skills, knowledge and advice needed to successfully export to international markets** with support from ACOA's Trade Education and Skills Development initiative. Through this initiative, ACOA works with industry associations, post-secondary educational institutions, community business development organizations, and other not-for-profit groups to help small and medium-sized businesses increase their exports. Activities include export training, curriculum development, workshops and trade missions.
- **Help businesses enter, explore and succeed in international markets** with support from the Canada/Atlantic Provinces Agreement on International Business Development. This federal-provincial agreement provides financial assistance to not-for-profit corporations, business associations, post-secondary educational institutions, provincial and municipal governments for projects in export training and awareness, market information and intelligence, and international business development.
- **Develop an export strategy for your economic sector** with the Sector Export Strategies initiative. ACOA works with stakeholders to identify export opportunities, develop export strategies and implement trade development and promotion activities for specific industries in Atlantic Canada. This initiative is intended primarily for the knowledge-based and value-added resource sectors. Industry associations, trade organizations and other not-for-profit groups with an export mandate can apply for funding.

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## 5. Building stronger communities

Many Atlantic Canadians live in small rural communities that face unique challenges in a rapidly changing Atlantic economy. Together with community groups, non-commercial organizations, provincial governments and municipalities, ACOA helps communities develop their full potential.

- **Strengthen and diversify the economies of Atlantic Canada's rural communities.** ACOA's Innovative Communities Fund invests in projects that help communities to overcome economic challenges, develop strategic industry sectors and strengthen community infrastructure. Not-for-profit organizations such as local economic development associations, municipalities, business or technology institutes, industry associations, co-operatives, universities and educational institutions can apply for funding. The amount provided is determined by an assessment of the level of funding necessary for the project to proceed.
- **Improve the infrastructure of Atlantic Canadian communities.** The Building Canada Fund provides funding for municipal infrastructure projects, particularly in smaller communities. It focuses on improving infrastructure in areas such as water, waste water, culture and recreation. The fund is cost-shared; the Government of Canada contributes, on average, one-third of the total eligible cost of each project while the provincial government and the municipality contribute the balance. In Atlantic Canada, projects under the Building Canada Fund are evaluated on the extent to which they meet environmental, economic and quality of life objectives and are selected by joint federal-provincial management committees.
- **Enhance the vitality of French-language minority communities in Atlantic Canada.** ACOA works closely with Francophone economic organizations to help them access the vast range of programs and services available to Francophone entrepreneurs and businesses in Atlantic Canada. ACOA also works directly with representatives of official-language minority communities throughout Atlantic Canada to meet their economic development needs.

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## 6. Conducting policy research and analysis

Identifying and analyzing the critical issues that face the economy in Atlantic Canada helps to recognize potential opportunities that could strengthen regional development.

- **Conduct policy research and analysis** on strategically focused economic issues affecting Atlantic Canada. ACOA's Atlantic Policy Research Initiative can provide funding for research organizations and independent researchers, post secondary institutions and business organizations to conduct research and to write reports on issues affecting business and community development. The initiative also invests in policy and research partnerships, conferences and consultations on economic policy, and promotes public and private sector networking on economic policy issues.

## 7. Contact information

*Atlantic  
Canada  
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(ACOA)*

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[www.acoa-apeca.gc.ca](http://www.acoa-apeca.gc.ca)

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1-800-561-7862 (TTY 1-877-456-6500)

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An ACOA office in your community.

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Sydney, NS B1P 6T7  
Toll Free: 1-800-705-3926  
Telephone: 902-564-3600  
Fax: 902-564-3825

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## *Canada Business Service Centres*

Canada Business service centres are the first point of contact for relevant and up-to-date information on federal and provincial government programs, services and regulations for business.

**CLICK**

[www.CanadaBusiness.ca](http://www.CanadaBusiness.ca)

**CALL**

1-888-576-4444 (TTY 1-800-457-8466)

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### **New Brunswick**

570 Queen Street  
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*Community  
Business  
Development  
Corporations*

Atlantic Canada has a network of 41 Community Business Development Corporations (CBDCs) across the four Atlantic provinces.

CLICK

[www.cbdc.ca](http://www.cbdc.ca)

CALL

1-888-303-2232

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