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Industry, Science and  
Technology Canada

Industrie, Sciences et  
Technologie Canada



# AT YOUR SERVICE

**A Guide to Government Programs  
Relevant to Service Industries**

## SERVICE INDUSTRIES

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# AT YOUR SERVICE

**A Guide to Government Programs  
Relevant to Service Industries**

March 1990

1. The first step is to identify the problem.
 2. The second step is to define the problem.
 3. The third step is to analyze the problem.
 4. The fourth step is to develop a solution.
 5. The fifth step is to implement the solution.
 6. The sixth step is to evaluate the solution.
 7. The seventh step is to monitor the solution.
 8. The eighth step is to maintain the solution.
 9. The ninth step is to improve the solution.
 10. The tenth step is to document the solution.

# FOREWORD

THIS BOOKLET IS PUBLISHED by the Commercial Services Industries Directorate of Industry, Science and Technology Canada to make service firms aware of federal and provincial government programs and services that are relevant to their operations. Only programs specifically directed to the tourism industry are excluded.

While we have attempted to ensure the accuracy and completeness of this guide, programs described herein were in effect as of February 1990 but are subject to change without notice. Therefore, this publication should be used for general guidance only. Contact the relevant federal and provincial agencies for specific details.

Contacts for all programs are listed. However, there may be a series of programs with the same contact point, in which case it is provided at the end of the grouping. If you have any questions or comments regarding the publication itself, please contact:

Distribution Services Industries Division  
Commercial Services Industries Directorate  
Service Industries and Consumer Goods Branch  
Industry, Science and Technology Canada  
235 Queen Street  
OTTAWA, Ontario  
K1A 0H5  
Tel.: (613) 954-2985

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# FEDERAL PROGRAMS

## Business Improvement Loans

THE SMALL BUSINESSES LOANS ACT (SBLA) helps small businesses with estimated gross revenue not exceeding \$2 million, including start-up firms, to obtain intermediate-term loans from chartered banks and other designated lenders to finance specified fixed asset needs.

Business improvement loans can be made to small enterprises whose principal business is in one of the following areas: communications; construction; fishing; manufacturing; and service businesses, including insurance and real estate agencies, retail and wholesale trade, and transportation. Business improvement loans cannot be made to finance any of the following enterprises: insurance and real estate companies; a profession; businesses primarily engaged in mining or the production of petroleum, oil or natural gas; and charitable or religious organizations.

The maximum amount a borrower may have outstanding in aggregate under the SBLA and the Fisheries Improvement Loans Act at any one time may not exceed \$100 000.

The following institutions are authorized to make business improvement loans under the provisions of the SBLA: chartered banks under the Bank Act; Province of Alberta Treasury Branches; and any credit union, caisse populaire, co-operative credit society, trust company, or loan and insurance corporation that has applied for and received bank designation for the purposes of the SBLA.

## Federal Business Development Bank (FBDB)

WHILE THIS CROWN CORPORATION promotes and assists most types of businesses in Canada, including start-up firms, it gives particular attention to the needs of small and medium-sized businesses.

The FBDB's two principal services are:

- financial services such as loans, loan guarantees, planning and investment banking; and
- management services such as counselling and training.

The FBDB also complements the services offered by financial institutions in the private sector by providing loans for worthwhile projects when reasonable terms and conditions are not available elsewhere.

## Contact

Small Business Loans  
Administration  
Industry, Science and  
Technology Canada  
235 Queen Street  
OTTAWA, Ontario  
K1A 0H5  
Tel.: (613) 954-5539

## Contact

Your local FBDB branch (listed in the blue pages of your telephone directory)

Federal Business Development  
Bank  
800 Victoria Place  
MONTREAL, Quebec  
H4Z 1L4  
Tel.: (514) 283-5904

## Contact

Your local Canada Employment Centre (listed in the blue pages of your telephone directory)

## Contact

Western Economic Diversification  
Canada  
Suite 1500, Canada Place  
9700 Jasper Avenue  
EDMONTON, Alberta  
T5J 4H7  
Tel.: (403) 495-4164

WD offices in Vancouver:  
(604) 666-6256  
Saskatoon: (306) 975-4375  
Winnipeg: (204) 983-4472

## Contact

ACOA Head Office  
P.O. Box 6051  
644 Main Street  
MONCTON, New Brunswick  
E1C 9J8  
Tel.: (506) 857-6523  
1-800-561-7862 (toll-free)

ACOA regional offices in Halifax:  
(902) 426-8361  
Charlottetown: (902) 566-7492  
Fredericton: (506) 452-3184  
St. John's: (709) 772-2751  
or  
(709) 772-6256  
Enterprise Cape Breton in  
Sydney: (902) 564-3614

St. John's: (709) 772-2751  
or (709) 772-6256  
Enterprise Cape Breton  
in Sydney: (902) 564-3614

## Canadian Jobs Strategy Programs

EMPLOYMENT AND IMMIGRATION CANADA administers programs aimed specifically at labour force adjustments, e.g., reinstating the long-term unemployed in the labour force, aiding youth experiencing transition difficulty from school to work, helping women entering or re-entering the work force and enabling employers and employees to acquire new skills to adapt to changing technological and competitive conditions.

### Community Futures Program

THIS CANADIAN JOBS STRATEGY program helps designated communities in non-metropolitan areas with exceptionally high unemployment to identify, develop and undertake appropriate adjustment measures. One of the program's five options is the establishment of Business Development Centres, which provide locally managed technical and advisory services to small businesses as well as loan investment assistance of up to \$75 000 per firm. Another option is the Self-Employment Incentive, which provides a grant of \$180 per week, for a maximum of 52 weeks, to individuals who are eligible for unemployment insurance or social assistance to help them start their own businesses.

### Western Diversification Program

THIS PROGRAM IS DIRECTED at individuals and organizations whose projects would contribute to the economic diversification of Western Canada. It encompasses all sectors except retail sales and personal, social, and financial services. Financial assistance includes loan guarantees and repayable and non-repayable contributions. The levels of assistance and financing terms are determined on a case-by-case basis.

### Atlantic Canada Opportunities Agency (ACOA) Action Program

THIS PROGRAM CONTRIBUTES TO the growth of earned incomes and employment opportunities in Atlantic Canada by providing financial assistance that directly or indirectly promotes the establishment, development and support of small and medium-sized enterprises. Eligible activities include: business services; commercial research and development; freight forwarding; services related to mining; repair and maintenance services; and storage and warehousing. The assistance offered consists of: loan insurance for new capital investment of \$100 000 or more; interest buy-downs for new capital investment of \$25 000 or more; and contributions of up to 75% of the cost of: business and marketing plans, market research, venture capital or technology transfer, implementation of feasibility studies, or investigating licensing opportunities for newly developed products and services.

A contribution of up to 50% of the cost of hiring qualified persons for one year, to implement a marketing plan, may also be provided. ACOA also offers

innovation assistance for up to 60% of the cost of researching and developing a new product, process or service that is scientifically feasible. Establishing a new facility is eligible for a contribution of up to 50%. Expanding or modernizing an existing facility and new product expansion may qualify for contributions of up to 30%.

### **FedNor Core Industrial Program**

THIS PROGRAM IS DESIGNED to encourage the establishment of new facilities and the modernization and expansion of existing facilities in Northern Ontario north of and including the census divisions of Parry Sound and Nipissing.

The following service industries are eligible: repair services for manufacturing, processing or aquaculture operations; computer services; duplicating; graphics; drafting; market research; packaging; testing and photogrammetric services; freight forwarding; leasing and rental of industrial machinery, equipment and office furniture; storage and warehousing; electrical motor repair and welding; convention services; demonstration services (except selling); fashion designing (apparel); inventory-taking services; mailing services; and pattern-making services (needle trade).

To receive financial assistance the applicant must contribute at least 20% of the cost of the capital project, which is to be within the \$25 000 – \$15 million range. For market development projects total costs must not be less than \$5 000.

### **FedNor Rural Small Business Program**

THIS SPECIAL PROGRAM PROVIDES assistance to small business, including start-up firms, in rural Northern Ontario north from the southern limits of the districts of Parry Sound and Nipissing. It excludes the cities of Thunder Bay, Sault Ste. Marie, North Bay and Timmins as well as the Regional Municipality of Sudbury.

The service industries that are eligible include: repair services for other eligible businesses; retail and wholesale trade; and storage and warehousing. The following professional services are also eligible: architectural, engineering, computer, data processing and scientific.

Financial assistance consists of up to 75% of capital costs, with a maximum of \$75 000 for new facilities and \$100 000 for expansion or modernization of an existing operation. The capital cost of the project must be between \$15 000 and \$135 000. Eligible projects will also have the following characteristics: they must be commercially viable; they could not proceed without assistance; they must not present undue competition to existing businesses; and they must make a significant contribution to the economies of Canada and Northern Ontario. The applicant must have at least 20% equity in the project.



## Contact

FedNor  
Head Office  
302 Queen Street East  
SAULT STE. MARIE, Ontario  
P6A 1Z1  
Tel.: (705) 942-1327

## FedNor Loan Insurance Program

AS A FURTHER INCENTIVE to encourage private sector capital investment in Northern Ontario, the FedNor Loan Insurance Program helps eligible businesses access long-term financing that would otherwise not be available to them.

Eligible business activities include: specified agricultural services; specified business services; commercial research and development; freight forwarding; mining and related services; electric motor repair and welding; industrial machinery and equipment rental and leasing; office furniture and machinery rental and leasing; storage and warehousing; repair services for industry and the resource sector; fishing gear repair, fish net mending and fish hatchery services; computer and related services; architecture, except for design of residential dwellings; engineering; duplicating; convention and demonstration services, except selling; fashion design (apparel); graphic design; inventory taking; mailing; market research; packaging; pattern making (needle trade); drafting; testing, except medical and clinical; and photogrammetric services.

Under the program up to 85% of the loan can be insured, provided that the loan is between \$100 000 and \$15 million, that it is extended for a term not longer than 15 years and that the total amount of the loan is used to finance the capital cost of an eligible project. The applicant must have at least 20% equity in the proposed project. Loan insurance is not available for mergers, refinancing or acquisition of existing operating facilities.

## Enterprise Development Program (EDP)

THIS FIVE-YEAR PROGRAM IS part of the Canada-Quebec Subsidiary Agreement on the Economic Development of the Regions of Quebec, signed on June 9, 1988. It applies to the designated area comprising the Eastern Quebec Region, the Western Quebec Region and the Northern Quebec Region.

The service industries eligible under this program include: certain repair services; technical or scientific services in hydrography and oceanography; and research on fisheries, greenhouses and hydroponic productivity.

Four types of assistance are available for commercial enterprises:

- 75% of the cost of consulting services (to a maximum of \$8 000);
- 50% of the capital costs of a project, excluding land (to a maximum of \$2 million);
- 50%, 33.5% and 25%, respectively, of operating costs during the first three years (to a maximum of \$150 000 per year) and 50% of the capital cost of the pool assets for establishing services common to commercial enterprises in an eligible sector; and
- 50% of costs incurred for market research and analysis, participation in trade shows, conferences and travel for the purpose of technology transfer, raising capital or assessing joint venture opportunities (to a maximum of \$750 000).

## **Industrial Recovery Program for East End Montreal (IRPEEM)**

THIS PROGRAM IS DESIGNED for the designated territory of East End Montreal. The eligible service industries include: computer and related services; drafting; industrial machinery and equipment rental and leasing; office furniture and machinery rental and leasing; electric motor repair; welding; storage and warehousing; repair and renovation of equipment for other eligible businesses; research and development services; and freight forwarding.

The program covers up to 75% of the cost of consulting services and up to 50% of the cost of hiring professionals for not more than one year to implement a marketing plan (to a maximum of \$150 000).

It also covers up to 60% of development costs and up to 35% of capital costs for new establishments or for expansion or modernization of existing businesses (to a maximum of \$2 million).

Financial assistance is also provided to commercial and non-commercial operations that supply services common to commercial enterprises located in the designated area to enhance their commercial viability. It consists of 50%, 33 1/3% and 25% respectively of operating costs during the first three years (to a maximum of \$150 000 per year) and 25% of capital costs of over \$25 000 (to a maximum of \$750 000).

## **Industry, Science and Technology Canada (ISTC)**

THE DEPARTMENT PUBLISHES *ISTC Programs and Services* which identifies the major programs and services Industry, Science and Technology Canada currently provides to build Canada's industrial competitiveness and to promote excellence in science and technology.

## **ISTC Business Services and International Trade Centres**

BUSINESS SERVICES AND INTERNATIONAL Trade Centres provide advice, information and research assistance on all business-related programs and services of Industry, Science and Technology Canada (ISTC) and External Affairs and International Trade Canada. These centres also have access to an extensive automated business and trade research library.

## **Program for Export Market Development (PEMD)**

PEMD IS A COST-SHARING program designed to increase exports of Canadian goods and services. It offers assistance to Canadian businesses that undertake or participate in various types of export promotion activities, e.g., recognized trade fairs abroad; market identification; hosting visits of foreign buyers; project bidding; establishment of permanent sales offices abroad (except in the U.S.A.); marketing agreements (for medium-sized businesses); special activities of non-profit, non-sales food, agriculture and fish organizations, marketing boards and agencies; and trade missions organized by the federal government.

To be eligible applicants must be one of the following: an incorporated business; an independent firm of professionals; a non-sales organization, association, marketing agency or board specializing in food, agriculture or fish; or a national private-sector non-profit trade organization or association.

### **Contact**

Industry, Science and Technology  
Canada  
800 Victoria Place  
P.O. Box 376  
MONTREAL, Quebec  
H4Z 1J2  
Tel.: (514) 283-5322

### **Contact**

Any office of Industry, Science and  
Technology Canada (see Appendix)

External Consultations Directorate  
Industry, Science and Technology  
Canada  
235 Queen Street  
OTTAWA, Ontario  
K1A 0H5  
Tel.: (613) 954-1327

## Contact

Any of the International Trade Centres, which are located in each regional office of Industry, Science and Technology Canada. Please see the Appendix for a list of these offices.

Export and Investment Programs  
Division (TPE)  
External Affairs and International  
Trade Canada  
125 Sussex Drive  
OTTAWA, Ontario  
K1A 0G2  
Tel.: (613) 996-7155

The Info Export Hotline Service  
in Ottawa: 993-6435 (local)  
1-800-267-8376 (toll-free)

## Contact

External Affairs and International  
Trade Canada  
Lester B. Pearson Building  
125 Sussex Drive  
OTTAWA, Ontario  
K1A 0G2  
Tel.: (613) 996-0971

Incorporated businesses and firms must be established and operating in Canada and have either sales data performance for at least two years or annual sales exceeding \$100 000. In addition, they must meet the following criteria: have satisfactory marketing and managerial capabilities, be financially able to complete the project and have an export product or service that meets the Canadian content criterion of 60%.

To be considered, applicants must also be registered with either Industry, Science and Technology Canada's Business Opportunities Sourcing System (BOSS) or External Affairs and International Trade Canada's World Information Network (WIN) Exports data base. Those in the process of registering or who have fulfilled reporting and repayment requirements on all previous PEMD assistance will also be considered.

## New Exporters to Border States Program (NEBS)

THIS PROGRAM OFFERS BUSINESSES information on the essentials of exporting, and assists exporters in marketing their products and services to border and near-border states in the United States. The program organizes on-the-spot seminars for businesses in Canadian consulates in specific states. Topics range from pricing and promotion to customs clearance and collections.

## New Exporters to United States South (NEXUS)

NEXUS USUALLY TAKES THE form of a three-day trip to the new market area. These trips are organized around trade fairs, trade marts, or solo shows of Canadian companies and involve seminars, workshops, and individual programs. Special emphasis is placed on identifying market characteristics, emerging trends, and the financial and legal aspects of exporting. The program also assists firms with access to the distribution network of the new market area, and to gain sales exposure there.

## Technology Inflow Program (TIP)

TIP PROMOTES THE ACQUISITION of foreign technologies useful for developing new or improved Canadian products, processes or services. Its two program elements are TIP Post Services and the TIP Fund.

TIP Post Services include assistance in identifying foreign technologies, interpreting the legal and business differences relevant to the transfer of the technologies, and assistance with visits abroad. While these services are available to any organization in Canada, they are primarily intended to help small and medium-sized enterprises whose resources, international networks and contacts are limited.

The TIP fund provides financial support to help Canadian industry acquire foreign technologies relevant to improving competitiveness and expanding operations. It also supports international aspects of R&D projects involving a foreign technology element.

## Technology Impact Program

THIS PROGRAM SUPPORTS RESEARCH and demonstration projects that will broaden understanding of the impact of technological change and contribute to greater sensitivity to the human and social factors involved in the introduction of new technology in the workplace. It has two broad objectives:

- to support research on the social and human impact of technological changes on the work environment, and
- to support demonstration and pilot projects that illustrate effective methods of co-operative development and implementation of technological innovation.

Priority will be given to labour organizations and partnerships between labour and management that are or likely will be affected directly by technological change.

Contributions of up to \$10 000 are available for research projects. Where over \$50 000 is requested, applicants are expected to share the cost.

## Technology Outreach Program (TOP)

TOP PROVIDES FINANCIAL ASSISTANCE to technology centres to promote the acquisition, development and diffusion of technology and critical management skills in Canada, particularly in small and medium-sized firms. The program is aimed at improving competitiveness and productivity in Canadian industry.

The Canadian Manufacturers and Retailers Council (CANMARC) is one example of a technology centre funded by TOP. CANMARC is a national non-profit organization comprising members of the Retail Council of Canada, the Canadian Textiles Institute and the Canadian Apparel Manufacturers Institute. It promotes the use of technologies and manufacturing processes that will ensure the competitiveness of small and medium-sized textiles companies, apparel companies and the retailers that sell their products.

Another example of a technology centre funded by TOP is CADMI Microelectronics/Microélectronique Inc. It helps small and medium-sized companies to compete internationally by encouraging them to adopt new technologies and by providing them with the technical skills and know-how to do this.

## Microelectronics and Systems Development Program (MSDP)

MSDP FINANCIALLY SUPPORTS THE development of advanced micro-electronics and information technologies systems that will enhance the international competitiveness of companies in manufacturing, processing or service industries in Canada. The program has two inter-related elements.

**Microelectronics** – research and development in innovative components, including underlying design and processing technology, for use in advanced systems or subsystems; and

**Systems Development** – research and development in systems, based on advanced microelectronics and information technologies, for application in manufacturing, processing or service industries.

## Contact

Program Co-ordinator  
Technology Impact Program  
Labour Canada  
OTTAWA, Ontario  
K1A 0J2  
Tel.: (819) 997-5470

## Contact

Technology Outreach Program  
Industry, Science and Technology  
Canada  
235 Queen Street  
OTTAWA, Ontario  
K1A 0H5  
Tel.: (613) 954-1907

## Contact

Microelectronics and Systems  
Development Program  
Programs and Planning Division  
Information Technologies Industry  
Branch  
Industry, Science and Technology  
Canada  
235 Queen Street  
OTTAWA, Ontario  
K1A 0H5  
Tel.: (613) 954-3476

## Contacts

Information Technologies Alliances  
Information Technologies Industry  
Branch  
Industry, Science and Technology  
Canada  
235 Queen Street  
OTTAWA, Ontario  
K1A 0H5  
Tel: (613) 954-5598

Advanced Industrial Materials  
Alliances  
Advanced Industrial Materials  
Resource Processing Industries  
Branch  
Industry, Science and Technology  
Canada  
235 Queen Street  
OTTAWA, Ontario  
K1A 0H5  
Tel: (613) 954-3084

Biotechnology Alliances  
Biotechnology and Health Care  
Products  
Resource Processing Industries  
Branch  
Industry, Science and Technology  
Canada  
235 Queen Street  
OTTAWA, Ontario  
K1A 0H5  
Tel: (613) 954-3138

Any regional office of Industry,  
Science and Technology Canada  
(see Appendix)

## Contact

Centre financier de la PME  
1720 Cunard Street  
LAVAL, Quebec  
H7S 2B2  
Tel.: (514) 682-5081

MSDP covers up to 50% of eligible project costs to a maximum of \$5 million. Full repayment is required for contributions over \$500 000.

Any taxable corporations operating in Canada may apply, including manufacturing, processing or service companies with in-house systems engineering capabilities and companies specializing in systems development. Applications must be received by May 31, 1991.

## Strategic Technologies Program (STP)

THE STRATEGIC TECHNOLOGIES PROGRAM (STP) provides financial support for industry-led R&D and technology application alliances in the areas of advanced industrial materials, biotechnology and information technology. Alliances among companies, universities and research institutes share the risk inherent in the development and application of these leading-edge technologies. R&D projects must be pre-competitive and application projects pre-commercial.

The program is intended to help Canadian industry develop and apply the technology necessary to:

- produce internationally competitive, value-added products and services;
- add value to commodities and diversify the products of resource-based companies; and
- improve productivity and quality in manufacturing processes.

Eligible projects must carry a high technological risk, have commercial potential for the participants, and have the potential to enhance the underlying international competitiveness of firms within the alliance and a segment of firms in other sectors (through the availability of the new technology).

Any alliance of taxable corporations or any non-profit consortium operating in Canada may apply, provided that the proposed alliance has been established specifically to conduct collaborative technology projects and has derived the majority of its capital from non-government sources.

## Investment Service

THE CENTRE FINANCIER DE LA PME helps match potential investors and entrepreneurs starting a business. Entrepreneurs seeking capital register and submit their investment plans to the centre, which works with the Montreal Stock Exchange to introduce the entrepreneur to venture capital investors.

Registration and presentation fees are \$350 and \$100 respectively. A transaction fee is set at 2% of the amount invested.

The centre gives clients easier access to venture capital, arranges direct negotiations with investors, helps prepare presentations of projects and provides access to other kinds of financing. This private sector centre is partially funded by Industry, Science and Technology Canada.

# PROVINCIAL AND TERRITORIAL PROGRAMS

## NORTHWEST TERRITORIES

### **Small Business Development Sub-Agreement to the Canada/Northwest Territories Economic Development Agreement**

THIS SUB-AGREEMENT HELPS SMALL businesses to investigate new development opportunities in the Northwest Territories and to invest in new viable businesses or in the modernization and upgrading of existing ones.

### **Small Business Development Incentives Program**

THIS PROGRAM PROVIDES FINANCIAL assistance to new businesses that have the potential to help expand and diversify the N.W.T. economic base by generating or maintaining employment, developing local resources, capturing resource development spin-offs, reducing imports, generating exports, or providing services to N.W.T. residents and communities. Assistance is also offered to businesses that expand, upgrade or modernize in order to raise productivity, efficiency and profitability. The program is open to residents of the N.W.T. although non-residents and businesses participating in joint ventures within the N.W.T. may also be eligible.

The program covers up to 40% of the eligible costs of establishing a new business (up to a maximum of \$200 000) and up to 30% of the eligible costs of expansion, upgrading and modernizing existing facilities (up to a maximum of \$100 000). Applicants must contribute equity of at least 20%.

### **Business Service Centres Program**

A BUSINESS SERVICE CENTRE operates in a building like those found in industrial parks. It offers new businesses three- to five-year space leases at a reduced cost as well as technical and managerial services. This is intended to give them time to prove their viability and acquire other premises.

Under this program, up to three business service centres will be established. Individuals, businesses or community groups interested in building and operating such a facility may qualify for up to 30% of eligible costs up to a maximum of \$500 000.

### **Business Development Contributions Program**

THIS PROGRAM AIMS AT stimulating development and creating new employment opportunities in the N.W.T. It provides financial assistance to established and start-up businesses for the purchase, installation, renovation, improvement or expansion of equipment or premises. Related feasibility and market studies are also eligible.

The program covers up to \$10 000 per additional full-time person-year to a maximum of \$50 000 and up to 25% of the total cost of the project.

### **Contact**

Assistant Manager  
Economic Development Agreement  
Secretariat  
P.O. Box 1030  
YELLOWKNIFE  
Northwest Territories  
X1A 2N7  
Tel.: (403) 920-8745

## **Contact**

Business Services Officer  
Business Services Centre  
Box 1320  
YELLOWKNIFE  
Northwest Territories  
X1A 2L9  
Tel.: (403) 920-3349

## **Contact**

Trade and Investment  
Co-ordinator  
Department of Economic  
Development and Tourism  
Box 1320  
YELLOWKNIFE  
Northwest Territories  
X1A 2L9  
Tel.: (403) 873-9388

## **Business Loans and Guarantees Fund**

THIS PROGRAM OFFERS LOANS, loan guarantees and contributions when reasonable financial terms and conditions are not available from other sources.

Loans and loan guarantees of up to \$500 000, amortized over 25 years at 2% over prime, are offered for the purchase, installation, renovation, improvement or expansion of business equipment, inventory or premises.

## **Financial Assistance to Business**

THIS PROGRAM IS AIMED at businesses in financial difficulty and businesses with other legitimate needs. It complements existing territorial and federal programs. To be eligible, businesses must be registered in the N.W.T. and provide at least five person-years of employment or an essential service to the community.

## **Inuit Loan Fund**

THIS FUND PROVIDES LOANS and loan guarantees of up to \$250 000 for a maximum of 15 years at 1% over the prime rate. It is available to commercial enterprises operated by Inuit or Inuit-controlled organizations.

## **Venture Capital Program**

THIS PROGRAM IS DESIGNED to stimulate the formation of equity capital throughout the N.W.T. The equity is privately organized, capitalized and managed. The program provides \$500 000 a year as an incentive to investors. Any N.W.T. business may qualify as an investment recipient except those engaged in oil and gas exploration and drilling. However, businesses that provide services to oil and gas exploration companies are eligible. In Yellowknife, only businesses classified under renewable resources are eligible.

# YUKON TERRITORY

## **Canada/Yukon Small Business Incentives Sub-Agreement**

THIS PROGRAM IS JOINTLY administered by Industry, Science and Technology Canada and the Yukon Department of Small Business. It offers non-repayable, repayable or conditionally repayable contributions to cover up to 50% of capital expenditures and certain gross wage and salary costs. The aggregate of all government assistance cannot exceed 90% of project costs. Selected service operations that provide support to the industrial or resource sectors are eligible.

## **Business Development Office**

THIS OFFICE ACTS AS a liaison between the Yukon Government and the public for program delivery, business planning and other kinds of assistance.

## **Business Development Fund**

THIS FUND ENCOURAGES THE creation and growth of small businesses by providing an alternative source of business financing. It is intended to help finance a wide range of private sector activities, from the early stages of business research and planning to projects like plant construction.

Funds are available to small and medium-sized businesses with annual gross revenues of less than \$5 million and fewer than 100 employees that are registered in the Yukon as corporations, partnerships or sole proprietorships. Individuals planning to set up a business or community-based enterprise are also eligible. Community-based enterprises such as co-operatives, societies, Chambers of Commerce and other non-profit organizations or corporations owned or controlled by a recognized community group may also qualify.

Financial assistance is generally provided when financing through conventional sources is either not available or insufficient. To qualify, the applicant must also provide as much equity as possible towards the project. For those who have routinely experienced difficulty in accessing capital – such as rural Yukoners, women, native people, the disabled and community-based enterprises – less equity may be acceptable. The maximum amount available is \$500 000.

Low-interest loans and loan guarantees help with capital, inventory and operational costs. The loans are offered at the Bank of Canada rate for periods ranging from several months to 15 years. The loan guarantees are offered for yearly fees equivalent to 1.5% of the guarantee's value for each year it is in effect.

Capital, inventory, operational and developmental project costs may also be eligible for repayable or non-repayable contributions under certain terms and conditions. These contributions cover up to 50% of the eligible costs of marketing activities (to a maximum of \$5 000) and up to 75% of the eligible costs of export market development (to a maximum of \$7 500).



## **Contact**

Project Co-ordinator  
Small Business Incentives  
Program  
Business Development Office  
Yukon Economic Development  
211 Main Street, Suite 400  
P.O. Box 2703  
WHITEHORSE, Yukon  
Y1A 2C6  
Tel.: (403) 667-3011

P.O. Box 810  
DAWSON CITY, Yukon  
Y0B 1S0  
Telephone: (403) 993-5747

P.O. Box 226  
WATSON LAKE, Yukon  
Y0A 1C0  
Telephone: (403) 536-2178

General Delivery  
ROSS RIVER, Yukon  
Y0B 1F0  
Telephone: (403) 969-2603

P.O. Box 784  
FARO, Yukon  
Y0B 1K0  
Telephone: (403) 994-3424

Non-repayable contributions of up to 15% of capital costs are not as readily extended and are reserved for developmental projects and for community-based enterprises; groups wishing to establish community-based enterprises; community enterprise corporations; and rural, female, native and disabled applicants. Employees who want to invest in their Yukon employer's business and Yukon residents who propose to buy voting shares in a business venture of major importance to Yukon economy are also eligible. A community enterprise corporation (e.g., a society, co-operative or corporation formed to promote the economic and social development of a community or band) may obtain non-repayable contributions for up to 25% of capital costs outlined in an approved business plan, to a maximum of \$100 000.

## **Community Development Fund**

THIS FUND IS INTENDED to increase the participation of all Yukoners in the economy by reducing the barriers to such participation for native people, women, seniors, youth, people with disabilities and rural people and allowing them to contribute more fully to local development.

Assistance from the fund may be added to financing obtained from other sources. Preference is given to projects that involve the direct participation (in money or in kind) of the community group that is applying. Repayable and non-repayable contributions not exceeding \$100 000 per project per year are offered to offset eligible costs.

Eligible community groups include: local government, community associations, Indian bands, non-profit societies, community development associations and community co-operatives. Other organizations or individuals may also qualify under special circumstances. The projects considered may focus on and combine activities such as: community planning and research; training; development of management skills; improvement of job opportunities, community facilities and services; and enhancement of subsistence activities.

## **Canada/Yukon Small Business Re-Training Program**

THIS PROGRAM IS A joint initiative of the Yukon and the Canadian Governments. It is designed to help employed workers obtain new skills in response to changing technology and markets. It is open to private sector employers, self-employed persons, Crown corporations, organizations and current employees.

Assistance takes the form of wage subsidies – 60% for off-the-job training and 25% for on-the-job training to a maximum of \$300 per week. Up to \$20 per participant hour is extended for direct off-the-job training and up to \$10 000 per place of employment to offset facility and equipment costs related to the hiring of disabled workers. Funding for other costs may also be available.

## **Canada/Yukon Summer Program**

THIS WAGE SUBSIDY PROGRAM funded by the Yukon and Canadian Governments provides employment opportunities to students and youth in Yukon. Eligible employers are: private sector employers, municipalities, native bands, non-profit organizations as well as persons involved in non-profit activities. The program is available to students and youth between 15 and 25 years of age.

For private sector employers, the subsidy amounts to 50% of the hourly wage rate up to a maximum of \$3 per hour on a 40-hour week. The job duration ranges between six and 18 weeks.

## **Human Resource Consultative Services**

THIS PROGRAM IS DESIGNED to provide Yukon employers with assistance in developing and implementing a human resource development plan that will lead to the more efficient use of available human resources.

Employers are given the opportunity to review and develop human resource strategies relevant to their own business situations and requirements.

## **Apprenticeship Incentive Marketing Program**

THIS PROGRAM ENCOURAGES NEW apprenticeship opportunities for Yukoners in any of the occupations designated apprenticeable in Yukon. These include some business and personal service activities. Wage subsidies of up to \$3.50 per hour are offered to private sector employers, non-profit organizations, municipalities or Indian Bands that employ a certified journeyman in an apprenticeable occupation.

Registered apprentices must be Yukon residents of at least 16 years of age who meet the requirements of the apprentice training regulations or apprentices currently registered in Yukon who have worked 20 hours or less per week on their apprenticeship contract over the last two months before the application. The training period agreement is for a minimum of one year with the possibility of yearly renewals until journeyman certification is achieved.

## **Yukon Certification Program**

THIS PROGRAM PROVIDES FOR the examination, training and certification of Yukoners in designated occupations, including some personal and business services. Certification represents a recognized and often transferable means of identifying the candidate's knowledge and skills. It applies to any Yukoner who meets the requirements prescribed by the applicable legislation/regulations governing the occupation in which certification is sought.

## **Contact**

Employment Training Consultant  
Department of Education  
Advanced Education Branch  
P.O. Box 2703  
WHITEHORSE, Yukon  
Y1A 2C6  
Tel.: (403) 667-5927  
1-800-661-0408 (toll-free)

## **Contact**

Industrial Training Officer  
Department of Education  
Advanced Education Branch  
P.O. Box 2703  
WHITEHORSE, Yukon  
Y1A 2C6  
Tel.: (403) 667-5298  
1-800-661-0408 (toll-free)

## **Yukon Apprentice Training Program**

THIS PROGRAM PROVIDES FOR the registration, monitoring, in-school training and co-ordination of a person's apprentice training in any of the occupations designated apprenticeable in Yukon, including personal and business service activities. It aims at any Yukoner of at least 16 years of age who meets the academic requirements for a particular occupation prescribed by the apprentice training regulations of Yukon. Eligible employers must operate or be based in Yukon and employ a certified journeyman in the required occupation for each apprentice registered.

## **BRITISH COLUMBIA**

### **Business Info Centres Program**

THE CENTRES OFFER A free business and counselling service to business owners, managers and those contemplating entering the business world. They serve as a point of reference on subject matters related to doing business in British Columbia and abroad.

### **Assistance to Associations Program**

THIS 50/50 COST-SHARING program helps business, trade and industry associations provide business owners and managers with opportunities to improve their management skills. Grants of up to a maximum of \$2 500 per year may be used to defray legal and professional costs, to develop learning materials, or to stage seminars and other activities geared to improving management skills.

## **Contact**

Ministry of Regional and Economic  
Development  
Business Development Division  
712 Yates Street, 2nd Floor  
VICTORIA, British Columbia  
V8V 1X5  
Tel.: (604) 387-0313

### **Home-Based Business Program**

THIS PROGRAM INCREASES AWARENESS of the legitimate nature of home-based businesses and of their contribution to the provincial economy. It offers publications, counselling, training workshops and marketing initiatives to current and potential home-based business entrepreneurs.

## **Contact**

Ministry of Regional and  
Economic Development  
Business Finance Branch  
770 Pacific Boulevard South  
VANCOUVER, British Columbia  
V6B 5E7  
Tel.: (604) 660-4188 (Vancouver)  
(604) 687-0277 (Victoria)

### **Regional Seed Capital Program - Loan Guarantee**

THIS PROGRAM HELPS SMALL businesses obtain loans from conventional financial institutions for viable projects. It provides financial institutions in British Columbia with loan guarantees of up to \$50 000 for up to 50% of the loan amount.

## **Small Business Venture Capital Program**

THIS PROGRAM ENCOURAGES PRIVATE sector equity investment in selected activities, including oceanography, feature film development, book publishing, import replacement and export of services. Assistance is in the form of tax credits equal to 30% of investment in a venture capital corporation.

## **Venturenet**

THIS PROGRAM CONSISTS OF an electronic showcase for investment opportunities throughout British Columbia. It will facilitate the financial matching of entrepreneurs seeking investment capital with investors looking for equity investment opportunities.

## **Public Sector Purchasing Policy**

SUPPLIER DEVELOPMENT OFFICERS WORK directly with local and regional public bodies, suppliers and business associations to identify and implement new opportunities to supply goods and services to the B.C. public sector.

## **Provincial Representation Abroad**

THE B.C. GOVERNMENT HAS established offices overseas for the following purposes:

- to stimulate and promote new investment in B.C.;
- to stimulate and increase exports of B.C.'s manufactured goods and services;
- to encourage overseas entrepreneurs to immigrate to B.C.;
- to encourage the transfer and development of technology complementary to B.C. interests; and
- to raise the economic profile of B.C. abroad.

## **Contact**

Ministry of Regional and Economic Development  
Equity Programs Branch  
Equity Matchmaking  
712 Yates Street, 5th Floor  
VICTORIA, British Columbia  
V8V 1X5  
Tel.: (604) 387-0225 (Victoria)  
(604) 660-4080 (Vancouver)

## **Contact**

Ministry of Regional and  
Economic Development  
Business Development and  
Investment Branch  
770 Pacific Boulevard South  
VANCOUVER, British Columbia  
V6B 5E7  
Tel.: (604) 660-4026  
1-800-972-2255 (toll free)

## **Contact**

Policy Program Development  
Branch  
British Columbia Purchasing  
Commission  
4000 Seymour Place  
VICTORIA, British Columbia  
V8X 4Y3  
Tel.: (604) 389-3372 (Victoria)  
(604) 660-4071/4072 (Vancouver)

## **Contact**

International Operations  
Ministry of International Business  
and Immigration  
999 Canada Place, 6th Floor  
VANCOUVER, British Columbia  
V6C 3E1  
Tel.: (604) 844-1800

## BRITISH COLUMBIA TRADE DEVELOPMENT CORPORATION

### International Opportunities Network

THIS NETWORK HELPS BRITISH Columbians identify trade, consulting and major project opportunities in the rest of Canada and abroad. The assistance given is in the form of a data base on the B.C. Business Network, which provides information about trade and major project opportunities, including international contacts and export/import opportunities.

### Trade Mission Program

TRADE MISSIONS TO FOREIGN countries are sponsored and co-ordinated by the Ministry of International Business and Immigration. Assistance covers the costs of all transportation associated with the mission, interpreters and hosting official receptions.

### New Market Development Program

The British Columbia Trade Development Corporation has established a New Market Development Program whereby eligible B.C. companies engaged or interested in export markets may receive financial assistance for new market development projects. The assistance is intended to reduce financial risk in undertaking marketing projects, is provided on a cost sharing basis and is repayable if the project results in successful sales for the company. The program has minimal requirements for reporting and promotes responsible use of financial assistance by incorporating features favouring enterprises which succeed in new target markets.

Assistance is subject to the availability of funds, and may be accessed once per 12 month period or as per program guidelines which generally set a limit of up to 50% of eligible costs to a maximum of \$2 000.

Market development activities which qualify for assistance are:

- Market development trips outside British Columbia
- Incoming buyer visits to British Columbia
- Participation in trade shows outside British Columbia

### Contact

B.C. Trade Development  
Corporation  
999 Canada Place  
Suite 730  
VANCOUVER, British Columbia  
V6C 3E1  
Tel.: (604) 844-1900

### Export Loan Guarantee Program

The Export Loan Guarantee Program is a unique opportunity for British Columbia business to benefit from loan guarantees for working capital needed in export development. Administered by the British Columbia Trade Development Corporation (BC Trade), this program is the first of its type in the province to guarantee pre-shipment working capital for financing export-oriented projects.

Any registered British Columbia Business is eligible, providing it manufactures or processes products or provides services with a high B.C. content for export outside the province. Export consortiums and trading companies are eligible if they purchase or take title to finished goods manufactured or processed in British Columbia for export. The loans can

cover up to 100 per cent of the eligible costs, or up to 85 per cent of sale proceeds of an order or contract up to 85 per cent of a loan, to a maximum of \$2.5 million per company.

### **Supplynet Program**

THIS PROGRAM ENABLES B.C. suppliers to link with a broad range of public sector agencies and provide them with key information on their products or services. A business opportunities module is being developed to display information of interest to the business community, namely, products and services purchased by the B.C. government, items bought outside the province, and purchasing plans for products and services.

### **Student Venture Loan Program**

THE PURPOSE OF THIS program is to provide business experience to students. Assistance is in the form of interest-free loans to full-time students to start summer-only businesses (April to October). The maximum loan to individuals is \$2 000; \$3 000 is the maximum for partnerships.

### **S.F.U. Business Co-op Program**

INSTITUTED WITH THE INTENT of providing business students with work experience in a business environment, this program provides 50% of co-op student salaries up to a maximum of \$700 per month. Subsidies are available for either four, eight or 12 months and are paid monthly to the employer.

To be eligible, applicants must be business or non-profit organizations with fewer than 200 employees that are the first-time employers of each student.

### **Technology Inflow Program**

THIS PROGRAM PROMOTES INTERNATIONAL collaboration that will provide technological innovations to develop new or improved Canadian products, processes or services. Assistance consists of facilitating the flow of foreign technology to Canada through the auspices of Canadian government offices abroad and of providing various kinds of financial support to assist Canadians to gain first-hand knowledge of foreign technologies.

### **Employee Investment Program**

THE PROGRAM FACILITATES INVESTMENT by employees in their employer's company, or other small or medium sized business in B.C.. The object is to encourage labour harmony and provide a source of capital for business.

### **Contact**

Company Information Base  
B.C. Trade Development  
Corporation  
1405 Douglas Street, 5th Floor  
VICTORIA, British Columbia  
V8W 3C1  
Tel.: (604) 356-7242

### **Contact**

Ministry of Advanced Education  
and Job Training  
Office: 838 Fort Street, 2nd Floor  
Mail: c/o Parliament Buildings  
VICTORIA, British Columbia  
V8V 1X4  
Tel.: (604) 387-3698  
and local Ministry Offices

### **Contact**

The Co-ordinator  
Co-operative Education  
Faculty of Business  
Administration  
Simon Fraser University  
BURNABY, British Columbia  
V5A 1S6  
Tel.: (604) 291-3619

### **Contact**

B.C. Research Council  
3650 Wesbrook Mall  
VANCOUVER, British Columbia  
V6S 2L2  
Tel.: (604) 224-4331

### **Contact**

Employee Investment Program  
Ministry of Regional and Economic  
Development  
770 Pacific Boulevard South  
VANCOUVER, British Columbia  
V6B 5E7  
Tel.: (604) 660-4080

## **ALBERTA**

### **Alberta Physical Distribution Program - Advisory Service**

THIS PROGRAM OFFERS SMALL Alberta companies the services of a qualified consultant for a preliminary in-company review that is aimed at reducing physical distribution costs. Consulting assistance is provided in the areas of: transportation; inventory management; warehousing; protective packaging; material handling; customer service; order processing; and warehouse site selection.

### **Business Site Location Program**

BUSINESSES MAY OBTAIN INFORMATION on the kinds of goods and services required by communities in Alberta and advice on prospective locations.

### **Counselling Assistance for Small Business**

THIS PROGRAM OFFERS FREE counselling services on opening a new business or improving the operation of an established business. General information and financial counselling is available to retail and other service businesses.

### **Management Assistance Program**

THIS FIVE-MONTH PROGRAM PROVIDES management counselling to Alberta business through private management consultants hired by the Department of Economic Development and Trade. There are four programs, including one for retail and one for hospitality. The consultants address the areas where changes can be made, how to implement them and progress made.

### **Kind-of-Business Files**

THIS IS A COLLECTION of microfiche data for prospective entrepreneurs and established businesses. Financial ratios, business profiles, industry studies and sales trends are included.

### **Investment Matchmaking Service**

THIS FREE COMPUTERIZED SERVICE is designed to assist prospective investors (including out-of-province investors) and those seeking funds to finance businesses in Alberta to find suitable business partners. The investment co-ordinator's office maintains corporate confidentiality of sensitive information.

### **Market Development Assistance Program**

THIS PROGRAM HELPS EXPORTERS enter new export markets by providing financial assistance of up to \$10 000 in any one fiscal year for market identification, out-of-province trade fairs and exhibitions, incoming buyers' visits, and outgoing sales trips. It complements the federal government's Program for Export Market Development (PEMD), which provides assistance for similar market development activity outside Canada. Companies that

### **Contact**

Department of Economic  
Development and Trade  
Sterling Place, 9th Floor  
9940 - 106 Street  
EDMONTON, Alberta  
T5K 0P6  
Tel.: (403) 427-0741

receive PEMD funding are not eligible for this provincial program for development of the same market.

### **Transportation Energy Management Program**

THIS IS AN INFORMATION program to help Alberta transportation companies become more competitive and profitable through reduced energy costs, improved safety, extended vehicle engine life, and upgraded vehicle performance and reliability. The information available is applicable to light and medium-sized vehicles used by commercial, industrial, bus delivery, courier, taxi, utility service, and freight movement companies. The program offers fleet vehicle energy audits, driver training, publications, and information on alternative fuels.

### **Western Purchasing Information Network (WPIN)**

WPIN, DEVELOPED BY Alberta Public Works, is a delivery system for live tender information from the government purchasing branches of British Columbia, Alberta, Saskatchewan, and Manitoba. To subscribe to iNET 2000 to access WPIN phone AGT at 1-800-232-9410 toll free from anywhere in the province. A computer, a modem, communications software, and a phone line are required. There is a small monthly fee for I.D. administration and a \$20 an hour charge for the WPIN service. Alberta Economic Development and Trade Regional Office staff can provide current tender listings and also demonstrate the use of WPIN, and advise on its benefits to individual businesses.

### **The Business Line**

THE BUSINESS LINE IS STAFFED by professionals to answer general questions on business, including financing, marketing, manufacturing, and available business assistance programs. If callers require additional information, the operators will refer them to the Department's business counsellors or to the appropriate government department or business organization.

### **Alberta Small Business Interest Shielding Program**

THIS PROGRAM PROVIDES A measure of relief to businesses and farms by shielding interest rates on loans over 14% to a maximum rate of 19%. Interest shielding will apply on loan balances up to a maximum of \$100 000 for each eligible business or farm. Borrowers with an aggregate balance of loans outstanding of less than \$5 000 will not be eligible. For non-farm businesses, the program shields the interest rate on any existing and new loans that were made for the purpose of generating active business income. The shielding for farm business is the same as that for non-farm business except it is limited to operating loans.

### **Alberta Capital Loan Guarantee Program**

THESE LOANS GUARANTEE HELP to improve the availability of credit to expanding and emerging Alberta small businesses by providing partial guarantees to lenders. To be eligible, loans cannot exceed \$100 000 and must be new loans for the construction, acquisition, and improvement of fixed

### **Contact**

Information Centre  
Alberta Energy  
9945-108 Street  
EDMONTON, Alberta  
T5K 2M4  
Tel.: (403) 427-3590



assets, or to provide additional working capital. The program will be available for two years subject to an aggregate of \$200 million in loan guarantees.

### **Long-Term Management Assistance Program**

NEW AND EXISTING ALBERTA businesses gain access to professional management consulting to improve management skills and capabilities. Eligible businesses have their head office in Alberta, the majority of ownership by Albertans, and annual gross revenue sales between \$50 000 and \$5 million. The maximum project length is six months. The program contributes up to \$10 000 based on up to 75% of total project costs for the first 100 hours, and up to 50% of the total project costs for the remainder of consulting hours.

### **Quality Assurance Program**

A SERIES OF SEMINARS provide businesses with a clear understanding of Quality Assurance, Quality Management and the benefits of implementing these measures. Seminars may also be adapted to meet the needs of specific business sectors. Quality Assurance is the planned and systematic implementation of a program by an organization to provide customers with adequate confidence that products or services will satisfy specified requirements.

### **Export Services Support Program**

ALBERTA BUSINESSES ARE ENCOURAGED to pursue export opportunities by providing financial assistance to conduct export feasibility studies, to prepare bids for contracts outside Alberta, to complete product demonstrations or to conduct other relevant studies. Assistance is provided by funding up to 50% of a study or bid preparation to a maximum of \$200 000 per project, with a ceiling of \$500 000 for any one applicant.

### **Winning Initiatives Through Trade Shows (WITS)**

WITS HELPS ALBERTA COMPANIES achieve the best possible return on their investments in trade show participation. WITS offers a series of seminars providing information and advice on accessing the department's Trade Show promotion services, pre-show planning, staffing a booth, market evaluation, and follow-up.

### **Loan Guarantee Program for Alberta Exporters**

THIS PROGRAM PROVIDES SUPPORT to Alberta-based businesses which are exporters or potential exporters of manufactured products. The program objective is to increase the working capital financing available to Alberta based manufacturers by guaranteeing loans made by chartered banks and Treasury Branches to a maximum of \$5 million, providing such loans relate to specific export contracts or orders. Alberta based export consortia and trading houses which purchase and take title to finished goods manufactured or processed in Alberta for export may also be eligible, subject to approval by Alberta Economic Development and Trade. The business must have a confirmed order or a contract to supply a product to a non-related purchaser.

## **Export Trade Readiness for Alberta (EXTRA)**

EXTRA IS ADMINISTERED THROUGH local Chambers of Commerce and trade associations. Private management consultants are hired by Alberta Economic Development and Trade to work with companies to become export-ready or to expand export capability. Meeting with companies on an individual basis, the consultants discuss how to prepare a business for exporting, ways to expand a company's present export capabilities, the procedures used in exporting, and how to develop international marketing strategies.

## **Alberta Small Business Deduction**

THIS PROGRAM PROVIDES A 10 percentage point deduction from the general Alberta corporate income tax rate (currently 15%) on the first \$200 000 of active business income earned by a Canadian-controlled private corporation. For 1989 the Alberta corporate income tax rate on this income is 5%. The program encourages diversification by allowing for the development and growth of small incorporated businesses in Alberta.

## **Small Business Instalment Waiver**

THIS PROGRAM EXEMPTS A corporation from making tax instalments during a taxation year if it claims the Alberta Small Business Deduction and taxable income for the year does not exceed \$500 000.

## **Alberta Market Development Assistance Program (Agricultural)**

THE EXPORT POTENTIAL OF Alberta companies in agricultural production, processing, marketing or consulting is enhanced by this program. Eligible companies can receive financial assistance to cover a portion of the costs incurred for market identification trips, out-of-province trade fairs and exhibitions, incoming buyer visits, outgoing sales trips, and market feasibility studies. The program has been established by Alberta Agriculture to supplement the federal program for Export Market Development (PEMD).

## **Alberta Youth Employment and Training Program**

THIS PROGRAM PROVIDES ALBERTANS with career guidance, work experience and training. It has two elements: 1) post-secondary internship and training, and 2) youth work experience and training.

Under the first element, the position must provide full-time employment related to the individual's field of study. The wage subsidy for 40 weeks is 50% of the cost, up to a maximum of \$4 per hour. Training costs of up to \$1 000 per employee may also be covered.

Under the second element, the position must provide full-time employment for 26 weeks. The wage subsidy is 50% of the cost, up to a maximum of \$3.50 per hour. Approved training costs up to a maximum of \$1 000 per trainee may also be covered.

Employers are responsible for administering and supervising their projects, hiring employees and adhering to program guidelines.

## **Contact**

The Business Line  
Department of Economic  
Development and Trade  
9940-106 Street  
EDMONTON, Alberta  
T5K 2P6  
Tel.: (403) 422-9494 (Edmonton)  
1-800-672-9675 (toll free)

## **Contact**

Revenue Information  
Tax Information Line  
Alberta Treasury  
Revenue Administration  
9811-109 Street, 6th floor  
EDMONTON, Alberta  
T5K 0C8  
Tel.: (403) 427-3044

## **Contact**

Information Services  
Department of Agriculture  
J.G. O'Donoghue Building  
7000-113 Street  
EDMONTON, Alberta  
T6H 5P6  
Tel.: (403) 427-2127

## **Contact**

Any Alberta Career Centre  
or  
Communications Branch  
Alberta Career Development and  
Employment  
City Centre, 7th Floor  
10155-102 Street  
EDMONTON, Alberta  
T5J 4L5  
Tel.: (403) 422-5853

## **Contact**

Alberta Career Development and  
Employment  
City Centre, 8th Floor  
10155 - 102 Street  
EDMONTON, Alberta  
T5J 4L5  
Tel.: (403) 422-1184

## **Contact**

Communications Branch  
Alberta Career Development and  
Employment  
City Centre, 7th Floor  
10155 - 102 Street  
EDMONTON, Alberta  
T5J 4L5  
Tel.: (403) 422-4495

## **Contact**

Head Office  
Alberta Opportunity Company  
5110 - 49 Avenue  
P.O. Box 1860  
PONOKA, Alberta  
T0C 2H0  
Tel.: (403) 783-7011

## **Employment Alternatives Program**

THIS PROGRAM IS DESIGNED to help employers cover a portion of the wage and training costs of new employees. The financial assistance covers 60% of the employee's wage to a maximum of \$4 per hour for six months, and up to 75% of formal training costs to a maximum of \$1 000 per employee. The job offer must be at least a 32-hour work-week, for six months and not affect existing staff. Trainees will be either assistance recipients or individuals whose unemployment insurance benefits have been exhausted within the past year, at least 16 years of age, legally entitled to work in Canada and available for full-time work.

## **Alberta Training Program**

ALL PRIVATE SECTOR EMPLOYERS operating in Alberta who have a suitable and clearly outlined training plan to teach new skills to permanent full-time workers are eligible for wage and training costs. Training may be either on-the-job or in the classroom.

Assistance consists of a \$25 per day grant for each employee receiving approved full-time training, or a \$13 per day grant for each employee receiving approved part-time computer training. A maximum of \$500 per trainee may cover up to 50% of tuition costs for approved training, or the cost of hiring an external instructor. The trainees must be current or new full-time permanent employees, of at least 16 years of age, legally entitled to work in Canada; and Alberta residents for the past six months.

## **International Marketing Employment Program**

THIS PROGRAM PROVIDES FINANCIAL assistance to Alberta businesses that have the potential to enter the international export market and that wish to expand their international marketing. The program provides graduates of related post-secondary programs with the opportunity to gain first-hand experience in international marketing. It is open to Alberta employers who do not receive support from any other governments or agencies.

The assistance consists of 50% of wages, up to \$15 000 per 12-month period. Employment must be for at least 12 months, with a maximum of 24 months. Up to \$3 000 may also be available to offset the cost of travel to certain countries to establish contacts, participate in trade fairs and promote exports.

## **Alberta Opportunity Company**

THIS CROWN CORPORATION ACTS as a secondary lender, particularly where financing is not readily available to small businesses in small communities. It also provides advice and guidance to businesses throughout the province.

## **Vencap Equities Alberta Limited**

THIS PUBLICLY OWNED VENTURE capital company provides equity financing to businesses that have the potential to contribute to Alberta's economic development and diversification. Funding is provided to all economic sectors except real estate development and oil and gas exploration and development.

## **SASKATCHEWAN**

### **Buy Saskatchewan Agency**

THIS AGENCY ENCOURAGES GOVERNMENT departments and private companies to purchase Saskatchewan-made products and services. One way it does this is by introducing project developers and other large purchasers to provincial suppliers of goods and services.

### **Trade Opportunities Program**

THIS PROGRAM OFFERS SASKATCHEWAN-BASED exporters a subsidy to hire and train recent graduates to develop export markets for Saskatchewan products and services. The subsidy covers up to 50% of salary expenses and export travel expenses, with maximum amounts of \$13 000 and \$5 000 respectively. The program also sponsors export market research, development, and sales seminars and workshops designed to meet participants' needs.

## **SASKATCHEWAN ECONOMIC DEVELOPMENT CORPORATION**

### **Financial Assistance to Saskatchewan Businesses**

SASKATCHEWAN-BASED BUSINESSES IN manufacturing, processing, tourism, retailing and other service sectors may be eligible for Saskatchewan Economic Development Corporation financial supplements, such as loans, mortgages, equity capital and leaseback arrangements.

### **Retail Operating Loan**

THIS LOAN PROGRAM IS a once-only offer of financial assistance to Saskatchewan-based retailers or wholesalers for up to 25% of normal inventory levels. Financing ranging from a minimum of \$5 000 and a maximum of \$50 000 is provided for up to five years. Fixed or floating interest rates are available.

## **Contact**

Department of Economic  
Development and Trade  
Sterling Place, 9th Floor  
9940 - 106 Street  
EDMONTON, Alberta  
T5K 2P6  
Tel.: (403) 427-5228

## **Contact**

Buy Saskatchewan Agency  
1919 Saskatchewan Drive  
REGINA, Saskatchewan  
S4P 3V7  
Tel.: (306) 787-2206

## **Contact**

Trade Opportunities Program  
Saskatchewan Economic  
Development and Tourism  
1919 Saskatchewan Drive  
REGINA, Saskatchewan  
S4P 3V7  
Tel.: (306) 787-9551

## **Contact**

Saskatchewan Economic  
Development Corporation  
Head Office  
1106 Winnipeg Street  
P.O. Box 5024  
REGINA, Saskatchewan  
S4P 3W2  
Tel.: (306) 787-7200

15 Innovation Boulevard  
SASKATOON, Saskatchewan  
S7N 2X8  
Tel.: (306) 933-6296

## **Contact**

Indian and Native Affairs  
Secretariat  
1870 Albert Street, 3rd Floor  
REGINA, Saskatchewan  
S4P 3V7  
Tel.: (306) 787-5722

## **Contact**

Central Purchasing Agency  
Saskatchewan Property  
Management Corporation  
2045 Broad Street, Main Floor  
REGINA, Saskatchewan  
S4P 3V7  
Tel.: (306) 787-6871

## **Contact**

Business Library  
Economic Development and  
Tourism  
Saskatchewan Place  
REGINA, Saskatchewan  
S4P 3V7  
Tel.: (306) 787-9552

## **Contact**

Business Resource Centre  
Saskatchewan Place, Main Floor  
REGINA, Saskatchewan  
S4P 3V7  
Tel.: (306) 787-2207

## **Youth Entrepreneur Program**

THIS PROGRAM PROVIDES FINANCIAL assistance to young Saskatchewan residents starting up new small business ventures in the province. Direct loans equal to the applicant's cash equity injection are available up to a maximum of \$20 000. Saskatchewan residents between 18 and 30 years of age, who own at least 50% of a newly incorporated Saskatchewan-based business are eligible to apply.

## **Native Career Development Program**

THIS PROGRAM WORKS WITH employers to identify specific jobs for which Native workers can be trained. It also provides services and financial assistance to employers to enhance the training and employment of unemployed and underemployed Native adults in Saskatchewan.

## **Government Purchasing Program**

THE SASKATCHEWAN GOVERNMENT CENTRAL Purchasing Agency provides information on provincial purchasing policies and procedures and on the supply opportunities available. Advice is provided on how to become listed on government source lists; how tenders are handled; how to prepare a bid; and procedures for suppliers under contract with the agency.

## **Business Library**

THE BUSINESS LIBRARY PROVIDES comprehensive small-business data to all business sectors. It has files on franchises, consultants, communities, contractual research and development services, policy, and procurement. It can also access over 70 national and international data bases.

## **Business Resource Centres**

THESE CENTRES, WHICH HAVE been established in 12 regions throughout the province, provide easy access to business information and counselling assistance. Potential Saskatchewan-based entrepreneurs may avail themselves of the services of consultants to assess business proposals, develop loan proposals and prepare business plans. Established businesses may also be assisted in their analyses of operating performance.

## **Upgrading for Tradespersons**

IN CO-OPERATION WITH EMPLOYMENT and Immigration Canada and industry, the Department of Education provides limited free upgrading of theoretical and practical skills in designated trades and sub-trades to the level of proficiency certificate holder or journeyman. While on training, the "upgraders" receive either a training allowance from the Canada Employment and Immigration Commission or collect unemployment benefits.

## **Apprenticeship and Trade Certification Program**

THIS PROGRAM IS AIMED at any person 16 years or over who has the proper educational requirements and is engaged in a designated trade, either as an employee, self-employed shop owner or as an employer. Where trade skill, knowledge and experience have been acquired, an examination and official certification are handled by the provincial department. Interprovincial certification is also possible for selected trades. While attending technical training courses, the apprentice receives either a training allowance from Employment and Immigration Canada or collects unemployment insurance.

## **Northern Saskatchewan Revolving Fund**

THIS FUND IS DEDICATED to co-operatives, corporations or partnerships in which the controlling interest is retained by long-term residents of northern Saskatchewan. The fund provides loans ranging from \$1 000 to \$300 000 at 10% interest for commercial ventures over a maximum of 10 years. Financing is available for new and established businesses, e.g., retail, wholesale, construction and contracting.

## **MANITOBA**

### **Business Resource Centre**

THIS CENTRE OFFERS THE following programs to provide companies with the most up-to-date information and advice to keep them in step with today's ever changing business climate.

### **Business Information Programs**

A WEALTH OF BUSINESS information is available, including self-help guides for management, books, lists of contacts with other provincial government departments and other reference materials.

### **Business Reference Library**

HARD-COPY, DATA BASE and video library resources are available to government agencies and the public.

### **Management Training Audio-Visual Resource Centre**

THIS CENTRE OFFERS THE best current information on a wide variety of business topics.

### **Entrepreneurial Development Training Program**

THIS PROGRAM DEVELOPS AND delivers a range of business resources and seminars designed to improve entrepreneurial and management skills.

## **Contact**

Department of Education  
Program Services  
Program Co-ordination Branch  
1855 Victoria Avenue  
REGINA, Saskatchewan  
S4P 3V5  
Tel.: (306) 787-2444

## **Contact**

The nearest Northern  
Administration Branch Office  
or  
Economic Development and  
Tourism  
P.O. Box 5000  
LA RONGE, Saskatchewan  
S0J 1L0  
Tel.: (306) 425-4375  
1-800-772-4065 (toll-free  
Saskatchewan residents)

## **Contact**

Manitoba Department of  
Industry, Trade and Tourism  
Business Resource Centre  
155 Carlton Street, 6th Floor  
WINNIPEG, Manitoba  
R3C 3H8  
Tel.: (204) 945-7738  
1-800-282-8069 (toll free)

## **Contact**

Trade Branch  
Manitoba Department of Industry,  
Trade and Tourism  
155 Carlton Street, 4th Floor  
WINNIPEG, Manitoba  
R3C 3H8  
Tel.: (204) 945-2456

## **Contact**

The General Manager  
Communities Economic  
Development Fund  
155 Carlton Street, 18th Floor  
WINNIPEG, Manitoba  
R3C 3H8  
Tel.: (204) 983-1844  
1-800-782-0396 (toll free:  
Northern and Remote areas)

## **General Business Counselling**

DIRECT AND TELEPHONE COUNSELLING are available to entrepreneurs, who are referred to other sources of information when necessary.

## **Manitoba Marketing Network**

THIS NETWORK PROVIDES PERSONALIZED marketing advice through the private sector to small and medium-sized companies on a non-profit, volunteer basis.

## **Women's Entrepreneurial Program**

THESE PROGRAMS PROMOTE ENTREPRENEURSHIP as an economic alternative for women. Liaison is provided between women business owners and provincial programs and services. Business seminars and counselling are also provided to individuals and community organizations.

## **Masters of Business Administration Student Consulting Program**

TRAINED STUDENT CONSULTANTS ARE provided at a reasonable rate to undertake consulting projects for the owners or managers of small and medium-sized Manitoba businesses in the areas of marketing, accounting and production.

## **TRADE SERVICES**

### **Export Counselling**

COUNSELLING AND INDUSTRY SPECIALISTS work with clients to explore the best ways of reaching a new market, to advise on export market planning, and to assist in identifying potential agents, distributors and buyers.

### **Export Sourcing**

A COMPUTERIZED DIRECTORY OF Manitoba manufacturers and service industries assists in identifying suppliers of Manitoba goods and services.

### **Financial Services**

THE COMMUNITIES ECONOMIC DEVELOPMENT Fund provides financial assistance to help establish and expand businesses. All types of small businesses, ranging from manufacturing to service industries, are eligible. Assistance takes the form of a term loan, the repayment of which is set to suit the needs of individual borrowers.

## ONTARIO

### Service Sector Secretariat Program

THIS SECRETARIAT WAS ESTABLISHED to strengthen the linkages between service sector businesses, their associations and the Ontario Government. It administers a number of programs designed specifically to develop the potential of the service sector.

The secretariat organizes business workshops that address the kinds of assistance available through government, helps identify opportunities for and constraints to exports, matches the specific needs of service industry firms with industrial development programs, supports service sector participation in trade missions, and contributes to business management development. It also maintains a data bank of government and industry speakers knowledgeable about the service sector and issues publications that highlight events and policy developments that affect the sector.

### Development Corporations Programs

THE ONTARIO DEVELOPMENT CORPORATION, the Northern and Eastern Ontario Development Corporations, and the New Ventures and Innovation Ontario Corporation constitute the province's primary instruments for providing financial assistance to the private sector. They offer the following programs.

### New Ventures Program

THIS PROGRAM IS DIRECTED at new small businesses. It has three major goals:

- to promote the success of new businesses;
- to provide businesses, including those in the service sector, with access to 100% funding, to a maximum of \$15 000, through loan guarantees. Applicants must make a cash equity contribution to the business that is at least equal to the amount of the loan. This matching requirement, however, is halved for new businesses in Northern and Eastern Ontario; and
- to ensure that entrepreneurs have fully researched their ideas by means of a comprehensive business criteria plan.

### Innovation Ontario

THIS PROGRAM PROVIDES PRE-VENTURE equity financing for new or established companies involved in the development of technology-based products, processes and services. Its primary objective is to help businesses reach the stage where they can attract private sector investment sufficient to ensure sustained growth and profitability. The corporation's maximum investment in any one project is \$50 000. A number of eligibility criteria and conditions must also be met.

### Contact

Ministry of Industry, Trade  
and Technology  
Domestic Industry Support  
Branch  
Hearst Block, 7th Floor  
900 Bay Street  
TORONTO, Ontario  
M7A 2E1  
Tel.: (416) 963-3314

### Contact

The Development Corporation  
of Ontario  
56 Wellesley Street West, 5th Floor  
TORONTO, Ontario  
M7A 2G7  
Tel.: (416) 965-1579  
1-800-387-0070 (toll-free)

### Contact

The Development Corporation  
of Ontario  
56 Wellesley Street West, 5th floor  
TORONTO, Ontario  
M7A 2G7  
Tel.: (416) 965-4622  
1-800-387-0070 (toll-free)



## **Contact**

Communications and Promotion  
Services  
Ministry of Industry, Trade  
and Technology  
Hearst Block, 5th Floor  
900 Bay Street  
TORONTO, Ontario  
M7A 2E1  
Tel.: (416) 965-9947

## **Trade Expansion Fund (TEF) for Northern Ontario**

THE TEF HELPS DEVELOP new markets and increase sales. It covers up to 50% of eligible costs incurred in the following areas: market research (up to \$7 500); product or packaging modification (up to \$15 000); and merchandising and promotion (up to \$15 000). New markets may be in other regions of Ontario, Canada, the U.S.A. or overseas.

The fund is available to trading houses, export marketing consortia, trade associations and companies offering tradeable services. To be eligible, firms must have fewer than 100 employees, have been in business for at least one year, and have annual sales between \$100 000 and \$10 million with 50% Ontario value-added.

## **Trade Expansion Fund to Overseas Markets**

THIS FUND COVERS 50% of eligible costs incurred in the following areas: market research (up to \$7 500); on-site market assessment and evaluation (up to \$15 000); product and packaging modification (up to \$15 000); merchandising and promotion (up to \$15 000); and hiring an export manager (\$15 000).

The eligibility criteria are the same as for the TEF (above) except that sales must be within the range of \$500 000 and \$10 million.

## **Ontario International Corporation (OIC)**

THE OIC ENCOURAGES THE export of Ontario's private and public sector expertise in business, professional, and capital project services. It is affiliated with the Ontario Ministry of Industry, Trade and Technology, which is represented in 14 international trade centres in nine countries and has a broad range of established global business contacts, including governments, private sector promoters of international capital projects, and the major development institutions and agencies.

## **Client Market Development Trips**

THIS OIC PROGRAM PROVIDES return air fare to client companies in cases where a visit is critical to capturing a specific foreign market. Consulting engineers, specialist consultants, architects, contractors, private training establishments, colleges and universities are eligible.

## **Consortium Formation Assistance**

THE PROGRAM IS DESIGNED to help service industries included in the Client Market Development Trips to form consortia for continuing activity in foreign markets. Financial assistance is provided by OIC on a 50/50 basis for promotional literature.

## International Projects Fund

THIS FUND SUPPORTS FIRMS engaged in international trade by covering 50% of costs between \$2 500 and \$50 000 incurred in any of the following areas: pre-feasibility studies, proposal preparation, and bid and performance bond premiums. Assistance becomes repayable when a bid is successful. These OIC funds are available to individual firms and organized consortia whose projects entail new or expanded export activity.

## Northern Ontario Heritage Fund (NOR-FUND)

THIS PROGRAM OFFERS FINANCIAL assistance for establishing, expanding or modernizing small business operations within the territorial districts of Northern Ontario. The project must be a commercial activity involving at least marketing, wholesaling or warehousing of local products or repair and other services ancillary to local industries. Financial assistance amounts to the lesser of 50% of the approved capital costs or \$50 000.

## Small Business Development Corporation (SBDC) Program

THIS PROGRAM ENCOURAGES EQUITY investment in Ontario-based small businesses. Incentives are provided to those who buy shares in an SBDC for the purpose of directing the invested funds to qualifying businesses, including those that provide services to commercial enterprises. Only businesses engaged in the provision of certain services qualify under the Northern and Eastern Ontario SBDCs. These are services ancillary to mining and forestry, such as transportation, contract drilling, machinery and equipment rental; and leasing, engineering and other scientific and technical services.

## Youth Start-Up Capital

IN ORDER TO ENCOURAGE Ontario youth to become entrepreneurs, the Ontario Government has instituted two loan guarantee programs in co-operation with the Royal Bank of Canada, the Ontario Chamber of Commerce, the local Chambers of Commerce and Boards of Trade.

**Youth Venture Capital Loan** - A loan of up to \$7 500, interest-free for the first year of a five-year term, with repayment beginning during the first month of the second year of the loan, is available to the following persons:

- those between the ages of 18 and 24 who are not going to school full time; and
- those between 25 and 29 who have 1) recently graduated from a post-secondary institution, 2) recently left full-time studies at a post-secondary institution, or 3) obtained retraining or a trade certificate in the past year.

Applicants are required to contribute the equivalent of 20% of the loan to the operation.

**Student Venture Capital Loan** - Persons over 15 years of age who are returning as full-time students in the fall can get an interest-free loan of up to \$3 000 to start a summer business.

## Contact

Ontario International Corporation  
Hearst Block, 8th Floor  
900 Bay Street  
TORONTO, Ontario  
M7A 3E1  
Tel.: (416) 965-3013

## Contact

Northern Ontario Heritage Corporation  
444 Queen Street East  
SAULT STE. MARIE, Ontario  
P6A 1Z7  
Tel.: (705) 942-8004  
1-800-461-8329 (toll-free)

## Contact

Small Business Development Corporation Program  
Ministry of Revenue  
33 King Street West  
OSHAWA, Ontario  
L1H 8H5  
Tel.: (416) 433-5155  
1-800-263-7965 (toll-free)

## Contact

Youth Start-Up Capital  
Small Business Ontario  
Ministry of Industry, Trade and Technology  
625 Church Street, 1st Floor  
TORONTO, Ontario  
M4Y 2E8  
Tel.: (416) 326-5820

## **Contact**

Ministry of Skills Development  
777 Bay Street, 12th Floor  
TORONTO, Ontario  
M5G 2E5  
Tel.: 1-800-387-1290 (toll-free)

## **Contact**

Department of Industry,  
Commerce and Technology  
770 Sherbrooke Street West  
7th Floor  
MONTREAL, Quebec  
H3A 1G1  
Tel.: (514) 982-3000

710 Place d'Youville, 8th Floor  
QUEBEC, Quebec  
G1R 4Y4  
Tel.: (418) 643-3859

## **Apprenticeship Programs**

THERE ARE OVER 200 programs intended to improve the quality of the labour force by subsidizing employers willing to take on apprentices.

## **QUEBEC**

THE GOVERNMENT OF QUEBEC has established many assistance programs aimed at small and medium-sized businesses.

## **Youth Initiative Program**

THIS PROGRAM OFFERS GRANTS of up to \$8 500 to people between 18 and 30 years of age who help create their own permanent jobs by establishing a business.

## **New Entrepreneurs Program**

THIS PROGRAM IS DIRECTED at wholesalers of products made by several Quebec companies. It consists of a five-year guarantee for two-thirds of the capital balance of loans of up to \$25 000 extended by financial institutions. The Department of Industry, Commerce and Technology absorbs the interest cost for the first year of the loan and one-half of it during the following two years. There is no repayment of capital during the first year of the loan.

## **Support to Youth Initiatives**

GROUPS OF CONSULTANTS IN administration, financially supported by the Department of Industry, Commerce and Technology, promote entrepreneurship and assist individuals under 30 years of age who wish to start an enterprise.

## **Training Services for Men and Women Entrepreneurs**

THIS PROGRAM OFFERS TRAINING to people interested in starting a business to help them explore the possibilities, prepare a business plan and obtain financing.

## **Technical Assistance Program**

THIS PROGRAM APPLIES TO all Quebec businesses. Advisers from the Services to Business Division of the Department of Industry, Commerce and Technology help in the following ways: by providing services and technical assistance to businesses involved in restructuring downtown areas; by encouraging voluntary associations of independent merchants, mergers or business acquisitions; by promoting expansion through the opening of branches; and by helping improve the financial or administrative management of businesses.

## Promotion Design Program

THIS PROGRAM SUBSIDIZES THE promotion and development of all forms of design, particularly industrial and fashion design. It is aimed at industry, sectoral associations, industrial commissions and professional associations.

The program covers up to 50% of eligible expenses incurred for a single event project. With longer theme projects that include a series of events, it covers up to 50% of costs incurred during the first year and up to 33 1/3% and 25% respectively of costs incurred in the second and third years.

## Creation of Scientific Jobs Program

THIS PROGRAM ENCOURAGES SMALL and medium-sized industrial and scientific companies and non-university research centres to create new scientific and technical staff positions in the fields of industrial research and development, quality control, production engineering, and technology transfer. Staff must be hired for a minimum period of three years.

The program applies to incorporated organizations that have their head office in Quebec, have fewer than 500 employees and are engaged in activities such as consulting engineering, computer consulting and industrial design. Firms in the tertiary scientific sector must pursue R&D and technology transfer projects oriented to industrial needs.

Assistance takes the form of a subsidy to the employer equal to 60% of the employee's base salary for the first year and 20% in the second year. Subsidized positions are limited to two per firm per year and may not exceed 50% of the firm's permanent staff at the time of application.

## Exports Program

ADMINISTERED BY THE SOCIÉTÉ de développement industriel du Québec (an industrial development organization), this program encourages businesses to sell Quebec-produced goods and services outside the province. Financial services are, however, excluded. To be eligible, firms must demonstrate that they have the financial structure, professional and technical staff, and production and marketing ability to see the project through. In addition, projects must be potentially profitable, and at least 50% of services sold must be provided by Quebec residents.

The program offers loans to help finance the development of new markets outside Quebec and payment or repayment guarantees or loans at market rates plus a risk premium and administrative charges to finance exports. This financial assistance must be necessary and complementary to that obtained from other financial institutions.

## Bon d'emploi plus

THIS PROGRAM HELPS NEW graduates receiving social assistance and employment disadvantaged persons who experience major difficulties in finding a job by giving them the opportunity to actively participate in their own job search. The program provides subsidies to companies and agencies that hire candidates who hold a certificate of eligibility issued by Travail-Québec. Prospective employers must have been operating in Quebec for six of the 12 months preceding the date of application and be registered with the Commission de la santé et de la sécurité du travail and with the Commission

## Contact

Department of Industry,  
Commerce and Technology  
710 Place d'Youville  
QUEBEC, Quebec  
G1R 4Y4  
Tel.: (418) 691-5803

## Contact

Société de développement  
industriel du Québec  
770 Sherbrooke Street West  
9th Floor  
MONTREAL, Quebec  
H3A 1G1  
Tel.: (514) 873-4375

1126 chemin Saint-Louis  
QUEBEC, Quebec  
G1S 1E5  
Tel.: (418) 643-5172

des normes du travail.

For new graduates the subsidy paid to the employer amounts to 30% of gross wages, up to a maximum of \$105 per week for 10 months. If the candidates are Native people, disabled persons or women looking for non-traditional jobs, the subsidy amounts to 40% of gross wages, up to a maximum of \$140 per week for 10 months. For employment-disadvantaged persons, the subsidy is 40% of gross wages, up to \$140 per week for between 10 and 18 months.

### **On-the-Job Training**

THIS PROGRAM AIMS AT those under 30 who receive social assistance and who left full-time studies at least nine months prior to the time of application and those who do not have a professional college diploma or university degree. It places participants in positions where 70% to 90% of their time is spent on training on the job. The balance is off-the-job training. Prospective employers will be companies and organizations that have been operating continuously in Quebec for at least six months.

Employers must provide a description of the job, an off-site training plan and a work schedule. The training program will last for a maximum period of 52 weeks, with a weekly schedule that may vary between 20 hours and the regular working hours for the position in question, including the off-site training periods provided for in the training contract. In addition to social assistance benefits, trainees receive fixed monthly allowances determined by their marital status plus a minimum monthly allowance of \$100 paid by the employer. Off-site training costs either with the employer or a recognized institution or training agency are paid up to a regional average of \$350 per trainee.

### **Contact**

Information Services  
Ministère de la main-d'oeuvre et  
de la sécurité du revenu  
45 rue Saint-Amable  
QUEBEC, Quebec  
G1R 4Z1  
Tel.: (418) 643-3935 (Quebec)  
(514) 873-2145 (Montreal)

### **Industrial Training Support Program**

WHEN JOBS ARE THREATENED by technological or organizational change, this program encourages employers to provide employees with new skills or to help these employees find new jobs. It is aimed at organizations that employ fewer than 200 people. They must agree to draw up a human resource development plan lasting at least six months but not more than three years and to offer the training provided under the plan.

Eligible employers include the following: private companies operating in Quebec; municipal administrations, including regional county municipalities and urban or regional communities; and non-profit organizations and co-operatives that engage in economic activity and whose production sustains them.

Employers are offered subsidies of up to \$3 000 to help draw up the plan and to ensure the participation of the employees. The program also covers 60% of gross wages or compensation paid to employees during the training period and 50% of the training fees stipulated in the contract. The program also covers 100% of the gross salary (up to \$500) for the hourly rate of the person who, on behalf of the workers, participates with the Vocational Training Commission in monitoring and assessing the implementation of the plan.

## **Youth Investment Corporation**

THIS NON-PROFIT ORGANIZATION COMMISSIONED by the Government of Quebec provides financial and technical assistance programs to people between the ages of 18 and 35 who wish to start a business. The Government assumes the operating costs of the organization and eligible corporations handle the financing through fully deductible donations.

### **Financial Assistance Program**

THIS PROGRAM PROVIDES PERSONAL loan guarantees for loans of up to \$35 000 so that those who wish to start a business can borrow the necessary equity from a bank.

### **Technical Assistance Program (Youth)**

THIS PROGRAM IS ONE complement of the Youth Initiative Program. It provides management advice to 18 to 35 year-olds who wish to start a business. The service is free and is offered through youth initiative support groups.

## **NEW BRUNSWICK**

### **Canada-New Brunswick Selected Service Operations**

THIS PROGRAM IS DIRECTED to internationally export-oriented or foreign import-replacement service sector operations, i.e., consulting engineers and management consultants; specialized medical services and technology for export-only firms; educational services that serve industry only; and wholesalers and distributors serving industry. The program covers up to 50% of capital costs between \$5 000 and \$250 000 and up to 30% of non-capital costs between \$5 000 and \$250 000, with a maximum in each case of \$50 000.

### **Canada-New Brunswick Small Business Internship Program**

THIS PROGRAM ENCOURAGES COMPANIES engaged in the provision of selected services to acquire the skilled personnel to fill newly created managerial, marketing and technological development positions to improve efficiency and productivity. It applies to firms with annual sales of \$10 million or less that have 200 or fewer full-time employees. The program covers 50% of gross salaries to a maximum of \$1 500 per month for up to 12 months.

### **Management Information Systems Assistance Program**

THIS PROGRAM HELPS ELIGIBLE companies to upgrade and control information systems. It offers manual and computerized system development in new and established operations. This program provides for cost-sharing where required.

## **Contact**

Youth Investment Corporation  
Stock Exchange Tower  
P.O. Box 385  
MONTREAL, Quebec  
H4Z 1J2  
Tel.: (514) 875-8674  
1-800-361-4371 (toll-free)

## **Contact**

Director of Trade Management  
and Industry Services Branch  
Department of Commerce  
and Technology  
P.O. Box 6000  
FREDERICTON, New Brunswick  
E3B 5H1  
Tel.: (506) 453-2875

## **Contact**

C.A. Provincial Holdings Limited  
Department of Commerce  
and Technology  
P.O. Box 6000  
FREDERICTON, New Brunswick  
E3B 5H1  
Tel.: (506) 453-2474

## **Contact**

Employment Development Branch  
Department of Labour  
470 York Street  
P.O. Box 6000  
FREDERICTON, New Brunswick  
E3B 5H1  
Tel.: (506) 453-3818

## **Management Services Program**

THIS PROGRAM HELPS UPGRADE the level of management expertise in New Brunswick companies. Seminars and cost-sharing programs are offered.

## **Trade Services**

THIS PROGRAM HELPS NEW Brunswick businesses to expand their markets, both domestically and abroad. It covers some of the costs incurred in participating in trade missions, trade shows and incoming buyers' missions.

## **Venture Capital Support Program**

THIS PROGRAM ENCOURAGES VENTURE capital investment in New Brunswick by attracting new equity participation in eligible companies in the province. This includes companies whose principal activity is maintenance and repair work related to manufacturing, knowledge and information development, or the commercialization of biotechnology. Interest-free loans are available to eligible venture capital firms that invest in an eligible company.

## **Entrepreneur Program**

THIS PROGRAM IS MOSTLY directed to unemployed youth, women and disabled people who are interested in and capable of developing and operating their own businesses. Interest-free loans of up to \$10 000 provide start-up capital for the establishment of new small businesses.

## **Jobs in Business Program**

THIS PROGRAM STIMULATES THE establishment of new and potentially permanent job opportunities in the private sector, provides the province's unemployed with meaningful work experience and provides financial assistance to employers with a view to improving the long-term viability and productivity of their operations. Seasonal operations and new branch operations are not eligible. The program covers a portion of employers' wage costs over a 26-week period.

## **NOVA SCOTIA**

THE GOVERNMENT OF NOVA Scotia has established several funding programs to assist small businesses in the province.

## **Consulting Assistance Program**

THIS PROGRAM PROVIDES FINANCIAL assistance of up to 50%, with a maximum of \$1 500, towards the cost of qualified advisers retained to deal with specific non-recurring problems, professionally conducted market or feasibility studies, business plans, technical problems, etc.

## **Disabled Entrepreneurs Assistance Program**

THIS PROGRAM COVERS UP to 50% of costs, up to a maximum of \$10 000, to disabled people who want to establish, expand or modernize a business in Nova Scotia.

## **Black Entrepreneurs Program**

THE PROGRAM IS DESIGNED for black people who own or operate businesses in Nova Scotia and are not eligible for other government funding. It relates to those who are establishing, expanding or modernizing any commercial undertaking in primary resources, processing, manufacturing, or providing services. The program has two components.

The education component provides black entrepreneurs with grants of up to \$750 to attend business or management training courses. The capital component covers up to 50% of the cost (with a maximum of \$10 000) of land, buildings or equipment purchased by a black resident for a new or established business. Up to 20% of the grant can apply to inventory or commercial vehicles, excluding passenger vehicles.

## **Market Assistance Program**

THIS PROGRAM PROVIDES FINANCIAL assistance to firms that attend, for the first time, market education seminars, trade fairs or exhibitions and undertake visits to identify market opportunities and sources of supply. It is restricted to activities within the Maritime provinces. All businesses with 50 or fewer employees and less than \$3 million in sales are eligible, except those engaged in personal, fitness and professional services.

## **Women's Entrepreneurs Program**

THIS PROGRAM APPLIES TO businesses owned by women, except for professional service, non-profit and temporary operations, located outside metropolitan Halifax/Dartmouth. Grants cover up to 50% of project costs, with a maximum of \$5 000 for land, buildings and equipment. Up to 20% of the grant can be applied to inventory and commercial vehicles, excluding passenger vehicles.

## **Women's Business Development Program**

THIS PROGRAM PROVIDES GRANTS to defray costs incurred for market research, out-of-province trade show participation, management or technology transfer visits, bookkeeping courses and any child care necessitated by attending such sessions. To be eligible, one must be a female business owner engaged in a field other than professional service, non-profit or temporary operations. The program provides grants that cover 75% of project costs, with maximum amounts of \$1 500 per year and \$3 000 per person.

## **Rural Industry Program**

THIS PROGRAM IS AIMED at manufacturing, processing and service industries (except personal and fitness, professional, retail, wholesale,

## **Contact**

Head Office  
Department of Small Business  
Development  
1690 Hollis Street  
HALIFAX, Nova Scotia  
B3J 3J9  
Tel.: (902) 424-6660  
(902) 424-5690 (Dartmouth)  
(902) 678-3386 (Kentville)  
(902) 625-3200 (Port Hawkesbury)  
(902) 563-2070 (Sydney)  
(902) 893-1595 (Truro)  
(902) 742-8404 (Yarmouth)



## Contact

Department of Small Business  
Development  
1690 Hollis Street  
HALIFAX, Nova Scotia  
B3J 3J9  
Tel.: (902) 424-6660

construction, and maintenance services) established outside Metro Halifax/Dartmouth.

It covers up to 50% of the following costs for projects in which the applicant has at least 20% equity, up to a maximum of \$7 500: capital assets, land, buildings, machinery, equipment, leasehold improvements and the building of prototypes. The costs of highway-licensed vehicles and mobile equipment are excluded. The maximum expenditure per project is \$30 000, although projects in excess of this amount may be considered in exceptional circumstances. Disbursements are made on presentation of proof of payment.

## Business Advisory Services

THIS BRANCH OF NOVA Scotia's Department of Small Business Development provides basic business counselling and helps the business community access various business development programs and services, especially those involving funding. In-depth financial analysis and advice are also provided to businesses requesting such assistance.

## Technology Advancement Program (TAP)

ADMINISTERED UNDER THE CANADA-Nova Scotia Technology and Industrial Innovation Agreement, TAP provides funds to help businesses in Nova Scotia acquire advanced equipment or services that will improve their capabilities. The program is aimed at businesses engaged in manufacturing, processing or providing technological services. It does not apply to the following businesses, among others: personal services and professions such as accounting, law, medicine, dentistry, and finance.

The level of funding for eligible capital and non-capital projects depends on the needs of the applicant and the nature of the project. Generally, it will not exceed 50% of capital costs and 75% of non-capital costs, with maximum amounts of \$100 000 and \$25 000 respectively. To qualify, applicants must have at least 20% equity in the net capital of the company, including capital costs of the project. They are also required to maintain the assets for which assistance has been given for two years or else repay the contribution.

TAP complements other assistance programs already in place. Funding will generally be considered only if assistance from other sources is unavailable or insufficient. When funding from other sources, including investment tax credits, is involved, the TAP contribution will usually not exceed the amount required to bring the total amount of assistance up to 50% of capital costs and 25% of non-capital costs.

## Business Futures Program

THIS PROGRAM HELPS NOVA Scotia companies identify market and business opportunities related to export trade. It is directed to all Nova Scotia manufacturers, processors and related service industries that can demonstrate sufficient management, financial and marketing resources to exploit the results of the proposed project. The program has six elements.

**Trade Planning** – Financial assistance can be extended for up to 75% of the cost of retaining consultants to conduct organizational/productivity assessments on management, marketing/distribution, finance,

manufacturing/production and technological innovation, as well as the cost of purchasing marketing information. The funding of approved projects is limited to one project per year.

**Trade Promotion** – Grants are offered to defray costs incurred in participating in provincial-government organized trade missions, trade shows, conferences and other trade-related events. The program element also helps with planning and infrastructure.

**Trade Expansion** – Funds are normally offered to defray the costs incurred for each of the following:

- trade shows (50% of return air fare, \$75 and \$50 per day for each of two company representatives and 100% of booth space rental);
- market identification (50% of return airfare and \$75 and \$50 per day for each of two company representatives);
- market education (50% of return air fare, \$50 per day for one company representative and 50% of costs for tuition, registration and books, up to a maximum of \$750 per year); and
- incoming buyers (100% of return air fare to and from Nova Scotia for one buyer).

Generally, the assistance given for trade expansion projects is limited to \$2 500 per year.

**Trade Opportunity** – This program element offers fully repayable contributions to cover 50% of the up-front incremental costs involved in establishing and sustaining new markets outside the Maritimes. This assistance is available for projects ranging from \$20 000 to \$100 000 that are directly associated with developing a new market. Applicants are limited to one project per year.

**Product Development** – This program element covers 50% of the cost of eligible professional design fees incurred in the development of new products, packaging and marketing literature for exports. Up to \$7 500 is available to design consultants for product development and up to \$2 000 for packaging or marketing literature. In-house costs are not eligible.

**Industrial Adjustment** – This program element is intended to develop a strong export base by providing financial assistance for strategic planning and market development projects related to business adjustment. It generally covers 75% of approved costs for projects that enhance export business or marketing. Assistance is limited to one project per year.

## **Nova Scotia Business Capital Corporation**

THIS CORPORATION'S MANDATE IS to provide financial assistance and guidance to those interested in promoting business growth and increased employment opportunities in the province, including that which is generated by tourism and tourism-related businesses. It provides loans, loan guarantees and industrial park space to firms with annual sales above \$3 million and more than 50 employees. It also enables Nova Scotia venture capital corporations to secure matching funds in the form of 10-year interest free loans.

### **Contact**

Department of Industry, Trade  
and Technology  
1800 Argyle Street  
HALIFAX, Nova Scotia  
B3J 2R7  
Tel.: (902) 424-8920

### **Contact**

Nova Scotia Business Capital  
Corporation  
Department of Industry, Trade and  
Technology  
1800 Argyle Street,  
HALIFAX, Nova Scotia  
B3J 2R7  
Tel.: (902) 424-6800

## Contact

Small Business Development  
Corporation  
1690 Hollis Street  
HALIFAX, Nova Scotia  
B3J 2V2  
Tel.: (902) 424-4920

## Small Business Development Corporation

THIS CORPORATION EXTENDS FINANCING to small enterprises wishing to start up, expand or modernize. It assists any proprietorship, partnership, co-operative or corporation with fewer than 50 employees, annual sales of less than \$2 million, and whose financial requirements are between \$5 000 and \$250 000.

Assistance is not available for non-profit organizations; professional and related services; residential and rental accommodation; financial and insurance agencies; real estate and land development; taverns, beverage rooms and lounges; and small businesses covered by other provincial agencies.

## PRINCE EDWARD ISLAND

### Jobs for Youth Program

THIS PROGRAM OFFERS FINANCIAL incentives to private employers to create additional employment opportunities that provide meaningful work experience for P.E.I. students and unemployed youth between the ages of 16 and 29. The program reimburses the employer for 50% of hourly wages paid, up to \$2.25 per hour for a maximum of 40 hours per week. Student and youth positions are subsidized for up to 12 and 20 consecutive weeks respectively.

### Youth Business Start Program

THIS PROGRAM IS A component of the Jobs for Youth Program, described above. It is funded by the provincial government and administered by the province's Department of Industry in co-operation with P.E.I. banks and credit unions.

The program is available to students 16 years of age and over who have at least grade 10 education and youth between 18 and 29 years of age who are contemplating starting a business in the manufacturing, processing or retailing of goods, or in the provision of a service supporting one of those industries. Businesses must have the potential to provide a reasonable summer income for students and an annual income for youth.

Students may apply for up to \$2 000, repayable by October 1 of the current year, and youth for up to \$5 000, repayable within one year of the date of issue. Youth applicants must contribute additional capital in cash or in kind equivalent to a minimum of 20% of the approved loan.

### Human Resources Planning

THIS PROGRAM HELPS A company to determine the number of people, skills and educational levels it requires and to identify appropriate human resource development programs.

## **Labour Market Information Services**

THESE SERVICES PROVIDE EMPLOYERS with a broad range of data covering population, labour force, employment by industry, unemployment, migration, wage rates by occupation, occupations, industry and hours of work.

## **Small Business Counselling Service**

THIS SERVICE HELPS ENTREPRENEURS establish and expand businesses by studying feasibility and formulating management plans. Financial assistance is available to defray 75% of the cost (to a maximum of \$400) of hiring outside consultants for market studies, setting-up bookkeeping systems, etc.

## **Small Business Enhancement Program**

THIS PROGRAM ENCOURAGES AND accelerates the development of services that support manufacturing and processing in order to provide new job opportunities and maintain existing levels of employment. It applies to any project with capital costs between \$5 000 and \$100 000 that involves modernization, expansion or a new operation. Interest-free forgivable performance loans are available.

## **Student-in-Industry**

UNDER THIS PROGRAM SMALL firms receive financial assistance to employ a junior or senior university business student for the summer months to undertake managerial activities such as financial planning, general accounting, production design and control, marketing research and analysis, and inventory control. The maximum subsidy available is \$100 per week, for a minimum of 10 weeks and a maximum of 14 weeks during the summer months.

## **Strategic Development Program**

THE PROGRAM IS DESIGNED to encourage diversification of the provincial economy, such as identification and development of new opportunities and promotion of investment, including the development of significant strategic investment opportunities. Funded under the Canada/Prince Edward Island Subsidiary Agreement on Industrial Development, the program offers up to 50% of eligible costs related to projects submitted by manufacturing, processing and selected service businesses.

## **Industrial Infrastructure Support Program**

UNDER THE CANADA/Prince Edward Island Subsidiary Agreement this program provides assistance to new or expanding industries that undertake capital cost projects or feasibility studies in areas that hold particular economic/business development opportunities, and where developed industrial sites are scarce. Eligibility includes selected service sectors. Financial assistance up to 100% (maximum \$100 000) of the cost for feasibility studies, and 50% (maximum \$500 000) of the approved costs for capital projects.

## Contact

Department of Industry  
P.O. Box 2000  
CHARLOTTETOWN  
Prince Edward Island  
C1A 7N8  
Tel.: (902) 368-4240

## Business Education Linkage Program

THE DEPARTMENT OF INDUSTRY provides a public reference library holding case studies and business plans. Funding comes from the Canada/Prince Edward Island Subsidiary Agreement on Industrial Development.

## Rental Incentives to Industry Program

THIS PROGRAM PROVIDES NEW and expanding industries in all areas of the province with rental incentives similar to those available in the industrial malls in the Charlottetown and Summerside areas. It offers an annual rental subsidy, payable on a monthly basis, of up to \$3 per square foot per year for a maximum of 3 000 square feet. The subsidy is available for up to four years. It covers up to 100% of annual rent for the first year, up to 60% in the second, up to 40% in the third and up to 20% in the fourth.

## Equity Investors' Incentive

THIS PROGRAM ASSISTS NEW or expanding businesses to raise equity capital by offering cash incentives to investors equivalent to 20% (30% in special cases) of the purchase price of shares held for at least five years. Eligible purchasers include persons or corporations that are at arm's length to the applicant company. Eligible companies include first-of-their-kind service businesses.

## Industrial Sites

THIS PROGRAM OFFERS FULLY serviced industrial property for sale, as well as term loan financing for land purchase in the West Royalty and Summerside Industrial Parks. The use of an industrial park is to be restricted to commercial or services uses and commercial research and development facilities which creates employment, and is incidental and complementary to manufacturing and processing.

## Job Creation Incentive Program

THIS PROGRAM OFFERS FINANCIAL incentives to eligible companies to create new and continuing employment opportunities in P.E.I. It covers up to 50% of the annual salary for each job created up to a maximum of \$8 000. Jobs with salaries of less than \$8 000 are not eligible; nor are those held by major shareholders, proprietors or partners. In the case of business expansion, total assistance will not exceed 50% of new capital investment in fixed assets or research and development costs. The total grant for any one project will not exceed \$400 000.

## Loan Assistance

CAPITAL LOANS ARE AVAILABLE to small businesses for debt consolidation, expansion, refurbishing or the purchase of fixed assets. The maximum loan limit is \$350 000, secured by a first realty property mortgage or a first fixed-charge debenture.

## Contact

P.E.I. Development Agency  
West Royalty Industrial Park  
CHARLOTTETOWN,  
Prince Edward Island  
C1E 1B0  
Tel.: (902) 368-5800

## Contact

P.E.I. Lending Authority  
Confederation Court Office Tower  
134 Kent Street, Suite 201  
CHARLOTTETOWN,  
Prince Edward Island  
C1A 7N1  
Tel.: (902) 892-4247

## NEWFOUNDLAND

### Rural Development Incentive Loans Program

THIS PROGRAM ENCOURAGES SMALL business start-ups and expansions in any industry except agriculture and fishing. It provides preferred interest loans of up to \$50 000 for the following purposes: the purchase, repair or installation of equipment; the purchase, construction, expansion or renovation of buildings; the purchase of land; and working capital. Interest rates are 3% below the prime rate. Terms of repayment are negotiable.

### NEWFOUNDLAND AND LABRADOR DEVELOPMENT CORPORATION LIMITED

THIS CORPORATION ASSISTS IN the development and expansion of small and medium-sized businesses in the province. It offers the following three loan programs.

**Term Loan Program** – This program enables viable business projects to proceed where sufficient funding is not available under reasonable terms and conditions from conventional lenders.

**Business Equity Program** – Under this program, the corporation takes an equity position in a business, strengthening its financial base and making it easier to access conventional sources of capital.

**Young Entrepreneur Program** – This program offers entrepreneurs between the ages of 19 and 30 loans with flexible repayment schedules.

### Preferred Small Business Income Tax Rate

TO ENCOURAGE DEVELOPMENT AND growth in the province's small business sector, the Government of Newfoundland allows a special tax rebate on the first \$200 000 of taxable income.

### Contact

Rural Development Branch  
Department of Development  
P.O. Box 8700  
West Block, 4th Floor  
Confederation Building  
ST. JOHN'S, Newfoundland  
A1B 4J6  
Tel.: (709) 576-3171/3184

### Contact

Newfoundland and Labrador  
Development Corporation  
Viking Building  
136 Crosbie Road  
ST. JOHN'S, Newfoundland  
A1B 3K3  
Tel.: (709) 753-3560  
or  
See telephone directory for the  
corporation's offices in Corner  
Brook or Grand Falls.

### Contact

Department of Finance  
Tax Administration Branch  
P.O. Box 8720  
ST. JOHN'S, Newfoundland  
A1B 4K1  
Tel.: (709) 576-6399

## APPENDIX

### Regional Offices - Industry, Science and Technology Canada

#### NEWFOUNDLAND

ISTC  
Parsons Building  
90 O'Leary Avenue  
P.O. Box 8950  
ST. JOHN'S, Newfoundland  
A1B 3R9  
Tel.: (709) 772-4866  
Fax: (709) 772-5093

#### PRINCE EDWARD ISLAND

ISTC  
Confederation Court Mall  
134 Kent Street, Suite 400  
P.O. Box 1115  
CHARLOTTETOWN  
Prince Edward Island  
C1A 7M8  
Tel.: (902) 566-7400  
Fax: (902) 566-7450

#### NOVA SCOTIA

ISTC  
Central Trust Building  
1801 Hollis Street  
P.O. Box 940, Station M  
HALIFAX, Nova Scotia  
B3J 3N4  
Tel.: (902) 426-4782  
Fax: (902) 426-2624

#### NEW BRUNSWICK

ISTC  
Assumption Place  
770 Main Street  
P.O. Box 1210  
MONCTON, New Brunswick  
E1C 8P9  
Tel.: (506) 857-4782  
Fax: (506) 857-6429

#### MANITOBA

ISTC  
330 Portage Avenue, Room 608  
P.O. Box 981  
WINNIPEG, Manitoba  
R3C 2V2  
Tel.: (204) 983-4090  
Fax: (204) 983-2187

#### SASKATCHEWAN

ISTC  
105 - 21st Street East, 6th Floor  
SASKATOON, Saskatchewan  
S7K 0B3  
Tel.: (306) 975-4400  
Fax: (306) 975-5334

#### ALBERTA

ISTC  
Canada Place  
9700 Jasper Avenue, Room 540  
EDMONTON, Alberta  
T5J 4C3  
Tel.: (403) 495-4782  
Fax: (403) 495-4507

#### BRITISH COLUMBIA

ISTC  
900 - 650 West Georgia Street  
P.O. Box 11610  
VANCOUVER, British Columbia  
V6B 5H8  
Tel.: (604) 666-0434  
Fax: (604) 666-8330

**QUEBEC**

ISTC

Tour de la Bourse

800 Victoria Place, Suite 3800

P.O. Box 247

MONTREAL, Quebec

H4Z 1E8

Tel.: (514) 283-8185

Fax: (514) 283-3315

**ONTARIO**

ISTC

Dominion Public Building

4th Floor

1 Front Street West

TORONTO, Ontario

M5J 1A4

Tel.: (416) 973-5000

Fax: (416) 973-8714

**YUKON**

ISTC

108 Lambert Street, Suite 301

WHITEHORSE, Yukon

Y1A 1Z2

Tel.: (403) 668-4655

Fax: (403) 873-5763

**NORTHWEST TERRITORIES**

ISTC

Precambrian Building

P.O. Box 6100

YELLOWKNIFE, Northwest

Territories

X1A 2R3

Tel.: (403) 920-8578

Fax: (403) 873-5763



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