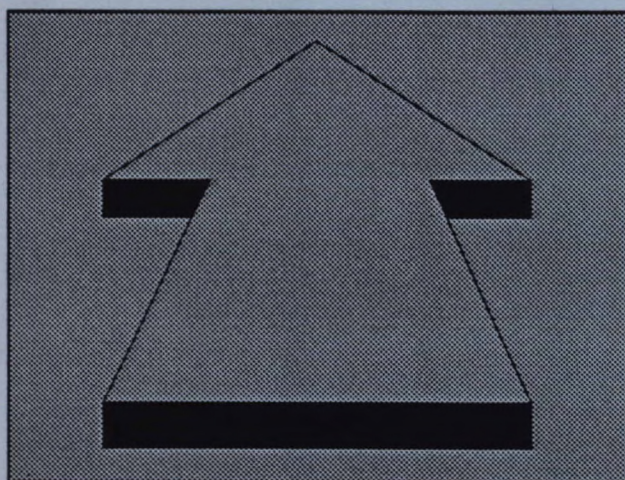
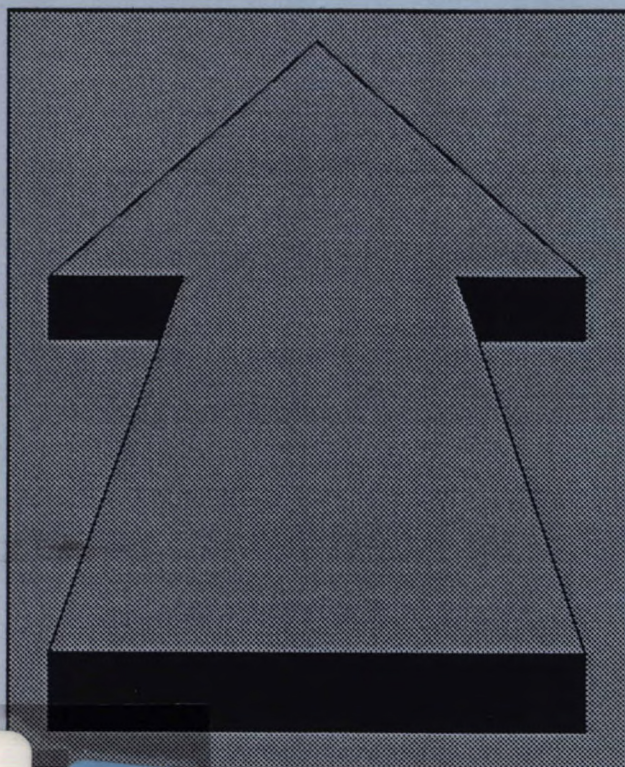


**APPLICANT'S GUIDE**



**GRANTS  
AND CONTRIBUTIONS PROGRAM  
1991-92**



**CONSUMER  
AND CORPORATE AFFAIRS CANADA  
(CCAC)**

**CONSUMER  
POLICY AND SERVICES**

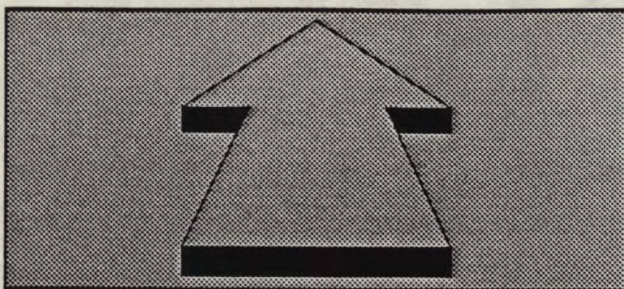
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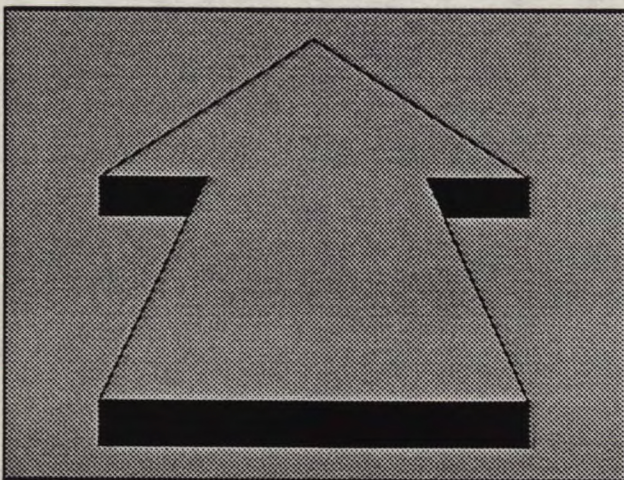
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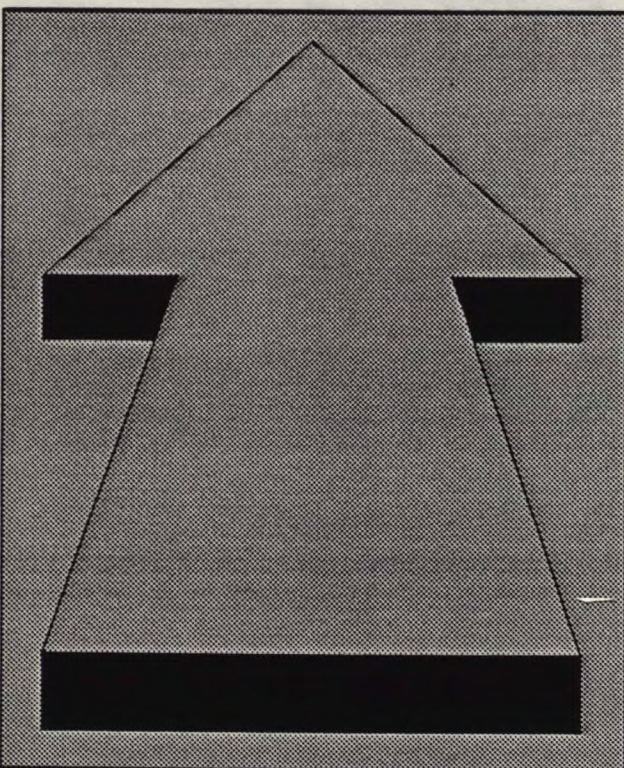




**APPLICANT'S GUIDE**

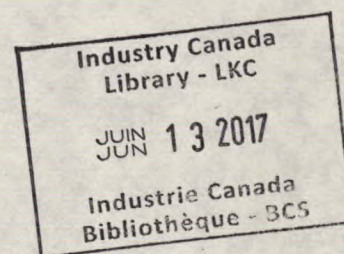


**GRANTS  
AND CONTRIBUTIONS PROGRAM  
1991-92**



**CONSUMER  
AND CORPORATE AFFAIRS CANADA  
(CCAC)**

**CONSUMER  
POLICY AND SERVICES**



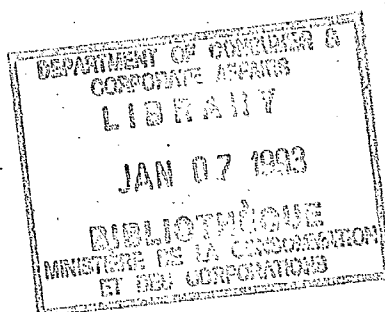
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**December 3, 1990**



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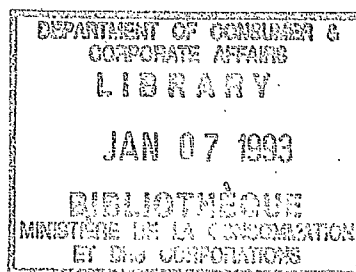
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## INTRODUCTION

The Grants and Contributions Program of Consumer and Corporate Affairs Canada (CCAC) is an annual program of \$1,816,000 aimed at strengthening the consumer's role in the marketplace. Funds are awarded to encourage a strong dynamism in organizations representing consumers. The program also makes it possible for organizations to improve their managerial skills and financial base in order to enhance their ability to represent the consumer interest in the marketplace. Funds are available to allow organizations to identify, examine, address and resolve consumer issues from the consumer's point of view. Organizations are encouraged to network with each other and to involve major marketplace players in resolving the issue.

Priority consideration is given to project proposals which address consumer issues affecting the greatest number of consumers. Regional and local organizations are eligible to the program as long as they propose innovative projects aimed at important issues (i.e. marketplace failures) of concern to a great number of consumers. The Program attempts to assist project proposals likely to achieve concrete results in the marketplace. In this way, the greatest number of Canadian consumers may benefit.

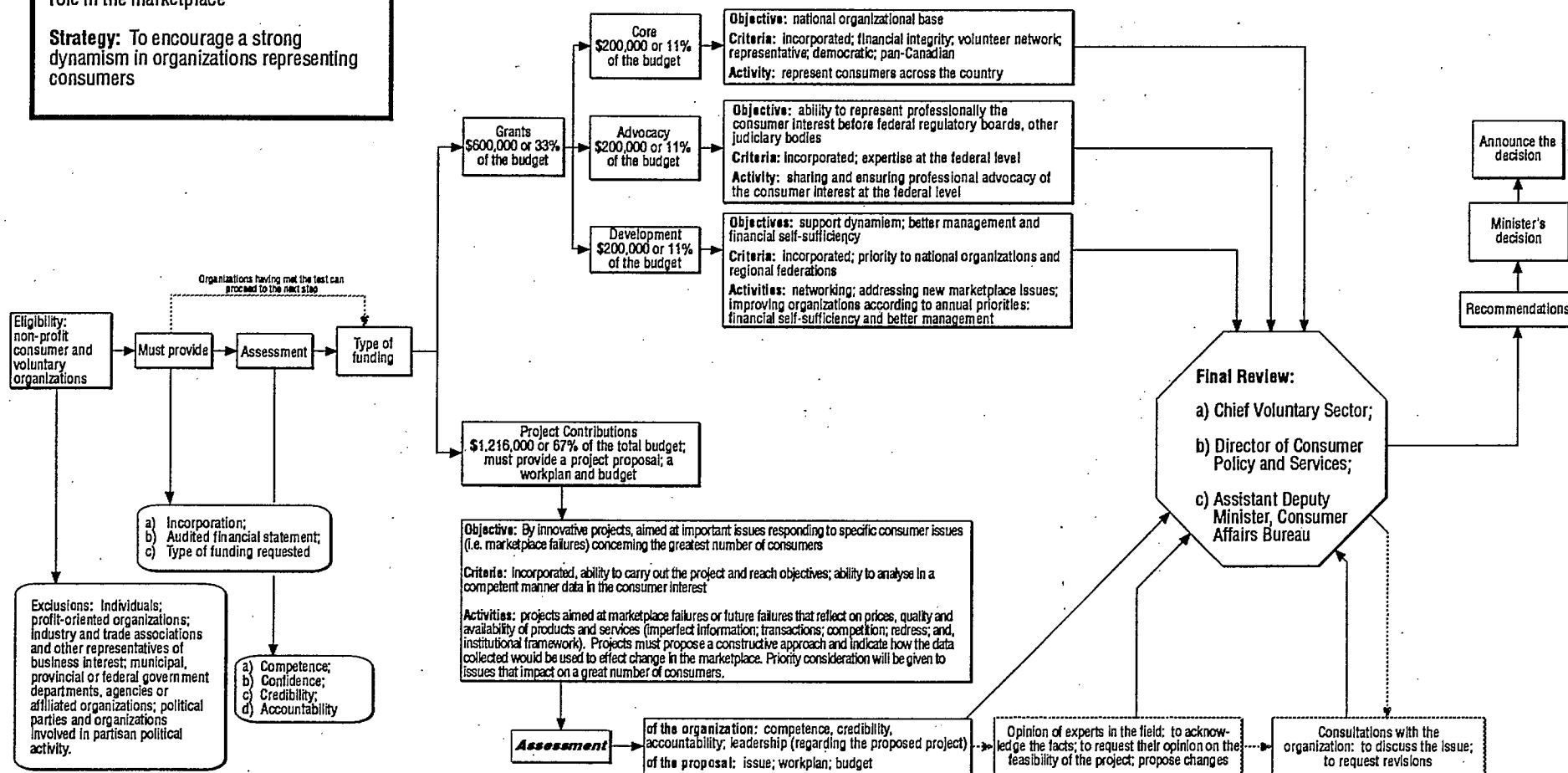
Four types of funding are available: Core Grants, Advocacy Grants, Development Grants and Project Contributions.

You will find on the next page the Decision-Making Tree: Funding of Consumer and Voluntary Organizations. This document outlines the steps in the Department's decision making process for the funding program.

# Decision-Making Tree: Funding of Consumer and Voluntary Organizations

**Objective:** To strengthen the consumer's role in the marketplace

**Strategy:** To encourage a strong dynamism in organizations representing consumers



---

## PURPOSE OF THIS GUIDE

This guide is designed to help you and your organization prepare an application for funding under the Grants and Contributions Program. **Please read it carefully!** Specific instructions for completing the application form are provided. You will find definitions of the terms used in the funding program at the end of the publication.

It is a good idea to also read the document entitled Seeking Funds to Address an Issue? A Practical Guide to Project Contributions along with the chapter on Project Contributions. The steps involved in preparing an application and carrying out a project are illustrated through the use of a fictitious example. The publication is available by contacting the nearest Regional Office of the Department. You will find the address and telephone number of your regional contact at the end of this guide.

Before applying for funding, you are invited to discuss your proposal with a representative of the Department. The Regional Manager of Consumer Policy and Services is available to advise regional and local consumer and voluntary organizations on how to prepare project proposals.

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**ELIGIBLE APPLICANTS**

Canadian non-profit consumer and voluntary organizations working in the consumer interest are eligible under the program. However, each type of funding establishes its own eligibility criteria. Some organizations are eligible for all funding categories, while others may only apply for Project Contributions type funding. Contributions represent some 66% of the total program budget, or \$1,216,000. Please read the eligibility criteria carefully for each of the funding types before completing the application form.

**NOT ELIGIBLE...**

The following are not eligible for funding under the program:

- individuals;
- profit-oriented organizations;
- industry and trade associations and other representatives of business interests;
- municipal, provincial or federal government departments, agencies or affiliated organizations, such as universities;
- political parties and organizations involved in partisan political activity.



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**APPLICATION DATE**

The deadline for receipt of applications will be on Friday February 1, 1991. Please forward your application to the following address :

Chief, Voluntary Sector Division  
Consumer Policy and Services Branch  
Consumer and Corporate Affairs Canada  
Place du Portage, Phase I - 16th Floor  
50 Victoria Street  
Hull, Québec  
K1A 0C9  
FAX : (819) 953-2462

**PLEASE NOTE...**

Requests for funding received after February 1st, 1991, may be considered depending if there are funds not yet awarded.

An application must include the following information to be considered complete by the Department:

- a) An application form completed and signed by an authorized person of your organization;
- b) A declaration concerning conflict of interest and past employment code for public office holders completed and signed by an authorized person of your organization;
- c) An audited statement of your organization's previous year's income and expenses along with the auditor's name and address;
- d) A statement of incorporation;
- e) A project proposal, workplan and budget, if you are requesting a Development Grant or Project Contribution.

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## CORE GRANTS

### GOAL

To encourage a national organizational base.

### OBJECTIVES

Core Grants are intended to ensure that there exists a national organization base which is linked to a broad network of voluntary organizations acting in the interest of their members as consumers. Voluntary organizations supported by this type of funding must be able to respond to consumer issues which encompass the whole of the country and which concern the greatest number of consumers.

### ALLOWABLE EXPENSES

A Core Grant is an annual payment which goes into a national voluntary consumer organization's general operating budget. Operating costs are those which arise from an organization's on-going work including permanent staff salaries, rent and overhead expenses. The organization must demonstrate that the grant will be used to offset these costs.

### ELIGIBLE APPLICANTS

#### National consumer organizations:

- federally incorporated under Part Two of the Canada Corporations Act or under a special Act of the Parliament of Canada;
- which can demonstrate financial integrity;
- whose majority of active members are not paid staff;

- whose members are representative of, and supported by, the constituency the organization serves;
- which can demonstrate that their membership controls policy-making either directly or via democratically elected decision-making bodies, and which has active participation of affiliated regional and local organizations; and
- whose operation and activities favourably affect consumers across the country, including non-members of the organization.

#### **FUNDS AVAILABLE**

The total amount of funding available nationally for Core Grants is \$200,000. The maximum amount per recipient is \$200,000 in any given fiscal year.



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## **ADVOCACY GRANTS**

### **GOAL**

To enhance the ability to represent professionally the consumer interest before federal regulatory boards and the judiciary.

### **OBJECTIVES**

Advocacy Grants are intended to ensure that there is competent, professional advocacy at the national level, and that this professional advocacy is available to benefit consumers across the country. Organizations receiving Advocacy Grants should share their expertise and skills with consumer and voluntary organizations, as well as represent consumer interests before regulatory boards, marketing boards and other judiciary bodies at the national level.

### **ALLOWABLE EXPENSES**

An Advocacy Grant is an annual payment which goes to a national consumer advocacy organization's general operating budget or towards defraying costs associated with particular national representations.

Operating costs arise from the organization's advocacy work for, and with, consumers and/or consumer organizations. The organization must demonstrate that the grant will be used to offset these costs.

### **ELIGIBLE APPLICANTS**

**National consumer associations and advocacy organizations:**

- which are non-profit corporations incorporated under Part Two of the Canada Corporations Act or under a special Act of the Parliament of Canada;

- which are acting in the interests of consumers and/or in support of consumer organizations;
- which have a professional staff to advocate at the national level and have the facility to share such expertise with consumer organizations across the country.

#### **FUNDS AVAILABLE**

The total amount of funding available nationally for Advocacy Grants is \$200,000. The maximum amount per recipient is \$200,000 in any given fiscal year.

---

## DEVELOPMENT GRANTS

### GOAL

To support dynamism, better management and financial self-sufficiency.

### OBJECTIVES

Development Grants are awarded to help organizations enhance their ability to represent the consumer interest:

- by improving their ability to identify new consumer issues;
- by building working relationships (networking) with other organizations and major marketplace players regarding consumer issues;
- by improving their managerial skills or their financial self-sufficiency, depending on the established priority for the year.

In 1987-88, priority consideration was given to proposals dealing with the development and implementation of attainable financial self-sufficiency strategies where it was evident that such strategies would enhance the organization's capability to represent the consumer interest.

In 1988-89, priority consideration was given to proposals focusing on the preparation of formal business plans intended to enhance the organization's capability to represent the consumer interest. These proposals flowed out of the financial self-sufficiency strategies funded the year before.

In 1989-90, priority consideration was given to proposals which examined and evaluated the efficiency, cost, possible streamlining and even profitability of services and products offered by the organization. Again, these proposals helped



organizations meet their own internal need for more financial self-sufficiency.

In 1990-91, priority consideration was given to proposals identifying tangible and practical means for improving the organization's ability to represent consumers. For example, by providing staff and key volunteers with specialized training in consumer affairs, or by implementing a better system for obtaining and analysing feedback from its membership, an organization may improve its ability to represent consumers in the marketplace.

This year, priority consideration is given to proposals which encourage organizations to network in order to enhance their ability to represent consumers. It could mean putting in place a consultation mechanism for consumer and voluntary organizations thus creating a vast network of information exchange on consumer issues.

Funding under the priorities established in previous years is still available for organizations that did not receive such funding for these activities.

Because of the limited funds available, requests from regional federations and national associations will have precedence over requests from their member organizations or affiliates.

#### **ALLOWABLE EXPENSES**

Development Grants are provided only for direct costs associated with specific development-related activities such as those mentioned above, and only for periods of up to one year. The recipient of a Development Grant must use the funds to offset direct costs associated with these specific activities.

#### **ELIGIBLE APPLICANTS**

**Voluntary organizations working in the interest of their members as consumers:**

- which are incorporated as non-profit corporations under

appropriate provincial legislation, under Part II of the Canada Corporations Act or under a special Act of the Parliament of Canada;

- which are applying for incorporation as specified above, even if the application for incorporation has not received final approval when the CCAC funding application is submitted.

#### **FUNDS AVAILABLE**

The total amount of funding available for Development Grants is \$200,000. The maximum amount that can be allocated to any one organization in any given year is \$50,000.

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## PROJECT CONTRIBUTIONS

### GOAL

To respond to specific consumer issues (i.e. marketplace failures) by innovative projects aimed at important issues and of concern to a great number of consumers.

### OBJECTIVES

Project Contributions are intended to assist consumer and voluntary organizations in addressing marketplace consumer issues which concern the greatest number of consumers.

A consumer issue is a marketplace failure which can arise whenever the marketplace fails, or may in the future fail, to function according to reasonable consumer expectations regarding availability or cost, or quality of goods or services offered in the marketplace through the public and private sector. It reflects on prices, quality and availability of products and services. It could be an imperfection or deficiency in one of these areas : information to consumers, transactions, competition, redress, and institutional framework. (See pages 20, 21 and 23 for detailed definition of a consumer issue.)

Through a specific project proposal, you must briefly define the consumer issue which your organization intends to address and state why this is an important issue to consumers, and how it relates to the marketplace. You must propose in your project a constructive analysis and show how the gathered information will be used to improve the marketplace. The proposal must identify other organizations in the marketplace (be they trade associations or corporations; profit seeking or non-profit organizations) which will participate in the project and describe their role in addressing the issue. In your project workplan, you must clearly set out objectives likely to contribute to the resolution of the issue.



The following is an example of a project addressing a consumer issue:

#### EXAMPLE OF PROJECT

**BANKING SERVICE CHARGES.** Recognizing that financial institutions were claiming more and more service charges, an organization set out to determine the extent of consumer concern on the matter.

Survey results revealed that consumers were poorly informed about banking service charges. In its report, the organization exposed this failure and recommended financial institutions inform consumers on these costs.

Informed consumers are able to choose which financial institutions offer services at the best possible rate. Inadequate information makes it more difficult for consumers to perform their role in the marketplace and limits effective competition. The study results helped to mobilize public interest around the issue.

The report was examined by the House of Commons Standing Committee on Finance and Economic Affairs. A Bill was tabled requiring new disclosure information about fees and charges relating to consumer accounts. Financial institutions reacted by voluntarily complying to inform consumer periodically on charges. Since then, consumers are better informed on banking service charges and able to fully play their role.

In this example, the organization used a constructive approach to address the issue from the consumer's perspective. It gathered credible data that was the basis for its recommendations to solve a marketplace failure, i.e. a lack of information on banking service charges for users. Project results had an impact on a great number of consumers.

For more information on preparing a project proposal, please consult the publication Seeking Funds to Address an Issue? A Practical Guide to Project Contributions available at one of the Department's Regional Offices. You will find the address and telephone number of your regional contact in the guide.

## DURATION OF PROJECTS

Projects may span a period of weeks, months or last until the end of the fiscal year. Projects may start on April 1st, 1991, but must be completed by March 31, 1992, at the latest. Final Project reports must be received by the Minister by April 15, 1992.

## ELIGIBLE PROJECTS

Priority is given to innovative projects, aimed at important consumer issues (i.e. marketplace failures) concerning the greatest number of consumers.

Projects proposing the following activities as the end result will not be considered :

- educational activities, conferences, workshops, exhibitions and promotional materials, magazines, guides or folders;
- training programs.

## Since funds are limited...

- It is impossible to support all requests that are made. The Program attempts to assist project proposals which are likely to succeed in reaching concrete results in the marketplace. In this way, all Canadian consumers benefit.
- If a number of proposals are submitted on the same consumer issue, only the proposal offering the greatest opportunity for success in the consumer interest will be funded. The organization's previous performance will be considered.
- If there exists a funding program at the federal or provincial level for the type of proposal you want to submit, you are advised to address your request to that particular authority. The Department's program is not intended to be a substitute for financial assistance offered elsewhere.

- Funding for a follow-up project proposal is possible as long as the initial project was completed and objectives reached according to the Contribution Agreement. Department officials may require previous project results to evaluate the follow-up project proposal. Naturally, its aimed objectives cannot be the same as those of the initial project.

#### **ALLOWABLE EXPENSES**

In the case of contributions, allowable annual expenses include defined categories of expenses incurred by your organization in carrying out the project, and direct and indirect project expenses. Both types are listed on the financial forecasting and reporting forms as Part A and Part B expenses. (See page 24 for additional information on allowable expenses categories.) Fifty percent or more of the total funds awarded to a project must be spent as Part A allowable expenses. You are requested to use these categories in preparing your budget.

Finally, contribution funds awarded to an organization are subject to the terms of the Contribution Agreement signed by the organization and the Department. Funds must be spent only on the project under way in that fiscal year and cannot under any circumstances be diverted for other use. Expenses associated with the project are to be reported every financial quarter and are subject to audit.

#### **ELIGIBLE APPLICANTS**

**Voluntary organizations working in the interest of their members as consumers :**

- which are incorporated as non-profit corporations under appropriate provincial legislation, under Part Two of the Canada Corporations Act or under a special Act of the Parliament of Canada;
- which are applying for incorporation as specified above, even if the application for incorporation has not received final approval when the CCAC funding application is

submitted. Incorporation is a mandatory requirement;

- which can demonstrate the competence, credibility, accountability and confidence to carry out the project(s) in question;
- which are capable of communicating effectively with consumers who are not members of the organization itself and with other consumer organizations.

#### **FUNDS AVAILABLE**

The total amount of funding available for Project Contributions is \$1,216,000. The maximum amount that can be awarded to any one organization in any fiscal year, is \$500,000, while the maximum amount per project is \$100,000 in any given fiscal year.

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**COMPLETING THE APPLICATION**

The following information has been included to help you fill out the application form. The sections correspond to the application form. Provide answers to all questions and include detailed information on a separate annex to the application form. If you are only requesting Core Grants or Advocacy Grants you need only complete Sections A, C and D of the application form.

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**Application Form PART I: APPLICATION FOR FUNDING**

---

**SECTION A. Identification of applicant**

- NAME : Provide the full name of your organization along with any abbreviations frequently used.
- ADDRESS : The address should include particular information such as floor, suite or room number, street number and postal code. Should a Post Office Box be designated as the official mailing address, do not provide the street address in this space.
- EX-DIR. : The name of your organization's Executive Director.
- PRESIDENT : The name of your organization's President.

**SECTION B. Type of Funding Requested**

Please read sections on Project Contributions and Development Grants before designating which type of funding is being sought.



**SECTION C. Other Sources of Funding**

This refers to other sources of government funding only. State the amounts received; requests pending or refused. If you are not applying for funding with any other federal or provincial government department or agency, then write N/A (not applicable) across the section.

**SECTION D. The Organization**

The following numbers correspond to the application form.

1. Describe briefly the main objectives of your organization.
2. State the number of years your organization has existed.
3. State if your organization represents special population groups, such as : the disabled, elderly, youth, natives, women or low-income populations.
4. State the number of members your organization has and give an approximate number for each category.
5. Describe the structure of your organization and the nature of its financial and working relationships with other voluntary organizations and affiliates.

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**Application Form PART II: THE PROPOSAL**

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You are well advised to read the publication Seeking Funds to Address an Issue? A Practical Guide to Project Contributions before preparing your project proposal. The fictitious example used illustrates the steps involved in preparing an application and carrying out a project. The publication is available by contacting the nearest Regional Office of the Department. You will find the address and telephone number of your regional contact at the end of this guide.

The numbers that follow correspond to the application form.

In your request, provide the name(s) and telephone number(s) of the person(s) responsible for the project and accountable for the funds.

**SECTION A. The Issue (Consumer issue)**

**CONSUMER ISSUE :** is a marketplace failure which can arise whenever the marketplace fails, or may in the future fail, to function according to reasonable consumer expectations regarding availability or cost, or quality of goods or services offered in the marketplace through the public and private sector.

1. Provide a three or four word project title for quick identification. Identify and describe the consumer issue, state why it is important to consumers, and how it affects the marketplace.
2. You must state your case clearly, provide enough details corroborating the issue, and say who has been consulted on the matter.
3. You must show your knowledge of the marketplace. Identify other participants, such as business, trade associations and governments, that may help provide expertise or address the issue. Utilize knowledge and expertise of other network organizations with similar concerns.

A consumer issue reflects on prices, quality and availability of products and services. It could be an imperfection or deficiency in one of the following areas : information to consumers, transactions, competition, redress, and institutional framework. Each one of the areas is defined below and examples are provided.

**Information to consumers :** Information on price, quality and availability of goods and services allows consumers to make efficient choices in the marketplace. By using information, consumers transmit to merchants their preferred alternatives, thereby providing merchants with an incentive to compete by producing goods and services consumers value highly. Without such information the incentive to compete on price, quality and availability will be weakened.

Here are a few examples of how information can be imperfect or can fail:

- The MESSAGE itself is incomprehensible. (Ex. Language used is too complex or technical for ordinary consumers.)
- The ISSUER of the message (the merchant) may deliberately exaggerate the attributes of their products and services. Lacking information on relative merits of available products and services, consumers are often unable to distinguish good from bad information. (Ex. Misleading advertising.)
- The RECEIVER of the message (the consumer) is unable to understand the message. (Ex. Consumers with limited literacy skills.)
- The MEDIUM used to deliver the message does not reach certain population groups. The medium is any means used to deliver the message to consumers. (Such as television, radio, newspaper, magazine, billboard, signs, etc.) (Ex. Vulnerable consumers such as the deaf, blind, etc.)

Information is of value when consumers can readily understand and use it. (Ex. plain language product instructions.)

**Transactions :** A contractual agreement must be fair. Terms and conditions must not favour one party over another. Consumers must not be the only one assuming all responsibilities on the goods or services and accepting unreasonable limitation in their rights to redress. (Ex. long term car leasing contracts.)

**Competition :** Barriers or lack of competition prevents the marketplace from offering consumers goods and services at a fair price, reasonable quality and condition. (Ex. Monopolies.)

**Redress :** Lack of redress or high redress cost prevent consumers from fully playing their roles in the marketplace. If consumers do not take time to exercise their rights to redress, many merchants would not feel compelled to change their business practices or improve their products.

**Institutional framework :** It encompasses all the laws, regulations and conventions to ensure a fair and efficient marketplace. However, some laws or combinations of regulations may hamper competition, raise prices and limit availability of goods and services.

## **SECTION B. The Workplan**

The workplan outlines the entire project. It sets the goals and steps you intend to follow. It describes how well the project is organized, how the issue will be addressed, and to what extent results can be achieved, within the given time frame and budget.

1. State the steps you intend to follow to reach your goals, i.e. research and analysis of the problem, communications of results and evaluation of projects. Your project objectives must be clear, realistic and attainable.

2. State, on a quarterly basis, all activities you plan to undertake in your project. These activities must be related to the different steps of the project: research, analysis, communication and evaluation. This information must relate directly to and support the project budget.

### **SECTION C. The Budget**

The budget breakdown by financial quarter should show how the expenditure of funds supports the workplan and the goals of the project. Display your budget information in a manner that corresponds to the workplan.

1. You are encouraged to develop and display your budget forecast according to allowable expenses categories for project contributions. (See information on allowable expenses categories next page.)
2. Attach to your proposal an audited statement of your organization's previous year's income and expenses along with the auditor's name and address. The information is needed to determine your organization's financial position and to assist in meeting the audit requirements under the program.



# ALLOWABLE EXPENSES CATEGORIES

Project expenses categories are divided between Part "A" and Part "B". Allowable expenses listed under Part "A" are considered to be direct costs chargeable to the project. Allowable expenses listed under Part "B" are indirect costs and are chargeable to the project. The total direct expenses charged to the project (Part "A") MUST EXCEED 50% of the total project expenses.

## ALLOWABLE EXPENSES CATEGORIES

## EXAMPLES

<b>Part A</b>	
Salaries and benefits	salaries and benefits of employees working on the project.
Contract for services	for research, special assistance, contract employees, etc.
Travel expenses	for persons working on the project or for the Board of Directors when project approval is sought from the Board.
Materials	includes office supplies, printing, postage.
Accounting	bookkeeping and audit fees relative to the contribution only.
Other (specify)	related to the project's objectives only; can include translation costs.
<b>Part B</b>	
Rent and public utilities	office rental, hydro, heat, telephone, etc.
Equipment and usage	rental of office equipment specifically requested in the project proposal and approved by the Department.
Other (specify)	related to the project's objectives only; can include liability insurance.

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## THE ASSESSMENT PROCESS

Consumer and Corporate Affairs Canada (CCAC) is accountable for the financial resources it receives from Treasury Board for the Grants and Contributions Program. It must ensure that the program objective to strengthen the consumer's role in the marketplace is reached. Your request must be consistent with the program objective.

Department officials will assess your organization and your project proposal.

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## I ASSESSING THE ORGANIZATION

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In summary, CCAC makes a full assessment of the **competence, confidence, credibility** and **accountability** of the organization requesting financial assistance. Each term is defined below.

**COMPETENCE** Assess the management and field of expertise of the organization. It includes your organization's ability to be well informed, thorough in its work and objective in presenting its position.

**CONFIDENCE** Assess your organization's ability to represent itself among its peers and those organizations it aspires to equal.

**CREDIBILITY** Assess your organization based on its reputation, past performance and the perception of other organizations in the marketplace. Consider whether your organization works with other organizations to address issues.

**ACCOUNTABILITY** Assess whether your organization informs its membership and the general public about its activities and achievements. Consider whether the structure of your organization is conducive to participation, self-reliance, and self-help initiatives.

Your organization's financial statement and its ability to acquire funds from a variety of sources will also be examined.

---

## II ASSESSING THE PROJECT PROPOSAL

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### GRANT REQUESTS

#### Development grants :

Requests for development grants are assessed according to:

- the development priority set for the year;
- or a priority set in a previous year on the condition your organization did not receive such funding for these activities.

Because of the limited funds available, requests from regional federations and national associations will have precedence over requests from their member organizations or affiliates.

---

### REQUESTS FOR PROJECT CONTRIBUTIONS

The program attempts to assist organizations through innovative project proposals which are likely to succeed in achieving concrete results in the consumer interest in the marketplace.

Project proposals are evaluated on the basis of the importance of the issue identified, the feasibility of the workplan, the reasonableness of the budget and the expected result. The organization's ability to manage the project is also examined. It is determined if the issue was previously addressed by another organization.

#### The importance of the issue

Your project proposal must demonstrate:

- a good understanding of the issue;
- that the issue concerns the greatest number of consumers.

The workplan must demonstrate:

- that the objectives are clear, realistic, result oriented, and measurable;
- that the proposed objectives and activities are amenable to evaluation;
- that the proposed methodology and steps will make it likely to achieve expected results;
- that the project has a beginning and end, of one year or less, ending March 31 of the fiscal year;
- that your members and volunteers will participate in the project;
- that the project will increase consumer understanding of the issue or contribute to its resolution;
- that major marketplace players are involved in the project by providing expertise or addressing the issue;
- that the workplan is supported by the proposed budget.

#### **The reasonableness of the budget**

The budget must demonstrate:

- that the budget forecast is displayed according to allowable expenses categories for project contributions. Project expenses categories are divided between Part "A" and Part "B". Allowable expenses listed under Part "A" are considered to be direct costs chargeable to the project. Allowable expenses listed under Part "B" are indirect costs and are chargeable to the project. The total direct expenses charged to the project (Part "A") MUST EXCEED 50% of the total project expenses. (See page 24 for information on allowable expenses categories.)

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## PROJECT MANAGEMENT

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The following section deals with the project management within project contribution type funding.

By accepting a contribution, your organization agrees to carry out the funded project and to be accountable for the amounts received. Accordingly, the Department agrees under certain conditions to assume all or part of the project's related costs for a set amount. Conditions for project contributions type funding are detailed in the **Contribution Agreement**.

## CONTRIBUTION AGREEMENT

A Contribution Agreement is a contractual agreement between your organization and the Department regarding the project contribution awarded.

When signed, its scope cannot be changed or modified without the consent of both parties and without any such change being recorded as an official amendment to the agreement. By signing the Agreement, your organization agrees to submit a progress report and financial report, at the end of each quarter, for the duration of the project.

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## AUDIT REQUIREMENTS

According to the Contribution Agreement, your organization shall keep proper books, accounts and records of revenue and expenses received in connection with the funded project. Such accounts and records shall be open to audit and inspection by authorized agents of CCAC who may make copies and take extracts at all reasonable times for a period of three years after completion of the project.

Organizations receiving project contributions may be required to submit an audited statement of all expenses related to the funded project. In addition, the organization may be audited at any time by the Department, by independent auditors



retained by the Department, or by independent auditors retained by the recipient organization and approved by the Department. In the latter case, the extent, coverage and scope of the audit will be determined by the Department in discussion with the auditor.

Audits of organizations receiving project contributions will be arranged in the following manner:

- organizations receiving contributions of \$25,000 or more will be audited;
- organizations receiving contributions of less than \$25,000 but more than \$10,000 will be audited on a random sample basis;
- the financial information contained in the quarterly reports of organizations receiving contributions of \$10,000 or less will be examined by the Department's internal auditors. If further examination appears to be warranted, an independent outside audit may be arranged.

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#### LANGUAGE POLICY

Consumer and voluntary organizations working at the national level and receiving substantial financial assistance from the Department are encouraged to provide services in both English and French and to foster the recognition and use of those languages especially in areas of significant demand recognized by the Department.

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**DEFINITIONS**

- Consumer** : is the one who purchases a good or service in the marketplace for private use.
- Consumer Issue** : can arise whenever the marketplace fails, or may in future fail, to function according to reasonable consumer standards regarding availability or cost, or quality of goods or services offered in the marketplace through the public and private sector.
- Consumer Organization** : is a voluntary organization which represents its members as consumers or in which major aspects of its programs or services are related to the consumer interest.
- Contribution** : is a conditional payment for which the government will not receive any goods or services. It is subject to an audit, and strict accounting is required. It is intended to contribute to the program of an organization by funding a specified project. A contribution will not be used for "core" or sustained funding.
- Good or service** : is understood to include anything to which an economic value can be affixed (e.g. food, insurance, communication, transportation).
- Grant** : is an unconditional payment to an organization for which the government will not receive any goods or services. It is normally made in a "lump sum" payment or instalments upon receipt of approval from the Minister. No formal accounting is required to satisfy eligibility criteria. However, organizations may be requested to provide final reports on activities carried out or on the use of funds.
- Local Organization** : is one whose membership and/or scope of action is drawn from or limited to an area

smaller than that which applies to a regional organization.

- Marketplace :** is understood to refer to any setting where goods or services are offered for purchase (e.g., not including informal sales of used goods from neighbour to neighbour).
- National Organization :** is considered to be one which has a headquarters office with Canada-wide activities and/or membership, or can present evidence that such a scope of operation is being developed.
- Project :** is a one-time, non-recurring undertaking which has specific and clearly defined objectives, results, a definable beginning and end and a duration of one year or less.
- Purchase :** is understood to include any arrangement involving an economic transaction (e.g., lease, rental, purchase, indirect transaction through payment of taxes).
- Regional Organization :** is one whose membership is drawn from and/or its scope of action is limited to geographic areas identified for administrative purposes by CCAC as Atlantic, Ontario, Québec, Prairies and Pacific.
- Voluntary Organization :** is a group of people legally incorporated and freely organized around some common cause which is not profit motivated. For the most part, members donate time and talent to the objectives of the groups and they determine the direction, priorities and operation of the organization.

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**REGIONAL OFFICES OF CCAC**

For additional information, please contact one of CCAC's Regional Offices.

<b>ATLANTIC</b>	Consumer Policy and Services (CCAC) 1500-1489 Hollis Street <b>Halifax</b> , Nova Scotia B3J 3M5 (902) 426-8358                      FAX (902) 426-6094
<b>QUÉBEC</b>	Consumer Policy and Services (CCAC) Complexe Guy Favreau 502 East Tower 200 René Lévesque Blvd. West <b>Montréal</b> , Québec H2Z 1X4 (514) 283-3905                      FAX (514) 283-3096
<b>ONTARIO</b>	Consumer Policy and Services (CCAC) 6th floor, Federal Building 4900 Yonge Street <b>Willowdale</b> , Ontario M2N 6B8 (416) 224-3054                      FAX (416) 224-4032
<b>PRAIRIES</b>	Consumer Policy and Services (CCAC) 201-260 St. Mary Avenue <b>Winnipeg</b> , Manitoba R3C 0M6 (204) 983-2826                      FAX (204) 983-3159
<b>PACIFIC</b>	Consumer Policy and Services (CCAC) 1400-800 Burrard Street <b>Vancouver</b> , British Columbia V6Z 2H8 (604) 666-5019                      FAX (604) 666-7981

## APPLICATION FORM (SAMPLE, SIDE 1)



Consumer and Corporate Affairs Canada  
Consommation et Corporations Canada

REQUEST FOR PROJECT FUNDING - GRANTS AND CONTRIBUTIONS PROGRAM  
DEMANDE DE SOUTIEN AUX PROJETS - PROGRAMME DE SUBVENTIONS ET DE CONTRIBUTIONS

## GUIDELINES — LIGNES DIRECTRICES

1. Briefly answer all questions with pertinent information only.  
Veuillez répondre brièvement à toutes les questions et ne fournir que les renseignements pertinents.
2. The following information must be provided:  
Préparez les renseignements suivants:
  - a) An audited statement of the organization's previous year's income and expenses along with the auditor's name and address.  
Un état vérifié des recettes et dépenses de l'organisation pour l'année dernière ainsi que le nom et l'adresse du vérificateur;
  - b) Funding requested and received from all other sources.  
Le financement demandé à toutes les autres sources et le financement obtenu;
  - c) A workplan of the project proposal displayed by financial quarter.  
Le plan de travail détaillé du projet proposé, par trimestre comptable;
  - d) A budget which supports and matches the workplan.  
Le budget détaillé à l'appui du plan de travail.
3. Include a statement of incorporation. (This will become a condition of eligibility starting in 1987-88.)  
Veuillez joindre une déclaration de constitution en société. (À partir de 1987-88, il s'agit d'une condition d'admissibilité).
4. An applicant's guide to project proposals is available.  
Le guide de présentation des demandes de soutien aux projets est à la disposition du demandeur.

## I - APPLICATION FOR FUNDING — DEMANDE DE FINANCEMENT

## A. Identification of Applicant — Identité du demandeur

Name — Nom		
Address — Adresse		
City — Ville	Province	Postal Code — Code postal
Exec. — Directeur	President — Président	Telephone No. — N° de téléphone

## B. Type of Funding Requested — Type de financement demandé

Project Contribution Contribution de soutien aux projets	\$
Development Grant Subvention de développement	\$

## C. Other sources of funding requested — Autres sources de financement

Source	Amount requested Montant demandé	Amount awarded (if known) Montant accordé (si connu)	Date awarded (if applicable) Date de réception (si pertinent)
	\$	\$	
Source	Amount requested Montant demandé	Pending Montant en suspens	Date declined Date de refus
	\$	\$	

Attach as Appendix I C. — Joindre à titre d'annexe I C.

## D. The Organization — L'organisation

1. What are the primary objectives and activities of the organization?  
Quels sont les principaux objectifs et activités de votre organisation?

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2. How long has this organization been in existence?  
Depuis combien d'années votre organisation existe-t-elle?

3. Does the organization represent special population groups?  
Votre organisation représente-t-elle des groupes de consommateurs particuliers?  
If so, when  
Si oui, lesquels

☐ Yes  
Oui

☐ No  
Non



## APPLICATION FORM (SAMPLE, SIDE 2)

4. How many members are in the organization? Please give the approximate number in the following categories, as applicable:  
Combien de membres l'organisation compte-t-elle? Veuillez fournir les chiffres approximatifs pour chacune des catégories suivantes, le cas échéant:

Full Participants Membres actifs	Subscribers to magazine Abonnés au magazine	Sustaining members Membres bienfaiteurs	Clients Clients	Other (Specify) Autres (Veuillez préciser)

5. Provide a description of the structure of your formal organization and state the financial and working relationships that exist between your organization, its branches and/or losses and any other organization or affiliate. Provide as Appendix I O.5.  
Décrivez la structure nationale de votre organisation et l'état des relations financières et des relations de travail qui existent entre l'organisation nationale et ses organisations affiliées ou auxiliaires. Joindre à titre d'annexe I O.5.

## II THE PROPOSAL — LA PROPOSITION

► Applicable to Project Contributions and Development Grants.  
Remplir si l'il s'agit d'une demande de contribution au projet ou de subvention de développement.

## A. The Issue — La question

1. Briefly describe the consumer issue which the activity intends to address and state why this is an important issue to consumers, and how it relates to the marketplace. Attach as Appendix II A.1. (See guide for working definitions.)  
Décrivez brièvement la question de consommation à laquelle cette activité est censée répondre et indiquez pourquoi cette question est importante pour les consommateurs et comment elle se rattache au marché. Joindre à titre d'annexe II A.1. (Consultez le guide pour les définitions.)
2. Provide background information that is considered relevant to this issue. Attach as Appendix II A.2.  
Fournissez tout autre renseignement que vous jugez pertinent à cette question. Joindre à titre d'annexe II A.2.
3. Identify other organizations (including branches and affiliates) which will participate in the project and describe their role in addressing the issue. Attach as Appendix II A.3.  
Nommez les autres organisations (y compris les organisations affiliées et auxiliaires) qui participeront au projet et décrivez ce qu'elles feront pour régler cette question. Joindre à titre d'annexe II A.3.

## B. The Workplan — Le plan de travail

1. Briefly identify and describe the objectives of the project and the steps to be taken to arrive at the stated objectives. Attach as Appendix II B.1.  
Énumérez et décrivez brièvement les objectifs de votre projet et les étapes par lesquelles vous passerez pour les réaliser. Joindre à titre d'annexe II B.1.
2. Attach a schedule of the activities which will be undertaken each quarter to attain the project goals. This information must relate directly to and support the project budget. Attach as Appendix II B.2.  
Joignez le calendrier des activités que vous réaliserez chaque trimestre en vue d'atteindre vos objectifs. Ces renseignements doivent avoir un lien direct avec le budget et doivent le supporter. Joindre à titre d'annexe II B.2.

## C. The Budget — Le budget

1. Attach a budget breakdown which supports the workplan and clearly indicate the amount of funds required for direct and indirect project costs. (See guide). Attach as Appendix II C.1.  
Joignez un budget officiel à l'appui du plan de travail et indiquez clairement le total des fonds consacrés aux coûts directs et indirects du projet. (Voir le guide). Joindre à titre d'annexe II C.1.
2. Provide an audited statement of the Organization's previous year's income and expenses along with the auditor's name and address. Attach as Appendix II C.2.  
Joindre un état vérifié des recettes et des dépenses de l'an dernier ainsi que le nom et l'adresse du vérificateur. Joindre à titre d'annexe II C.2.

► This application must be signed by a person with signing authority within the organization.  
Cette demande doit être signée par une personne de votre organisation habilitée à le faire.

Signature	Telephone — Téléphone	Date
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# **QUARTERLY PROGRESS REPORT (SAMPLE, SIDE 1)**



Consumer and  
Corporate Affairs Canada  
Consumer Services

Consommation  
et Corporations Canada  
Services aux consommateurs

## **QUARTERLY PROGRESS REPORT RAPPORT D'ACTIVITÉ TRIMESTRIEL**

Name of group — Nom de l'organisation

Title of project — Titre du projet

Period covered by this report:  
Période visée par ce rapport:

From Du	0	1	0	4		To Au	3	0	0	6	
	D-J	M	Y-A				D-J	M	Y-A		

1. What specific project activities set out in the workplan were carried out during this period?  
Quelles activités précises du projet prévues dans le plan de travail ont été menées à terme pendant cette période?

- A. If no activities were carried out, explain why.  
Si aucune activité n'a été menée à terme, expliquer pourquoi.

2. Describe any deviation from the workplan and explain why it became necessary.  
Décrire et justifier tout changement apporté au plan de travail.

- A. What will the impact of deviation from the plan be on the rest of the project?  
Quelles seront les conséquences de ce changement sur le reste du projet?

3. Over the past three months, how many employees worked on this project?  
Au cours des trois derniers mois, combien d'employés avez-vous effectés au projet?
- |                   |  |                         |  |
|-------------------|--|-------------------------|--|
| Paid<br>Rémunérés |  | Volunteers<br>Bénévoles |  |
|-------------------|--|-------------------------|--|

4. Describe the methods used during the reporting period to make the following aware of your project.  
Décrire les méthodes utilisées au cours de la période visée par le rapport pour faire connaître votre projet aux groupes suivants.

- A. Your membership as consumers;  
Vos membres, à titre de consommateurs:

- B. Consumers in general across the country and other voluntary organizations;  
Les consommateurs canadiens en général et d'autres organisations bénévoles:

- C. Marketplace participants such as producers, manufacturers, retailers, etc.  
Des représentants du secteur privé tels que les producteurs, les fabricants, les détaillants, etc.

Continued on reverse — Suite au verso

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**QUARTERLY PROGRESS REPORT (SAMPLE, SIDE 2)**

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- 
- D. Most successful methods:  
Méthodes qui se sont révélées les meilleures:

- 
5. Identify issues and trends in consumer problems relative to the project that have become apparent to you and may become the basis of a future project proposal.  
Indiquer les problèmes dominants en matière de consommation relevés par votre organisation, dans le cadre du projet, qui pourraient constituer la matière d'une nouvelle proposition de projet.

- 
- A. Initiatives taken by your organization to respond to these trends.  
Mesures prises par votre organisation pour pallier ces problèmes dominants.

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Additional comments relating to your project.  
Observations supplémentaires relatives à votre projet.

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Prepared by (Print) — Rédigé par (En majuscules)	Telephone No. — N° de téléphone Code	Signature	Date D-J M Y-A

# CASHFLOW FORECAST 1st INSTALMENT (SAMPLE)



Consumer and  
Corporate Affairs Canada  
Consumer Services

Consommation  
et Corporations Canada  
Services aux consommateurs

1st INSTALMENT  
1er VERSEMENT

## CASHFLOW FORECAST

## PRÉVISIONS BUDGÉTAIRES

In order to avoid any delays in the issuing of the cheques, all expenses reported on this form must appear in the section entitled "Allowable Expenditures" in Schedule A. Please attach your progress report.

Afin d'éviter les délais dans l'émission des chèques, toutes les dépenses inscrites sur cette formule doivent apparaître dans la section «Dépenses permises» à l'annexe A. Veuillez joindre votre rapport d'activité.

Group - Organisation	Title of project - Titre du projet
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**NOTE:** Allowable expenses listed under Part "A" are considered to be direct costs chargeable to the project. Allowable expenses listed under Part "B" are indirect costs and are also chargeable to the project. The total direct expenses charged to the project **MUST EXCEED 50%** of the total project expenses.

Les dépenses permises dans la partie «A» sont des dépenses directes imputables sur le projet. Les dépenses permises figurant dans la partie «B» sont des dépenses indirectes et sont également imputables sur le projet. Les dépenses directes **DOIVENT REPRÉSENTER PLUS DE 50%** des dépenses du projet.

Period covered by this report Période visée par ce rapport	From Du	01	04	To Au	30	06	From Du	01	04	To Au	30	06
Allowable expenditures Dépenses permises	Organization's contribution Contribution du bénéficiaire						Minister's contribution Contribution du Ministre					
<b>PART "A" - PARTIE «A»</b>												
Salaries and benefits Salaires et avantages												
Contracts for services Marchés de services												
Travel expenses Frais de déplacement												
Materials (includes office supplies, printing, postage, courier) Fournitures (comprend matériel de bureau, impression, poste, livraison)												
Accounting - audit fees Comptabilité - honoraires des vérificateurs												
Other (specify) - Autres (préciser)												
<b>PART "B" - PARTIE «B»</b>												
Rent and public utilities Loyer et services publics												
Equipment and use Équipement et usage												
Other (specify) - Autres (préciser)												

# **ACTUAL EXPENSES - CASHFLOW FORECAST 2nd INSTALMENT (SAMPLE)**



Consumer and  
Corporate Affairs Canada  
Consumer Services

Consommation  
et Corporations Canada  
Services aux consommateurs

2nd INSTALMENT  
2<sup>e</sup> VERSEMENT

## **ACTUAL EXPENSES-CASHFLOW FORECAST**

## **DÉPENSES RÉELLES-PRÉVISIONS BUDGÉTAIRES**

In order to avoid any delays in the issuing of the cheques, all expenses reported on this form must appear in the section entitled "Allowable Expenditures" in Schedule A. Please attach your progress report.  
Afin d'éviter les délais dans l'émission des chèques, toutes les dépenses inscrites sur cette formule doivent apparaître dans la section «Dépenses permises» à l'annexe A. Veuillez joindre votre rapport d'activité.

Group - Organisation	Title of project - Titre du projet	Amount of contribution Montant de la contribution \$
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**NOTE:** Allowable expenses listed under Part "A" are considered to be direct costs chargeable to the project. Allowable expenses listed under Part "B" are indirect costs and are also chargeable to the project. The total direct expenses charged to the project **MUST EXCEED 50%** of the total project expenses.  
Les dépenses permises dans la partie «A» sont des dépenses directes imputables sur le projet. Les dépenses permises figurant dans la partie «B» sont des dépenses indirectes et sont également imputables sur le projet. Les dépenses directes **DOIVENT REPRÉSENTER PLUS DE 50%** des dépenses du projet.

Period covered by this report Période visée par ce rapport	From Du	DJ	M	Y-A	To Au	DJ	M	Y-A	From Du	DJ	M	Y-A	To Au	DJ	M	Y-A
		01	04			30	06			01	07			30	09	
Allowable expenditures Dépenses permises	Actual expenses Dépenses réelles				Cashflow forecast Prévisions budgétaires											
	Organization Bénéficiaire				Minister Ministre				Organization Bénéficiaire				Minister Ministre			
<b>PART "A" - PARTIE «A»</b>																
Salaries and benefits Salaires et avantages																
Contracts for services Marchés de services																
Travel expenses Frais de déplacement																
Materials (includes office supplies, printing, postage, courier) Fournitures (comprend matériel de bureau, impression, poste, livraison)																
Accounting - audit fees Comptabilité - honoraires des vérificateurs																
Other (specify) - Autres (préciser)																
<b>PART "B" - PARTIE «B»</b>																
Rent and public utilities Loyer et services publics																
Equipment and use Équipement et usage																
Other (specify) - Autres (préciser)																



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Applicant's guide grants and contribution  
program 1991-92

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