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Your Guide to Government of Canada Services and Support for Small Business

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1996-1997



Small **Business**

CREATING JOBS AND GROWTH



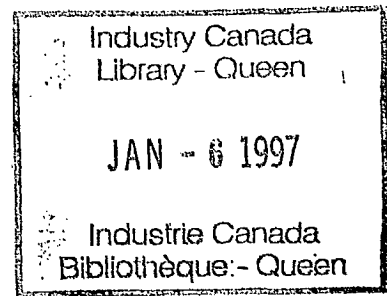
Government
of Canada

Gouvernement
du Canada

Canada

Your Guide to Government of Canada Services and Support for Small Business

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This guide provides an overview of federal government services and programs designed to assist small business. While this document is not intended to provide exhaustive detail, it can be used as a reference guide to help you determine where to go for more information concerning these initiatives.

Readers are invited to provide comments and suggestions for improvements by completing the survey at the back of the guide and sending it to:

Entrepreneurship and Small Business Office
Room 546A, East Tower
235 Queen Street
Ottawa ON K1A 0H5
Fax: (613) 954-5492

This publication and comments survey are available electronically on the World Wide Web at: http://strategis.ic.gc.ca/sc_mangb/engdoc/smeguide.html

Alternative format

Your Guide to Government of Canada Services and Support for Small Business 1996-1997 is also available in alternative format on request.

Additional copies of this publication are available from:

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Industry Canada
205D, West Tower
235 Queen Street
Ottawa ON K1A 0H5
Tel.: (613) 947-7466
Fax: (613) 954-6436

or at the Canada Business Service Centre nearest you (see *Key Contacts* section at the back of this guide).

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TABLE OF CONTENTS

Introduction	1
---------------------------	---

Getting Started

1. Government Organizations	4
Regional Economic Development Agencies and FedNor	4
Atlantic Canada Opportunities Agency	5
Federal Office of Regional Development — Quebec	5
Federal Economic Development Initiative for Northern Ontario	6
Western Economic Diversification Canada.....	6
Business Development Bank of Canada	7
Canada Business Service Centres	8
Strategis: Industry Canada On-line.....	9
Statistics Canada: Leading-Edge Information	10

Government Services and Programs

2. Financing	14
<i>Small Business Loans Act</i>	14
Business Development Bank of Canada	15
Financing Support through the Regional Economic Development Agencies and FedNor.....	16
Community Futures Development Corporations	18
Aboriginal Business Canada	18
Community Economic Development Program.....	19
Commercial Development Program	20
Resource Access Negotiations Program.....	20
Agriculture Financing: Farm Credit Corporation	21
Canada Community Investment Plan	22
Financing Assistance for Canadian Cultural Organizations	22
3. Accessing New Markets	24
Simplifying Internal Trade	24
Exporting.....	24
Department of Foreign Affairs and International Trade InfoCentre	25
International Trade Centres	26
Trade Commissioner Service	27
World Information Network for Exports	27
Agri-Food Trade Service.....	28

TABLE OF CONTENTS

Export Financing	30
Program for Export Market Development	30
Export Development Corporation	32
Canadian Commercial Corporation	33
Canadian International Development Agency	34
Importing	36
Customs Trade Seminars	36
Protective Measures for Canadian Products Against Unfair Foreign Competition: <i>Special Import Measures Act</i>	37
4. Small Business Tax Requirements and Services	39
Business Number and Integrated Services	39
Simplified Returns and Claims	39
Scientific Research and Experimental Development Investment Tax Credit	40
Goods and Services Tax	40
5. Human Resources Issues: Self-Employment and Employer Initiatives	42
Self-Employment Benefit	42
The National Graduate Register	43
Youth Internship Canada	44
International Trade Personnel Program	45
Employment Insurance and the New Record of Employment Form	45
Local Labour Market Partnership	46
6. Management and Skills Development	47
Business Development Bank of Canada	47
Women's Enterprise Initiative — Western Canada	49
ISO 9000 Diagnostic Tool — Quebec	50
Contact! — The Canadian Management Network	51
Business Planning for Agri-Ventures: Farm Credit Corporation Support for Agri-Food Businesses	51
Export Training	52
7. Science, Technology and Innovation	53
Industrial Research Assistance Program	53
Canadian Technology Network	53
Technology Partnerships Canada	54
Communications Research Centre Innovation Centre	55
8. Doing Business Via the Information Highway	56
Canadian Technology Gateway	56
Student Connection Program	56
SchoolNet	57
SchoolNet — Community Access Program	57
SchoolNet — Digital Collections Program	57
Computers for Schools Program	58

TABLE OF CONTENTS

9. Your Business and Federal Legislation	59
Incorporating Your Business: <i>Canada Business Corporations Act</i>	59
Protecting Your Assets: Intellectual Property	59
Marketplace Rules: The <i>Competition Act</i>	62
Marketplace Rules and Product Labelling:	
Getting It Right the First Time.....	63
Standardizing Your Business Processes or Services:	
Standards Council of Canada	63
Ensuring Accurate Weights and Measures: Measurement Canada	64
Radio Communications Licences	65
Dealing with Bankruptcy	65
10. Doing Business with the Federal Government	66
Paper Burden Reduction	66
Government Contracting	66
Supplier Promotion Program	67
Open Bidding Service	67
Aboriginal Business Procurement Policy	68
Federal Government Properties for Sale.....	68

Key Contacts

Canada Business Service Centres	70
Business Development Bank of Canada	71
International Trade Centres.....	71
Export Development Corporation	71
Regional Economic Development Agencies	71
Atlantic Canada Opportunities Agency (ACOA)	71
Federal Economic Development Initiative for	
Northern Ontario (FedNor)	72
Federal Office of Regional Development — Quebec (FORD-Q).....	72
Western Economic Diversification Canada (WD).....	73
Strategis: Industry Canada On-line.....	73

Internet Addresses.....	76
--------------------------------	-----------

Index.....	80
-------------------	-----------

Survey: Help Us to Serve You Better

INTRODUCTION

To be successful in the 21st century, businesses must adjust to the technological and marketplace changes that are driving the world's economies.

To ensure that Canadian businesses are competitive and well-placed to create jobs, the federal government, under the Jobs and Growth Agenda, is working in partnership with industry, academic institutions, special interest groups and other levels of government on a number of key areas including establishing a sound economy; developing an active, export-capable business community; establishing a modern technological infrastructure; and ensuring that the country's youth develop the skills and experience to succeed in tomorrow's job market. As the primary job creators in Canada, small businesses are an integral part of the government's plan.

This guide is organized into three sections.

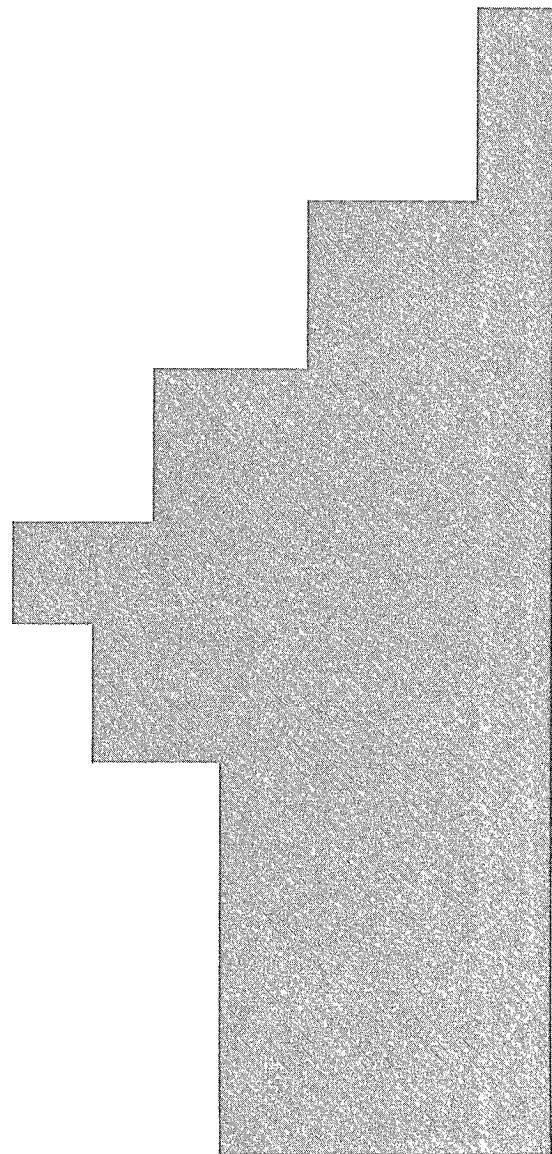
The first section, *Getting Started*, provides brief descriptions of some of the government organizations that serve as excellent entry points to the federal government because they provide a number of services to small businesses.

The second section, *Government Services and Programs*, contains a series of chapters dedicated to specific areas that are likely to be of interest to a small business. Under each heading, you will find specific program or service information related to each topic.

The last section, *Key Contacts*, provides a list of addresses and contact numbers.

The contents of this guide, as well as other useful information, are also available on the Internet at: http://strategis.ic.gc.ca/sc_mangb/engdoc/smeguide.html

GETTING STARTED





INDUSTRY PORTFOLIO

The Industry Portfolio is responsible for helping Canadian business and industry grow, compete and create jobs. From support for small business to the promotion of science and technology, from the establishment of a fair and efficient marketplace for businesses and consumers to leadership in the development of Canada's Information Highway, the Industry Portfolio's programs and services are creating the kind of climate in which business can create jobs and all Canadians can prosper.

The Industry Portfolio consists of:

- Atlantic Canada Opportunities Agency (ACOA)
- Business Development Bank of Canada (BDC)
- Canadian Space Agency
- Canadian Tourism Commission (CTC)
- Competition Tribunal
- Copyright Board
- Federal Office of Regional Development-Quebec (FORD-Q)
- Industry Canada (includes the Communications Research Centre and the Federal Economic Development Initiative for Northern Ontario — FedNor)
- National Research Council (NRC)
- Natural Sciences and Engineering Research Council (NSERC)
- Social Sciences and Humanities Research Council (SSHRC)
- Standards Council of Canada (SCC)
- Statistics Canada (StatsCan)
- Western Economic Diversification Canada (WD)

Government Organizations

As an entrepreneur who would like to start a small business, or who is looking to expand, you know that market intelligence and information, financing, and management skills are essential to the success of your business. The question is, "Where to begin?"

The federal government has a number of initiatives and tools designed to guide you through the wide range of government programs and services. Three regional economic development agencies, the Federal Economic Development Initiative for Northern Ontario, the Business Development Bank of Canada (BDC) and the Canada Business Service Centres are ready to provide you with the specific information you need or direct you to someone who can help you so your time is spent doing business rather than searching for information.

Industry Canada's award-winning Web site, *Strategis* (<http://strategis.ic.gc.ca>), is also available to deliver a wealth of top-notch business information products, according to your individual needs, to help you make critical decisions in a fast-paced marketplace. It is an outstanding resource for anyone doing business in Canada or with Canadian firms.

Strategis allows you to gather and analyse information faster by accessing one integrated, reliable and timely source for a wide range of federal departments and agencies, and their programs. *Strategis* can help you create new business options or renew growth for your company, and is one of the innovative new initiatives designed by the government to provide you with improved opportunities. Information on federal departments and agencies not covered by *Strategis* can be found on the general Government of Canada Internet site: <http://canada.gc.ca>

The following sections describe the activities pursued by each of these organizations and other main sources of information such as the Canada Business Service Centres. You can find more detailed information about specific programs in the appropriate section of this guide.

Regional Economic Development Agencies and FedNor

The federal government recognizes that Canada's vast diversity presents special challenges to small businesses. As a result, the government has set up three regional economic development agencies and the Federal Economic Development Initiative for Northern Ontario (FedNor) to address regional needs. The agencies complement the work of the government's financial institutions (e.g., the Business Development Bank of Canada) and provide the kind of local economic development, mentoring and program distribution work that private sector financial institutions aren't equipped to do.

Each agency works with other federal departments, with provincial and municipal governments, and with the private sector to provide you with access to capital, markets, information and skills development.

Atlantic Canada Opportunities Agency

The primary goal of the Atlantic Canada Opportunities Agency (ACOA) is long-term sustainable job creation for Atlantic Canada. The Agency is trying to accomplish this by providing opportunities for growth — ensuring that “gaps” in the private sector are filled; ensuring the region has access to capital for business start-ups, expansion, modernization and human resources development; encouraging economic diversification toward potentially high-growth sectors; and developing ways to expand the private sector's access to external markets to offset the region's small internal market.

Atlantic Canada Opportunities Agency (ACOA)

Head Office
Blue Cross Centre
644 Main Street, P.O. Box 6051
Moncton NB E1C 9J8

Tel.: 1-800-561-7862
(506) 851-2271
Fax: (506) 851-7403

On-line: <http://www.acoa.ca>

Please see the *Key Contacts* section for the address, telephone and fax numbers of the ACOA office nearest you.

Federal Office of Regional Development — Quebec

The Federal Office of Regional Development in Quebec (FORD-Q) can give you a competitive edge in global markets by facilitating access to federal information, business networks and financial support. With single point-of-contact service, offered through a network of 13 small business access centres, FORD-Q provides small business with crucial program information tailored to individual needs.

FORD-Q's IDEA-SME program, offered in co-operation with the Business Development Bank of Canada (BDC), is specifically designed to provide services and to fund activities in priority areas such as innovation, research and development, design, development of markets, export trade, and entrepreneurship and business climate development.

GOVERNMENT ELECTRONIC DIRECTORY

SERVICES — DIRECT500

The Government Electronic Directory Services (GEDS) has up-to-date information on more than 160 000 federal government employees and organizations. GEDS is one of the world's largest operation directory systems and is based on X.500 technology. Currently, information is available for the national capital area. Regional data will be added by mid-1997.

GEDS federal directory information can be accessed via the Direct500 service at:

On-line: <http://canada.gc.ca>

(click on *Telephone Directory*)

Searches may be conducted by name, title, organization, department name or telephone number. In most cases, Direct500 provides information by:

- surname and given name
- title
- organization and department name
- position with the Government of Canada
- telephone number
- fax number
- address
- e-mail address (in future releases)

FORD-Q BROCHURES

FORD-Q has designed a series of six brochures to inform and help you make decisions and find ways to improve management practices in your business.

Developed in co-operation with Le Réseau C.M.Q. inc, a group of Quebec business leaders, these brochures are available free of charge from any FORD-Q office. The brochures include:

- *Product Development*
- *The Challenge of Globalization: Developing Export Markets*
- *Motivating Personnel*
- *Vision and Planning*
- *Continuous Improvement Process*
- *ISO 9000 Certification*

Federal Office of Regional Development-Quebec (FORD-Q)

Head Office
800 Place Victoria Tower, Suite 3800
P.O. Box 247
Montreal QC H4Z 1E8

Tel.: 1-800-561-0633
(514) 283-6412

Please see the *Key Contacts* section for the address, telephone and fax numbers of the FORD-Q office nearest you.

Federal Economic Development Initiative for Northern Ontario

The Federal Economic Development Initiative for Northern Ontario (FedNor) helps Northern Ontario communities achieve self-sustaining economic development by ensuring that small businesses have access to the capital, information, support and services they need to prosper.

Key objectives of FedNor are to address the inadequate availability of capital through a number of financing initiatives and to ensure that Northern Ontario small businesses have timely access to information and services by strengthening the telecommunications infrastructure.

Federal Economic Development Initiative for Northern Ontario (FedNor)

Please see the *Key Contacts* section for the address, telephone and fax numbers of the FedNor office nearest you.

Western Economic Diversification Canada

Promoting the development and diversification of the economy of Western Canada and advancing the interests of the region in national economic policy is the focus of Western Economic Diversification Canada (WD).

Together with western provincial governments and industry groups, WD is working to provide small business with information and assistance to help them grow and prosper. WD's primary client base consists of 300 000 small businesses and aspiring entrepreneurs in Western Canada. Products and services are delivered to small businesses through an integrated network of some 90 points of service across the West made up of Community Futures Development Corporations, the Women's Enterprise Initiative, Canada Business Service Centres and Western Economic Diversification Canada offices.

Key Activities

Information Services WD works to create a “single-window” source of information for small businesses in the West through an integrated network and to ensure that information meets clients’ needs.

Capital Services Assistance is provided to clients in accessing WD-sponsored investment funds. Information on alternative sources of capital is also provided.

Business Services WD helps export-focused firms through the International Trade Personnel Program. It enhances supplier development programs in the West; advocates at the national level on behalf of western business; simplifies and streamlines regulations affecting small business; and consolidates the delivery of trade support programs.

Alliances Help is provided in establishing industry alliances to improve competitiveness; promoting community economic development in the rural areas through the Community Futures Development Corporations; encouraging urban development; and developing new private and public sector partnerships to streamline delivery systems for small businesses.

Western Economic Diversification Canada (WD)

For information on WD programs, please contact a WD office in Manitoba, Saskatchewan, Alberta or British Columbia. Please see the *Key Contacts* section for the address, telephone and fax numbers of the WD office nearest you.

On-line: <http://www.wd.gc.ca>

Business Development Bank of Canada

The Business Development Bank of Canada’s (BDC) network of branches across Canada promotes the creation and development of small businesses through specialized financing for commercially viable enterprises. BDC also offers a full range of services including business counselling, management training and mentoring to support small businesses. With both financial and management services under one roof, the Bank is able to provide entrepreneurs with complete solutions to their business needs.

Business Development Bank of Canada (BDC)

For information about the BDC nearest you, please contact:

Head Office

5 Place Ville-Marie, Suite 400

Montreal QC H3B 5E7

1-888-INFO-BDC (1-888-463-6232)

On-line: <http://www.bdc.ca>

Canada Business Service Centres

Canada Business Service Centres (CBSCs) should be your first stop for business information. Whether you are a start-up entrepreneur or an established small business owner, you are sure to find the Centres an efficient way to access information about government programs, services and regulations. Information is available from all levels of government. This reduces the complexity of dealing with various governments and enables CBSC personnel to tailor an information package to meet your specific needs.

The current network of 11 Centres, one in each province and the Northwest Territories, is the result of co-operative arrangements between the federal government and the provincial and territorial governments and, in some cases, the private sector.

Key Activities

Service by Telephone Toll-free telephone centres committed to CBSC service standards are available in every province. Trained business information officers use electronic tools to research their responses and direct you to the best sources of direct information. Some centres have optional recorded answers to frequently asked questions to speed up service.

Service on the Web The CBSCs' Web site contains information on the services and programs of participating federal and provincial departments and agencies. The Web site is continually updated with new material and useful links to other Web sites. The Internet address is: <http://reliant.ic.gc.ca>

Service in Person The CBSCs offer an extensive collection of business-related publications, directories, leading-edge business products (e.g., videos, CD-ROMs) and access to external data bases. Business clients can use these materials to do research on their own or with the help of a trained business information officer. Doing a business plan? Finding new markets or getting ready to export? The resources in the Centres are invaluable.

Info-Fax System A toll-free, fax-on-demand service allows you to order documents using your Touch-Tone™ telephone, 24 hours a day, seven days a week. First, use Info-Fax to order your choice of catalogues, by subject, and review the collection of documents available. Then, call again and have the documents that interest you faxed directly to you.

Pathfinders These brief overviews describe services and programs organized by topic.

Canada Business Service Centres (CBSCs)

Please see the *Key Contacts* section for the address, toll-free and local telephone, fax and Info-Fax numbers of the CBSC nearest you.

Strategis: Industry Canada On-line

Getting the right information at the right time is the key to success in today's new economy. And it is all available to you with *Strategis* (<http://strategis.ic.gc.ca>), Canada's largest business information Web site. *Strategis* provides you with easy, direct access to Industry Canada's extensive expertise and information resources.

The business information products on *Strategis* will help you identify new markets, explore opportunities for growth, find partners, form alliances, discover and develop new technologies or processes, or assess the risks of new ventures. *Strategis* also provides you with information ranging from getting loans through the *Small Business Loans Act* to incorporation, patents and trademarks, and bankruptcy.

Key Information Categories

Canadian Company Capabilities This data base of over 25 000 Canadian company profiles allows you to search for a firm by product, geography or activity. You can also register your own company and promote your products or services worldwide, marketing your company in cyberspace.

Trade Data On-line Reports and graphs on 6000 imports and exports to over 200 countries as well as five-year trends are available. You can use the information to help forecast domestic and foreign market opportunities.

International Business Information Network Contacts, country information and trade fair venues around the world are provided.

dISTCcovery Over 35 000 worldwide technologies that can be licensed and are ready for use are listed. You can use the technologies to solve a problem in your manufacturing process or increase your sales through innovation by acquiring the rights to license a technology here in Canada.

GOVERNMENT OF CANADA ON-LINE

The Government of Canada site provides you with access to all federal government departments and agencies, and to information not available through *Strategis*.

On-line: <http://canada.gc.ca>

GETTING STARTED

Statistical Industry Overviews This information allows you to compare your company to the average company in your industry sector in areas such as revenues, costs, etc.

Contact! — The Canadian Management Network is a source of Canadian contacts for business management advice, skills development, software tools, services and useful management publications. Contact! hosts on-line forums where business people and experts can get together electronically to discuss topics of mutual interest.

Strategis On-line

Strategis is a dynamic ever-changing product. Log in regularly to see what is new.

On-line: <http://strategis.ic.gc.ca>

Help desk

Tel.: 1-800-328-6189

(613) 954-5031

Fax: (613) 954-1894

Statistics Canada: Leading-Edge Information

To be successful in business, you have to understand the marketplace — your competitors and your potential customers — and be one step ahead of the crowd. By providing information profiles on social and economic changes in Canada, Statistics Canada (StatsCan) can help you get a better handle on the world you are operating in.

Do you want to know how a particular business sector is doing? StatsCan provides regular updates on the state of the economy in Canada, by province and industry sector.

Would you like to know more about your potential customers? StatsCan also has statistics on demography, health, education, justice, culture and household incomes and expenditures. This information is produced at the national and provincial levels and, in some cases, for major population centres and other sub-provincial or small areas.

StatsCan offers this information in a number of different formats: print publications, computer tapes, printouts, diskettes, CD-ROMs, microfilm and microfiche, as well as through its Internet site (<http://www.statcan.ca>).

Statistics Canada has offices across the country. Each centre provides professional staff to assist clients in accessing and using existing statistical information, and to carry out research and custom-designed work, if desired.

Statistics Canada

For more information about Statistics Canada products, or to locate the Statistics Canada centre nearest you, please contact:

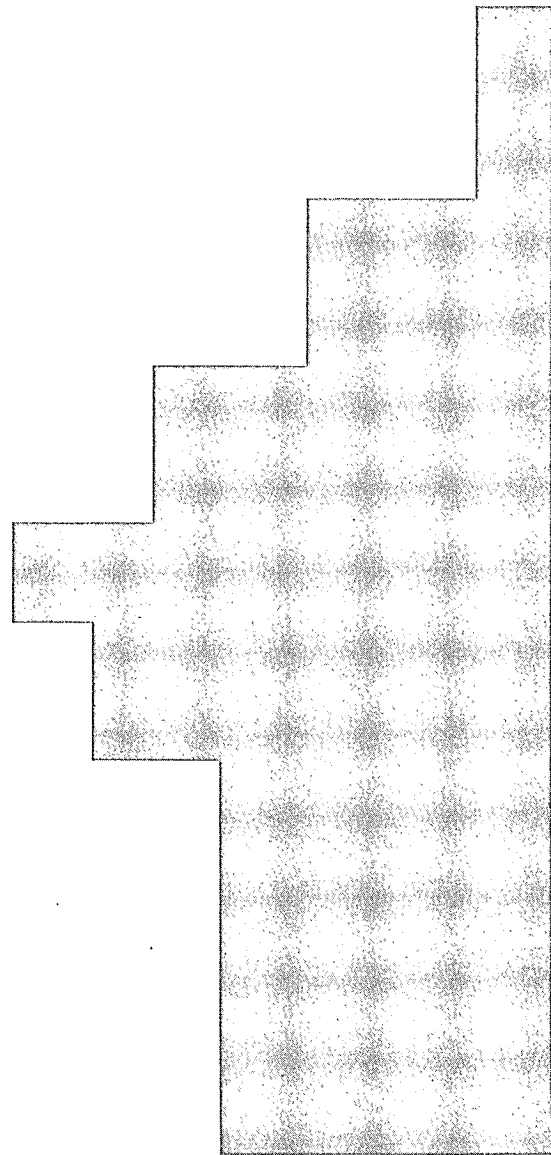
**Inquiries: 1-800-263-1136
(613) 951-8116**

TDD (Telecommunications Device for the Deaf): 1-800-363-7629

Fax: (613) 951-0581

On-line: *http://www.statcan.ca*

GOVERNMENT SERVICES AND PROGRAMS



2

Financing

Small Business Loans Act

Need a term loan under reasonable conditions to finance the purchase or improvement of fixed assets? Under Canada's *Small Business Loans Act* (SBLA) you may be able to get a term loan directly from an authorized lending institution.

The loans are available to all businesses operating for profit in Canada — excluding farming, charitable and religious enterprises — that have annual gross revenues of less than \$5 million. At the discretion of the lender, the loans can be used to finance up to 90 percent of the cost of the purchase and improvement of three categories of fixed assets:

- the purchase of land required to operate the business;
- the renovation, improvement, modernization, extension and/or purchase of premises; and
- the purchase, installation, renovation, improvement and/or modernization of new or used equipment.

Loans cannot be used to acquire shares or provide working capital.

Under the SBLA, the maximum total amount of loans a borrower may have outstanding cannot exceed \$250 000. The program also provides for the sharing of loan losses, if any, on a 15 percent to 85 percent basis between the lenders and the federal government. Borrowers must pay the federal government a one-time, up-front loan registration fee of 2 percent of the amount of each loan. This amount may be added to the loan.

The maximum rate of interest charged by the lending institution cannot exceed the prime rate plus 3 percent for floating-rate loans and the residential mortgage rate plus 3 percent for fixed-rate loans. This rate includes an administration fee of 1.25 percent which is paid back annually to the Crown, in support of its effort to minimize the cost of the program. The maximum period over which a loan may be repaid cannot exceed 10 years.

All chartered banks and Alberta Treasury branches, most credit unions and caisses populaires, and many trust, loan and insurance corporations in Canada are authorized to make loans under this program.

Small Business Loans Act (SBLA)

For more information, please contact one of the lending institutions mentioned above or the:

**Small Business Loans Administration Line
Tel.: (613) 954-5540
Fax: (613) 952-0290**

Business Development Bank of Canada

The Business Development Bank of Canada (BDC) has developed a wide range of financing alternatives to respond to the unique and financial needs of every type of business — from the smallest micro-business that is just starting out to medium-sized companies poised for rapid expansion. The BDC also offers a wide range of business counselling, management training and mentoring services (see Chapter 6, Management and Skills Development, for details). The BDC's extensive network of branches across Canada are available to help your business succeed.

Key Activities

Micro-Business Program Support is available to meet the early growth needs of the smallest businesses. This program provides training and/or counselling as well as financing of up to \$25 000 to new businesses and up to \$50 000 to existing companies whose business proposals demonstrate potential for growth and strong prospects for success.

Term Loans Flexible loans are provided for a wide range of projects including the acquisition of fixed assets, expansion, plant overhauls and the purchase of existing businesses. In some cases, a BDC term loan may be used to “top up” working capital depleted by capital expenditures or to finance sales growth. Term loans are offered at both floating or fixed rates for varying periods.

Working Capital for Growth Loans Businesses wishing to take advantage of growth opportunities can use these loans to “top up,” by as much as \$100 000, the financing available from a business' existing lines of credit. BDC also provides counselling assistance to ensure the growth plan is properly managed.

Venture Loans Businesses with strong growth potential and high-quality management may be eligible for cash flow and quasi-equity financing from \$100 000 to \$1 million for expansion and market development projects. Venture loans combine the most attractive features of both traditional term loans and equity financing, allowing you to raise equity funding without having to dilute ownership of your business.

Young Entrepreneur Business Development Initiative Complementing BDC's Student Business Loans Program, the Young Entrepreneur Business Development Initiative will make \$30 million available over the next three years to provide loans up to \$25 000 for business start-ups and \$50 000 for business expansion.

Patient Capital Innovative and knowledge-based businesses in the early stages of development that possess a market-ready product with the potential for high margins and rapid growth can obtain up to \$500 000 in long-term financing. As the name suggests, BDC appreciates that it takes time — and money — for new economy businesses to develop their markets. That is why repayment can be deferred for up to three years.

Venture Capital Equity financing of up to \$5 million is provided to firms with a promising position in their markets and dynamic management committed to sustained growth. BDC's investment can take the form of straight equity, options, warrants, convertible securities or other forms of debentures. In addition, BDC involvement can help companies raise additional venture capital from other sources.

Business Development Bank of Canada (BDC)

For more information about these financial services and the address, telephone and fax numbers of the BDC office nearest you, please contact:

Head Office
5 Place Ville-Marie, Suite 400
Montreal QC H3B 5E7

Tel.: 1-888-INFO-BDC (1-888-463-6232)

On-line: <http://www.bdc.ca>

Financing Support through the Regional Economic Development Agencies and FedNor

You have a great idea for a new business or need financing to expand or modernize your existing one. Where do you get the funds to make it happen? One of the many services the regional economic development agencies provide is to help you access the capital you need for your business to grow and prosper.

Key Activities

Atlantic Canada Opportunities Agency (ACOA)

Business Development Program This program is designed to help small businesses establish, expand or modernize by offering access to capital in the form of interest-free, unsecured repayable contributions.

ACF Equity Atlantic Inc. This company manages a \$30 million venture capital fund targeted to growth-oriented firms in the Atlantic region. Costs are shared equally by ACOA, the Atlantic provincial governments and chartered banks. Equity and quasi-equity investments are available in amounts ranging from \$150 000 to \$750 000.

Federal Office of Regional Development — Quebec (FORD-Q)

IDEA-SME This program provides services and funds activities in priority areas such as innovation, research and development, design, development of markets, export trade and assistance for entrepreneurship and business climate development. In each area, FORD-Q provides information and guidance, promotes small business growth and exports, facilitates access to flexible financing and supports strategic “catalyst” projects in response to regional or sectoral needs.

Federal Economic Development Initiative for Northern Ontario (FedNor)

FedNor has a number of initiatives to help Northern Ontario businesses access capital:

- a small, fully repayable program for emerging, innovative small businesses to conduct pre-commercial activities such as pre-competitive research and development, specialized training, marketing seminars and networking activities;
- additional capital funding to Community Futures Development Corporations (CFDCs) to enable them to develop their micro-lending programs and to achieve greater long-term self-sufficiency;
- loan-loss reserves to share risk, making \$35 million available to Northern Ontario small businesses (because of FedNor’s partnerships, borrowers deal only with a single financial institution throughout their transaction, reducing red tape and shortening response times); and
- contributions to not-for-profit sectoral, regional or community initiatives aimed at economic enhancement.

Western Economic Diversification Canada (WD)

WD has worked with financial institutions, co-operatives, the Farm Credit Corporation, and the Business Development Bank of Canada to facilitate funding for small businesses on commercial terms. Decisions on loan approvals are made by the lending institution. There are two major initiatives.

Commercial Loan Funds A series of commercial investment funds are targeted at western industries which have a high potential for growth but difficulty accessing capital. Sectors identified for investment funds include the health industry, biotechnology and agricultural biotechnology, agricultural value-added processing, environmental industries, information technology and telecommunications, knowledge-based industries and tourism.

Capital Services Targeted at small businesses in selected emerging industries, Capital Services provides expertise and assistance for developing business plans, advice and analyses for technology reviews and help with the preparation of documentation required by a lending institution.

Please see the **Key Contacts** section for the address, telephone and fax numbers of the regional economic development agency or FedNor office nearest you.

Community Futures Development Corporations

Counselling and advisory services often go hand in hand with financial assistance in making a business a success. Community Futures Development Corporations (CFDCs) provide "one-stop shopping" for individual or community-based economic development initiatives. CFDCs offer:

- counselling and advisory services to help with the establishment, expansion, competitiveness and stabilization of your business; and
- financial assistance in the form of loans, loan guarantees or equity investments up to \$75 000 to help you in the creation or maintenance of long-term employment in your community.

CFDCs provide financial support to communities outside metropolitan areas to develop and implement a long-term community strategic plan for the development of their local economy.

Community Futures Development Corporations (CFDCs)

Atlantic Canada	Tel.: 1-800-561-7862
Quebec	Tel.: (514) 496-7612
Southern Ontario	Tel.: (416) 954-7175
Northern Ontario	Tel.: (705) 671-0711
Western Canada	Tel.: (403) 495-4301

Aboriginal Business Canada

The federal government recognizes the unique contributions that Aboriginal businesses are making to Canada's economy. That is why the government established within Industry Canada, the Aboriginal Business Canada program — to provide business services and support to Indian, Inuit and Métis people. This support is available to individuals, associations, partnerships or other legal entities which are wholly or partly owned or controlled by Aboriginal people, whether on or off reserve.

The program targets small businesses, in particular, and is increasing its emphasis on supporting proposals which involve the expansion of domestic and export markets, Aboriginal tourism, technology adoption and enhancement, and youth entrepreneurship. Both financial and non-financial assistance are available. Contributions can be made toward the costs of:

- developing business plans and undertaking feasibility studies;
- establishing new businesses or joint ventures;
- increasing technology use in a business through acquisition of equipment or as a way to improve competitiveness;
- marketing activities designed to expand sales in Canada and internationally;
- business support, such as management and technical training, or hiring accounting or other professional advisors after starting a business; and
- advocacy activities which can benefit more than one firm and improve the overall climate or knowledge base for Aboriginal business.

Some contributions may be repayable. Loan insurance is also available to supplement or replace direct contributions.

Aboriginal Business Canada works with Aboriginal organizations, Aboriginal Capital Corporations and others to improve the business climate and access to capital for Aboriginal firms.

Specific initiatives for 1996-97 include linking Aboriginal businesses to the Information Highway; launching a national Aboriginal trade and export directory (published in June 1996); preparing and implementing an international business strategy for Aboriginal goods and services; developing a pilot "cyber-mall" for marketing unique Aboriginal products; and staging youth entrepreneurship workshops.

Aboriginal Business Canada

For more information about Aboriginal Business Canada programs, please contact your nearest Canada Business Service Centre to discuss your project with an officer, or contact:

**Industry Canada
235 Queen Street, 1st Floor West
Ottawa ON K1A 0H5**

Tel.: (613) 954-4065

Fax: (613) 957-7010

E-Mail: drever.douglas@ic.gc.ca

On-line: <http://www.vli.ca/abc>

Community Economic Development Program

The Community Economic Development Program (CEDP) was designed to provide long-term employment and business opportunities to Canada's Aboriginal citizens by giving them the means to manage their own skill development programs, economic institutions and business enterprises effectively. This is achieved by forging partnerships among Aboriginal peoples, various levels of government and the private sector.

The Program:

- assists communities and their members to define and achieve their economic goals and objectives through business, employment and resource development activities;
- finances Community Economic Development Organizations (CEDOs) which form the mechanism by which First Nations effectively manage their own economic development; and
- enables communities to attract qualified individuals as economic development officers who provide quality programs and services.

Community Economic Development Program (CEDP)

For more information, contact:

**Indian and Northern Affairs Canada
Economic Development Directorate**

Tel.: (819) 953-3490

Fax: (819) 997-7054

On-line: <http://www.inac.gc.ca>

Commercial Development Program

The Commercial Development Program complements Industry Canada's Aboriginal Business Canada Program. Industry Canada assesses applicant needs and recommends the appropriate assistance package. The Department may also provide direct contribution/loan fund assistance through its Aboriginal Community Development National Board. In the absence of an Aboriginal Capital Corporation, Indian and Northern Affairs Canada provides loan guarantees. As well, the Department facilitates economic development through networking initiatives with Aboriginal and non-Aboriginal companies to take advantage of business opportunities.

Commercial Development Program

For more information, contact:

**Indian and Northern Affairs Canada
Economic Development Directorate**

Tel.: (819) 953-3490

Fax: (819) 997-7054

On-line: <http://www.inac.gc.ca>

Resource Access Negotiations Program

The Resource Access Negotiations (RAN) program provides financial assistance for First Nation organizations to negotiate access to, as well as development of, nearby off-reserve resources. It assists in finding commercial investments for developing community-owned resources and sets up agreements with developers of large projects that will provide business and employment opportunities for First Nation members.

Resource Access Negotiations (RAN)**For more information, contact:****Indian and Northern Affairs Canada
Economic Development Directorate****Tel.: (819) 953-3490****Fax: (819) 997-7054****On-line: <http://www.inac.gc.ca>****Agriculture Financing: Farm Credit Corporation**

If you are a farmer or have some other form of agri-food business and need financing assistance for your enterprise, the Farm Credit Corporation (FCC) offers a flexible range of products and services tailored to your special needs. FCC offers financing to Canadian farmers, with or without off-farm income, for any expenditure that contributes to the development of a farm operation or diversification on farm property, even if the business is not directly related to farming. FCC's initiatives include:

- Family Farm Loans that allow for the gradual transfer of farm assets to the next generation;
- pre-approved loans;
- loans for equipment and livestock using security other than real estate;
- loans to part-time farmers regardless of their principal occupation; and
- loans for value-added processing and farm diversification projects, including niche markets such as aquaculture and silviculture.

Farm Credit Corporation (FCC)**For more information about these and other programs as well as for the address, telephone and fax numbers of the FCC office nearest you, please contact:**

**Head Office
Farm Credit Corporation
1800 Hamilton Street, P.O. Box 4320
Regina SK S4P 4L3**

**Tel.: 1-800-387-3232 (Guelph)
(306) 780-8100 (Regina)**

On-line: <http://www.fcc-sca.com>

Canada Community Investment Plan

Innovative small businesses need access to investment money — often referred to as risk capital — to finance growth. Unfortunately, much of the risk capital currently available to business is located in the large metropolitan areas and is mainly available in large amounts. The goal of the Canada Community Investment Plan (CCIP) is to help communities bring risk capital to growing small firms in non-financial centres.

Twenty communities which have demonstrated growth opportunities, but lack a full range of investment services, will be given an opportunity to carry out a demonstration project designed to bring risk capital into their community.

The federal government will cover two thirds of the cost needed to establish and operate the demonstration projects, to a maximum of \$600 000 for each project, over a five-year period.

If your business could benefit from risk capital, contact CCIP to determine whether your community has been chosen to carry out a demonstration project. If it has not, you may wish to approach CCIP or your community economic development officer with a proposal and/or suggestion for submitting a demonstration project to CCIP.

Canada Community Investment Plan (CCIP)

For more information, please contact:

**CCIP Secretariat
235 Queen Street
Ottawa ON K1A 0H5**

Tel.: (613) 954-2746

Financing Assistance for Canadian Cultural Organizations

As the federal government's leading promoter of Canadian culture and cultural industries, one of the primary goals of Canadian Heritage is to support and strengthen the capacity of Canadian-owned and controlled cultural industries to produce, distribute and market their products.

As a small business operator, you may be able to benefit from one of the following programs.

Key Activities

Book Publishing Industry Development Program Aimed at Canadian book publishers and book publishers' professional associations, the program provides financial assistance through aid to publishers, the publishing industry and its associations, and international marketing assistance (administered by the Association for the Export of Canadian Books — Tel.: (613) 562-2324).

Cultural Industries Development Fund (CIDF) This Fund provides financing services, with an emphasis on term loans, to Canadian-owned and controlled cultural enterprises in five sectors: book publishing, magazine publishing, film and video production, multimedia and sound recording.

Access to the Fund is limited to the production and distribution sectors of these cultural industries. CIDF is administered by the Business Development Bank of Canada (BDC). You can obtain information on eligibility criteria from any BDC office or by calling 1-888-INFO-BDC (1-888-463-6232).

Publications Assistance Program This Program is aimed at publishers of paid-circulation periodicals, small community weekly newspapers and public libraries. Funding is provided through a postal rate subsidy that helps targeted groups offset their mailing costs for publications.

Sound Recording Development Program (SRDP) For Canadian-owned companies that produce, publish, distribute, market or promote Canadian-content music, SRDP makes funds available for production assistance, marketing and distribution, and business development. National trade associations are also eligible for assistance in the areas of export marketing and business development.

For more information about these programs, please contact:

**Senior Manager
Cultural Development Heritage
Canadian Heritage**

Tel.: (819) 997-4455

Fax: (819) 997-4464



CANADIAN BUSINESS NETWORKS COALITION

A three-year demonstration project, launched in 1995, the Canadian Business Networks Coalition (CBNC) provides expert advice and technical support, and limited matching funds, to small businesses for the development of strategic alliances.

Also known as partnerships, collaborations or networks, strategic alliances are a proven way of creating efficiencies and improving competitiveness for all sectors.

When companies decide to form an alliance, they can apply to become a designated alliance in CBNC's three-phase program. Each phase represents a successive step in the process of becoming a formal alliance. To be admitted, an alliance needs three or more financially viable members and should demonstrate a desire to explore a real need or market opportunity.

As part of the three-phase program, the CBNC will put you in contact with a trained business network advisor (more than 100 have been trained throughout Canada).

This initiative is sponsored by Industry Canada and the Canadian Chamber of Commerce. For more information and an application, please contact:

Canadian Business Networks Coalition
55 Metcalfe Street, Suite 1160
Ottawa ON K1P 6N4
Tel.: (613) 234-0053
Fax: (613) 234-0413
E-Mail: cbncinfo@cbnc.ca

On-line: <http://strategis.ic.gc.ca>
(under "Business Support and Services, Contact!
The Canadian Management Network.")

Accessing New Markets

Simplifying Internal Trade

To grow and prosper, small businesses need easy access to markets across the country. However, provincial trade barriers have made doing business in Canada complicated. As a first step in the ongoing process of reducing trade barriers, the federal, provincial and territorial governments negotiated an Internal Trade Agreement that came into effect on July 1, 1995.

The goal of the Agreement is to eliminate barriers to trade, investment and mobility within Canada. For example, the Agreement ensures that:

- Canadian firms will have better access to procurement opportunities with all levels of government, regardless of where they are located;
- labour will be able to move more freely between provinces, and occupational qualifications will become more "portable" as standards from different jurisdictions are reconciled; and
- consumer standards and regulations will be harmonized, allowing firms to meet the standards of different provinces more easily and provide goods and services to a larger market.

Internal Trade Agreement

For more information about how the Agreement works, please refer to:

On-line: <http://info.ic.gc.ca/ic-data/economy/economy-e.html>

Resolving Internal Trade Disputes

Businesses can appeal to their provincial governments if they feel that Agreement rules are not being respected, or call:

Internal Trade Secretariat
Tel.: (204) 987-8090

Exporting

The federal government has a number of programs and services specifically designed to meet the needs of companies with varying levels of export experience.

To serve business effectively, the government is pursuing new approaches, based on a Team Canada partnership with the provinces, territories and the private sector. Designed to give better and more efficient international business development services and activities, the new approaches include:

- Canada's International Business Strategy to integrate export strategies for individual industry sectors;
- National Sector Teams to develop, with private sector organizations, strategies to compete abroad;
- Regional Trade Networks to ensure effective service delivery across Canada;
- International Business Opportunities Centre to offer hands-on, quick response to Canadian firms on specific market opportunities; and
- market information and intelligence for Canadian businesses as well as key contacts to pursue global opportunities.

Through strategic and effective international business development programs, the federal government aims to ensure the global success of Canadian firms.

Your first stop, particularly if you are new to exporting, should be one of the 11 Canada Business Service Centres (CBSCs) located throughout Canada. These Centres bring federal, provincial and, in some cases, private sector resources together under one roof to help businesses get the information they require quickly and efficiently (Please refer to Chapter 1, Government Organizations, for more detailed information on the CBSCs).

If, however, your firm is already involved in international business or is export-ready, you should contact the International Trade Centre (ITC) nearest you. ITCs provide a one-stop trade service to meet your company's needs.

Department of Foreign Affairs and International Trade InfoCentre

The InfoCentre is your doorway to the world. Its information agents can:

- inform you of programs, services and publications;
- suggest and send customized information packages containing market studies specific to your sector and country of interest, or publications such as *The Exporter's Guide*;
- add your name to the mailing list for *CanadaExport*, DFAIT's international business newsletter; and
- refer you to specialists in Canada and abroad.

More than 900 information pieces are available. They include: market studies and information, information on programs and services (including export financing) and press releases. Documents range from single-page country fact sheets to multi-page industry sector market studies. As part of the Team Canada approach, additional market reports for specific subsectors or product niches are being prepared, according to the priorities identified by National Sector Teams.

CANADA'S INTERNATIONAL BUSINESS STRATEGY

National Sector Teams have developed 23 industry sector strategies to identify global opportunities for Canadian exporters. These strategies, contained in Canada's International Business Strategy (CIBS), determine which international initiatives receive government support. A regularly updated list of government-sponsored sectoral trade activities is available from the Department of Foreign Affairs and International Trade (DFAIT) InfoCentre or:

On-line: <http://www.dfait-maect.gc.ca/english/trade/cibs/english/menu.htm>

NATIONAL SECTOR TEAMS

National Sector Teams (NSTs) aim to strengthen links among stakeholders within individual industry sectors. The federal and provincial governments, industry associations and private sector companies are teaming up to pursue international trade more effectively. Teams develop sector strategies for CIBS; identify sourcing supplies in response to export leads, provide sectoral advice and consult with industry on the potential impacts of policy.

For a complete list of teams and contact names, please contact:

Industry Canada, Tel.: (613) 954-2906

or Department of Foreign Affairs and International Trade, Tel.: (613) 996-0550.

REGIONAL TRADE NETWORKS

Regional Trade Networks (RTNs) are strong federal-provincial partnerships, forged in every region of Canada to provide better services to companies. These Networks pool expertise and resources to reduce overlap and duplication. They help prepare small businesses to export, and provide them with training, counselling, market information and intelligence, and international financing information. The Networks are composed of federal, provincial and agency representatives, and people from the private sector, and work closely with the National Sector Teams to link regional and international business priorities.

For more information, please contact: Industry Canada, Tel.: (613) 954-5592.

TAKE A WORLD VIEW...

EXPORT YOUR SERVICES

The Department of Foreign Affairs and International Trade Canada, Industry Canada and the private sector have formed a partnership to prepare a sophisticated interactive software package called Take A World View ... Export Your Services. The software is directed at the services industry in Canada which includes architects, lawyers, construction specialists, accountants, information technology wizards and environmental or agricultural consultants. The software gives you all the information you need to start exporting your services.

The six quick-to-load diskettes describe the exporting process, help you develop a tailor-made export plan, outline the 10 common mistakes a new exporter can make and provide information on networking, forming partnerships and relationship selling.

The cost of the software is \$49.95, plus shipping, handling and GST. Orders may be placed by calling:

Canada Communication Group

Tel.: (819) 956-4800

Refer to Catalogue number:

E74-67/1995E-MR1 for English

E74-67/1995F-MR1 for French

Note: To use this software, you will need an IBM or compatible PC, 386 or higher, with a minimum of 4MB of RAM, 15MB free disk space, VGA monitor, Windows 3.1 or 3.x, or Windows 95. Macintosh users can access it via Softwindows.

You can also obtain information, 24 hours a day by:

- using the interactive FaxLink Service (dial (613) 944-4500 from the handset on your fax machine and follow the voice prompts);
- accessing the InfoCentre Bulletin Board (IBB) at 1-800-628-1581, through your computer's modem (businesses interested in accessing the market intelligence opportunities service of the IBB must first be WIN Export registered); and
- accessing the Department on the Internet at: <http://www.dfait-maeci.gc.ca>.

Department of Foreign Affairs and International Trade InfoCentre

Tel.: 1-800-267-8376

613-944-4000

Fax: (613) 996-9709

International Trade Centres

If you are export ready or currently involved in international business and need access to trade development services, Canada's International Trade Centres (ITCs) can help you. The Centres, established jointly across Canada by the Department of Foreign Affairs and International Trade, and Industry Canada, provide one-stop shopping for services to Canadian firms in your situation. Not only do the ITCs provide a link with Canadian trade commissioners abroad, they also offer a full range of trade development services, including:

- export counselling;
- information on international markets;
- market opportunities;
- international marketing plans;
- information on technology transfer and joint venture opportunities;
- access to export programs and services such as the Program for Export Market Development (PEMD);
- recruitment of participants for trade fairs and missions abroad;
- recommendations for trade-related conferences and seminars; and
- trade publications produced by DFAIT and other federal departments.

International Trade Centres (ITCs)

Please see the *Key Contacts* section for the address, telephone and fax numbers of the ITC office nearest you.

Trade Commissioner Service

In 125 cities across Canada and around the world, there is a network of Canadian Trade Commissioners ready to promote Canadian trade, investment and tourism. These people, with the Department and Foreign Affairs and International Trade (DFAIT), work on behalf of export ready firms in individual foreign markets by:

- identifying sales leads;
- identifying potential customers to Canadian companies;
- promoting companies to local customers;
- advising on marketing channels;
- recommending appropriate trade fairs;
- identifying suitable foreign firms to act as agents;
- helping to find credit and business information on potential foreign partners;
- interceding to help solve problems with duties, taxes or foreign exchange;
- advising on a country's current trade, business and financial environment and practices; and
- advising and assisting with foreign joint ventures and licensing.

If you are new to exporting, or want to find out about trade services offered by DFAIT, your first step is to contact the trade commissioner in the International Trade Centre nearest you. Addresses, telephone and fax numbers are included in the *Key Contacts* section of this guide.

Trade Commissioner Service

To obtain copies of the Service's trade publications, such as market guides, export newsletter (*CanadaExport*) or trade reports, please contact:

InfoCentre Tel.: 1-800-267-8376
(613) 944-4000

24-hr FaxLink Service: (613) 944-4500 (faxback service)

InfoCentre Bulletin Board (IBB): 1-800-628-1581
(613) 944-1581

World Information Network for Exports

WIN Exports is a computerized data base of Canadian exporters and their capabilities. It is used by the Trade Commissioner Service worldwide, as well as by Team Canada partners, to match Canadian exporters with international business opportunities. Over 140 000 requests from foreign buyers are received annually.

Companies registered with WIN Exports have full access to the on-line International Bulletin Board, and its listing of market opportunities. In addition, companies registered in WIN Exports automatically receive *CanadaExport*, DFAIT's international business newsletter. WIN Exports is also used to identify Canadian exporters for participation in trade shows and missions.

INTERNATIONAL BUSINESS

OPPORTUNITIES CENTRE

The Department of Foreign Affairs and International Trade (DFAIT) and Industry Canada have implemented an International Business Opportunities Centre (IBOC) to help trade commissioners respond to requests for potential suppliers, particularly small businesses. Using electronic data bases such as DFAIT's WIN Exports and Industry Canada's Canadian Companies Capabilities as well as a broad network of other courses, IBOC contacts Canadian companies to advise them of product or service-specific inquiries from foreign buyers.

International Business Opportunities Centre

Department of Foreign Affairs and International Trade

125 Sussex Drive

Ottawa ON K1A 0G2

Tel.: (613) 944-6000

Fax: (613) 996-2635

STRATEGIS

Strategis is Canada's largest business information Web site.

The business information products on *Strategis* will help you identify new markets, explore opportunities for growth, find partners, form alliances, and discover and develop new technologies or processes.

On-line: <http://strategis.gc.ca>

If you are not registered on the WIN Exports data base, you may lose out on some great export opportunities. If you are export-ready, the advantages of being a part of WIN Exports are many, and it is easy to register. Have your company's capabilities showcased to foreign buyers by registering in one of the following ways:

- through your nearest ITC (please see the *Key Contacts* section for the address, telephone and fax number of the ITC nearest you);
- through the InfoCentre at 1-800-267-8376 or (613) 944-4000 (ask for a WIN Exports registration form); or
- through a faxed request on your company letterhead, which you send to 1-800-667-3802 or to (613) 944-1078.

AGRI-FOOD TRADE SERVICE DIRECTORY

The Agri-Food Trade Service Directory was developed to provide current and potential Canadian agri-food exporters with information about the branches and divisions in Agriculture and Agri-Food Canada (AAFC) and in the Department of Foreign Affairs and International Trade (DFAIT) which can help them with their exports. The directory includes summaries of the responsibilities of each branch/division as well as the names, telephone numbers, E-Mail addresses and responsibilities of key contacts within each section.

For more information, please contact:

Agri-Food Trade Service

Agriculture and Agri-Food Canada

Sir John Carling Building

930 Carling Avenue

Ottawa ON K1A 0C5

Tel.: (613) 759-7687

Fax: (613) 759-7506

E-Mail: kmcfarlana@em.agr.ca

Agri-Food Trade Service

The Agri-Food Trade Service (ATS), an Agriculture and Agri-Food Canada (AAFC) initiative, provides simplified and centralized access to international market information/intelligence, export trade counselling and export support activities.

Close co-ordination with the Department of Foreign Affairs and International Trade (DFAIT) and six other federal departments and agencies ensures that you receive "single window" treatment from the government department or agency that is your first point of contact. This single window concept is designed to take your agri-food business from initial inquiry to foreign market.

Key Activities

Agri-Food 2000 (AFT) This cost-shared support initiative is designed to help the Canadian agri-food industry increase sales of agriculture, food and beverage products through a wide range of domestic and export market development projects. The project targets industries working collectively through associations and alliances.

Tel.: (613) 759-7742

E-Mail: ehodgins@em.agr.ca

Enhanced Market Information Export Market Assessment Reports (EMARs) are available for a number of priority countries for agri-food exporters and potential exporters. Currently, EMARs are available for Argentina, Brazil, Chile, China, Japan, Korea, Mexico, Philippines, Singapore, South Africa and Thailand, and new ones are being added on an ongoing basis.

Tel.: (613) 759-7644

E-Mail: jdegraaf@em.agr.ca

Agri-Food Exporters to New Markets in Asia Pacific (NewAP) and Latin America (NewLa)

This program provides information and training, in Canada or on site, to potential new exporters to the Asia-Pacific and Latin American regions.

Tel.: (613) 759-7636

E-Mail: sjorgensen@em.agr.ca

Monitoring of Competitor Market Development Policies and Practices ATS monitors changes in the levels of market development support provided by the United States and other key countries to ensure the competitiveness of Canadian companies abroad. Reports are currently available for Australia, Denmark, France, Germany, the Netherlands, New Zealand, United Kingdom and United States.

Tel.: (613) 759-7744

E-Mail: jstewart@em.agr.ca

Agri-Food Trade Network (ATN) This computer-based system is designed for easy retrieval of timely and customized global trade and market information. Canadian exporters have the choice of speaking with an information agent in their region or accessing the ATN home page on the Internet. Information available includes market profiles, World Trade Organization trade rules, information from Canadian posts abroad and Canadian company capabilities. Canadian companies can also access privileged information by obtaining a special password for the home page.

On-line: <http://atn-riac.agr.ca>

Webmaster:

Tel.: (613) 759-7750

E-Mail: rlacroix@em.agr.ca

ATN Information

Tel.: (613) 759-7651

E-Mail: vmctaggart@em.agr.ca

Enhanced Trade Show Support AAFC has joined with the Department of Foreign Affairs and International Trade to mount sophisticated trade show exhibits and food promotions. Exhibitor training is available to ensure that Canadian agri-food firms are properly prepared.

Tel.: (613) 759-7687

E-Mail: kmcfarlane@em.agr.ca

EXPORT TRAINING

If you are interested in export-related training programs, please refer to Chapter 6, Management and Skills Development.

Export Financing

Financing is more likely to be required in exporting than in domestic transactions because the time between production and payment is normally greater. *The Exporter's Guide* from the Department of Foreign Affairs and International Trade can help you become more familiar with various options for financing transactions as well as with strategies to ensure protection from non-performance by foreign buyers.

The Exporter's Guide

To obtain a copy of this guide, please contact the Department of Foreign Affairs and International Trade InfoCentre at:

**Tel.: 1-800-267-8376
(613) 944-4000**

A number of federal programs are designed to assist small businesses financially in areas such as:

- market exploration — Program for Export Market Development (PEMD);
- export credit insurance — Export Development Corporation (EDC);
- lines of credit — EDC;
- acting as the prime contractor — Canadian Commercial Corporation (CCC); and
- pre-shipment financing — CCC.

The Canadian International Development Agency (CIDA) also finances procurement activities conducted on its behalf.

Each of the involved corporations and departments is an integral member of Team Canada, and is responsible for a different aspect of financing. Where appropriate, the corporations co-ordinate their activities with each other, with those of other levels of government and with business organizations — banks, insurance companies, trading houses — in order to provide the most effective assistance.

Program for Export Market Development

As the government's primary international business development program, the Program for Export Market Development (PEMD) provides conditionally repayable assistance in support of a variety of activities which help Canadian firms expand into new export markets.

Preference for participation in the program is given to companies with annual sales greater than \$250 000 but less than \$10 million, and/or with less than 100 employees for a firm in the manufacturing sector and 50 employees if in the service industry. PEMD applicants must be export-ready Canadian companies, and registered with WIN Exports.

Key Activities

Market Development Strategies (MDS) MDS provides cost-shared (50:50) assistance on the basis of a company's one or two-year international marketing plan for activities such as:

- market identification visits;
- trade fairs;
- product testing for market certification;
- legal fees for marketing agreements abroad;
- transportation costs for offshore company trainers;
- product demonstration costs; and
- other costs necessary to execute a marketing plan.

The PEMD contribution is a minimum of \$5000 and a maximum of \$50 000.

New-to-Exporting Companies A maximum contribution of \$7500 is available to companies that have little export experience to visit either a potential market or participate in an international trade fair.

Capital Projects Bidding This program is designed to assist Canadian engineering, manufacturing, construction, architecture and management consulting firms in bidding or proposal preparation, against international competition, for major capital projects outside Canada. The bid value to the applicant must be greater than \$1 million and the PEMD contribution is a minimum of \$5000 and a maximum of \$50 000.

Trade Association Activities This program is dedicated to the agri-food sector and provides financial assistance on a cost-shared basis to national agri-food associations engaged in export market development. Approval of funding is via the interdepartmental Agri-food Industry Market Strategies (AIMS) Steering Committee.

PEMD

Further information on the program, including a descriptive booklet and application forms, is available from your nearest International Trade Centre office. Please see the *Key Contacts* section for the address, telephone and fax numbers of the ITC office nearest you.

Department of Foreign Affairs and International Trade InfoCentre

Information about these programs is also available by contacting:

Tel.: 1-800-267-8376

(613) 944-4000

E-Mail: xcii.extott@extott09.x400.gc.ca

PEMD Agri-Food

A special element of the Trade Association Activities component of the Program for Export Market Development (PEMD), PEMD Agri-Food is a joint initiative between Agriculture and Agri-Food Canada (AAFC) and the Department of Foreign Affairs and International Trade (DFAIT). It is funded mainly by AAFC and administered by DFAIT.

Agri-food Industry Market Strategies (AIMS)

For more information on AIMS, please contact:

**International Market Services Division
Agriculture and Agri-Food Canada**

Tel.: (613) 759-7742

E-Mail: ehodgins@em.agr.ca

Export Development Corporation

The Export Development Corporation (EDC) helps Canadian exporters compete and succeed in foreign markets by providing a wide range of financial and risk management services including:

- export credit insurance;
- performance-related guarantees and insurance;
- foreign investment insurance; and
- export financing for foreign buyers of Canadian goods and services.

Key Activities

Export Credit Insurance When your export receivables are insured by EDC, your bank is more likely to accept them as security when providing working capital. EDC can also help improve your cash flow by converting a credit sale into a cash deal.

The Master Accounts Receivable Guarantee (MARG) Program Developed by EDC in co-operation with Canadian financial institutions, MARG provides operating lines of credit of up to \$500 000 to smaller exporters whose total annual sales do not exceed \$5 million. The Program can increase your operating line of credit by using your foreign accounts receivable as bank security.

Lines of Credit and Protocols These are pre-arranged financing facilities set up between EDC and foreign banks or agencies around the world. EDC disburses funds on behalf of the borrower. Because the terms are pre-arranged, they allow quick and easy access to financing for your international customers.

Note Purchases Tailored for small businesses, EDC buys promissory notes issued by foreign buyers to Canadian exporters for the purchase of Canadian goods and services.

Hotline for Smaller Exporters The specialists from the Emerging Exporters Team can answer questions about how the Export Development Corporation (EDC) can help small businesses, with annual sales up to \$1 million, succeed internationally. An EDC financial specialist can take your insurance or loan application over the telephone. The specialist can also refer you to other sources of export assistance. Tel.: 1-800-850-9626. On-line: <http://www.edc.ca/english/index.html>

NORTHSTAR NORTHSTAR Trade Finance Inc. was formed in partnership with the federal government through EDC, Western Economic Diversification Canada (WD), the provincial governments of British Columbia and Ontario, and the private sector to support small business exporters. The company fills a gap in the marketplace by financing export sales of between US\$100 000 and US\$3 million, with repayment terms of one to five years. Support is available for term and floor plan financing. However, a financing package can be tailored to implement most export sales of capital goods.

For help with export transactions for capital goods and equipment, contact:

Tel.: (604) 664-5828

Fax: (604) 664-5838

E-Mail: sshepher@northstar.ca

On-line: <http://www.northstar.ca>

Canadian Commercial Corporation

The Canadian Commercial Corporation (CCC) can provide you with valuable assistance if you are selling to foreign governments or international organizations. In these types of transactions, the CCC normally signs a contract with the foreign buyer and contracts a Canadian supplier to fulfil the contract with this buyer. In other words, CCC acts as the prime contractor for the foreign buyer.

Contracting a Canadian company through CCC assures the foreign customer that the terms and conditions of the contract will be met. The Corporation's services, and the credibility it offers, are of particular benefit to small businesses, many of which may be relatively unknown internationally.

CCC's services extend to every stage of the procurement process including:

- identifying opportunities;
- helping to prepare bids;
- assisting in the negotiation and administration of contracts;
- providing contract audits; and
- collecting from foreign customers and paying suppliers.

The Corporation's new Progress Payment Program, which operates in collaboration with Canadian banks, can make it easier for you to obtain pre-shipment financing by allowing you to draw on a special line of credit. CCC also offers faster payments for your contracts (normally 15 days).

Progress Payment Program

**Canadian Commercial Corporation
50 O'Connor Street, 11th Floor
Ottawa, ON K1A 0S6**

Tel.: 1-800-748-8191

(613) 995-0946

Fax: 1-613-995-2121

CCC General Inquiries

Tel.: (613) 996-0034

Canadian International Development Agency

The Canadian International Development Agency (CIDA) is the federal government's primary assistance mechanism to the developing world and administers development assistance programs in more than 100 countries. Since 1995, CIDA has also administered a special budget allocated for co-operation with the countries of Central and Eastern Europe and the former Soviet Union. Many of CIDA's programs are implemented in collaboration with the private sector, through consultants, contractors and suppliers.

Although CIDA is involved with contracts for services, food aid, goods and commodities, the Agency does not generally procure directly from suppliers. Instead, CIDA finances procurement activities conducted on its behalf.

The standard approach of CIDA for a services contract bid valued at more than \$100 000 is to invite suppliers to prequalify through the Open Bidding Service (OBS). The OBS is a nation-wide electronic bulletin board which advertises government goods and services contracts (please refer to Chapter 10, Doing Business with the Federal Government, for more detailed information on the OBS).

CIDA also uses several mechanisms for awarding contracts under \$100 000 including standing offers, special operating agencies, the OBS, a simplified request for non-OBS proposals and non-competitive selection.

CIDA Contracting Process

For information, contact:

**Contracting Management Division
Canadian International Development Agency
200 Promenade du Portage
Hull QC K1A 0G4**

Tel.: (819) 997-7778

Fax: (819) 994-5395

On-line: <http://www.acdi-cida.gc.ca>

Key Activities

Industrial Co-operation Program (INC) INC helps Canadian firms establish long-term business relationships with partners in developing countries. INC can help firms conduct preliminary evaluations of their projects and will share the cost of activities necessary to ensure the sustainability of a project.

To qualify for the program, a project proposal must include social, economic and industrial benefits to both the developing country and Canada. That is, a requirement exists to show how the host country would benefit from the project in such areas as new technology, job opportunities, business expansion and savings in foreign exchanges, and how Canada would benefit, for example, by supplying equipment, components and services.

Central and Eastern Europe Program This program provides cost-shared assistance to Canadian firms to prepare proposals in a number of priority areas including:

- projects designed to facilitate the transition to market economies, strengthen Canadian economic and trade links with the region and promote democratic development;
- projects that facilitate the transfer of technology, expertise and investment consistent with the development and modernization of free market enterprises; and
- the development of joint ventures and trade investment opportunities.

Examples of eligible cost-sharing proposals include front-end studies to evaluate specific joint ventures or other investment opportunities and enterprise-specific training for local partners of Canadian firms.

AUTOMATED CUSTOMS

INFORMATION SERVICE

A computerized, 24-hour telephone service, the Automated Customs Information Service (ACIS) provides general customs information. You can use a Touch-Tone™ or rotary-dial telephone to hear recorded information on a variety of customs topics such as travellers and personal exemptions, commercial importations and exportations, Postal Import Form E-14, general postal importations and the North American Free Trade Agreement (NAFTA). You can access ACIS in the following cities by calling these numbers:

Halifax	(902) 426-2911
Moncton	(506) 851-7020
Quebec	(418) 648-4445
Montreal	(514) 283-9900
Ottawa	(613) 993-0534
Toronto	(416) 973-8022
Hamilton	(905) 308-8715
Windsor	(519) 257-6400
Winnipeg	(204) 983-6004
Calgary	(403) 292-8750
Edmonton	(403) 495-3400
Vancouver	(604) 666-0545

You can also call toll-free from other locations in Canada:
Tel.: 1-800-461-9999

If you call during office hours, the system can transfer you to a customs officer if you need more specific information.

For more information on ACIS and system codes that will allow you to go directly to the information you need, see the leaflet called *Automated Customs Information Service (ACIS)*, which is available at your nearest customs office.

For more information about these two and other CIDA programs, please contact:

Tel.: (819) 997-5006
TDD (Telecommunications Device for the Deaf): (819) 953-5023
Fax: (819) 953-6088
FaxLink Service: (613) 944-4500
E-Mail: info@acdi-cida.gc.ca

On-line: <http://www.acdi-cida.gc.ca>

For a CIDA-INC applicant kit, please contact:

Tel.: (819) 953-5444
Fax: (819) 953-5024

Importing

If you are new to importing or even if you are an experienced importer, your local Customs Border Services office can provide you with the information you need to simplify the import process.

Local customs staff can call on specialists and administrators knowledgeable in customs tariff issues, valuation, origin requirements and duties relief programs. Revenue Canada's publication, *Guide to Importing Commercial Goods*, provides an overview of the importing process from reporting and release through accounting and payments, and includes information on other customs matters such as service options and warehousing your goods.

Customs Trade Seminars

Revenue Canada hosts one-day trade seminars to give importers and exporters, especially small businesses, information on the rules and procedures for import and export. The topics covered include:

- the basic import process;
- exporting from Canada to the United States;
- tariff classification, valuation and origin; and
- duties relief programs.

Also included in the seminars is a booth area for exhibits from Revenue Canada, the U.S. Customs Service, other Canadian government departments and related trade associations. Staff are available to answer questions.

Customs Trade Seminars

For more information on these seminars, please contact:

Client Services Division
Customs Border Services Branch
Ottawa ON K1A 0L5

Tel.: (613) 957-7256

Protective Measures for Canadian Products Against Unfair Foreign Competition: *Special Import Measures Act*

The *Special Import Measures Act* (SIMA) protects Canadian producers and manufacturers against unfair competition from imports of dumped or subsidized goods. Canada's right to apply this legislation against imports from the United States and Mexico is not restricted by the North American Free Trade Agreement (NAFTA).

Dumped goods are sold to importers in Canada at prices less than their selling price in the exporter's domestic market, or at prices less than their full cost. Subsidized goods get financial or commercial benefits from a foreign government that lower the price of the goods exported to Canada. If these imported goods cause, or threaten to cause, injury to Canadian producers of similar goods, Revenue Canada can impose anti-dumping or countervailing duties on the import of these goods.

If you believe that the dumping or subsidizing of imported goods is causing, or threatening to cause, injury to your industry, you may lodge a complaint with Revenue Canada. Trade associations may also lodge a complaint on behalf of their members.

Special Import Measures Act (SIMA)

For more information, including literature on SIMA and its processes, please contact the SIMA liaison officer at any Revenue Canada trade administration services office.

National Contact
Director, Policy and Administration Division
Anti-dumping and Countervailing Directorate
Revenue Canada
Ottawa ON K1A 0L5

Tel.: (613) 954-7251

REVENUE CANADA BUSINESS WINDOWS

Newfoundland

St. John's

Prince Edward Island

Charlottetown

Nova Scotia

Halifax, Sydney

New Brunswick

Bathurst, Moncton, Saint John

Quebec

Chicoutimi, Hull, Laval, Montreal, Quebec, Rouyn-Noranda, Sherbrooke, Trois-Rivières

Ontario

Barrie, Belleville, Hamilton, Kingston, Kitchener-Waterloo, London, Mississauga, North Bay, North York, Ottawa, Peterborough, St. Catharines, Sault Ste. Marie, Scarborough, Sudbury, Thunder Bay, Toronto, Windsor

Manitoba

Brandon, Winnipeg

Saskatchewan

Regina, Saskatoon

Alberta

Calgary, Edmonton, Lethbridge, Red Deer

British Columbia

Burnaby, Kelowna, Penticton, Prince George, Vancouver, Victoria

For phone numbers, please refer to the number listed for business inquiries under Revenue Canada in the blue pages of your phone book or call:

Tel.: 1-800-959-5525

(613) 957-8109

The North American Free Trade Agreement (NAFTA)

The NAFTA expands Canada's free trade area from a market of 270 million people to a market of 360 million through the addition of Mexico to the free trade zone.

In 1994, two-way trade with Mexico exceeded \$5.5 billion and is expected to exceed \$7 billion by the end of the decade.

Customs procedures have not significantly changed for most of Canada's importing community under the NAFTA, however, there are significant differences for the textile, apparel, chemical and automotive sectors.

For information on NAFTA customs procedures, please contact Revenue Canada's:

**Electronic Bulletin Board
1-800-267-5979**

or

**NAFTA Inquiry Line
Tel.: 1-800-661-6121
(613) 941-0965**

Small Business Tax Requirements and Services

The federal government is committed to improving and simplifying the tax system in order to promote job creation and economic growth, and to ensure fairness to all businesses. Revenue Canada has a number of initiatives specifically designed to improve its services to small businesses, to reduce the paper burden and to enhance competitiveness.

Business Number and Integrated Services

The Business Number (BN) gives you a unique identifier that remains unchanged no matter how many or what types of accounts you have.

The BN includes Revenue Canada's four major business accounts:

- corporate income tax;
- payroll deductions;
- the goods and services tax (GST); and
- import/export.

You can get one-stop service from Business Windows located in Revenue Canada tax services offices. The address and telephone number of the nearest tax services office is available in the blue pages of your telephone directory.

Business Number

To register a new business, please call your nearest Revenue Canada tax services office (number available in the blue pages of your telephone book) or:

**Tel.: 1-800-959-5525
(613) 957-8109**

In Quebec, the BN includes only corporate income tax, payroll accounts and import/export. The ministère du Revenu du Québec continues to administer GST accounts using the old account number, where applicable.

Simplified Returns and Claims

Revenue Canada is working to simplify the process of filing your tax returns and claiming tax credits. The type of return you file, depends on your business. When you establish your company, you have the choice of creating one of three types of businesses:

- a sole proprietorship;
- a partnership; or
- an incorporated business.

SMALL BUSINESS INFORMATION SEMINARS

Revenue Canada offers small business seminars to individuals who are thinking about starting a business or who have started one during the year. The seminars provide information on your rights and obligations under income tax, GST, excise and customs legislation, and about other services and help available to you.

The seminars are divided into four modules (government services, customs, GST and income tax) and can be offered together or on a stand-alone basis. They are held throughout the year, days or evenings. The total time for all four modules is about 7.5 hours. There is no charge for this service.

NEW EMPLOYER VISIT PROGRAM

If you are a new employer, Revenue Canada officials will visit you at your premises. Officials can advise you on your concerns, and discuss with you how the Department can help you with the many challenges you face.

For more information on either of these programs, please contact the Revenue Canada tax services office nearest you (number available in the blue pages of your telephone directory).

REVENUE CANADA

Revenue Canada provides a number of information booklets for small businesses, including:

- *Business and Professional Income*
- *Employer's Guide to Payroll Deductions — Basic Information*
- *Business and Professional Income — Supplementary Guide*
- *Scientific Research and Experimental Development*
- *Claiming Scientific Research and Experimental Development Expenditures*
- *Tax Information for Professional Artists*

To obtain these guides or any other information related to federal tax issues, please contact your nearest Revenue Canada tax services office (phone number available in the blue pages of your telephone directory).

On-line: <http://www.rc.gc.ca>

Note: Due to security and confidentiality requirements, Revenue Canada does not accept requests or questions through the Internet.

Your financial and legal responsibilities are different under each of these business types and tax filing regulations differ as well.

Key Options

Incorporated Businesses You are required to submit a T2 Corporate return. If your business has gross revenues of \$500 000 or less, and no taxable income, you can submit a T2 Short return. This two-page return reduces the time it takes small corporations to complete their tax returns.

T4 Short for Employers Revenue Canada, in conjunction with the business community, has created a new payroll reporting slip. The T4 Short is a simplified T4 slip that makes payroll reporting easier for most small employers and is targeted specifically at employers who do not provide taxable benefits to their employees. It covers only the information these small businesses need.

Scientific Research and Experimental Development Investment Tax Credit

An investment tax credit is available for businesses engaged in scientific research and experimental development (SR&ED). If you have never filed a claim for the SR&ED investment tax credit, Revenue Canada has a service to help you. The service will provide you with details about the program through information sessions. At these sessions, you will learn what SR&ED means under the *Income Tax Act* and Regulations, what expenses qualify for the credit, what documents you need to make a claim and information about the 18-month filing deadline will be provided.

Scientific Research and Experimental Development (SR&ED)

To find out about information sessions on the SR&ED tax credit, please call the business inquiries number listed under Revenue Canada in the blue pages of your telephone book and ask for the SR&ED co-ordinator.

Goods and Services Tax

Business groups across the country have been urging federal and provincial governments to move to a single integrated system. For small businesses, the advantages of harmonization are many:

- one sales tax, not two;
- one set of books, not two;
- one remittance, not two; and
- one sales tax administration, not two.

Quebec has already harmonized its provincial sales tax with the GST, and Atlantic Canada has signed a Memorandum of Understanding to harmonize by April 1, 1997. Negotiations continue with the other provinces.

Although businesses with worldwide annual taxable revenues of \$30 000 or less are not required to obtain a GST number or file a GST return, it may be advantageous to do so since you may be able to claim the GST paid or payable on business expenses. Revenue Canada has implemented a number of initiatives to simplify your payment of the GST.

Key Activities

GST Simplified Accounting Method — Quick Method This simplified accounting option helps small businesses calculate the GST they owe, without having to track the GST they pay or claim GST input tax credits. Businesses with worldwide annual taxable sales (including zero-rate sales) of \$200 000 or less, including GST and annual taxable sales of all associated businesses, can use this method with some exceptions. Accountants, tax consultants, lawyers, financial consultants and charities cannot use this method. Details are in the pamphlet, *The Quick Method of Accounting — Guide and Election Form*, available from any Revenue Canada tax services office.

GST Annual Filing If your business has taxable revenues of \$500 000 or less, you can file your GST return annually. As an annual filer, you pay the net tax you owe in four instalments and any remaining balance when your final net tax payment is due. If your net tax for the previous year (or your estimated net tax for the current year) is less than \$5000, you do not have to make instalment payments and you may send in your net tax once. Normally, this would be when you file your annual GST return.

GST Electronic Filing and Remitting Program Revenue Canada has implemented a new electronic option to file your GST return and to remit payments using Electronic Data Interchange (EDI) technology — the computer-to-computer electronic exchange of business documents in a standard format. Information about the program is available from any Revenue Canada tax services office or by contacting the Department's EDI Operations at 1-800-279-5394.

5

Human Resources Issues: Self-Employment and Employer Initiatives

Human Resources Development Canada (HRDC) has undertaken initiatives to help unemployed individuals start their own businesses and to help employers with their human resources needs.

Under its new Employment Insurance (EI) system, the federal government will double the size of the self-employment benefit to help more unemployed individuals start their own businesses.

As an employer, you can take advantage of a number of federal initiatives that can help you find full-time or temporary staff for your business. At the same time, these initiatives allow you to develop the knowledge and skills your employees need to help your business grow and prosper. HRDC has also made changes to the Record of Employment (ROE) form.

If your business is going through expansion or contraction, mass termination, closure or bankruptcy, HRDC also has an initiative in place that helps businesses deal with labour adjustment problems.

Human Resources Development Canada

For information about the various programs offered by Human Resources Development Canada, please contact:

On-line: <http://www.hrdc-drhc.gc.ca>

Self-Employment Benefit

HRDC's Self-Employment Benefit provides individuals with income support, coaching and technical assistance to enable them to become self-employed. The program is open to those who:

- are receiving Employment Insurance benefits;
- have had an Insurance benefit claim end in the three years before they asked for assistance; or
- received maternity or parental leave benefits in a period that began no more than five years before they asked for assistance; and
- have not participated in a self-employment assistance program by HRDC in the last five years.

The program is delivered on a local basis through expert organizations known as co-ordinators, which are local community groups funded by HRDC to assist clients' pursuit of self-employment opportunities. Co-ordinators are expected to provide clients with:

- orientation;
- coaching; and
- ongoing business counselling.

Participants receive agreed-upon financial assistance while working to implement their business. Financial support is provided for up to 52 weeks.

To qualify for a Self-Employment Benefit, you must:

- attend an orientation session with the co-ordinator in your area;
- agree to provide a business plan, which is acceptable to HRDC, showing potential for long-term self-employment;
- start a new business or take over an existing business in which you have had no prior ownership; and
- agree to work full-time on the business while receiving financial assistance.

Self-Employment Assistance (SEA) Program

For more information, please contact your local:

Human Resources Centre of Canada

On-line: <http://www.cpnet.net/cp/programs/can.SEA.html>

The National Graduate Register

Are you looking for highly qualified candidates for job openings? The federal government's National Graduate Register (NGR), a data base on the Internet, offers you an inexpensive and efficient tool to recruit new employees. The NGR contains the résumés of both students and post-secondary graduates.

Using the NGR, you will be able to search electronically for candidates across the country who meet your specific job requirements. Both you and the candidates remain anonymous until you want to follow up on an interesting résumé. If you do not have access to the Internet, you can contact the NGR centre by fax or by telephone, and the staff will conduct searches for you. This service is free until October 1997, for the first 500 employer participants. Employers interested in being profiled on the NGR may contact a representative at the number provided on the next page.

The NGR has also undertaken a pilot project whereby you can post your job openings on the system. This will allow students to apply for jobs relevant to their field of study.

National Graduate Register (NGR)

For information concerning the Register, please contact:

**National Graduate Register
Industry Canada
235 Queen Street, Room 816F
Ottawa ON K1A 0H5**

**Tel.: 1-800-964-7763
Fax: (613) 941-2811
E-Mail: ngrnd@schoolnet.ca**

On-line: <http://ngr.schoolnet.ca/ngr/home>

Youth Internship Canada

Youth Internship Canada (YIC) provides young people (between the ages of 15 and 24) with the skills enhancement and work experience they need to get and keep a job. The business and employer community, within new and emerging sectors of the economy, in partnership with Human Resources Development Canada (HRDC), creates entry level positions that give young people the employability skills and practical work experience leading to longer-term employment.

Work experiences are generally linked to certification programs identified within new and emerging industries (i.e., technology, software, agri-foods). YIC inspires new and innovative ways to ensure that the needs of industry are met.

Employers have access to dynamic, energetic and hard-working employees who are job-ready on completion of the program. Participants get valuable work experiences that allow them to gain a foothold in the labour market. Due to the amount of time and resources invested, employers are expected to hire participants on completion of the work experiences.

Youth Internship Canada (YIC)

For more information, please contact your local Human Resource Centre of Canada (formerly Canada Employment Centre) — number available in the blue pages of your telephone directory.

Additional information on HRDC youth programs and initiatives is on the Internet at:

On-line: http://www.hrdc-drhc.gc.ca/hrdc/youth/yip/y176_e.html

International Trade Personnel Program

The International Trade Personnel Program (ITPP) is a cost-shared program, under which unemployed or underemployed post-secondary graduates are hired by Western Canadian organizations to work on international trade products. This can include developing products and packaging, conducting market research and planning and implementing export marketing initiatives. Western Economic Diversification Canada (WD) provides 50 percent of a graduate's salary for the first two years of the program and 25 percent in the third year, up to a maximum of \$37 500 for the three years. WD funding is non-repayable, if the employee stays with the organization for the duration of the project. Companies, industry associations, consortia and business networks may be eligible.

Generally, companies submit a proposal outlining their export marketing strategies and the role the graduate will play in executing these strategies. If eligible, the company can hire the recent graduate from an acceptable program offered by a university, college, registered trade school or technical school.

Employment Insurance and the New Record of Employment Form

Canada's new Employment Insurance (EI) system has been designed to simplify the payroll administration and reporting requirements of employers, service bureaus and software developers.

The major change that affects small business employers is the elimination of the concept of minimum and maximum insurable earnings. Starting January 1, 1997, for premium-withholding purposes, an annual maximum for insurable earnings will replace the current weekly maximum. For the years 1997 to 2000, this annual maximum will be \$39 000.

Because the new EI rules will base insurable earnings on an annual maximum, employers will have to withhold EI premiums only until they reach the annual maximum. At that point, employers will be able to stop withholding EI premiums. For example, an employee earning \$1000 a week will reach the maximum insurable earnings in about mid-October. At that time, the employee and employer will have paid the maximum premiums for the year. An employee earning \$750 a week or less will have premiums withheld throughout the year.

The Record of Employment (ROE) form has also been simplified. In most cases, employers will only have to report the first and last days of work, the total hours the employee worked in the pay periods during the last 52 weeks and the total insurable earnings in the pay periods during the last 26 weeks. In some cases, employers will have to provide more details, such as earnings for each pay period during the last 26 weeks when some pay periods in those 26 weeks have nil earnings.

Eliminating minimums and maximums makes it significantly easier for employers to calculate and report earnings, since they no longer have to take into account pay-period variations. However, for ROEs that relate to 1996 separations of employment, the employer is still required to report all data requested on the current form, and the existing pay period insurability rules will apply.

Also as of January 1, 1997, Human Resources Development Canada (HRDC) is eliminating requests to employers for payroll information on a Sunday to Saturday period. This will considerably reduce the workload for many employers. Since 1997 is the transition year, employers may have to report work and earnings under both the 1996 and 1997 rules.

Record of Employment Form

For more information about the hours-based employment history reporting system, please contact:

**Human Resources Development Canada
Tel.: 1-800-276-7655**

On-line: <http://www.hrdc-drhc.gc.ca/hrdc/ei/index.html>

For information about eliminating minimum and maximum insurable earnings, please refer to the business inquiries section under Revenue Canada in the blue pages of your telephone book.

Local Labour Market Partnership

Community-based planning forms the basis for community and individual adjustment to Employment Insurance (EI) reform. In the planning stage, Human Resource Centres of Canada (HRCCs) work with community partners to assess community development goals, the needs of unemployed individuals and the community's capacity to create employment opportunities and stimulate economic growth. The planning process encourages all levels of government, employers and community organizations to take responsibility for assessing the challenges and developing the solutions.

The former Industrial Adjustment Services (IAS) has been merged into Local Labour Market Partnerships (LLMPs). The LLMP support measure provides HRCCs with the capacity to work with employers (company level), employee or employer associations, community organizations and others to consider innovative strategies to build employment. It also provides a capacity to address human resources issues in both upside and downside adjustment situations.

Local Labour Market Partnership (LLMP)

For more information, please contact your local Human Resource Centre of Canada (formerly Canada Employment Centre) — number available in the blue pages of your telephone directory.

Management and Skills Development



Business Development Bank of Canada

Strong management skills are critical to your success. In fact, studies conclude that the main cause of small business failure is not the lack of financing, but a lack of management skills and experience. That is why the Business Development Bank of Canada (BDC) offers a wide range of business counselling, mentoring and training services — to meet your needs at each stage of your business' development, from start-up through to expansion, diversification and succession.

BDC also has programs specifically designed to meet the needs of high technology and knowledge-based companies, exporters, women entrepreneurs, Aboriginal businesses and other emerging sectors of the economy.

BDC's management services can also be combined with one of the Bank's many innovative financing programs (see Chapter 2, Financing, for details).

Key Activities

CASE® Program (Counselling Assistance to Small Enterprises) CASE draws on an extensive network of over 1000 qualified and highly skilled professionals to provide start-up and growth-oriented companies with the right kind of counselling to meet their needs. CASE counselling offers a full range of assistance which can include:

- performing diagnostic reviews;
- preparing business plans;
- conducting market or feasibility studies; and
- helping entrepreneurs improve the profitability of their operations.

Strategic Planning This service helps companies develop viable, long-term action plans based on an in-depth examination of both the firm's strengths and weaknesses, and the opportunities and threats in the marketplace.

ISO 9000 (International Standards Organization) Certification ISO 9000 certification is increasingly required by small businesses so they can become suppliers to large companies or penetrate foreign markets. BDC will help you prepare for and achieve these internationally recognized ISO standards.

Do-It-Yourself-Kits and Special Guides These kits provide you with all the necessary documentation to plan your financial and operational needs. The Business Development Bank of Canada currently offers six kits and two special guides:

- *A Business Plan with a Future*
- *Arranging Financing*
- *Forecasting and Cash Flow Budgeting*
- *Analyzing Financial Statements*
- *Evaluating the Purchase of a Small Business*
- *Credit and Collection Tips*
- *Financing a Small Business: A Guide for Women Entrepreneurs*
- *Starting a Business in Canada: A Guide for New Canadians*

Small Business Week® Organized each year by the Business Development Bank of Canada in conjunction with the Canadian Chamber of Commerce and with the participation of other sponsors, Small Business Week® highlights the contribution of small businesses to Canada's economy. During this week (usually in October), hundreds of national, regional and local activities enable tens of thousands of people to improve their knowledge and extend their business networks, through workshops, trade fairs, exhibitions, training sessions, awards programs, lectures and business luncheons.

Profit\$® This free quarterly publication, available from the Business Development Bank of Canada, covers current events of interest to the small business community.

For information on these activities, please call:

Tel.: 1-888-INFO-BDC (1-888-463-6232)

BDC has also developed a series of comprehensive mentoring programs for entrepreneurs who require more in-depth management support to expand their skills base or to capitalize on new business opportunities. The programs combine dynamic group training and personalized, one-on-one counselling to give participants a complete learning experience. Participants also benefit from the opportunity to network and share ideas and experiences from other business people. Mentoring programs usually last up to one year.

Key Mentoring Programs

Micro-Business Program This program supports the early growth needs of the smallest businesses by combining comprehensive training and counselling with micro-business financing of up to \$25 000 to new businesses and up to \$50 000 to existing companies whose business proposals demonstrate potential for growth and strong prospects for success.

NEXPRO® (New Exporters Training and Counselling Program) Please see the section on export training, this chapter.

Step In® and Step Up® Step In and Step Up programs are designed to give women entrepreneurs the tools they need to successfully start or expand their businesses.

Seminars To help entrepreneurs develop the necessary management skills to effectively operate a business, BDC offers seminars and workshops on over 40 business topics. Training sessions can last either a half day or a full day.

Seminars, presented jointly with professional, industry or community-based organizations, are offered directly to the public. Training sessions are delivered by professional trainers with valuable experience in the topics covered.

On request, training sessions can also be adapted to meet the needs of a specific business and can be delivered on site.

Business Development Bank of Canada

For more information about these programs or for the address, telephone and fax numbers of the BDC office nearest you, please contact:

Head Office
5 Place Ville-Marie, Suite 400
Montreal QC H3B 5E7

Tel.: 1-888-INFO-BDC (1-888-463-6232)

On-line: <http://www.bdc.ca>

Women's Enterprise Initiative — Western Canada

A recent survey conducted by the Bank of Montreal indicated that there are approximately 700 000 women running small businesses in Canada today — or approximately 30 percent of the total number of small businesses. And the numbers are growing. Western Economic Diversification Canada (WD) is attempting to remove some of the barriers that exist for women in business by funding the Women's Enterprise Initiative (WEI) — a support initiative for independent non-profit groups created specifically for women-owned or controlled businesses across Western Canada.

Each western province has set up its own component of this initiative. The groups provide business counselling, information, referrals, networking, mentoring, loans on commercial terms, pathfinding to existing services, plus a host of unique products and services tailored to meet the needs of women entrepreneurs in their province.

Women's Enterprise Initiative (WEI)

For more information, please contact the WEI office in your province:

Manitoba

The Women's Enterprise Centre

Tel.: 1-800-203-2343

Teletype: (204) 988-1870

Saskatchewan

Women Entrepreneurs of Saskatchewan

Tel.: 1-800-879-6331

E-Mail: women@the.link.ca

Alberta

Alberta Women's Enterprise Initiative Association

Tel.: 1-800-713-3558

E-Mail: aweia@compusmart.ab.ca

British Columbia

Women's Enterprise Society of B.C.

Tel.: 1-800-643-7014

E-Mail: wesbc@silk.net

ISO 9000 Diagnostic Tool — Quebec

The Federal Office of Regional Development — Quebec (FORD-Q), in partnership with the private sector, has developed an innovative software package to help you implement the International Standards Organization's ISO 9000 series of standards. Developed primarily for small manufacturers, the self-help diagnostic tool provides a quick and easy-to-use way to establish benchmarks for comparison with other firms in a sector, and to prepare ISO implementation plans. Firms using the program can get service support — for example, by telephone — from ISO experts or resource centres.

Federal Office of Regional Development — Quebec (FORD-Q)

Please see the *Key Contacts* section for the addresses, telephone and fax numbers of the FORD-Q office nearest you or contact:

Tel.: 1-800-561-0633

Contact! — The Canadian Management Network

Canada has a nation-wide network of small business support organizations. Contact! The Canadian Management Network, allows you to tap into this network using the Internet any time, from virtually anywhere in the country.

Through Contact! you can:

- access a directory of up-to-date information about small business programs and services that can improve your business;
- download business start-up guides, small business advice from leading publishers, small business statistics and information on ISO 9000, technology and many other topics;
- network with other business people and management experts using electronic forums; and
- benefit from hundreds of success stories, information on business awards, events and seminars, and profiles on management software tools — all focused on small business.

Contact! The Canadian Management Network

On-line: http://strategis.ic.gc.ca/sc_mangb/contact/engdoc/homepage.html

Various government bodies, including the Canada Business Service Centres, the Business Development Bank of Canada, Western Economic Diversification Canada, the Atlantic Canada Opportunities Agency and the Community Access Program, offer access to Contact! for persons without computers and modems.

Business Planning for Agri-Ventures: Farm Credit Corporation Support for Agri-Food Businesses

If you are a farmer, or a non-farmer in partnership with a farmer, and are interested in starting or expanding an agricultural value-added business, the Farm Credit Corporation, in conjunction with Agriculture and Agri-Food Canada (AAFC), will help you develop a solid business plan to increase the success rate of your venture.

Under the Business Planning for Agri-Ventures (BPAV) program, the AAFC will pay up to 50 percent of the consulting fees charged by professional business planners to prepare your business plan, up to a maximum of \$5500. Requests for assistance greater than \$5500 will be considered on an individual basis. BPAV will maintain a list of consultants for you to choose from. A regional program co-ordinator will discuss the program with you and make arrangements for your application. The program is a pilot, is reviewed annually and ends March 31, 1999.

Business Planning for Agri-Ventures (BPAV)

Tel.: 1-888-322-2728

Fax: 1-888-322-7742

On-line: <http://www.bpav-ppia.com>

FORUM FOR INTERNATIONAL

TRADE TRAINING

The Forum for International Trade Training (FITT) provides training programs which focus on assisting new and existing small exporters and traders, assessing their export readiness, developing international business plans, and formulating financing and marketing plans.

The program, which uses a series of integrated courses, is offered through a network of colleges, universities and institutes across Canada. For more information, please contact:

Tel.: 1-800-561-FITT (3488)

(613) 230-3553

Fax: (613) 230-6808

On-line: <http://www.fitt.ca>

AGFITT

The Agri-Food Trade Service (ATS) of Agriculture and Agri-Food Canada (AAFC) is currently developing an agri-food-specific export training program to raise the level of export marketing expertise and to help Canadian agri-food firms become export capable and export ready. The program, which is being designed by the Forum for International Trade Training (FITT), will be delivered provincially. It is expected that the first course offering will be in September 1997. For more information, please contact:

International Market Services Division

Agriculture and Agri-Food Canada

Tel.: (613) 759-7740

E-Mail: rseguin@em.agr.ca

Export Training

The New Exporters to Border States (NEBS) and New Exporters to Overseas (NEXOS) programs are targeted at Canadian companies that have not previously exported but are ready to export. In addition, the New Exporters Training and Counselling Program (NEXPRO®) helps entrepreneurs broaden their knowledge of the export process, develop a realistic export plan and implement their own export strategy.

NEBS provides Canadian companies with practical information and first-hand exposure to a U.S. border market. Participants travel to a Canadian trade office in the United States for a two or three-day walk-through course on the entire exporting process as well as to attend a trade-related event. NEBS does not require any previous export experience, and is designed as a first step for potential exporters.

NEXOS is targeted at companies which are one step further along in their development. It helps exporters learn about new European markets by participating in an educational trade mission. Each NEXOS mission focuses on a specific industry sector in a specific market and includes visits to a relevant trade show or industry association.

Both NEBS and NEXOS emphasize such topics as customs procedures, market access, shipping and distribution channels. NEXPRO® offers new and occasional exporters the edge by helping them assess their exporting potential, identify appropriate markets, reduce the risk associated with exporting, prepare and implement a realistic export plan, seek and establish export partners, simplify export red tape, select a manufacturer's agent or distributor, plan fiscal and legal aspects, and locate and arrange sources of financing.

New Exporters to Border States (NEBS) and New Exporters to Overseas (NEXOS)

For more information contact the Department of Foreign Affairs and International Trade InfoCentre at:

Tel.: 1-800-267-8376

(613) 944-4000

Fax: (613) 996-9709

New Exporters Training and Counselling Program

For more information on New Exporters Training and Counselling Program (NEXPRO®) contact the Business Development Bank of Canada at:

Tel.: 1-888-INFO-BDC (1-888-463-6232)

On-line: <http://www.bdc.ca>

Science, Technology and Innovation



Industrial Research Assistance Program

Do you want to enhance your businesses' innovative capabilities? If so, then the National Research Council's Industrial Research Assistance Program (IRAP) can help you. IRAP's network of Industrial Technology Advisors (ITAs) — situated in more than 150 locations across Canada — can provide you with professional advice and technical assistance. The only eligibility requirement is that your business must have 500 employees or less.

Key Activities

Advisory Services Clients can draw on the professional skill, expertise and experience of ITAs, who help with:

- technical advice and information;
- contacts;
- sources of expertise or technology; and
- literature or patent searches.

Financial Support for Research and Development These cost-shared projects fall into two categories:

- technology enhancement projects — on a smaller scale and often of a preliminary nature; and
- research, development and adaptation projects — larger, more complex research and development activities carried out over a longer period.

Industrial Research Assistance Program (IRAP)

For information about the IRAP office nearest you, please contact the IRAP Internet site at:

On-line: <http://www.nrc.ca>

Canadian Technology Network

If your business is using or planning to use technology, the Canadian Technology Network (CTN) can give you access to a wide range of technology and related business assistance and services through a cross-country network of advisors. These advisors are prepared to work with you on a one-on-one confidential basis to identify your technology needs and help you find solutions and opportunities. Each advisor is employed by

a Canadian organization known for its technical or business competence. Together, these organizations provide over 3000 services, areas of expertise, technologies and research and development opportunities. The CTN advisors are linked together and have access to information on all of these offerings to ensure that they can identify and deliver the right source of assistance to meet the needs of your business.

Canadian Technology Network (CTN)

For more information on the services and capabilities of CTN member organizations, please contact your nearest Canada Business Service Centre (see *Key Contacts* for address, telephone and fax numbers), your local Industrial Research Assistance Program (IRAP) office or call:

Tel.: 1-888-CTN-0001 (1-888-286-0001)

On-line: <http://ctn.nrc.ca>

Technology Partnerships Canada

High-technology products and processes enhance Canada's competitiveness around the world. Technology Partnerships Canada (TPC) provides a particular focus on the needs of small businesses by targeting the commercialization of near-market products and technologies.

TPC represents a key element of the government's Jobs and Growth Agenda; a unique "investment approach" designed to enhance wealth creation by making Canadian firms more innovative.

In partnership with the private sector, TPC invests in research, development, demonstration and market development in key growth sectors of the new economy: environmental technologies, enabling technologies (such as advanced manufacturing and biotechnology), and aerospace and defence industries, including defence conversion.

TPC investments are fully repayable. The government shares with industry in the upfront research and development costs needed to finalize competitive products and bring them to market. If the products are successful, the government collects a royalty on sales.

The fund is expected to grow to about \$250 million by 1998-99, and should provide leverage for two to three times that amount from the private sector. At maturity, a significant proportion of ongoing funding will be derived from royalties from successful projects.

Technology Partnerships Canada (TPC)

**300 Slater Street, 10th Floor
Ottawa ON K1A 0C8**

**Tel.: 1-800-266-7531
(613) 954-0870**

On-line: <http://info.ic.gc.ca/ic-data/industry/tpc/broche.html>

Communications Research Centre Innovation Centre

Do you need help in developing communications technology products and services for potential commercialization? The Communications Research Centre (CRC) Innovation Centre is available to assist Canadian high-tech firms and new technology start-ups with access to CRC technologies, research expertise, laboratories and a full range of support facilities.

Clients can come to the Centre, located in Nepean, Ontario, and make use of specialized laboratory facilities. The Centre provides a flexible fee schedule based on space allocation and the type of support services clients draw on.

Canadian Research Centre (CRC) Innovation Centre

For more information on the services provided by the Centre, please contact:

Manager, CRC Innovation Centre

**Tel.: (613) 990-4267
Fax: (613) 998-5355
E-Mail: mike.desjardins@crc.doc.ca**



Doing Business Via the Information Highway

Being "connected" is becoming increasingly essential for today's small businesses. The Information Highway is already creating jobs and economic growth: it is providing business opportunities in such areas as multimedia and Web-site development, content creation and the provision of Internet services.

The Information Highway is also allowing small businesses to compete more effectively with larger firms for domestic and global markets since it is making business location irrelevant. Often, you can effectively, and at reduced costs, operate your business in a smaller centre, because much of the information that used to be available only in major centres is now available on-line through the Internet.

Canadian Technology Gateway

Are you in the industrial, university, provincial or federal government science and technology community? Need help finding information on potential partners, capabilities and technologies quickly and at minimum cost? Or maybe you need a cost-effective way to collect and disseminate information. The Canadian Technology Gateway, an Internet-based access point for science and technology activities and capabilities in Canada, can provide you with the information you need when you need it.

Canadian Technology Gateway

For more information, please contact:

On-line: <http://strategis.ic.gc.ca>

Student Connection Program

If you are not already on the Internet, the Student Connection Program will help your business get connected and give you the information tools you need to become more competitive.

The three-year program, which is a partnership between Industry Canada, the private sector and academic organizations, will employ some 2000 college and university students across Canada as trainers in Internet and on-line business services. Business managers will receive up to two days of customized, one-on-one training and demonstrations aimed at showing you the benefits to be gained through the Internet and on-line connections. The sessions are generally available through local colleges and universities at a nominal fee.

Student Connection Program

For more information, please contact:

**Director, Planning and Business Development
Industry Canada**

Tel.: (613) 957-3832

E-Mail: students.etudiants@ic.gc.ca

SchoolNet

The mandate of Canada's SchoolNet is to work with provincial and territorial ministries of education, private sector partners and members of the educational community to facilitate the linking of all 16 500 schools and 3400 public libraries as well as more than 400 First Nations schools across Canada, to the Information Highway by 1998.

SchoolNet — Community Access Program

If you do not have access to the Internet, the SchoolNet Community Access Program may provide you with a solution. A joint endeavour of the federal, provincial and territorial governments, the Program provides rural communities with affordable public access to the Information Highway, as well as with the skills to use it effectively.

Beginning in 1995, and extending over a three-year period, communities will be selected, through a competitive process, to establish and operate access sites in low-cost public locations, such as schools and libraries. To date, approximately 400 sites have come on-line. The goal is to get up to 1500 rural and remote communities onto the Information Highway as quickly as possible.

SchoolNet — Community Access Program

For information about a project in your area or to get one started, please contact:

Industry Canada

Tel.: 1-800-268-6608

E-Mail: comaccess@ic.gc.ca

On-line: <http://cnet.unb.ca/cap>

SchoolNet — Digital Collections Program

Want a great economical venue to display your materials? SchoolNet's digitization model may be just what you are looking for. And the federal government will even help you digitize your materials for display. If you are a multimedia or other firm, you can submit a proposal to hire young Canadians aged 15 to 30 to digitize materials for display on SchoolNet. So far, the SchoolNet Digital Collections Program has funded over 100 contracts, the results of which can be viewed on the Program's Web site.

SchoolNet — Digital Collections Program

For more information, please contact:

**Director, SchoolNet Digital Collections Program
Industry Canada**

Tel.: 1-800-465-7766

(613) 998-1206

E-Mail: collections@ic.gc.ca

On-line: <http://www.schoolnet.ca/collections>

Computers for Schools Program

If you are upgrading your computers or software, you may want to consider donating your used equipment to a school or library in your area. Donated computers increase access to computer technology by students — your future employees! You may even be able to claim your gift as a charitable donation: tax credit receipts for gifts-in-kind may be available for equipment which is fully functional.

The Computers for Schools (CFS) Program channels surplus computer equipment and software to Canadian elementary and secondary schools; equipment with DOS is also provided to public libraries. All usable donated equipment is tested, refurbished and then given to recipients.

If you would like to become involved in other ways, you can also:

- become a volunteer to help in the inspection and repair of equipment at regional repair centres; or
- provide local or long-distance transportation to help in the distribution of computers to the schools and public libraries.

Computers for Schools Program (CFS)

For more information, contact:

**Industry Canada
235 Queen Street
Ottawa ON K1A 0H5**

Tel.: 1-800-268-6608

(613) 998-1804

Fax: (613) 957-1201

E-Mail: cfs.ope@ic.gc.ca

On-line: <http://info.ic.gc.ca/ic-data/cfs/english/support.html>

Your Business and Federal Legislation

Incorporating Your Business: *Canada Business Corporations Act*

Have you considered incorporating your business? The main advantages of operating a business through a corporation are limited liability and a reduced tax rate. Federal incorporation offers unique benefits to small businesses. For example, when you incorporate federally, Industry Canada conducts a country-wide search of your proposed corporate name and checks it against other names and trademarks. Being able to use your corporate name across Canada could be crucial if your product or service is identified with it.

If you choose to incorporate federally, Industry Canada's Corporations Directorate can offer you various services depending on your specific needs. For instance, urgent incorporations can be dealt with on a one-hour priority service, while non-urgent incorporations can be done through the regular mail-in service. The incorporation fee is \$500.

Industry Canada also produces a variety of guidelines and information kits to help you use the services under the *Canada Business Corporations Act*. Some of the kits include information on incorporation, amalgamation and dissolution. Industry Canada also hopes to introduce an electronic filing service by the summer of 1997.

Canada Business Corporations Act

For more information, please contact:

Montreal

Tel.: (514) 496-1797

Ottawa

Tel.: (613) 941-9042

Vancouver

Tel.: (604) 666-9875

FaxLink: (613) 941-0199

(613) 941-0200 (faxback service)

On-line: http://strategis.ic.gc.ca/sc_mrksv/corpdir/engdoc/homepage.html

Protecting Your Assets: Intellectual Property

The difference between a successful business and an unsuccessful one may be the fact that you registered — and, therefore, protected — your intellectual property (IP). What is IP? Patents, copyrights, trademarks, industrial designs and integrated circuit topographies (micro-chips).



STRATEGIS

Strategis is Canada's largest business information Web site.

The business information products on *Strategis* will help you identify new markets, explore opportunities for growth, find partners, form alliances, and discover and develop new technologies or processes.

On-line: <http://strategis.ic.gc.ca>

Protecting your assets may be one of the most important things you do in business. Unfortunately, the world is full of examples of people who failed to register a brilliant invention only to see someone else profit from it, or who lost the right to do business under the company name they had been using for years. Financial institutions also consider IP to be a significant asset when they assess business loans, and large companies in the market for new technologies will often not even look at a technology that hasn't been patented.

To protect your IP in Canada, you have to register it with the Canadian Intellectual Property Office (CIPO). If your IP is not registered in Canada, it is not protected in Canada. You can file an IP application yourself but, because of the detailed nature of the application, you may wish to hire an agent who is experienced and knowledgeable, and can ensure the process runs smoothly.

If you are selling technology, goods or services in other countries, you should consider registering your IP there, particularly where significant market opportunities are expected or foreign competitors have manufacturing facilities.

By searching CIPO's data banks, you can save money, find solutions to technical problems, find out what your competitors are doing, form strategic alliances — and avoid spending valuable research and development resources on something that has already been patented.

Because Canada is a member of the Patent Co-operation Treaty, you can register your patents in Canada and in most countries around the world in one step. If you are interested in registering your patent internationally, CIPO can provide you with information on this process.

Registering Intellectual Property

Patents For inventions (new kinds of technology), protection in Canada extends for up to 20 years from the date the application is first filed. You can receive a patent for a product or a process which is new, workable and ingenious. A patent is given to the inventor who first files an application. The process usually takes about 18 months.

Copyright Literary, artistic, dramatic and musical works can be protected with the right to copy. Generally, copyright in Canada lasts for the life of the author plus 50 years. Registration is not obligatory; you obtain copyright automatically when you create an original work. However, registration means that you have an official record that you created the work. The process takes about eight weeks.

Trademarks Except in the case of precious metals, you do not have to register a trademark, but it is highly recommended for words, symbols and designs, or combinations of these. Protection within Canada is for renewable 15-year periods.

If you are starting a company or business, you may wish to make sure no one else has registered, or is awaiting registration of your trademark or is using a trade name similar to the one you want to use. A registered trademark is also a valuable asset for business expansion through licensing franchises.

Industrial Design Unless you register your design you can make no legal claim of ownership and have no legal protection from imitation. This is different from trademark and copyright protection, which allow you to claim ownership even without registration.

Registration gives you exclusive rights for up to 10 years.

Integrated Circuit Topographies (Micro-chips) Topographies refer to the innovative, three-dimensional configurations of electronic circuits embodied in integrated circuit products or layout designs used in many different products. For the owner of a topography to have rights, the topography must be registered. The application must be filed within two years of the first commercial exploitation of the topography.

CIPO will provide you with guides on the registration of each type of intellectual property. CIPO's network of partners will also arrange lectures and information sessions to help you learn more about intellectual property. The Office can provide you with a list of these partners.

Canadian Intellectual Property Office (CIPO)

For more information, please contact:

Industry Canada
2nd Floor, Place du Portage, Phase I
50 Victoria Street
Hull QC K1A 0C9

Tel.: (819) 997-1936
Fax: (819) 953-7620
E-Mail: CIPO.CONTACT@ic.gc.ca

On-line: http://strategis.ic.gc.ca/sc_mrksv/engdoc/cipo.html

Marketplace Rules: The *Competition Act*

The *Competition Act* is a federal law that ensures that businesses in Canada operate in a fair and equitable manner. The Act applies to almost all businesses in Canada and covers criminal law offences as well as civil law matters.

Offences Under the *Competition Act*

Criminal

Conspiracy to fix prices or price fixing may occur when your competitors agree on prices they will charge you.

Bid-rigging is where bidders agree to submit bids that have been pre-arranged among themselves.

Misleading advertising is a representation made to the public that is materially misleading, i.e., the representation could influence a consumer to buy the product or service advertised.

Civil

Abuse of dominant position occurs when a dominant company acts in an anti-competitive way to lessen competition substantially.

Exclusive dealing is when you are either required to buy products primarily from one supplier or prevented from dealing in another product.

Refusal to deal occurs when you are seriously affected or prevented from carrying on business because you cannot obtain adequate supplies of a product.

If you believe you are the victim of illegal business practices, you should contact the Competition Bureau. Bureau staff will investigate your complaint and may open a formal inquiry. Depending on the results, the Bureau may refer criminal matters to the Attorney General of Canada for possible prosecution before the criminal courts, and civil law matters to the Competition Tribunal for decision.

Competition Bureau

For more information, please contact:

**Complaints and Public Enquiries Centre
50 Victoria Street
Hull QC K1A 0G9**

**Tel.: 1-800-348-5358
(819) 997-4282**

**TDD (Telecommunications Device for the Deaf): 1-800-642-3844
Fax: (819) 997-0324**

Marketplace Rules and Product Labelling: Getting It Right the First Time

In business, it is important to satisfy the consumer and avoid the waste associated with complaints, returns and refunds. One key way of doing this is by ensuring your product labels provide the consumer with accurate and adequate product information.

If you produce goods other than food, Industry Canada's Consumer Products Directorate (CPD) can assist you in ensuring that your labelling decisions help consumers make the right product choice.

Consumer Products Directorate (CPD)

For more information about labelling your products, please contact your nearest Industry Canada regional office (number available in the blue pages of your telephone directory).

On-line: http://strategis.ic.gc.ca:81/cgi-bin/dec/wwwfetch?/sgml/cp00002e_pr780.sgml

Standardizing Your Business Processes or Services: Standards Council of Canada

There are standards for everything from the simplest of products to the most complex telecommunications equipment, and common standards for products and services are an important part of the trade process. Simply put, common standards make it easier for companies to do business across Canada and around the world. Developing and applying standards, or standardization, is a way to develop better, safer and more efficient methods and products, and benefits everyone: industry, consumers and the economy alike.

The Standards Council of Canada (SCC) co-ordinates the creation of standards and standardization, and provides you with the information you need to do business nationally and internationally. SCC's activities are carried out within the context of the National Standards System, a federation of organizations providing standardization services to the Canadian public. The SCC is manager of the National Standards System.

Key Activities

International Standardization The SCC co-ordinates the contribution of Canadians to the International Standards Organization (ISO) and the International Electrotechnical Commission (IEC). ISO and IEC standards are well-respected around the world, and are often adopted by countries for inclusion in national rules and regulations.

Information Service SCC, through its World Trade Organization/North American Free Trade Agreement (WTO/NAFTA) inquiry service, provides individuals and companies with information on the latest technical, safety and quality requirements of standards and regulations around the world — information that is essential to the design, manufacture, marketing, export and import of products and services.

Sales Centre SCC sells documents on foreign and international standards as well as some national standards for Canada. The sales centre simplifies the purchase of non-Canadian standards by eliminating the need to deal with foreign distributors and currencies.

CONSENSUS SCC sells subscriptions to this quarterly magazine which promotes the use of standards, participation in standards work and provides current information on national and international standards issues.

Standards Council of Canada (SCC)

For more information on its programs and services, please contact:

Tel.: (613) 238-3222

Fax: (613) 995-4564

On-line: <http://www.scc.ca>

Ensuring Accurate Weights and Measures: Measurement Canada

Only approved measuring instruments can be used in commerce in Canada. If you use weights and measures in your business or even if you just want to ensure that you are receiving fair measurement for such things as electricity or natural gas, Measurement Canada can help you. This agency provides such services as:

- testing prototype measuring instruments such as scales, gas pumps, electricity and natural gas meters, to ensure they meet mandatory standards;
- inspecting and certifying approved measuring instruments before their business begins and throughout their lifetime (goods and services traded on the basis of measurement are also inspected to ensure they are accurately measured); and
- investigating complaints from businesses and individuals who suspect they have received inaccurate measurement.

Measurement Canada

Offices may be found in over 20 locations nationally. For more information, please refer to the *Industry Canada* section in the blue pages of your telephone book.

On-line: http://strategis.ic.gc.ca/sc_mrksv/meascan/engdoc/homepage.html

Radio Communications Licences

If you use or are thinking of using a radio communications (wireless) system in your business and are wondering whether it should be licensed, you should contact Industry Canada. The Department's Spectrum Management Program is responsible for the orderly development and management of all radio frequency spectra in Canada and ensures that all Canadians can access and use the radio frequency spectrum they require.

Spectrum Management Program

For more information on licensing, please contact the Industry Canada office nearest you (number available in the blue pages of your telephone directory).

On-line: http://strategis.ic.gc.ca/sc_mrksv/engdoc/spectrum.html

Dealing with Bankruptcy

The Office of the Superintendent of Bankruptcy supervises the administration of estates to ensure that bankruptcies and insolvencies are carried out in a fair and orderly manner. The Office provides services to businesses and individuals including searches on the public record, complaints and inquiries and debtor assistance in locating a trustee. Businesses in financial difficulties and considering bankruptcy or filing a proposal to creditors should contact a licensed trustee in bankruptcy who may be found in the yellow pages of the telephone book.

Office of the Superintendent of Bankruptcy

For the office nearest you, please contact national headquarters or visit the Internet site. Local telephone numbers are also available in the blue pages of your telephone book.

**National Headquarters
Journal Tower South, 8th Floor
365 Laurier Avenue West
Ottawa ON K1A 0C9**

Tel.: (613) 941-1000

On-line: http://strategis.ic.gc.ca/sc_mrksv/engdoc/superint.html

RADIOCOMMUNICATION INFORMATION CIRCULARS

These circulars are issued for the guidance of those engaged in radiocommunications in Canada. Since the information contained in the circulars is subject to change without notice, you should consult your nearest district office of Industry Canada for additional details.

While every reasonable effort has been made to ensure accuracy, no warranty is expressed or implied. As well, these circulars have no status in law.

Comments and suggestions may be directed to:

Industry Canada
Radiocommunications and Broadcasting
Regulatory Branch
300 Slater Street
Ottawa ON K1A 0C8



Doing Business with the Federal Government

Paper Burden Reduction

The Joint Forum on Paper Burden Reduction, established in December 1994, is a committee composed of small business and government representatives. Together, they look for solutions to problems small businesses encounter in responding to the federal government's requests for information. One hundred irritants have been identified and close to half of these have been dealt with to date.

Joint Forum on Paper Burden Reduction

If you would like more information, or have comments or suggestions for the Forum's consideration, please contact:

**Business Processes and Information
Treasury Board Secretariat
300 Laurier Avenue West
Ottawa ON K1A 0R5**

Tel.: (613) 952-8685

Fax: (613) 954-6642

E-Mail: filion.cliff@tbs-sct.gc.ca

On-line: http://www.tbs-sct.gc.ca/tb/lqe/fed_inie/papere.html

Government Contracting

When looking for a market for your goods and services, do not overlook the federal government, which awards some 80 000 contracts valued at more than \$8 billion annually. Although many departments contract individually for certain types of services on a standing offer basis, the main provider of central and common services to the government is Public Works and Government Services Canada (PWGSC).

PWGSC ensures fair, open and equitable access to these opportunities through information about its management of the procurement process, its supplier education efforts, its electronic commerce and access initiatives, and other direct business opportunities. Two key initiatives undertaken by PWGSC to help you bid for contracts are the Supplier Promotion Program and the Open Bidding Service (OBS).

Supplier Promotion Program

This Program explains, how to do business with the federal government. Seminars are held annually across Canada, giving participants practical pointers on marketing to government and putting them in touch with key PWGSC contacts. Seminar topics include:

- *The Basics* — fundamental information on selling to the federal government;
- *Contracting for Services* — information on how the government buys services, and information on trade agreements that affect government procurement; and
- *Writing an Effective Proposal* — advice and guidance in preparing a winning proposal.

Fact sheets are available on a variety of procurement topics. A booklet, *Your Guide to Doing Business with PWGSC*, is also available.

Supplier Promotion Program

For more information, please contact your nearest PWGSC office (number available in the blue pages of your telephone directory) or call:

**Supplier Promotion Program:
Tel.: (819) 956-3440**

On-line: <http://www.pwgsc.gc.ca>

Open Bidding Service

Open bidding is the key to helping Canadian firms do business with the Government of Canada. Open bidding opens up the purchasing needs of federal departments and agencies to suppliers who can decide which needs they want to compete for.

The Open Bidding Service (OBS) is an electronic bulletin board that publicly advertises bidding opportunities for suppliers. The OBS is a user-pay service, accessible with a personal computer and modem. It is accessible on a DOS or Windows basis and via the Internet (<http://www.obs.ism.ca>). More than 27 000 subscribers now use the OBS to obtain consistent, timely information on federal government and other public procurement opportunities.

Open Bidding Service (OBS)

For information or to subscribe to the OBS, please call:

**Tel.: 1-800-361-4637
(613) 737-3374**

Aboriginal Business Procurement Policy

If you are an Aboriginal business owner, you may be eligible to take advantage of the Aboriginal Business Procurement Policy. The purpose of the Policy is to increase the number of Aboriginal firms that do business with the federal government. The government continues, however, to satisfy the principle of fairness, competition and value for money in all its purchases.

Aboriginal Business Procurement Policy

For more information, contact:

**Public Inquiries Kiosk
Indian and Northern Affairs Canada
Ottawa ON K1A 0H4**

Tel.: (819) 997-0380

On-line: <http://www.inac.gc.ca>

Federal Government Properties for Sale

Canadians have an equal and fair opportunity to purchase surplus federal government properties that are not purchased by the provinces or municipalities.

Federal Government Properties for Sale

To obtain information on the details of properties which are for sale by PWGSC, as well as contact names and telephone numbers, please contact the following:

For basic information on properties by province and areas within provinces (24 hours a day service):

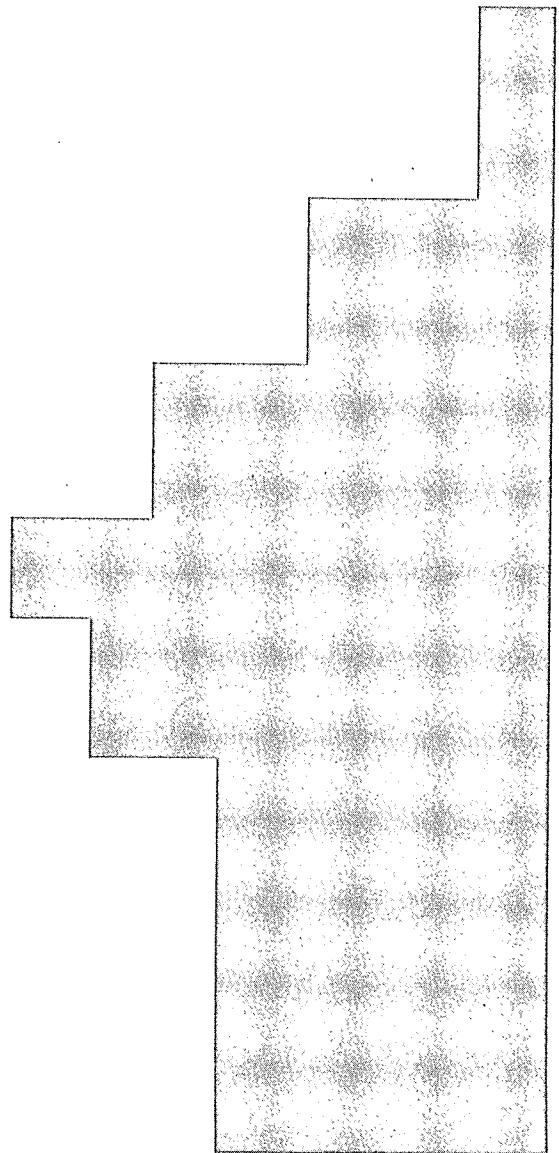
Tel.: 1-888-GOV-LAND (1-888-468-5263)

For additional details on properties and their locations, including maps, photographs and floor plans:

Tel.: (613) 736-2642

On-line: <http://w3.pwgsc.gc.ca/govland>

KEY CONTACTS



KEY CONTACTS

Canada Business Service Centres

Nova Scotia

Canada/Nova Scotia
Business Service Centre
1575 Brunswick Street
Halifax NS B3J 2G1
Tel.: (902) 426-8604
Toll-Free: 1-800-668-1010
Fax: (902) 426-6530
Info-Fax: (902) 426-3201
Toll-Free: 1-800-401-3201
Teletype: 1-800-797-4188

New Brunswick

Canada/New Brunswick
Business Service Centre
570 Queen Street, P.O. Box 578
Fredericton NB E3B 6Z6
Tel.: (506) 444-6140
Toll-Free: 1-800-668-1010
Fax: (506) 444-6172
Info-Fax: (506) 444-6169
Teletype: 1-800-887-6550

Prince Edward Island

Canada/Prince Edward Island
Business Service Centre
75 Fitzroy Street, P.O. Box 40
Charlottetown PE C1A 7K2
Tel.: (902) 368-0771
Toll-Free: 1-800-668-1010
Fax: (902) 566-7377
Info-Fax: (902) 368-0776
Toll-Free: 1-800-401-3201
Teletype: (902) 368-0724

Newfoundland

Canada Business Service Centre
90 O'Leary Avenue, P.O. Box 8687
St. John's NF A1B 3T1
Tel.: (709) 772-6022
Toll-Free: 1-800-668-1010
Fax: (709) 772-6090
Info-Fax: (709) 772-6030

Quebec

Info entrepreneurs
5 Place Ville-Marie
Suite 12500, Plaza Level
Montreal QC H3B 4Y2
Tel.: (514) 496-INFO (4636)
Toll-Free: 1-800-322-INFO (4636)
Fax: (514) 496-5934
Info-Fax: (514) 496-4010
Toll-Free: 1-800-322-4010

Ontario

Canada/Ontario Business
Call Centre
Toronto ON M5V 3E5
Tel.: (416) 954-INFO (4636)
Toll-Free: 1-800-567-2345
Fax: (416) 954-8597
Info-Fax: (416) 954-8555
Toll-Free: 1-800-240-4192

Manitoba

Canada Business Service Centre
330 Portage Avenue, 8th Floor
P.O. Box 2609
Winnipeg MB R3C 4B3
Tel.: (204) 984-2272
Toll-Free: 1-800-665-2019
Fax: (204) 983-3852
Info-Fax: (204) 984-5527
Toll-Free: 1-800-665-9386

Saskatchewan

Canada/Saskatchewan Business
Service Centre
122 3rd Avenue, North
Saskatoon SK S7K 2H6
Tel.: (306) 956-2323
Toll-Free: 1-800-667-4374
Fax: (306) 956-2328
Info-Fax: (306) 956-2310
Toll-Free: 1-800-667-9433

Alberta

The Business Link
Business Service Centre
10237 104 Street, Suite 100
Edmonton AB T5J 1B1
Tel.: (403) 422-7722
Toll-Free: 1-800-272-9675
Fax: (403) 422-0055
Info-Fax: (403) 427-7971
Toll-Free: 1-800-563-9926

British Columbia

Canada/British Columbia Business
Service Centre
601 West Cordova Street
Vancouver BC V6B 1G1
Tel.: (604) 775-5525
Toll-Free: 1-800-667-2272
Fax: (604) 775-5520
Info-Fax: (604) 775-5515

Northwest Territories

Canada/NWT Business Service Centre
Northern United Place, 3rd Floor
5004 54th Street
Yellowknife NT X1A 2L9
Tel.: (403) 873-7958
Toll-Free: 1-800-661-0786
Fax: (403) 873-0101
Info-Fax: (403) 873-0575
Toll-Free: 1-800-661-0825

Business Development Bank of Canada (BDC)

For the BDC office nearest you, please contact:
Tel: 1-888-INFO-BDC
(1-888-463-6232)

International Trade Centres

Nova Scotia

International Trade Centre
1801 Hollis Street, 5th Floor
P.O. Box 940, Station M
Halifax NS B3J 2V9
Tel.: (902) 426-7540
Fax: (902) 426-2624

New Brunswick

International Trade Centre
1045 Main Street, Unit 103
Moncton NB E1C 1H1
Tel.: (506) 851-6452
Toll-Free: 1-800-332-3801
Fax: (506) 851-6429

Prince Edward Island

International Trade Centre
75 Fitzroy Street
P.O. Box 1115
Charlottetown PE C1A 7M8
Tel.: (902) 566-7426
Fax: (902) 566-7450

Newfoundland

International Trade Centre
Atlantic Place
215 Water Street, Suite 504
P.O. Box 8950
St. John's NF A1B 3R9
Tel.: (709) 772-5511
Fax: (709) 772-2373

Quebec

International Trade Centre
5, Place Ville-Marie, Suite 700
Montreal QC H3B 2G2
Tel.: (514) 283-6796
Fax: (514) 283-8794

Ontario

International Trade Centre
Dominion Public Building
1 Front Street West, 4th Floor
Toronto ON M5J 1A4
Tel.: (416) 973-5053
Fax: (416) 973-8161

Manitoba

International Trade Centre
400 St. Mary Avenue, 4th Floor
Winnipeg MB R3G 4K5
Tel.: (204) 983-5851
Fax: (204) 983-3182

Saskatchewan

International Trade Centre
123 2nd Avenue South, 7th Floor
Saskatoon SK S7K 7E6
Tel.: (306) 975-5315
Fax: (306) 975-5334

Alberta — Edmonton

(also responsible for the Northwest Territories)

International Trade Centre
Canada Place
9700 Jasper Avenue, Suite 540
Edmonton AB T5J 4C3
Tel.: (403) 495-2944
Fax: (403) 495-4507

Alberta — Calgary

International Trade Centre
639 5th Avenue SW, Suite 300
Calgary AB T2P 0M9
Tel.: (403) 292-4575
Fax: (403) 292-4578

British Columbia

(also responsible for the Yukon)

International Trade Centre
300 West Georgia Street, Suite 2000
Vancouver BC V6B 6E1
Tel.: (604) 666-0434
Fax: (604) 666-8330

Export Development Corporation (EDC)

General Inquiries
Tel.: 1-800-850-9626

Regional Economic Development Agencies

Atlantic Canada Opportunities Agency (ACOA)

ACOA — Head Office

Blue Cross Centre
644 Main Street, P.O. Box 6051
Moncton NB E1C 9J8
Tel.: (506) 851-2271
Toll-Free: 1-800-561-7862
Fax: (506) 851-7403

ACOA — Newfoundland

Atlantic Place
215 Water Street, Suite 504
P.O. Box 1060, Station C
St. John's NF A1C 5M5
Tel.: (709) 772-2751
Toll-Free: 1-800-668-1010
Fax: (709) 772-2712

ACOA — Prince Edward Island

100 Sydney Street, 3rd Floor
P.O. Box 40
Charlottetown PE C1A 7K2
Tel.: (902) 566-7492
Toll-Free: 1-800-871-2596
Fax: (902) 566-7098

KEY CONTACTS

ACOA — Nova Scotia

1801 Hollis Street, Suite 600
P.O. Box 2284, Station M
Halifax NS B3J 3C8
Tel.: (902) 426-6743
Toll-Free: 1-800-565-1228
Fax: (902) 426-2054

ACOA — New Brunswick

570 Queen Street, 3rd Floor
P.O. Box 578
Fredericton NB E3B 5A6
Tel.: (506) 452-3184
Toll-Free: 1-800-561-4030
Fax: (506) 452-3285

Enterprise Cape Breton Corporation

Commerce Tower
15 Dorchester Street, 4th Floor
P.O. Box 1750
Sydney NS B1P 6T7
Tel.: (902) 564-3600
Toll-Free: 1-800-705-3926
Fax: (902) 564-3825

Federal Economic Development Initiative for Northern Ontario (FedNor)

FedNor — Sault Ste. Marie

302 Queen Street East
Sault Ste. Marie ON P6A 1Z1
Tel.: (705) 942-1327
Toll-Free: 1-800-461-6021
Fax: (705) 942-5434

FedNor — Sudbury

30 Cedar Street, Suite 407
Sudbury ON P3E 1A4
Tel.: (705) 671-0711
Toll-Free: 1-800-461-4079
Fax: (705) 671-0717

FedNor — Thunder Bay

201 North May Street, Suite 201
Thunder Bay ON P7C 3P4
Tel.: (807) 626-1800
Toll-Free: 1-800-465-6870
Fax: (807) 623-5392

FedNor — North Bay

107 Shirreff Avenue, Suite 203
North Bay ON P1B 7K8
Tel.: (705) 494-7050
Fax: (705) 494-7588

Federal Office of Regional Development — Quebec (FORD-Q)

Head Office

800 Place Victoria Tower
Suite 3800, P.O. Box 247
Montreal QC H4Z 1E8
Tel.: (514) 283-6412
Fax: (514) 283-3302

Liaison Office

Place du Portage, Phase II
165 Hotel de Ville Street
P.O. Box 1110, Branch B
Hull QC J8X 3X5
Tel.: (819) 997-8299
Fax: (819) 997-3340

Abitibi-Témiscamingue

906 5th Avenue
Val-d'Or QC J9P 1B9
Tel.: (819) 825-5260
Toll-Free: 1-800-567-6451
Fax: (819) 825-3245

Bas Saint-Laurent, Gaspésie, Îles-de-la-Madeleine

2 St-Germain Street East, Suite 310
Rimouski QC G5L 8T7
Tel.: (418) 722-3282
Toll-Free: 1-800-463-9073
Fax: (418) 722-3285

Côte-Nord

701 Laure Boulevard, 2nd Floor
Suite 202B, P.O. Box 698
Sept-Îles QC G4R 4K9
Tel.: (418) 968-3426
Toll-Free: 1-800-463-1707
Fax: (418) 368-0806

Estrie

Place Andrew Paton
65 Belvedere Street North, Suite 240
Sherbrooke QC J1H 4A7
Tel.: (819) 564-5904
Toll-Free: 1-800-567-6084
Fax: (819) 564-5912

Laval, Laurentides, Lanaudière

Tour du Triomphe II, Suite 204
2540 Daniel-Johnson Blvd.
Laval QC H7T 2S3
Tel.: (514) 973-6844
Toll-Free: 1-800-430-6844
Fax: (514) 973-6851

Mauricie, Bois-Francs, Drummondville

Place du Centre
150 Marchand Street, Suite 502
Drummondville QC J2C 4N1
Tel.: (819) 478-4664
Toll-Free: 1-800-567-1418
Fax: (819) 478-4666

Trois-Rivières

Immeuble Bourg du Fleuve
25 des Forges Street, Suite 413
Trois-Rivières QC G9A 2G4
Tel.: (819) 371-5182
Toll-Free: 1-800-567-8637
Fax: (819) 371-5186

Montérégie

Complexe Saint-Charles
1111 Saint-Charles Street West
Suite 411
Longueuil QC J4K 5G4
Tel.: (514) 928-4088
Toll-Free: 1-800-284-0335
Fax: (514) 928-4097

Nord du Québec

800 Place Victoria Tower
Suite 3800, P.O. Box 247
Montreal QC H4Z 1E8
Tel.: (514) 283-5174

Outaouais

259 Saint-Joseph Boulevard
Suite 202
Hull QC J8Y 6T1
Tel.: (819) 994-7442
Toll-Free: 1-800-561-4353
Fax: (819) 994-7846

Québec-Chaudière-Appalaches

905 Dufferin Street, 2nd Floor
Québec QC G1R 5M6
Tel.: (418) 648-4826
Toll-Free: 1-800-463-5204
Fax: (418) 648-7291

Saguenay — Lac-Saint-Jean

170 Saint-Joseph Street South
Suite 203
Alma QC G8B 3E8
Tel.: (418) 668-3084
Toll-Free: 1-800-463-9808
Fax: (418) 668-7584

**Western Economic
Diversification Canada (WD)****Manitoba**

The Cargill Building
240 Graham Avenue, Suite 712
P.O. Box 777
Winnipeg MB R3C 2L4
Tel.: (204) 983-4472
Toll-Free: 1-800-561-5394
Fax: (204) 983-4694

Saskatchewan

S.J. Cohen Building
119 4th Avenue South, Suite 601
P.O. Box 2025
Saskatoon SK S7K 3S7
Tel.: (306) 975-4373
Toll-Free: 1-800-203-9041
Fax: (306) 975-5484

Alberta

Canada Place
9700 Jasper Avenue, Suite 1500
Edmonton AB T5J 4H7
Tel.: (403) 495-4164
Toll-Free: 1-800-550-9558
Fax: (403) 495-4557

British Columbia

Bentall Tower 4
1055 Dunsmuir Street, Suite 1200
P.O. Box 49276
Vancouver BC V7X 1L3
Tel.: (604) 666-6256
Toll-Free: 1-800-663-2008
Fax: (604) 666-2353

Ottawa

Centennial Towers
200 Kent Street, 8th Floor
P.O. Box 2128, Station D
Ottawa ON K1P 5W3
Tel.: (613) 952-9378
Fax: (613) 952-9384

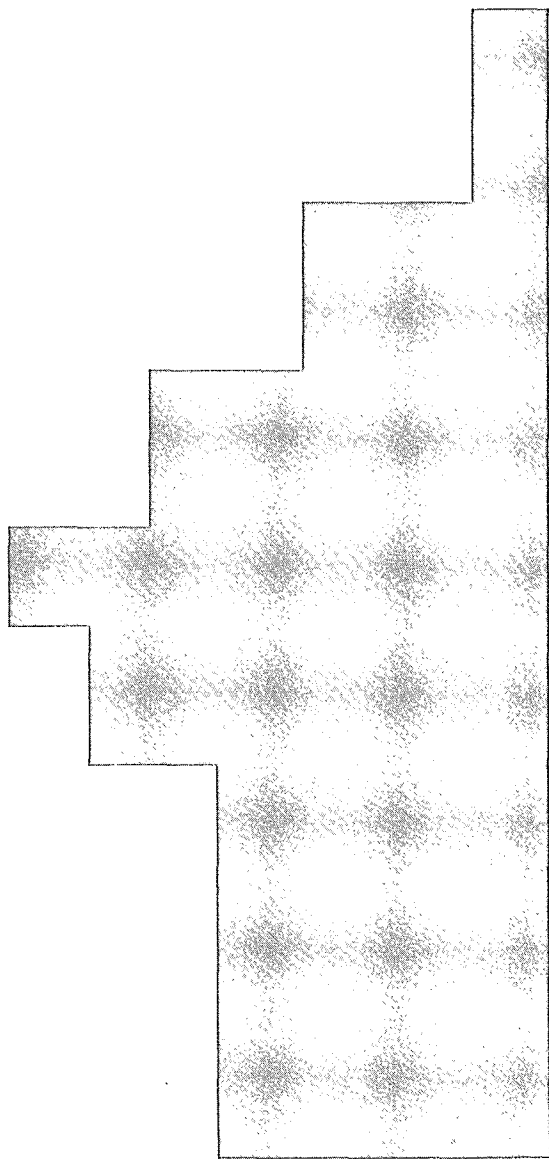
**Strategis: Industry Canada
On-line**

On-line: <http://strategis.ic.gc.ca>

Help Desk

Tel.: 1-800-328-6189
(613) 954-5031
Fax: (613) 954-1894

INTERNET ADDRESSES



INTERNET ADDRESSES

Aboriginal Business Canada	http://www.vli.ca/abc
Aboriginal Business Procurement Policy	http://www.inac.gc.ca
Agri-Food Trade Network	http://atn-riae.agr.ca
Atlantic Canada Opportunities Agency	http://www.acoa.ca
Business Development Bank of Canada	http://www.bdc.ca
Business Planning for Agri-Ventures	http://www.bpav-ppia.com
<i>Canada Business Corporations Act</i>	http://strategis.ic.gc.ca/sc_mrksv/corpdtr/engdoc/homepage.html
Canada Business Service Centres	http://reliant.ic.gc.ca
Canada's International Business Strategy	http://www.dfait-maeci.gc.ca/english/trade/cibs/english/menu.htm
Canadian Business Networks Coalition	http://strategis.ic.gc.ca
Canadian Intellectual Property Office	http://strategis.ic.gc.ca/sc_mrksv/engdoc/cipo.html
Canadian International Development Agency	http://www.acdi-cida.gc.ca
Canadian Technology Gateway	http://strategis.ic.gc.ca
Canadian Technology Network	http://ctn.nrc.ca
Central and Eastern Europe Program	http://www.acdi-cida.gc.ca
Commercial Development Program	http://www.inac.gc.ca
Community Access Program	http://cnet.unb.ca/cap
Community Economic Development Program	http://www.inac.gc.ca
Computers for Schools Program	http://info.ic.gc.ca/ic-data/cfs/english/support.html
Consumer Products Directorate	http://strategis.ic.gc.ca:81/cgi-bin/dec/wwwfetch?/sgml/cp00002e_pr780.sgml
Contact! The Canadian Management Network	http://strategis.ic.gc.ca/sc_mangb/contact/engdoc/homepage.html
Department of Foreign Affairs and International Trade	http://www.dfait-maeci.gc.ca
Farm Credit Corporation	http://www.fcc-sca.com

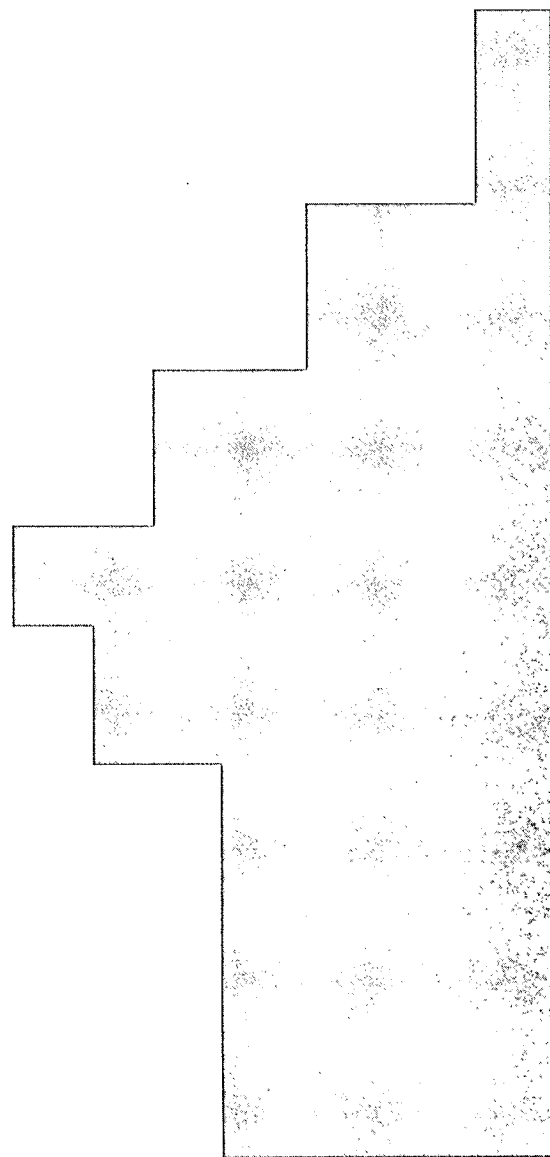
INTERNET ADDRESSES

Federal Government Properties for Sale	http://w3.pwgsc.gc.ca/govland
Forum for International Trade Training	http://www.fitt.ca
Government Electronic Directory Services	http://canada.gc.ca
Government of Canada	http://canada.gc.ca
Hotline for Smaller Exporters	http://www.edc.ca/english/index.html
Human Resources Development Canada	http://www.hrdc-drhc.gc.ca
Industrial Cooperation Program	http://www.acdi-cida.gc.ca
Industrial Research Assistance Program	http://www.nrc.ca
Internal Trade Agreement	http://info.ic.gc.ca/ic-data/economy/economy-e.html
Measurement Canada	http://strategis.ic.gc.ca/sc_mrksv/meascan/engdoc/homepage.html
National Graduate Register	http://ngr.schoolnet.ca/ngr/home
New Exporters Training and Counselling Program	http://www.bdc.ca
NORTHSTAR Trade Finance Inc.	http://www.northstar.ca
Office of the Superintendent of Bankruptcy	http://strategis.ic.gc.ca/sc_mrksv/engdoc/superint.html
Open Bidding Service	http://www.obs.ism.ca
Record of Employment Form	http://www.hrdc-drhc.gc.ca/hrdc/ei/index.html
Resource Access Negotiations	http://www.inac.gc.ca
Revenue Canada	http://www.rc.gc.ca
SchoolNet Digital Collections Program	http://www.schoolnet.ca/collections
Self-Employment Assistance Program	http://www.cpnet.net/cp/programs/can.SEA.html
Spectrum Management Program	http://strategis.ic.gc.ca/sc_mrksv/engdoc/spectrum.html
Standards Council of Canada	http://www.scc.ca
Strategis	http://strategis.ic.gc.ca
Statistics Canada	http://www.statcan.ca

INTERNET ADDRESSES

Supplier Promotion Program	http://www.pwgsc.gc.ca
Technology Partnerships Canada	http://info.ic.gc.ca/ic-data/industry/tpc/broche.html
Western Economic Diversification	http://www.wd.gc.ca
Your Guide to Government of Canada Services and Support for Small Business 1996-1997	http://strategis.ic.gc.ca/sc_mangb/engdoc/smeguide.html
Youth Internship Canada	http://www.hrdc-drhc.gc.ca/hrdc/youth/yip/y176_e.html

INDEX



INDEX

Aboriginal Business Canada (ABC)	p. 18-19
Aboriginal Business Procurement Policy	p. 68
ACF Equity Atlantic Inc. (ACOA)	p. 16
Additional capital funding to CFDCs (FedNor)	p. 17
Advisory Services (IRAP)	p. 53
AGFITT	p. 51
Agriculture and Agri-Food Canada (AAFC)	p. 28-29, 51
Agri-Food 2000 (AFT)	p. 28
Agri-Food Exporters to New Markets in Asia Pacific (NewAP) and Latin America (NewLA)	p. 29
Agri-Food Industry Market Strategies (AIMS)	p. 32
Agri-Food Trade Network (ATN)	p. 29
Agri-Food Trade Service Directory	p. 28
Alliances (WD)	p. 7
Atlantic Canada Opportunities Agency (ACOA)	p. 5, 16, 51
Automated Customs Information Centre (ACIS)	p. 36
Book Publishing Industry Development Program	p. 23
Business Development Bank of Canada (BDC)	p. 7, 15-16, 23, 47-49, 51-52
Business Development Program (ACOA)	p. 16
Business Number (BN)	p. 39
Business Planning for Agri-Ventures (BPAV)	p. 51
Business Services (WD)	p. 7
<i>Canada Business Corporations Act</i>	p. 59
Canada Business Service Centres (CBSCs)	p. 8-9, 25, 51, 54
Canada Community Investment Plan (CCIP)	p. 22
<i>CanadaExport</i>	p. 25, 27
Canada's International Business Strategy (CIBS)	p. 25
Canadian Business Networks Coalition (CBNC)	p. 24

INDEX

Canadian Commercial Corporation (CCC)	p. 30, 33-34
Canadian Company Capabilities	p. 9
Canadian Heritage	p. 22
Canadian Intellectual Property Office (CIPO)	p. 60-61
Canadian International Development Agency (CIDA)	p. 30
Canadian Technology Gateway	p. 56
Canadian Technology Network (CTN)	p. 53
Capital Projects Bidding	p. 31
Capital Services (WD)	p. 7, 17
CASE® Program (Counselling Assistance to Small Enterprises)	p. 47
Central and Eastern Europe Program (CIDA)	p. 35
CIDA Contracting Process	p. 35
Commercial Development Program	p. 20
Commercial Loan Funds (WD)	p. 17
Communications Research Centre (CRC) Innovation Centre	p. 55
Community Economic Development Organizations (CEDOs)	p. 19
Community Economic Development Program (CEDP)	p. 19-20
Community Futures Development Corporations (CFDCs)	p. 17, 18
<i>Competition Act</i> — Civil Offences	p. 62
<i>Competition Act</i> — Criminal Offences	p. 62
Competition Bureau	p. 62
Computers for Schools Program (CFS)	p. 58
CONSENSUS	p. 64
Consumer Products Directorate (CPD)	p. 63
Contact! — The Canadian Management Network	p. 10, 51
Contributions to not-for-profit initiatives (FedNor)	p. 17
Copyright	p. 60
CRC Innovation Centre	p. 55
Cultural Industries Development Fund (CIDF)	p. 23
Customs Trade Seminars	p. 36-37

INDEX

Department of Foreign Affairs and International Trade (DFAIT)	p. 25-27, 30
dISTCoverly	p. 9
Do-It-Yourself-Kits and Special Guides (BDC)	p. 48
Employment Insurance (EI) system	p. 42, 45-46
Enhanced Market Information (AAFC)	p. 28
Enhanced Trade Show Support (AAFC)	p. 29
Export Credit Insurance	p. 32
Export Development Corporation (EDC)	p. 30, 32-33
Export Training	p. 29
Farm Credit Corporation (FCC)	p. 21, 51
Federal Economic Development Initiative for Northern Ontario (FedNor)	p. 4, 6, 17
Federal Government Properties for Sale	p. 68
Federal Office of Regional Development — Quebec (FORD-Q)	p. 5-6, 17, 50
Financial Support for Research and Development (IRAP)	p. 53
FORD-Q brochures	p. 6
Forum for International Trade Training (FITT)	p. 51
Goods and Services Tax (GST)	p. 39-41
Government Electronic Directory Services — Direct500	p. 5
Government of Canada On-line	p. 9
GST Annual Filing	p. 41
GST Electronic Filing and Remitting Program	p. 41
GST Simplified Accounting Method — Quick Method	p. 41
<i>Guide to Importing Commercial Goods</i>	p. 36
Hotline for Smaller Exporters	p. 33
Human Resource Centres of Canada (HRCCs)	p. 46
Human Resources Development Canada (HRDC)	p. 42-44, 46
IDEA-SME (FORD-Q)	p. 5, 17
Incorporated Businesses — Returns and Claims	p. 40
Industrial Co-operation Program (INC)	p. 35

Industrial Design (CIPO)	p. 61
Industrial Research Assistance Program (IRAP)	p. 53
Industry Portfolio	p. 4
InfoCentre (DFAIT)	p. 25-26, 28
Info-Fax System (CBSCs)	p. 9
Information Service (SCC)	p. 64
Information Services (WD)	p. 7
Integrated Circuit Topographies (Micro-chips)	p. 61
Internal Trade Agreement	p. 24
International Business Information Network	p. 9
International Business Opportunities Centre (IBOC)	p. 25, 27
International Standardization (SCC)	p. 63
International Trade Centre (ITC)	p. 25-28
International Trade Personnel Program (ITPP)	p. 45
ISO 9000 Diagnostic Tool — Québec	p. 50-51
ISO 9000 (International Standards Organization) Certification (BDC)	p. 47
Lines of Credit and Protocols (EDC)	p. 32
Loan-loss reserves to share risk (FedNor)	p. 17
Local Labour Market Partnership (LLMP)	p. 46
Market Development Strategies (MDS)	p. 31
Master Accounts Receivable Guarantee (MARG) Program	p. 32
Measurement Canada	p. 64
Micro-Business Program (BDC)	p. 15, 48
Monitoring of Competitor Market Development Policies and Practices	p. 29
National Graduate Register (NGR)	p. 43
National Sector Teams (NSTs)	p. 25
New Employer Visit Program (RevCan)	p. 39
New Exporters to Border States (NEBS)	p. 52
New Exporters to Overseas (NEXOS)	p. 52
New-to-Exporting Companies	p. 31

INDEX

NEXPRO® (New Exporters Training and Counselling Program)	p. 49
North American Free Trade Agreement (NAFTA)	p. 36-37, 64
NORTHSTAR Trade Finance Inc.	p. 33
Note Purchases (EDC)	p. 33
Office of the Superintendent of Bankruptcy.	p. 65
Open Bidding Service (OBS)	p. 34, 66-67
Paper Burden Reduction	p. 66
Patent Co-operation Treaty.	p. 60
Patents (CIPO)	p. 60
Pathfinders (CBSCs)	p. 9
Patient Capital (BDC)	p. 16
PEMD Agri-Food.	p. 32
Profit\$® (BDC)	p. 48
Program for Export Market Development (PEMD)	p. 26, 30-32
Program for pre-commercial activities (FedNor)	p. 17
Progress Payment Program (CCC)	p. 34
Publications Assistance Program.	p. 23
Public Works and Government Services Canada (PWGSC)	p. 66
Radiocommunication Information Circular	p. 65
Radio Communications Licences	p. 65
Record of Employment (ROE) form	p. 42, 45
Regional Economic Development Agencies.	p. 4
Regional Trade Networks (RTNs).	p. 25
Registering Intellectual Property.	p. 60
Resource Access Negotiations Program (RAN)	p. 20
Revenue Canada	p. 36-41
Revenue Canada Business Windows.	p. 37
Sales Centre (SCC)	p. 64

INDEX

SchoolNet p. 57-58

SchoolNet Community Access Program..... p. 57

SchoolNet Digital Collections Program p. 57-58

Scientific Research and Experimental Development (SR&ED) p. 40

Self-Employment Assistance (SEA) Program p. 42-43

Seminars (BDC)..... p. 49

Service by Telephone (CBSCs)..... p. 8

Service in Person (CBSCs)..... p. 8

Service on the Web (CBSCs) p. 8

Small Business Information Seminars (RevCan) p. 39

Small Business Loans Act (SBLA) p. 14

Small Business Week® (BDC) p. 48

Sound Recording Development Program (SRDP) p. 23

Special Import Measures Act (SIMA) p. 37

Spectrum Management Program..... p. 65

Standards Council of Canada (SCC) p. 63-64

Statistical Industry Overviews..... p. 10

Statistics Canada (StatsCan)..... p. 10-11

Step In® and Step Up® (BDC) p. 49

Strategic Planning (BDC)..... p. 47

Strategis p. 4, 9-10, 27, 59

Student Connection Program p. 56-57

Supplier Promotion Program p. 66-67

T4 Short for Employers p. 40

Take A World View ... Export Your Services p. 26

Technology Partnerships Canada (TPC)..... p. 54-55

Term Loans (BDC) p. 15

The Exporter's Guide..... p. 25, 30

Trade Association Activities..... p. 31

Trade Commissioner Service..... p. 27

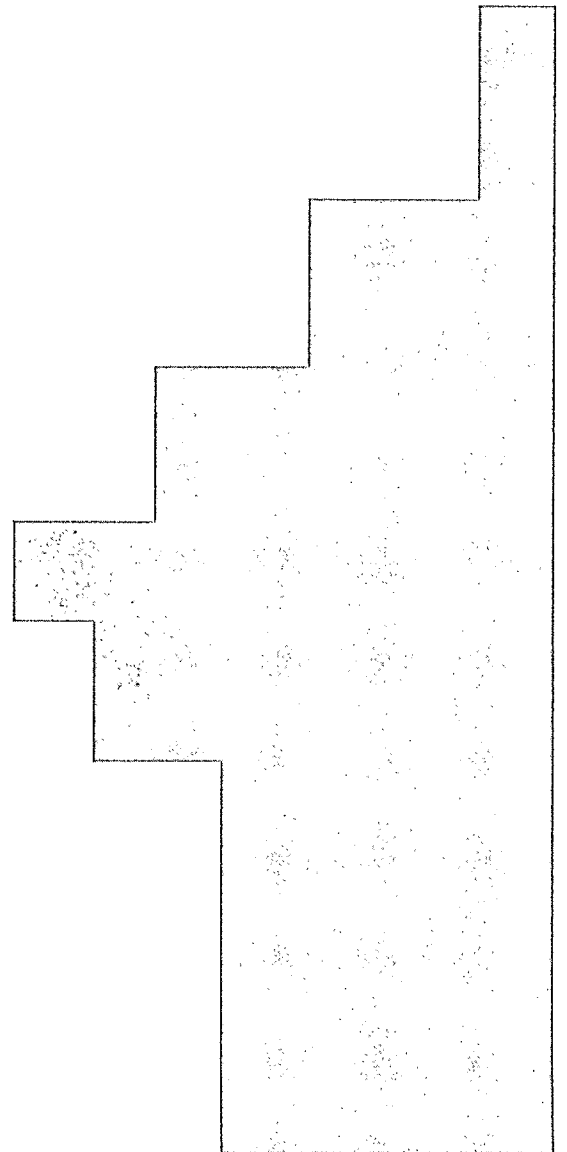
Trade Data On-line p. 9

Trademarks..... p. 61

INDEX

Venture Capital (BDC)	p. 16
Venture Loans (BDC)	p. 15
Western Economic Diversification Canada (WD).....	p. 6-7, 17, 33, 45, 49, 51
Women's Enterprise Initiative (WEI) — Western Canada	p. 49
Working Capital for Growth Loans (BDC).....	p. 15
World Information Network for Exports (WIN Export)	p. 26, 28, 30
Young Entrepreneur Business Development Initiative	p. 15
<i>Your Guide to Doing Business with PWGSC</i>	p. 67
Youth Internship Canada (YIC)	p. 44

**SURVEY:
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SERVE YOU
BETTER**



SURVEY: HELP US TO SERVE YOU BETTER

We are interested in your views on this guide. Please take a few minutes to respond to the questions below.

1. What is your overall opinion of this guide?

<input type="checkbox"/> very useful	<input type="checkbox"/> moderately useful
<input type="checkbox"/> useful	<input type="checkbox"/> not useful

2. Please provide your assessment of each of the following aspects of this guide.
 - a) Completeness of the information (mark one only):

<input type="checkbox"/> excellent	<input type="checkbox"/> fair
<input type="checkbox"/> good	<input type="checkbox"/> poor

 - b) Presentation of the information (mark one only):

<input type="checkbox"/> very useful	<input type="checkbox"/> moderately useful
<input type="checkbox"/> useful	<input type="checkbox"/> not useful

3. If this guide was updated, revised and re-issued in the future, would you be interested in receiving a copy?

<input type="checkbox"/> yes, very interested	<input type="checkbox"/> no, not interested
<input type="checkbox"/> probably interested	<input type="checkbox"/> not sure

4. How did you find the structure and format of this guide?

<input type="checkbox"/> clear and easy to follow	<input type="checkbox"/> confusing and difficult to follow
---	--

5. For your purposes, did this guide provide you with enough information on each of the topics reviewed to determine whether the program could be of benefit to you?

<input type="checkbox"/> yes, definitely	<input type="checkbox"/> no
<input type="checkbox"/> to some extent	<input type="checkbox"/> can't say/don't know

6. This guide would have been more useful to me if it had (mark all that apply):

<input type="checkbox"/> contained more detailed information
<input type="checkbox"/> contained more telephone/fax numbers, addresses
<input type="checkbox"/> used examples
<input type="checkbox"/> used graphics

7. In your opinion, was important information missing from this guide?

- no yes — please specify:

8. Are there any topics in this guide that you would like to have seen covered in more detail?

9. Please offer any suggestions for improving the next version of this guide.

10. Will this guide help you in your business development?

- yes no

11. To help us determine who our clients are, please provide us with the following information about your company.

a) What type of business do you conduct?

service, please specify

manufacturing, please specify

other, please specify

b) What type of business do you have?

- sole proprietor, home-based
 sole proprietor, premises outside home
 partnership, premises outside home
 corporation, premises outside home
 other: _____

c) How long have you been in business? _____

d) How many employees do you have? _____

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e) What are your estimated annual gross earnings?

- | | |
|---|---|
| <input type="checkbox"/> less than \$60 000 | <input type="checkbox"/> \$500 000 to \$1 million |
| <input type="checkbox"/> \$60 000 to \$100 000 | <input type="checkbox"/> \$1 million to \$5 million |
| <input type="checkbox"/> \$100 000 to \$500 000 | <input type="checkbox"/> over \$5 million |

f) Do you use a computer in your business?

- | | |
|------------------------------|-----------------------------|
| <input type="checkbox"/> yes | <input type="checkbox"/> no |
|------------------------------|-----------------------------|

g) Do you use the Internet in your business?

- | | |
|------------------------------|-----------------------------|
| <input type="checkbox"/> yes | <input type="checkbox"/> no |
|------------------------------|-----------------------------|

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