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



Small Business
CREATING JOBS AND GROWTH

1998-1999

 Government of Canada Gouvernement du Canada

Canada 



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**Your Guide to
Government of Canada
Services and
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Small Business**

1998-1999

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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:

Industry Portfolio Office
6th Floor, West Tower
235 Queen Street
Ottawa ON K1A 0H5

Fax: (613) 957-1990

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

Alternative format

Your Guide to Government of Canada Services and Support for Small Business 1998-1999 is also available in alternative formats on request. Contact Distribution Services at the numbers listed below.

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

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Survey: Help Us to Serve You Better

INTRODUCTION

Information is vital in a knowledge-based economy. The federal government is working hard to provide Canadian small business with effective information and support. The 2.4 million small businesses in Canada, which account for some 50% of all private sector employment and 43% of private sector output, will help Canada realize its potential in the new economy of the 21st century. However, small business will not reach their full potential without the information that makes the knowledge-based economy work.

The federal government has made the provision of information one of the cornerstones of efforts to assist Canadian small and medium-sized enterprises (SMEs), and *Your Guide to Government of Canada Services and Support for Small Business* is one of the most useful sources of information on the government's programs and services for small business.

This guide is organized into three sections.

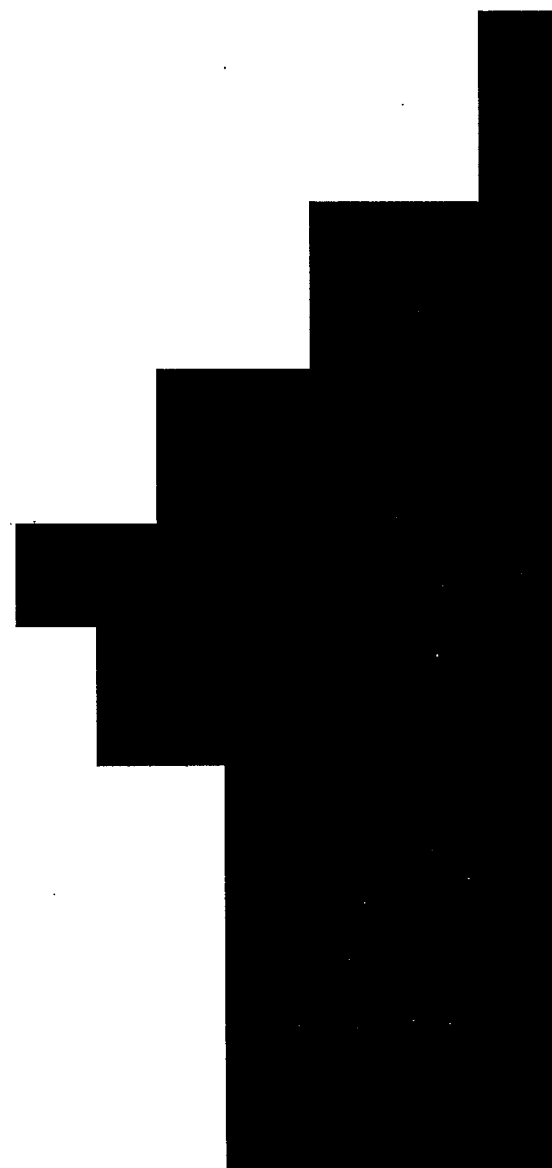
The first section, **Getting Started**, provides brief descriptions of some of the government organizations that serve as excellent entry points to the federal government because they provide a number of services to small businesses.

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/smeguide>

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)
- Canada Economic Development for Quebec Regions
- Canadian Space Agency
- Competition Tribunal
- Copyright Board Canada
- Industry Canada (includes the Communications Research Centre and the Federal Economic Development Initiative for Northern Ontario — FedNor)
- National Research Council Canada (NRC)
- Natural Sciences and Engineering Research Council of Canada (NSERC)
- Social Sciences and Humanities Research Council of Canada (SSHRC)
- Standards Council of Canada (SCC)
- Statistics Canada (STC)
- 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.

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. The CBSCs are also your first stop for information on becoming an exporter and connecting you to the many export services and programs offered as part of Team Canada. Information is available from all levels of government, reducing complexity and enabling CBSC personnel to tailor an information package to meet your specific needs.

The current network of 12 Centres, one in each province, the Yukon 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 You can call our toll-free telephone service and speak to a trained business information officer who will direct you to the best sources of information or refer you to programs and services relevant to your business situation. Some Centres have optional recorded answers to frequently asked questions to speed up service.

Service on the Web — <http://cbsc.org> The CBSCs' Web site contains information on selected programs, services and regulations of participating federal and provincial agencies. The Web site is continually updated with new material and useful links to other Web sites. You can also send us your questions via E-mail from the Web site with a response within one business day. A new tool —“Interactive Business Planner” — lets you harness the resources on the Internet to build your business plan. This pilot product is at: <http://www.sb.gov.bc.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 databases. Business clients can use these materials to do research on their own or with the help of a trained business information officer. Whether you are writing a business plan, looking for new markets or getting ready to export, the resources in the Centres are invaluable. The CBSCs are expanding access to information resources in many communities across Canada through partnerships with existing business service organizations. Contact the CBSC in your province for the access point nearest you.

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, order your choice of catalogues by subject, and review the collection of documents available. Then, call again and have your selections faxed directly to you.

Canada Business Service Centres (CBSCs)

Please see the *Key Contacts* section for the detailed listings: the address, toll-free and local telephone, fax and info-fax numbers of the CBSC nearest you.

Regional Economic Development Agencies and the Federal Economic Development Initiative for Northern Ontario

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 in addition to the Federal Economic Development Initiative for Northern Ontario 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.

Federal Economic Development Initiative for Northern Ontario

The Federal Economic Development Initiative for Northern Ontario (FedNor) has a number of initiatives to help Northern Ontario businesses and economic development organizations access capital:

- a repayable program for innovative small businesses to conduct pre-commercial activities such as research and development and market research;
- additional capital funding to Community Futures Development Corporations (CFDCs) to enable them to increase their micro-lending programs;
- loan-loss reserves to share risk with traditional lenders, 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, regional tourism or community economic development initiatives.

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.

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

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

Canada Economic Development for Quebec Regions

Canada Economic Development for Quebec Regions (CED), through its commitment to providing its clients with services adapted to their needs, supports the development of the economic potential of the regions of Quebec and the creation of sustainable employment by fostering a business climate that enables small and medium-sized enterprises to prosper and grow.

Since CED considers it vital that the development of regional potential be based on the dynamism of small and medium-sized enterprises, its Small Business offices are the gateway to a variety of federal services for these firms. Canada Economic Development for Quebec Regions has a network of 13 business offices throughout the regions. Quebec entrepreneurs can access a whole range of SME support programs and services provided by federal government departments and organizations, both at home and abroad. This approach translates into concrete support for the development of SMEs by assuring them access to information and specialized services, business networks and financial support.

Canada Economic Development for Quebec Regions' IDEA-SME program is intended to provide support for initiatives in each of Canada Economic Development for Quebec Regions' priority areas of activity such as:

- innovation,
- research and development,
- design,
- market development,
- entrepreneurship, and
- business climate.

Canada Economic Development for Quebec Regions (CED)

Head Office
Tour de la Bourse
800 Victoria Square
Suite 3800, P.O. Box 247
Montreal QC H4Z 1E8

Toll-free: 1-800-322-4636
Fax: (514) 283-3302

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

Please see the *Key Contacts* section for the address, telephone and fax numbers of the Canada Economic Development for Quebec Regions office nearest you.

CANADA ECONOMIC DEVELOPMENT FOR QUEBEC REGIONS BROCHURES

Canada Economic Development for Quebec Regions has designed a series of eight brochures serving small businesses 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 Canada Economic Development for Quebec Regions office. The brochures include :

- *Continuous Improvement Process: The Key to Business Growth*
- *ISO 9000 Certification: The Passport to World Markets*
- *Motivating Personnel: A Condition Essential to Business Growth*
- *Product Development: The Way of the Future*
- *SME.Net.Access: Initiation*
- *The Challenge of Globalization: Developing Export Markets*
- *Vision and Planning: The Future of Your Business*
- *Your Small-Business Marketing Plan: A Winning Strategic Tool*

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 330 000 small businesses and aspiring entrepreneurs in Western Canada. Products and services are delivered to small businesses through an integrated network of some 100 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 The agency is working to improve Western small business' awareness of, and access to, financing opportunities. WD has developed industry-specific loan/investment funds in conjunction with financial institutions. The agency can also assist businesses in the development of a sound business plan, which is often required in order to access financing.

Business Services WD assists firms interested in exporting through the International Trade Personnel Program (ITPP), which helps companies employ qualified graduates to work on international trade development projects. The department also: helps businesses become export-ready, provides supplier development services to small businesses, provides business diagnostic and planning services, and simplifies and streamlines regulations affecting small businesses.

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.

Tel.: 1-888-338-WEST (9378)

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

Business Development Bank of Canada

The Business Development Bank of Canada (BDC) is Canada's small business bank. BDC plays a leadership role in delivering financial and management services, with a particular focus on the emerging and exporting sectors of the economy. The Bank offers a full range of services including business counselling 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 branch nearest you, please contact:

Head Office
BDC Building
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>

Strategis: Industry Canada On-Line

Getting the right information at the right time is the key to success in today's new economy. With *Strategis* (<http://strategis.ic.gc.ca>), Canada's largest business information Web site, you have 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

Company Information This is where you'll find basic information about the more than 175 000 federally incorporated companies in Canada. Here, you can also connect to Canadian Company Capabilities with information on more than 29 000 potential buyers, sellers and partners in Canada.

International Business Opportunities, Trade and Investment Tapping into world markets is made easier thanks to the valuable trade data, intelligence and contact information found in this section of *Strategis*.

GOVERNMENT OF CANADA ON-LINE

The Government of Canada Web 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>

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>

Business Information by Sector As the champion for Canadian industry, *Strategis* closely monitors market and industry developments. Using *Strategis*, you'll get useful information about Canada's industries.

Micro-Economic Research and Statistical Analysis Learn all about recent changes affecting the economy with the latest in leading-edge research and analysis.

Technology, Innovation and Licensing What's happening in science and technology in Canada? Locate technology opportunities and expertise that will help your business be more competitive.

Business Support and Services Here you'll find information on small business support organizations, educational resources and government programs, diagnostic tools and sources of financing.

The Marketplace: Services, Laws and Regulations Learn more about the government's services and legal framework that support your business activities and help create an open, fair and efficient marketplace.

Human Resources and Training Find out how to make the best use of Industry Canada's programs to build your business. Get management advice. Learn about skills development.

Consumer Information Gain easy access to a broad range of information and topics, including credit card interest rates, bank service charges, product recalls and regulations governing packaged goods, textiles and precious metals.

You can get all this and more with Small Business Connections — just one of a series of special “partnership” pages we created to ensure you have all the value-added information you need to be successful! The Small Business Connections page is one way Industry Canada brings together the best of *Strategis* and the Canadian Federation of Independent Business (CFIB) to provide a wealth of information and insights on starting and running a business.

Strategis On-line

Strategis is a dynamic ever-changing product. Log in regularly to see *What's new* (<http://strategis.ic.gc.ca/new>) and subscribe to *Strategis Headlines* (<http://strategis.ic.gc.ca/headlines>).

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

Help desk

Tel.: (613) 954-5031

1-800-328-6189

Fax: (613) 954-1894

E-mail: hotline.service@ic.gc.ca

ExportSource

Whether you are a new or experienced exporter, our *ExportSource* Internet site is for you. It is the business tool that brings together the resources you need to give you a competitive advantage in world markets. You can find the information you need to:

- research markets,
- understand your foreign competition,
- qualify leads, and
- build an effective organization for export success.

ExportSource

Visit our Web site at: <http://exportsource.gc.ca>

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 (STC) 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? Statistics Canada 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? Statistics Canada 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.

Statistics Canada 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 (STC)

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

Inquiries: (613) 951-8116

1-800-263-1136

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

Fax: (613) 951-0581

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

Canadian Tourism Commission

The Canadian Tourism Commission (CTC) is a private-public sector partnership dedicated to sustaining a viable and profitable tourism industry in Canada. While most of its efforts are directed to marketing Canada domestically and internationally, the CTC also conducts extensive research on the industry's performance, works to enhance the supply of Canadian tourism products and services, and provides information for decision-making.

As a private sector-led organization, the CTC has a Board of Directors responsible for directing and managing strategies and programs and individual program committees to develop programs and plans. Membership on the Board and committees comprises a diverse range of small-, medium- and large-scale businesses, all volunteering their time and efforts to ensure the partnership works effectively.

CTC programs are partnered and there are no grants, contributions or subsidies available to businesses. Instead, private sector dollars are pooled with government funds to coordinate activities and generate better returns. Well over 1000 businesses, of all types and sizes, have been involved in the CTC so far. Your organization can do so too, by participating in the annual design of CTC plans and investing in those plans. Alternatively, proposals for partnering with the CTC can be made to the chairpersons of the individual committees.

Key Activities

The Americas Within the Americas group, the CTC has marketing committees responsible for U.S. Leisure Travel, Business Travel, and Domestic Travel. Each of these industry-led committees has developed a series of targeted marketing programs.

Asia/Pacific Marketing Program Within the Asia/Pacific Marketing Program, there are numerous ways that industry can participate and the buy-in levels vary widely. Some of the ways that small businesses can become involved include media and trade tours, consumer promotions, marketplace and trade shows, and advertising.

European Marketing Program Within the European Marketing Program, there are numerous ways that industry can participate and the buy-in levels vary widely. Some of the ways that small businesses can become involved are media and trade tours, consumer promotions, road shows, marketplace and trade shows, direct marketing and advertising.

Industry Competitiveness The Industry Competitiveness program provides timely and accurate information, products and services that will help the Canadian tourism industry, including small and medium-sized businesses, to grow, become more profitable and improve their international competitiveness. Industry Competitiveness is divided into two operational units, the Industry and Product Development Unit and the Research Unit, each directed by two industry-led committees.

Canadian Tourism Commission (CTC)

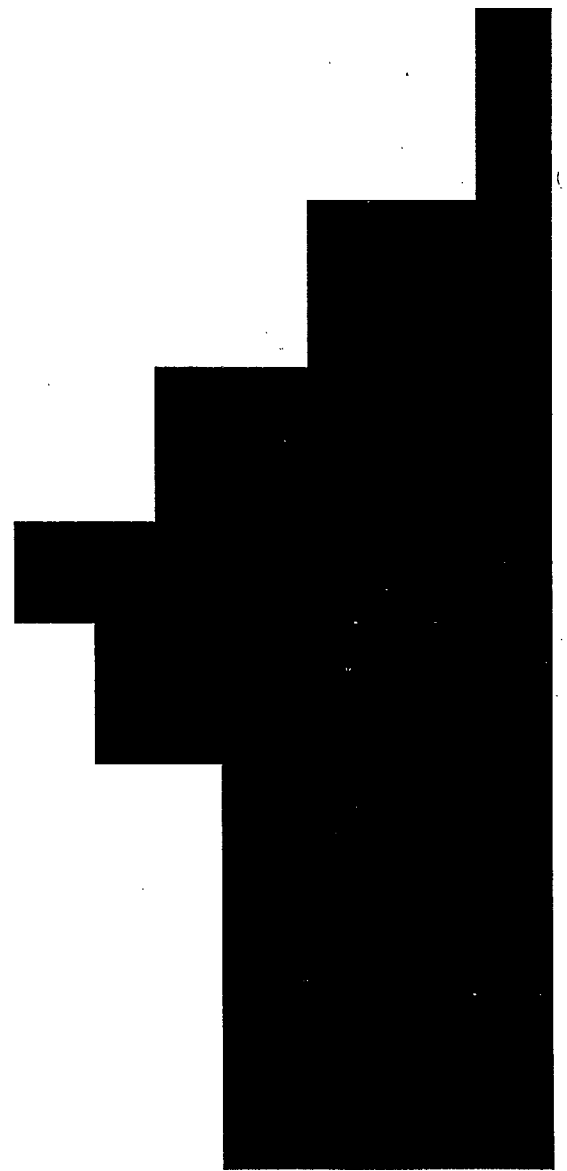
For telephone numbers of individual CTC chairpersons, contact:

**Canadian Tourism Commission
235 Queen Street
8th Floor, West Tower
Ottawa ON K1A 0H6**

**Tel.: (613) 954-3943
Fax: (613) 954-3945
E-mail: ctc.cct@ic.gc.ca**

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

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

On-line: http://strategis.ic.gc.ca/sc_mangb/smallbus/engdoc/sbla.html

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 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 and mentoring services (see Chapter 6, Management and Skills Development, for details). The BDC's extensive network of branches across Canada is available to help your business succeed.

Key Activities

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.

Micro Business Program Support is available to meet the early growth needs of the smallest businesses. This program provides 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.

Young Entrepreneur Financing Program The Young Entrepreneur Financing Program is aimed at giving start-up entrepreneurs between the ages of 18 and 34 a solid foundation to build a new business. Term financing of up to \$25 000 and 50 hours of tailor-made business management support help to ensure that entrepreneurs with commercially-viable business proposals and excellent potential get their businesses off the ground.

Venture Loans® Venture Loans provide quasi-equity financing between \$100 000 and \$1 million to businesses with a high-quality management team, a clear market niche, and a good potential for growth. They are higher-risk financing designed for businesses that do not have assets to back a conventional term loan. They offer flexible repayment terms and a pricing structure that combines interest payments with a royalty on sales.

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.

Working Capital for Growth 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 support to ensure the growth plan is properly managed.

Working Capital for Exporters Allows small businesses that export to "top up" an existing line of credit by as much as \$250 000. Loans can be used for a wide range of exporting activities, including an increase in inventory and receivables, the production of finished products, and the setting up of export marketing or distribution networks. Repayment is tailored to cash flow with terms that usually run between four and seven 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.

Tourism Investment Fund The Tourism Investment Fund was designed specifically for existing tourism operators who offer more than a one-season attraction or for operators who want to expand beyond a single season. Loans will range from \$500 000 to \$5 000 000 for eligible operations and the funds can be used for expanding, enhancing and upgrading facilities to help meet increased demand or to attract more international tourists.

Growth Capital for Aboriginal Business Aboriginal entrepreneurs own and operate well over 20 000 businesses in Canada in virtually every sector of the economy. To increase access to capital for Aboriginal entrepreneurs who want to start a small business or expand an existing business operating on or off a reserve in Canada, BDC offers financing of up to \$100 000 for existing businesses and up to \$25 000 for start-ups through its product, Growth Capital for Aboriginal Business.

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
BDC Building
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 the Federal Economic Development Initiative for Northern Ontario

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.

Atlantic Canada Opportunities Agency

Key Activities

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.

Young Entrepreneurs ConneXion Seed Capital and Counselling Program This program is designed to help those under 30 years of age access small business start-up and expansion financing of up to \$15 000 in the form of a repayable, unsecured personal loan while providing business counselling and training up to a maximum of \$2000. The program is delivered through a partnership with Community Business Development Corporations (CBDCs) and other delivery agents throughout Atlantic Canada.

Young Entrepreneurs ConneXion Seed Capital and Counselling Program

Further information is available at:

Tel.: 1-800-833-1829 (Atlantic Provinces)
1-800-561-7862

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.

Atlantic Canada Opportunities Agency (ACOA)

Please see the *Key Contacts* section for the ACOA office nearest you.

Canada Economic Development for Quebec Regions

Key Activities

IDEA-SME The IDEA-SME program provides small and medium-sized enterprises with a broader range of resources and services, information and guidance, as well as financial support for initiatives in each of Canada Economic Development for Quebec Regions's priority areas of activity, including:

- innovation,
- research and development,
- design,
- market development,
- entrepreneurship, and
- business climate.

Loan Programs To facilitate the funding of projects by innovative SMEs in the areas of research and development, and innovation and export, Canada Economic Development for Quebec Regions along with the Business Development Bank of Canada created the IDEA-SME Fund. Canada Economic Development for Quebec Regions has also signed other partnership agreements with the Royal Bank of Canada, the Bank of Montreal Capital Corporation, the Mouvement des caisses Desjardins and the National Bank of Canada. In addition to ensuring support for firms receiving loans under these programs, Canada Economic Development for Quebec Regions shares the risk with its partner institutions.

Canada Economic Development for Quebec Regions (CED)

Please see the *Key Contacts* section for the Canada Economic Development for Quebec Regions office nearest you.

Federal Economic Development Initiative for Northern Ontario

The Federal Economic Development Initiative for Northern Ontario (FedNor) is the federal government agency responsible for promoting economic growth, diversification and job creation in Northern Ontario by working with its communities and other partners to improve small business access to capital, information and markets.

Key Activities

Business Planning Initiative provides support to entrepreneurs who require a full and properly developed business plan so that they can access required funding in a timely manner.

Northern Ontario Economic Development Fund provides support to economic development projects which will result in long-term economic benefits such as long-term job creation, economic diversification, and enhanced business competitiveness.

Pre-Commercial Fund supports pre-commercial activities important to emerging and innovative small business such as early-stage R&D, product development and pre-operational marketing activities.

The Not-For-Profit Fund created to support the initiatives of business-oriented not-for-profit groups.

FedNor's Tourism Fund strengthens the region's tourism economy.

Business Development Bank of Canada Agreement loan loss reserve aimed at encouraging higher-risk lending.

Royal Bank of Canada Agreement loan loss reserve aimed at encouraging high-risk lending specifically for high-tech and knowledge-based industries.

Additional Capital for Community Futures Development Corporations (CFDCs) enables CFDCs to expand their small business financing in the range of amounts of \$75 000 and under.

FedNor has also established a FedNor Web site easing access to FedNor economic development program information at: <http://fednor.ic.gc.ca>

Federal Economic Development Initiative for Northern Ontario (FedNor)

Please see the *Key Contacts* section for the FedNor office nearest you.

Western Economic Diversification Canada

Western Economic Diversification Canada (WD) is focusing on innovative arrangements with financial institutions to administer, on commercial terms, loan funds for key emerging industries where access to capital is a problem for Western small and medium-sized businesses.

The loan funds provide new financing options for SMEs, particularly in smaller, higher-risk, new economy, export-oriented companies. WD provides front-end support to potential loan fund clients in the form of information, counselling and advice on business planning, and helps clients build solid business cases prior to meeting with a financial institution to discuss financing. Decisions on loan approvals are made by the lending institution.

So far, 14 loan funds in the following sectors have been developed by financial institutions in cooperation with WD:

- biotechnology (Royal Bank),
- knowledge-based industries (Business Development Bank of Canada),
- health (Royal Bank),
- environmental technologies (Toronto Dominion [TD] Bank),
- information technology and telecommunications (Canadian Imperial Bank of Commerce [CIBC]; Royal Bank),
- advanced materials and advanced manufacturing technology (Royal Bank),
- advanced technology (TD Bank),

- tourism (Business Development Bank of Canada),
- agriculture value-added (CIBC with Farm Credit Corporation, Royal Bank, TD Bank),
- community investment (Community Futures Development Corporations), and
- micro-loans (VanCity Credit Union).

Western Economic Diversification Canada (WD)

Please see the *Key Contacts* section for the WD office nearest you.

Community Futures Development Corporations

Counselling and advisory services often go hand in hand with financing to make a business successful. Community Futures Development Corporations (CFDCs) (referred to as Community Business Development Corporations [CBDCs] throughout Atlantic Canada) provide "one-stop shopping" in selected non-metropolitan areas, for individual businesses or community-based economic development initiatives. CFDCs (or CBDCs) offer:

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

CFDCs (or CBDCs) are community organizations outside metropolitan areas which receive federal support to develop and implement long-term community plans for the development of their local economies.

Community Futures Development Corporations (CFDCs)

Atlantic Canada	Tel.: 1-888-303-2232
Quebec	Tel.: (418) 658-1530
Southern Ontario	Tel.: (416) 954-7175
Northern Ontario	Tel.: (705) 671-0711 1-800-461-4079
	Fax: (705) 671-0717
Western Canada	Tel.: 1-888-338-WEST (9378)

On-line: <http://strategis.ic.gc.ca> (search for Community Futures)

Canada Community Investment Plan

Innovative small businesses need risk capital to finance growth; however, much of this capital, available from venture capital firms, is concentrated in major financial centres. The relatively high fixed costs of pre-investment study of proposals means that venture capital firms tend to serve only growth firms needing more than \$1 million, but most smaller and start-up firms need much less capital to grow. The Canada Community

Investment Plan (CCIP) aims to ease the effects of this dilemma by improving access to capital for growth firms by working with community-based economic development groups and directly with entrepreneurs.

Key Activities

The CCIP has two components for building investment development expertise in communities.

The Steps to Growth Capital This Internet-based program provides entrepreneurs in Canada with improved skills to structure and present their investment opportunity to sources of risk capital. The program is available to any entrepreneur in Canada through Industry Canada's Internet site — <http://strategis.ic.gc.ca/growth>

Through eight innovative steps, growth-oriented entrepreneurs can now learn how to become "Investor-ready" and to "Identify and Build Relationships with Investors." The Steps to Growth Capital also provides entrepreneurs and traditional business advisors with an *Investment Toolkit*. The *Investment Toolkit* includes financial analysis tools, templates for investment proposals, a database of sources of risk capital, and information on government management and financial support programs. The Steps to Growth Capital site also provides entrepreneurs with information and links to relevant books, software and Web sites that can assist in the preparation of effective investment proposals.

The Steps to Growth Capital

Tel.: (613) 954-5031

1-800-328-6189

Fax: (613) 954-1894

Community-Based Demonstration Projects To focus the attention of community economic development groups on the need to improve access to risk capital for smaller growth-oriented firms, 22 community-based initiatives have been funded to explore how to improve access to capital for local growth firms. Each of these community initiatives was selected after a national competition in which communities identified the potential growth sectors, the deficiencies in local financial services, and the proposed strategies to improve access to the capital required to stimulate growth.

Community-Based Demonstration Projects

To provide ongoing support to participating communities and to encourage greater interest among non-participating communities, information on the demonstration projects and their strategies can be found on the *Steps to Growth Capital* Web site at: <http://strategis.ic.gc.ca/growth>

Sources of Financing

Industry Canada's Sources of Financing Web site aims to increase SMEs' awareness of the financial options available to them by equipping them with a tool to find appropriate financing from a broad range of Canadian sources of capital.

The first of its kind in Canada, the Sources of Financing Web site provides SMEs interactive access to objective information on appropriate forms of public and private sector sources of debt and equity financing. This information generates a comprehensive customized report on relevant sources of financing. Also included is information on complementary non-financing services, offered by institutions which may be of interest to your business.

Sources of Financing

For more information, please contact Sources of Financing at:

Sources of Financing
The Entrepreneurship and Small Business Office
Industry Canada
235 Queen Street, Room 500A2
Ottawa ON K1A 0H5

Tel.: (613) 941-1460

Fax: (613) 954-5492

E-mail: sources.esbo@ic.gc.ca

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

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:

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

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

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

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, promote 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.

Book Publishing Industry Development Program

Tel.: (819) 997-4944
 Fax: (819) 997-4995

Canadian Film or Video Production Tax Credit This fully refundable tax credit for eligible films and videos produced and owned by qualified taxable Canadian corporations is available at a rate of 25 percent of eligible salaries and wages expended after 1994. The new credit will therefore provide assistance of up to 12 percent of the cost of a production net of assistance. Administered by the Canadian Audio-Visual Certification Office (CAVCO).

Canadian Film or Video Production Tax Credit Canadian Audio-Visual Certification Office (CAVCO)

Tel.: (819) 997-6861
 Fax: (819) 997-6892

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).

Cultural Industries Development Fund (CIDF)

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.

Publications Assistance Program

Tel.: (819) 997-4974

1-800-641-9221

Fax: (819) 997-4995

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.

Sound Recording Development Program (SRDP)

Musication

Tel.: (514) 861-8444

Fax: (514) 861-4423

Factor

Tel.: (416) 368-8678

Fax: (416) 363-5021

Telefilm Canada This agency makes various funds and programs available to support the financing of feature films, television programs and multimedia products. The Corporation provides its financial support to high-quality cultural products in all project stages: research and development, financing, production, distribution, marketing and promotion. The Corporation's contribution takes many forms: investments, loans and loan guarantees; advances, lines of credit and grants to Canadian festivals.

Telefilm Canada**Head Office****Tel.: (514) 283-6363****1-800-567-0890****Fax: (514) 283-8212**

The Canadian Television and Cable Production Fund (CTCPF) This fund is comprised of two complementary programs, the Equity Investment Program, administered by Telefilm Canada, and the Licence Fee Program, administered by the CTCPF, which provide assistance for the production of Canadian television programs.

Equity Investment Program**Telefilm Canada****Tel.: (514) 283-6363****1-800-567-0890****Fax: (514) 283-8212****Canadian Television and Cable Production Fund (CTCPF)****Tel.: 1-800-975-4941****Fax: (416) 975-2680**

Canada Council for the Arts The Council provides a wide range of grants and services to professional Canadian artists, including musicians, writers, dance artists, theatre artists, visual artists (including architects, critics and curators, and photographers), media artists, and artists who work in an interdisciplinary manner; presenters in music, theatre and dance; and arts organizations in music, writing, publishing, dance, theatre, visual arts and media arts.

Canada Council for the Arts**Tel.: 1-800-263-5588****Fax: (613) 566-4390****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 supports 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.

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 Tower
Ottawa ON K1A 0H5**

Tel.: (613) 954-4064

Fax: (613) 957-7010

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

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

Community Economic Development Program

The Community Economic Development Program (CEDP) is designed to assist Aboriginal people (First Nations, Inuit and Innu) in securing long-term employment and accessing business opportunities in their communities. The CEDP supplies the flexible means for Aboriginal people to manage and prioritize their skill development programs, economic institutions and business enterprises.

The Community Economic Development Program:

- funds Community Economic Development Organizations, which are the mechanism Aboriginal communities (First Nations, Inuit and Innu communities) use to deliver their economic development programs and services;
- enables communities to attract qualified individuals as economic development officers to provide programs and services;
- encourages partnerships and networking among Aboriginal people, the private sector and governments; and

- considers First Nations, Inuit and Innu communities and their wholly-owned and controlled, non-profit development organizations as eligible.

Community Economic Development Program

For more information, contact:

**Department of Indian Affairs and Northern Development
Aboriginal Economic Development and Procurement Directorate**

Tel.: (819) 994-5735

Fax: (819) 997-7054

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

Commercial Development Program

The Commercial Development Program (CDP) is a direct loan and loan guarantee program which complements the Aboriginal Business Canada program under Industry Canada. The Department of Indian Affairs and Northern Development (DIAND) provides direct loans to individually-owned and band-owned businesses in areas not yet served by Aboriginal Capital Corporations. Loan guarantees and insurances are provided by DIAND and Industry Canada. DIAND can offer loan guarantees for on reserve, unincorporated Indian-owned and band-owned businesses. Loan insurances with Industry Canada are available to Aboriginal-owned, incorporated businesses on reserve and all Aboriginal-owned businesses off reserve.

The CDP promotes economic development by offering last-resort financing for viable business opportunities and aids in developing credit relationships with mainstream banking institutions.

Commercial Development Program

For more information, contact:

**Department of Indian Affairs and Northern Development
Aboriginal Economic Development and Procurement Directorate**

Tel.: (819) 994-5735

Fax: (819) 997-7054

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

Resource Access Negotiations Program

The Resource Access Negotiations (RAN) Program provides financial assistance to First Nations communities to negotiate access to, as well as development of, nearby off-reserve resources.

RAN assists in finding commercial investments for developing community-owned resources and establishing agreements with developers of large projects that will provide business and employment opportunities. This is an opportunity-driven program based on projects submitted to and approved by the Department of Indian Affairs and Northern Development (DIAND) regional offices.

Resource Access Negotiations (RAN) Program

For more information about the RAN Program and for information on the DIAND regional office serving you, please contact:

**Department of Indian Affairs and Northern Development
Economic Development Directorate**

Tel.: (819) 997-8366

Fax: (819) 997-7054

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

First Nations and Inuit Youth Business Program

The First Nations and Inuit Youth Business Program is a two-year program sponsored by the Department of Indian Affairs and Northern Development (DIAND) to promote Aboriginal youth access to seed capital and mentoring. The National Aboriginal Capital Corporations Association (NACCA) manages and ensures national delivery of this program in both official languages through its network of member corporations.

This program enables Aboriginal lending institutions to offer on-reserve Indian and recognized Inuit community youth (ages 25 to 30):

- proactive business opportunity advice and counselling,
- mentoring and advisory support, and
- seed capital to explore or develop a business opportunity.

First Nations and Inuit Youth Business Program

For more information, please contact NACCA:

Tel.: (418) 842-0972

1-800-241-0972

Fax: (418) 842-0925

E-mail: socca@qbc.dic.net

Or visit DIAND's Web site at: <http://www.inac.gc.ca/youth/index.html>

Preparing to Export

Team Canada Services

Team Canada is the partnership of Canadian federal and provincial governments and some private sector associations that have come together to provide effective, integrated exporter services to Canadian companies. From overseas trade missions led by the Prime Minister, to Regional Trade Networks established in each province, to new information products and Internet services, Canadian companies have a strong team working to help them achieve success in global markets.

Team Canada services are available to both active and potential exporters. There are four key areas of focus: export preparedness, diversifying export markets, strengthened performance, and investment attraction. Services include:

- export readiness assessment,
- export counselling,
- export preparation and training,
- information on trade fairs and missions,
- introduction to foreign buyers,
- contacts in international markets,
- worldwide leads on international business opportunities,
- liaising with Canadian embassies,
- export financing and insurance,
- market information and intelligence, and
- customs and excise.

Team Canada Services

As a starting point, call:

Tel.: 1-888-811-1119

ExportSource

ExportSource is Team Canada's on-line resource for export information. It is currently a federal government partnership between Industry Canada, the Department of Foreign Affairs and International Trade, and Agriculture and Agri-Food Canada that enables both export-ready and new-to-exporting Canadian businesses use of the Information Highway to "reach the world from their desktops." *ExportSource* brings together all the federal information available — plus export-related information from non-federal and private sector sites — to provide Canadian companies with a competitive advantage in world markets. In this way, *ExportSource* lets businesses harness a world of trade information within a single Web site.

10 STEPS TO EXPORT SUCCESS

10 Steps to Export Success is designed for Canadian enterprises, whether large or small, that are considering the possibility of exporting or of expanding into new markets.

10 Steps to Export Success will give you an understanding of the realities of exporting, and provide you with solid, straightforward information on how to assess your export capabilities. It will also guide you through the process of planning and executing your first exporting venture.

For more experienced exporters, this publication directs you to sources of valuable information on programs and services that can help you to establish or expand your export operations and enter new foreign markets.

10 Steps to Export Success will take you through the steps you need to be successful in today's global business environment.

To obtain a copy of this guide, please contact your nearest Canada Business Service Centre.

GOVERNMENT SERVICES AND PROGRAMS

Contained within *ExportSource* are guides on export preparation, business trip planning, trade show preparation, unsolicited order responses and international project bids. The site also offers information on everything from foreign markets, trade statistics and export financing to the logistics of delivery, trade shows, export missions and sources of assistance. Finally, *ExportSource*'s powerful search engine can quickly locate very specific information requirements by simultaneously accessing multiple government information sources.

ExportSource is a valuable information tool for a wide range of groups interested in exporting. The Web site is targeted at companies interested in learning how to export, companies new to the export business, and established exporters who want to diversify.

ExportSource

Visit the Web site anytime at: <http://exportsource.gc.ca>

Preparation Starts at Home

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.

Canada Business Service Centres

Your first stop, particularly if you are new to exporting, is one of the 12 Canada Business Service Centres (CBSCs) across Canada. These Centres bring the services of federal and provincial governments and, in some cases, the private sector, together under one roof. Your first point of access to the full range of government services and sources of information, CBSCs have experienced staff on hand to help you cut through red tape, research your export questions, and direct you to the best sources for additional information.

Canada Business Service Centres (CBSCs)

Call toll-free for information or go in person to the CBSC nearest you. A toll-free "fax-on-demand" service lets you order documents 24 hours a day, any day of the year, or you can contact the CBSC Web site at: <http://cbsc.org>

Please see the *Key Contacts* section for detailed listings.

Regional Economic Development Agencies

The government has also set up regional economic development agencies to address regional needs:

- Western Canada — Western Economic Diversification Canada
- Ontario — Federal Economic Development Initiative for Northern Ontario
- Quebec — Canada Economic Development for Quebec Regions
- Atlantic Canada — Atlantic Canada Opportunities Agency.

World Information Network for Exports — WIN Exports

WIN Exports is the Department of Foreign Affairs and International Trade's (DFAIT) computerized database of Canadian exporters and their capabilities. It is used by the Trade Commissioner Service worldwide, as well as by Team Canada partners in Canada (i.e. the International Trade Centres [ITCs] and government departments involved in international business development), to match Canadian exporters with international business opportunities. Over 140 000 requests from foreign buyers are received annually.

Companies registered with WIN Exports automatically receive *CanadExport*, DFAIT's international business newsletter. WIN Exports is also used to identify Canadian exporters for participation in trade shows and missions.

If you are not registered on the WIN Exports database, 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.

World Information Network for Exports — WIN Exports

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 numbers 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 for the National Capital Region).

Market Information and Intelligence

Canada's International Business Strategy

National Sector Teams have developed 27 industry sector strategies (including Aboriginal Products and Services) to identify global opportunities for Canadian exporters. These strategies, contained in Canada's International Business Strategy (CIBS), determine how federal and provincial governments will allocate their international business development resources. Particular emphasis will be placed on sectors and markets where the private sector has expressed specific interest. A regularly updated list of

For more information on regional economic development agencies, see Chapter 1.

CANADEXPORT

CanadExport is the Department of Foreign Affairs and International Trade's twice-monthly trade newsletter. It informs Canadian business people of export-related activities such as new trade and investment opportunities, policies, programs and services, upcoming events (trade fairs and missions), publications, sales successes and winning strategies. Regular features include country-specific supplements.

CanadExport is available in hard or electronic copy. Contact the Department's InfoCentre at: (613) 944-4000 or 1-800-267-8376, or *CanadExport* directly at: (613) 996-2225, Fax: (613) 996-9276. *CanadExport* is also on the Internet at: <http://www.dfait-maeci.gc.ca/english/news/newsletr/canex>

SMALL BUSINESS QUARTERLY

The *Small Business Quarterly* (SBQ) provides a quick and easy-to-read snapshot of the recent performance of Canada's small business sector. The SBQ is published by the Entrepreneurship and Small Business Office of Industry Canada. Our objective is to provide readers with an overview of key small business statistics, trends and recent developments. The SBQ can be accessed on our Web site at: http://strategis.ic.gc.ca/SSH/sc_mangb/contact/ressourc1/engloc/19r.html

or through:

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

government-sponsored sectoral trade activities is available from the Department of Foreign Affairs and International Trade's (DFAIT) CIBS Internet Web site (<http://www.dfait-maeci.gc.ca/english/trade/cibs/english>), as well as Industry Canada's *Strategis* system (<http://strategis.ic.gc.ca>).

Canada's International Business Strategy

For further information, or to obtain printed copies, contact DFAIT's InfoCentre.

Team Canada Market Research Centre

The Team Canada Market Research Centre responds to the needs of Canada's exporters, who have said they need short reports focusing on subsectors and product or service niches. Market reports provide a quick snapshot of the opportunities for a product or service in a particular export market.

Each report contains a market overview, a section on customers and distribution channels, an analysis of the principal market-access issues, and a listing of key promotional venues. Reports also include the names of local importers and information on their size, products range and territory.

Market reports are available through the DFAIT InfoCentre at:

**Tel.: (613) 944-4000
1-800-267-8376
24-hour FaxLink service: (613) 944-4500**

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

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 *CanadExport*, DFAIT's international business newsletter; and
- refer you to specialists in Canada and abroad.

More than 3000 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.

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), and
- accessing the Department on the Internet at: <http://www.infoexport.gc.ca>

Department of Foreign Affairs and International Trade InfoCentre

Tel.: (613) 944-4000

1-800-267-8376

Fax: (613) 996-9709

E-mail: sxcii.extott@extott09.x400.gc.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.

Agri-Food 2000

Tel.: (613) 759-7522

E-mail: huntleyj@em.agr.ca

Enhanced Market Information Export Market Assessment Reports (EMARs) are country overviews including economic trends and market opportunities. They are available for a number of priority countries for agri-food exporters and potential exporters. EMARs are available for Argentina, Brazil, Chile, China, Colombia, Malaysia, Indonesia, Japan, European Union, Mexico, Philippines, Singapore, South Africa, South Korea, Taiwan, Thailand and Venezuela.

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) 759-7634

Fax: (613) 759-7506

E-mail: mehrmaneshk@em.agr.ca

AgFITT

The Agri-Food Trade Service (ATS) of Agriculture and Agri-Food Canada (AAFC) has developed 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 was designed by the Forum for International Trade Training (FITT), will be delivered provincially. For more information, please contact:

Programs and Multilateral Affairs Division

Agriculture and Agri-Food Canada

Tel.: (613) 759-7634

E-mail: mehrmaneshk@em.agr.ca

Also available are product-specific reports on market opportunities for specific processed foods, such as snack foods, bottled water and confectionery, etc., in markets such as China, South Korea, Thailand, Singapore, Brazil and others. New product reports are being added on an ongoing basis.

Enhanced Market Information

Tel.: (613) 759-7644

E-mail: degraafj@em.agr.ca

Agri-Food Trade Network (ATN) The Agri-Food Trade Network (ATN) is an Internet Web site that provides access to agri-food trade information and related sources targeted at Canadian exporters. Information users can access the information on-line, through the Internet site, or contact the local office of the Market and Industry Services Branch. Information is available through the ATN on market opportunities, trade leads, market information, trade rules, Canadian supply capability, trade shows and missions, and federal government trade contacts.

Agri-Food Trade Network (ATN)

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

Webmaster

Tel.: (613) 759-7750

E-mail: lacroixr@em.agr.ca

ATN Information

Tel.: (613) 759-7686

E-mail: archibulda@em.agr.ca

Enhanced Trade Show Support Agriculture and Agri-Food Canada (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.

Enhanced Trade Show Support

Tel.: (613) 759-7687

E-mail: mcfarlunek@em.agr.ca

Take a World View . . . Export Your Services

Take a World View . . . Export Your Services is a comprehensive information site for service exporters, aimed at enhancing their chances for success in foreign markets. It provides answers to the most often asked questions about exporting services, makes it possible to determine readiness, and helps to prepare for doing business internationally.

Take a World View . . . Export Your Services features information on world markets for service exporters, available assistance, publications, useful contacts and exporting tips. It also offers numerous hot links to other relevant information sources.

This information product is a result of a joint effort between Industry Canada, the Department of Foreign Affairs and International Trade, and service exporters.

Take a World View . . . Export Your Services

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

Canadian Housing Exporters' 1-800 Service

The Canadian Housing Exporters' 1-800 Service is Canada Mortgage and Housing Corporation's (CMHC's) immediate response to the industry's request for one-window access to the export-related programs and services of Canadian governmental and non-governmental organizations.

The service assists new and existing exporters by helping prospective employers acquire the specific skills, knowledge and expertise needed to compete internationally, and providing access to market and strategic information needed to develop new export markets.

Canadian Housing Exporters' 1-800 Service

For information, contact:

**Canada Mortgage and Housing Corporation
Canadian Housing Export Centre
700 Montreal Road
Ottawa ON K1A 0P7**

Tel.: 1-800-465-6212

E-mail: exporter@cmhc-schl.gc.ca

Housing-Related Export Missions and Foreign Delegations

CMHC participates in approximately 25 foreign delegations per year related to Canadian housing technologies, products and services in which industry involvement is often requested. CMHC also organizes outgoing trade missions that are open to the Canadian housing industry interested in opportunities abroad.

CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)

CMHC is Canada's national housing agency. CMHC is responsible for representing Canada's housing and community development interests abroad. It supports the foreign commercial endeavours of Canada's housing industry by representing the industry's interests in appropriate multilateral and bilateral forums and facilitating international access to Canada's exportable housing systems, technologies, products and services.

CMHC's mandate includes building on its established links with all segments of the industry to foster housing exporters.

In this capacity, CMHC coordinates corporate and industry export promotion activities and strategies to help position housing exporters to successfully address housing export opportunities.

CMHC's current activities include undertaking international housing market research and opportunity analyses; developing ways to improve the industry's international presence, profile and competitiveness; and pursuing advocacy on behalf of Canada's housing industry in Canada and abroad.

For additional information relating to CMHC's role in housing exports, contact:

Canada Mortgage and Housing Corporation

Canadian Housing Export Centre

700 Montreal Road

Ottawa ON K1A 0P7

Tel.: (613) 748-2744

Fax: (613) 748-2302

Housing Export Service: 1-800-465-6212

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

Key Activities

Housing Research If you are a housing manufacturer, builder, renovator, or someone interested in markets abroad, the Housing Exports Opportunities Series contains key housing market research you need to plan your business future. With these reports, you will discover where the opportunities are and how to succeed in the foreign markets that interest you.

Country-specific housing market reports provide detailed information and in-depth analysis of local housing needs and economic conditions, as well as insights on the political climate, trade policies and the business environment. Each report also includes how-to advice on assessing risk, managing cultural issues, conducting business, and includes a comprehensive list of financial and industry contacts in Canada and abroad.

Housing-Related Export Missions and Foreign Delegations

To order housing-related research, or any CMHC information product:

Tel.: 1-800-668-2642

Fax: 1-800-245-9274

Canadian Housing Information Centre

The Canadian Housing Information Centre (CHIC) is Canada Mortgage and Housing Corporation's primary research information service and the country's most comprehensive, up-to-date library on housing. CHIC's rapid, thorough and courteous service helps building industry professionals (architects, building supply firms, construction companies, renovators, housing exporters) make informed decisions that meet housing needs in Canada and around the world.

Looking for information and expertise with a focus on housing? CHIC has the answers: best practice guides, company profiles, housing industry periodicals, up-to-date reports on advanced building methods and materials, information on housing export market opportunities, domestic market trends and housing demand projections. CHIC's extensive resources — many of which can be borrowed — include more than 75 000 books, plus journals, videos, maps, government reports and a photolibrary of over 100 000 images related to housing and community planning.

Canadian Housing Information Centre (CHIC)

For more information, contact CHIC at:

Tel.: 1-800-668-2642

TTY: 1-800-309-3388

Fax: (613) 748-4069

E-mail: chic@cmhc-schl.gc.ca

Financial Assistance and Risk Assessment

Financing is more likely to be required in exporting than in domestic transactions because the time between production and payment is normally greater.

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

- market exploration — Program for Export Market Development (PEMD),
- emerging exporter team — Export Development Corporation (EDC),
- financing — EDC,
- performance bonding — EDC,
- acting as the prime contractor — Canadian Commercial Corporation (CCC),
- pre-shipment financing — CCC, and
- financial and management services — Business Development Bank of Canada (BDC).

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, including through the Council of Crown Financial Institutions, 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 assists national, sector-specific industry associations to undertake international trade activities for the generic promotion of the industry. Financial assistance is provided on a cost-sharing basis.

Program for Export Market Development (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.: (613) 944-4000

1-800-267-8376

E-mail: xcii.extottf@extottf09.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) 759-7736

E-mail: gawj@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.

Key Activities

Export Credit Insurance protects Canadian exporters against non-payment by their foreign buyers. It doesn't matter if it's a product or a service, your shipments and contracts can be insured against a wide variety of political and commercial risks.

- With EDC coverage, you are protected against 90 percent of the loss if your foreign buyers don't pay.
- When your export receivables are insured by EDC, you not only have peace of mind, you can also use the security to generate additional working capital from your bank.
- You can also increase your international competitiveness by giving your buyers something they want . . . time to pay.

This insurance coverage can be put in place quickly by contacting a specialist from the Emerging Exporters Team (EET). The team — which operates as a call centre — works exclusively with smaller exporters, companies with annual export sales of up to \$1 million, whether they are just getting into it or have been at it for a while. When you dial the toll-free hotline, you will be reaching an experienced decision-maker, *not* an operator or machine. Application, policy issuance, and credit approvals can be handled over the phone. The team is open for business from 7:30 a.m. to 8:00 p.m. eastern time, so companies can call during regular business hours anywhere in Canada.

Export Credit Insurance

Tel.: 1-800-850-9626

Export Financing involves EDC loans to a foreign buyer so that it can purchase Canadian capital goods or related services. However, EDC pays the exporter directly, as they perform under the contract. This turns your credit sale into a cash sale, with EDC assuming the repayment risk. EDC has a range of options designed to meet the needs of smaller capital goods exporters.

- Note Purchases are a variety of export financing tailored to small businesses. Here, EDC buys from the Canadian exporter the promissory notes issued by foreign buyers for the purchase of Canadian goods and services.

- Lines of Credit and Protocols are pre-arranged financing facilities set up between EDC and foreign banks or agencies around the world. One benefit is that exporters of capital goods can direct their buyers to a local banker to discuss possible financing in their own language.

Capital goods exporters who can benefit from EDC export financing and who have total annual sales of up to \$25 million should contact the SME Financial Services Team. No exporter is too small for this group, which coordinates all EDC's medium- and long-term export financing initiatives aimed at SMEs and focuses on improving processes, developing products and building partnerships centred around SMEs.

Export Financing

Contact 1-888-332-3320, where one of our regional representatives will put you in touch with the right person right away.

Bank Guarantees are another way EDC can benefit SME exporters. Here, EDC shares in certain risks to your banker, thereby encouraging him or her to provide the working capital or pre-shipment financing you need to succeed and grow.

- The Master Accounts Receivable Guarantee (MARG) Program is designed to increase the part of your operating lines of credit from your bank that is secured or margined by your foreign accounts receivable. Up to 80 percent of your accounts receivable can be margined for a maximum MARG guaranteed operating line of credit of \$500 000. This program is provided to smaller exporters whose total annual export sales do not exceed \$5 million.
- Other Bank Guarantees also exist. With one option, EDC and the bank share 75/25 in the risk on medium-term export financing bank loans to foreign borrowers in support of Canadian exports. EDC can also work with banks on a 50/50 shared-risk program that supports working capital loans made by banks to small and medium-sized enterprises (SMEs), so that they can finance the hard costs associated with individual export deals.

No company is too small to export, and no exporter is too small for EDC.

Export Development Corporation

Emerging Exporters Team: 1-800-850-9626

SME Financial Services Team: 1-888-332-3320

Fax: (613) 598-6871

E-mail: export@edc4.edc.ca

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

NORTHSTAR Trade Finance Inc.

NORTHSTAR Trade Finance Inc. was formed in partnership with the federal government through the Export Development Corporation (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 up to four 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.

NORTHSTAR Trade Finance Inc.

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), wholly-owned by the Government of Canada, can provide you with valuable export assistance, particularly 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,
- registering companies for U.S. government sales,
- 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 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, when contract terms allow (normally 15 days).

Canadian Commercial Corporation (CCC)

CCC Programs and Services:

**Canadian Commercial Corporation
50 O'Connor Street, Suite 1100
Ottawa ON K1A 0S6**

**Tel.: (613) 996-2655
1-800-748-8191
Fax: (613) 995-2121**

CCC Main Switchboard:

**Tel.: (613) 996-0034
E-mail: info@ccc.ca**

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

For contact numbers, see Chapter 1.

Business Development Bank of Canada

With both financial and management services under one roof, the Business Development Bank of Canada (BDC) aims to meet the needs of small and medium-sized exporters — whether your company is preparing a first-time foray into foreign markets or is already active in the export field.

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. Most of CIDA's programs are implemented in collaboration with the private sector, non-governmental organizations (NGOs) and public institutions.

CIDA is involved with contracts for services, food aid, goods and commodities. However, the Agency does not generally procure goods directly from suppliers, but finances procurement activities conducted on its behalf by Public Works and Government Services Canada, Canadian Executing Agencies or the recipient country.

CIDA's contracting regime allows both the "for-profit" and "not-for-profit" sectors equal access to contracts. The key element of CIDA's contracting process is the use of the electronic tendering service, MERX, to advertise all service contracting opportunities above \$100 000. As well, CIDA's unsolicited proposal mechanism allows the Agency to respond to unsolicited, innovative proposals from both the "for-profit" and "not-for-profit" sectors.

CIDA uses several mechanisms for awarding contracts under \$100 000 which are designed to increase access for firms and individual consultants, as well as for organizations from the voluntary sector. These include standing offer arrangements, special operating agencies, requests for proposals using MERX and non-competitive selections, where necessary, to meet operational requirements in a cost-effective way.

Canadian International Development Agency Contracting Process

For information, contact:

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

Tel.: (819) 997-7778

(819) 997-1317

Fax: (819) 994-5395

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

Key Activities

CIDA's Industrial Co-operation Program (CIDA-INC) CIDA-INC helps Canadian firms establish long-term business relationships with partners in developing countries. CIDA-INC can help firms conduct detailed 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 for:

- 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.

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

Tel.: (819) 997-5006

1-800-230-6349

TDD (Telecommunications Device for the Deaf): (819) 953-5023

1-800-331-5018

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 CIDA-INC diskettes, please contact:

Tel.: (819) 953-5444

Fax: (819) 953-5024

Aboriginal Business Canada: Trade and Market Expansion Initiative

Aboriginal Business Canada is helping to increase the number of Aboriginal exporters and is assisting companies wishing to expand their sales into regional domestic and international markets.

Financial support toward the costs of advertising, promotion, business planning, consulting and business advisory services is available. As well, assistance for capital and inventory can be made available for firms seeking to expand into new provinces/territories or into new international markets. Other activities eligible for funding include: travel to trade fairs and participation in trade missions, feasibility studies to assess new markets, redesign of product packaging, production of catalogues or other marketing material and expansion of production facilities to secure new markets.

Non-financial support is also available in the form of information products, trade database development, market intelligence, and referrals and matching with other federal and provincial programs.

Canadian status and non-status Indians, Inuit and Métis individuals, associations, partnerships or other legal entities wholly or partly owned by Aboriginal people, on or off reserve, are eligible.

Aboriginal Business Canada: Trade and Market Expansion Initiative

For information, contact your local Canada Business Service Centre or contact:

Tel.: (613) 954-4064

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

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

Training and Orientation

You can improve your competitiveness in international markets by taking advantage of government-sponsored training programs and services. Whether you are exporting for the first time or looking for tools to help you increase your market share, there is a support service with your firm in mind.

Forum for International Trade Training

A diverse alliance of Canada's business and labour communities, the Forum for International Trade Training (FITT) can help you acquire the practical skills and tools you need to compete in international markets. FITT's programs and services include: a comprehensive package of courses designed specifically for business and operations professionals interested in exploring foreign markets, a series of intensive workshops focusing on specific international markets, and custom-designed training services tailored to suit individual business needs.

AgFITT is the latest program designed for FITT for small and medium-sized agri-food businesses. Other programs designed and developed by FITT include FITTskills — offered coast to coast — and NEXPRO® (see following page) — offered by the Business Development Bank of Canada.

Forum for International Trade Training

For information, contact:

Tel.: (613) 230-3553
 1-800-561-FITT (3488)
 Fax: (613) 230-6808
 E-mail: corp@fitt.ca

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

New Exporters to Border States

If you're a Canadian company that is just entering the export market, the New Exporters to Border States (NEBS) program can provide you with practical information and first-hand exposure to a U.S. border market. You'll travel to a Canadian trade office across the border for a two- or three-day orientation course on exporting.

New Exporters to Border States

For information, contact the International Trade Centre nearest you.

For more information on International Trade Personnel Programs, see Chapter 5.

EXPORT TRAINING

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

New Exporters to Overseas

The New Exporters to Overseas (NEXOS) program sponsors educational trade missions to help new exporters learn about emerging European markets.

New Exporters to Overseas

For information, contact:

**Trade Fairs and Missions
Department of Foreign Affairs and International Trade**

Tel.: (613) 996-5568

Fax: (613) 944-1008

New Exporters Training and Counselling Program

If you are a new or occasional exporter, the New Exporters Training and Counselling Program (NEXPRO®) can help you broaden your export knowledge and skills. Through a combination of group workshops and one-on-one follow-up counselling sessions, NEXPRO® can help you assess your export potential, develop an export plan and implement a successful exporting strategy.

New Exporters Training and Counselling Program

For information, contact the InfoCentre or:

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

On-line: <http://www.bdc.ca/site/right/mgmt/4.html>

Customs Information Days

One-day Customs Information Days can provide you with valuable information on such topics as importing into Canada and exporting to the United States, duties relief programs, and tariff classification, valuation and origin.

Customs Information Days

For information, contact:

**Revenue Canada
Customs and Trade Administration Branch**

Tel.: (613) 957-7256

Standards and Regulations

Automated Customs Information Service

Revenue Canada's Automated Customs Information Service lets you access general import and export customs information that can save you time and money.

Automated Customs Information Service

For more information, call:

Tel.: (613) 993-0534
1-800-461-9999

Standards Council of Canada

Information concerning the international standards affecting the products and services you want to export is available through the Standards Council of Canada.

Standards Council of Canada

Tel.: (613) 238-3222

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

Export and Import Controls Bureau

Depending on the product you're exporting, you may be subject to export controls. To find out, call the Export and Import Controls Bureau.

Export and Import Controls Bureau

Tel.: (613) 996-2387

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

Gaining a Competitive Edge

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 (DFAIT) 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,
- 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 Abroad

Trade Commissioners have been serving the Canadian business community around the world for over 100 years. Under the Department of Foreign Affairs and International Trade, Trade Commissioners have the mandate to promote and protect Canadian business and economic interests in the global marketplace. Trade Commissioners help Canadian export-ready and prepared companies — with a special emphasis on SMEs — to take advantage of commercial opportunities in the international marketplace and promote the flow of foreign investment and technology.

To promote your company's interest effectively, Trade Commissioners abroad need to know as much as possible about your company's capabilities and export objectives. When contacting a Trade Commissioner abroad — and before travelling to the target market — be sure that you have done your research in Canada and that you have a solid marketing plan and an export strategy in hand. The Directory of the Canada Trade Commissioner Service Abroad or *10 Steps to Export Success* will help you prepare for your initial contact with a Trade Commissioner.

Trade Commissioner Service Abroad

To obtain assistance in refining your marketing plan, contact one of the 12 ITCs located across Canada. Please see the *Key Contacts* section for the address, telephone and fax numbers of the ITC office nearest you.

International Business Opportunities Centre

The International Business Opportunities Centre (IBOC) matches Canadian companies, particularly small and medium-sized enterprises (SMEs), with leads generated by Canadian Trade Commissioners and Commercial Officers at trade offices around the world. Operated by the Department of Foreign Affairs and International Trade (DFAIT) and Industry Canada (IC), the Centre works on a case-by-case basis to provide a timely response to foreign buyers. Although the Centre does not publish a general list of inquiries, a selection of trade leads is available on-line (<http://www.dfait-maeci.gc.ca/iboc-coai>). Using search tools such as DFAIT's WIN Exports and IC's Canadian Company Capabilities (*Strategis*) databases as well as a broad network of other sources, the Centre contacts Canadian companies to advise them of product or service-specific inquiries from foreign buyers.

Key Activities

Position Your Company to Receive Trade Leads If your company isn't already registered in the WIN Exports or *Strategis* databases so frequently used by IBOC and DFAIT's Trade Commissioners, you won't hear of trade leads. To register in the WIN Exports database, call 1-800-551-4WIN (4946) or (613) 944-4946, or fax your request for a registration form to 1-800-667-3802 or (613) 944-1078. To register in the Canadian Company Capabilities database, access *Strategis* on-line at <http://strategis.ic.gc.ca> or call 1-800-328-6189 or (613) 954-5031.

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

On-line: <http://www.dfait-maeci.gc.ca/iboc-coai>

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 Information Days

Revenue Canada hosts Customs Information Days. These one-day events give importers and exporters, especially small and medium-sized businesses and the travelling public, information on a variety of customs-related topics.

The day's activities include workshops and demonstrations and an exhibit area featuring information booths representing Revenue Canada and other government departments and agencies, private sector associations and the United States Customs Service. Staff are available to answer questions.

Customs Information Days

For more information on Customs Information Days, please contact:

**Revenue Canada
Customs and Trade Administration Branch**

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 help with preparing a complaint, please call (613) 954-1680 or call the National Contact listed below.

National Contact
Director, Policy and Administration Division
Anti-Dumping and Countervailing Directorate
Revenue Canada

Tel.: (613) 954-7251

THE NORTH AMERICAN

FREE TRADE AGREEMENT (NAFTA)

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 NAFTA; however, there are significant differences for the textile, apparel, chemical and automotive sectors.

For information on NAFTA customs procedures or to obtain publications, please contact:

NAFTA Inquiry Line
Revenue Canada
Tel.: (613) 941-0965
1-800-661-6121
Fax: (613) 952-0022

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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.

Small business information seminars are organized and presented by local tax services offices.

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 with payroll deductions, 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 listed under "Revenue Canada" in the Government of Canada pages of your telephone directory).

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/harmonized sales tax (GST/HST), and
- import/export.

The BN also includes registered charity accounts.

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 listed under "Revenue Canada" in the Government of Canada pages of your telephone directory.

For businesses in Quebec, the BN does not include GST/HST accounts. The ministère du Revenu du Québec administers GST/HST accounts on behalf of Revenue Canada.

Business Number

To register a new business, please call your nearest Revenue Canada tax services office (number listed under "Revenue Canada" in the Government of Canada pages of your telephone directory) or:

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

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.

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.

Quarterly Remitting for Small Employers The February 1997 budget contained an amendment affecting the remittance of source deductions. Small employers who remit an average of less than \$1000 per month in payroll deductions, and who have a perfect compliance history for both their employer and GST/HST obligations for the preceding 12 months, will have the option of remitting their source deductions quarterly instead of monthly. The quarterly remittance option came into effect on October 1, 1997.

Revenue Canada notified all eligible employers this September, and will continue to advise employers of this option on an annual basis.

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, and what documents you need to make a claim. Information about the 18-month filing deadline will be provided.

REVENUE CANADA

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

- *Guide for Canadian Small Businesses*
- *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 (number listed under "Revenue Canada" in the Government of Canada 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.

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 Government of Canada section of your telephone directory 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 tax 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 harmonized on 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/HST Simplified Accounting Method — Quick Method This simplified accounting option helps small businesses calculate the GST/HST they owe, without having to track the GST/HST they pay to claim GST/HST input tax credits. Businesses with worldwide annual taxable sales (including zero-rated sales) of \$200 000 or less, including GST/HST 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/HST Annual Filing If your business has taxable revenues of \$500 000 or less, you can file your GST/HST return annually. As an annual filer, you remit the net tax you owe in four instalments and any remaining balance when your final net tax remittance is due. If your net tax for the previous year (or your estimated net tax for the current year) is less than \$1500, 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/HST return.

GST/HST Electronic Filing and Remitting Program Revenue Canada has implemented a new electronic option to file your GST/HST return and to remit payments using electronic data interchange (EDI) technology — the computer-to-computer electronic exchange of business documents in a standard format.

GST/HST Electronic Filing and Remitting Program

Information about the program is available from any Revenue Canada tax services office or by contacting the Department's EDI Operations at:

Tel.: 1-800-279-5394



Human Resources Issues: Self-Employment and Employer Initiatives

Human Resources Development Canada

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.

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.

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>

Targeted Wage Subsidies

Local Human Resource Centres of Canada (HRCCs) and/or partner agencies can offer temporary wage subsidies to employers as an incentive to hire individuals they may not hire otherwise, such as workers with disabilities or young people with marginal work experiences. Employers benefit by getting needed staff and unemployed individuals benefit by learning new skills and gaining valuable experience.

An employer's Targeted Wage Subsidy proposal is evaluated on the quality of the work experience offered to participants, and on the likelihood that the job will continue in the long term.

Worker participants, for whom a Targeted Wage Subsidy may be arranged, are unemployed individuals:

- currently receiving Employment Insurance (EI) benefits, or
- whose EI benefit period ended within the last three (3) years, or
- who received EI maternity or parental benefits within the past five (5) years and are re-entering the labour force after having left it to care for newborn or newly-adopted children.

Other criteria may apply.

A Targeted Wage Subsidy can be used for up to a year and a half but the average duration is between 26 and 30 weeks. Under normal circumstances, the wage subsidy should not exceed 60 percent of the total wages paid to the individual for the period of the agreement.

Targeted Wage Subsidies

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

Self-Employment Benefit

Human Resources Development Canada's (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 Employment 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 Benefit

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

The National Graduate Register

Are you looking for highly qualified candidates for job openings? The federal government's National Graduate Register (NGR), a database on the Internet, offers you an inexpensive and efficient tool to recruit new employees. The NGR contains the résumés of post-secondary students and 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. For off-line services there is a \$10.00 charge per résumé. On-line services are free. Employers interested in being profiled on the NGR may contact a representative at the number provided below.

You can also post your job openings on the system through Campus WorkLink. This will allow students to apply for jobs relevant to their field of study.

National Graduate Register (NGR)

For information concerning the NGR, please contact:

**National Graduate Register
Industry Canada
155 Queen Street, 7th Floor
Ottawa ON K1A 0H5**

Tel.: 1-800-964-7763

Fax: (613) 941-4940

E-mail: ngrnd@schoolnet.ca

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

Youth Internship Canada

Youth Internship Canada (YIC) provides young people (between the ages of 15 and 30) 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.

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 Government of Canada pages of your telephone directory.

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

http://youth.hrdc-drhc.gc.ca/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 weekly insurable earnings. Starting January 1, 1997, for premium-withholding purposes, an annual maximum for insurable earnings has replaced the current weekly maximum. For the years 1997 to 2000, this annual maximum will be \$39 000.

Under the new insurable earnings and collection of premium regulations, 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 day of work and the last day paid, the total hours the employee worked in the last year, and the total insurable earnings in the last six months. In some cases, employers will have to provide more details, such as earnings for each pay period during the last six months when the last one of those pay periods had nil earnings.

Eliminating minimums and maximums has made it significantly easier for employers to calculate and report earnings, since they no longer have to take into account pay-period variations.

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

Record of Employment (ROE) Form

For more information on how to complete the ROE form please refer to the *1998 Guide for Employers: How to Complete the Record of Employment (ROE) Form*, available from your local Human Resource Centre.

On-line: <http://www.hrdc-drhc.gc.ca/ei/common/home.shtml>

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

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 Government of Canada pages of your telephone directory.

The Aboriginal Workforce Participation Initiative

The Department of Indian Affairs and Northern Development's Aboriginal Workforce Participation Initiative (AWPI) is committed to increasing the participation of Aboriginal peoples in the Canadian labour market. Our goal is to inform employers about the advantages of hiring Aboriginal peoples. Here are some examples:

- find new market opportunities,
- gain a better understanding of customers,
- introduce diversity in the workplace,
- develop a stable and dedicated local work force, and
- form positive relationships with a future work force.

Today, Aboriginal peoples make up one of the fastest-growing segments of the population in Canada, augmenting at almost twice the national average. They represent an increasingly educated, readily available work force, eager to assume an active role in the country's economy.

AWPI seeks to converge the efforts of Aboriginal peoples and employers, to stress the advantages and emphasize the benefits of working together. To fulfil this, AWPI:

- raises awareness of Aboriginal employment issues;
- enhances the capacity of employers to recruit, retain and promote Aboriginal employees;
- promotes information-sharing and networking among stakeholders.

Contact us and we'll help you discover how putting the diverse skills of Aboriginal peoples to work is good for you and good for your business!

Aboriginal Workforce Participation Initiative (AWPI)

**Department of Indian Affairs and Northern Development
10 Wellington Street – Room 1533
Hull QC K1A 0H4**

Tel.: (819) 994-7368

(819) 994-5924

Fax: (819) 953-8047



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.

The Business Development Bank of Canada (BDC) is unique among Canadian financial institutions. In addition to financing, it offers small business owners a complete range of management services to help entrepreneurs build successful businesses and to compete in a global business environment.

BDC offers small business owners custom-made solutions to start or expand their businesses, access new markets, achieve product or service quality standards, and strengthen their management capabilities.

The Bank's one-on-one counselling services provide entrepreneurs with the specialized support they need to enhance their business performance. The Bank uses experienced professionals and specialists with proven track records to provide practical and results-oriented counselling.

BDC's mentoring programs, generally delivered for a period of up to one year, combine group workshops and personalized counselling to give entrepreneurs a comprehensive learning experience. Participants also benefit from the opportunity to network and share ideas and experiences with other business people. (See Chapter 2, Financing, for details on other BDC programs.)

Start-up and Early Growth Solutions

BDC has created many innovative and responsive services to help entrepreneurs who are starting or expanding their businesses. The Start-up and Early Growth Solutions are designed to address key issues that are crucial to a company's success.

BDC provides a business-solution approach to supporting the early growth needs of the smallest businesses through the Micro Business Program and the recently launched Young Entrepreneur Financing Program. The programs combine financing with tailor-made management support.

One of the unique and distinctive features of both programs is BDC's analysis of an entrepreneur's management skills and business project from the onset. Based on this detailed diagnosis, customized management and business planning support is offered by experienced counsellors for the first two years following loan approval.

The Bank continues to offer its successful business support and mentoring programs to women entrepreneurs who want to either start or expand a small business. Step In[®] is specifically designed for women who want to start a new business. Step Up[®] assists women with established businesses expand their operations. Both programs offer a combination of group workshops, round table discussions and one-on-one mentoring by successful women business owners.

Export Solutions

BDC offers solutions designed specifically for owners and managers of small businesses with export potential. These services include evaluating and developing potential markets, exploring different entry strategies and identifying financial needs.

One of BDC's solutions is NEXPRO[®], the New Exporters Training and Counselling Program. Through 105 hours of dynamic workshops and individual on-site counselling, NEXPRO[®] helps entrepreneurs broaden their knowledge of the export process, develop an export plan and implement a successful exporting strategy.

Quality Solutions

For companies determined to stay competitive and win contracts in both domestic and foreign markets, BDC offers assistance to achieve International Organization for Standardization (ISO) certification.

ISO is a global alliance that promotes a set of international standards on quality management and quality assurance. The purpose of these standards is to facilitate the international exchange of goods and services, and to develop co-operation in intellectual, scientific, technological, and economic activity.

The Bank works with a network of independent quality practitioners who coach entrepreneurs in preparing for and achieving ISO certification. Our specialists guide entrepreneurs through the preparation process to achieve ISO certification, including the implementation of processes, the training of key people, the creation of the necessary documentation and the monitoring of procedures.

BDC's ISO certification assistance helps firms improve manufacturing processes, increase product quality and access new revenue opportunities.

Business Management Solutions

To help entrepreneurs better manage their business performance, BDC provides a wide range of business management solutions. Through a network of experienced business professionals and specialists, BDC provides entrepreneurs with practical and results-oriented counselling and mentoring in a variety of areas including finance and accounting, human resources, marketing and general management. The solutions also include strategic planning, which helps companies develop long-term action plans based on an in-depth examination of their strengths and weaknesses.

Special Initiatives

To help encourage growth and innovation among small business across Canada, BDC organizes and proudly sponsors special events that promote and support Canadian entrepreneurship.

Key Activities

Small Business Week®: Celebrating Entrepreneurship Every year, BDC organizes Small Business Week® events across the country in co-operation with the Canadian Chamber of Commerce, local chambers of commerce, boards of trade, provincial government departments and other public and private sector partners.

Held during the last week of October, Small Business Week® encourages the development of entrepreneurship across the country and pays tribute to the accomplishments of Canadian entrepreneurs and their significant contributions to job creation and economic growth.

Young Entrepreneur Awards and Mentor Program BDC honours the achievements of dynamic young Canadian business people under the age of 30 through BDC's Young Entrepreneur Awards (YEA). As it has done every year since 1988, outstanding entrepreneurs representing 12 businesses — one from each province and territory — are selected by independent committees comprised of business professionals, entrepreneurs, educators and business media representatives.

The Young Entrepreneurs Mentor Program pairs award winners with prominent business leaders who act as mentors for one year, sharing knowledge, experience and insight. These mentors arrange for meetings between the young entrepreneurs and experts capable of providing specialized advice to further enhance the success of their businesses.

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. 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.

Business Development Bank of Canada (BDC)

For more information about these programs or activities, 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 survey conducted by the Bank of Montreal indicated that there are approximately 700 000 women running small businesses in Canada today — or about 30 percent of the total number of small businesses. And the numbers are growing. Western Economic Diversification Canada (WD) is helping to remove some of the barriers that exist for women in business by funding the Women's Enterprise Initiative (WEI) — a support mechanism 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 variety 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
E-mail: wecinfo@WomEntCen.mb.ca

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

Contact! The Canadian Management Network

Canada has a nationwide 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 also:

- 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 writers, small business statistics and information for business start-ups on many topics;
- network with other business people and management experts using electronic forums;
- benefit from hundreds of success stories, information on business awards and profiles on management software tools — all focused on small business; and
- connect with experts who can help you understand culturally different business practices.

Contact! The Canadian Management Network

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

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>

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 200 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.")

Export Training

The New Exporters to Border States (NEBS/NEBS PLUS) and New Exporters to Overseas (NEXOS) programs are targeted at Canadian companies that have not previously exported but are ready to export or wish to expand their markets. 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/NEBS PLUS provides Canadian companies with practical information and first-hand exposure to a U.S. border market. Participants travel to a Canadian consulate general 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/NEBS PLUS does not require any previous export experience, and is designed as a first step for potential exporters or those who wish to expand their markets.

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/NEBS PLUS and NEXOS emphasize such topics as customs procedures, market access, shipping and distribution channels. NEXPRO®, a program from the Business Development Bank of Canada, 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/NEBS PLUS) and New Exporters to Overseas (NEXOS)

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

Tel.: (613) 944-4000

1-800-267-8376

Fax: (613) 996-9709

New Exporters Training and Counselling Program

For more information on the 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.

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

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 global knowledge-based economy: environmental technologies, enabling technologies (including advanced manufacturing, advanced materials, applications of information technologies, and biotechnology), and aerospace and defence industries (including defence conversion).

TPC investments are conditionally repayable, usually based on royalties tied to sales. The government shares with industry in the up-front research and development costs needed to bring products to market. If the products are successful, the government shares in the profits.

The fund is expected to grow to about \$250 million by 1998-99. In most cases, TPC will invest 25 to 30 percent of eligible costs. At maturity, a significant proportion of ongoing funding will be derived from repayments from successful projects.

Technology Partnerships Canada (TPC)

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

Tel.: (613) 954-0870

1-800-266-7531

Fax: (613) 954-9117

On-line: <http://xinfo.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.

Communications Research Centre (CRC) Innovation Centre

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

Manager, CRC Innovation Centre

Tel.: (613) 991-1635

Fax: (613) 998-5355

E-mail: marie.lussier@crc.doc.ca

On-line: <http://www.crc.doc.ca/innovation/innov-e.html>

Energy Efficiency Programs

Industry Energy Research and Development Program

The Industry Energy Research and Development (IERD) program helps industry develop and use new energy-efficient processes, products, systems and equipment. Projects funded through the program contribute to a cleaner environment and assist Canadian companies in increasing their market competitiveness. IERD program clients range from innovative small and medium-sized research and development companies to Canadian divisions of multinationals.

GOVERNMENT SERVICES AND PROGRAMS

To qualify for assistance through the program, both the company and the proposed project have to meet certain criteria. The program shares the cost of technology development with industry and other project participants. The average level of IERD's repayable contribution is 35 percent of project costs.

Industry Energy Research and Development Program

For more information, contact:

**CANMET Energy Technology Centre
Natural Resources Canada
Building 3, Room 203
1 Haanel Drive
Nepean ON K1A 1M1**

**Tel.: (613) 996-0423
Fax: (613) 995-7868
E-mail: nancy.fecteau@nrcan.gc.ca**

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

CANMET Energy Technology Centre

The CANMET Energy Technology Centre (CETC) works with industry, trade and professional associations, utilities, universities and other levels of government to develop leading-edge technologies in the areas of:

- residential, commercial and industry energy efficiency;
- renewable energy; and
- transportation energy.

CETC's objectives are to provide social, environmental and economic benefits while encouraging the wise use of energy and increased use of alternative energy sources. The CETC helps Canadian businesses be competitive in domestic and global markets and provides leadership in technology.

CANMET Energy Technology Centre

For more information, contact:

**CANMET Energy Technology Centre
Natural Resources Canada
Room 105
1 Haanel Drive
Nepean ON K1A 1M1**

**Tel.: (613) 995-1493
Fax: (613) 995-9584
E-mail: alan.bowles@nrcan.gc.ca**

On-line: <http://www.nrcan.gc.ca/es/etb/cetc/cetchome.htm>

CANMET Energy Diversification Research Laboratory

In close partnership with industry, the CANMET Energy Diversification Research Laboratory (CEDRL) conducts and supports research and development in energy efficiency and renewable energy. The CEDRL helps businesses and organizations improve their competitive position in the market and meet their energy efficiency and environmental goals. It has a solid foundation of research and development experience, including specialists in commercialization and technology transfer. This experience allows the CEDRL to provide a wide range of services to assist its clients in developing or acquiring environmentally-responsible energy technologies.

CANMET Energy Diversification Research Laboratory

For more information, contact:

**CANMET Energy Diversification Research Laboratory
Natural Resources Canada
1615 Lionel Boulet
P.O. Box 4800
Varenes QC J3X 1S6**

Tel.: (514) 652-4624

Fax: (514) 652-5177

E-mail: jean-claude.cloutier@nrcan.gc.ca

CANMET Western Research Centre

The CANMET Western Research Centre (CWRC) is a leader in developing hydrocarbon supply and related environmental technologies. The CWRC delivers a range of science and technology programs to support energy efficiency and sustainable development. It serves a diverse client base including the oil sands, heavy oil, coal, natural gas and conventional oil industries. Small and medium-sized businesses have also been an important focus of the CWRC's activities, particularly in the related services sectors and the areas of environmental technologies and engineering specialties.

The CWRC provides leadership to industrial research:

- through its cost- and task-shared science and technology activities, and
- by performing exploratory research in areas such as environmental technologies.

CANMET Western Research Centre

For more information, contact:

**CANMET Western Research Centre
Natural Resources Canada
1 Oil Patch Drive, Suite A202
Devon AB T9G 1A8**

Tel.: (403) 987-8614

Fax: (403) 987-8690

E-mail: bstewart@nrcan.gc.ca

NATIONAL AIR PHOTO LIBRARY,

EARTH SCIENCES SECTOR

The National Air Photo Library has over 4.5 million photographs covering all of Canada, dating as far back as 1920. It is the archive for all federal aerial photography, operates a reference service and sells photographic reproductions from the collection. Aerial photography can be used as a tool for a wide variety of applications, such as map-making, urban and rural planning, environmental impact studies, real estate evaluation, civil court cases and recreational reference material. Depending on its use, images may be purchased as contact prints, enlargements, transparencies, or scanned digital images.

For more information, contact:

**National Air Photo Library
Geomatics Canada, Earth Sciences Sector
Natural Resources Canada**

615 Bath Street, Room 180

Ottawa ON K1A 0E9

Tel.: (613) 995-4560

1-800-230-6275

Fax: (613) 995-4568

E-mail: NAPL@GeoCan.NRCan.gc.ca

On-line:

<http://www.geocan.nrcan.gc.ca/napl-pna>

CANADA MAP OFFICE, EARTH SCIENCES SECTOR

The Canada Map Office (CMO) distributes topographic maps, aeronautical charts, air information publications, and thematic maps on behalf of the Earth Sciences Sector of Natural Resources Canada. The products are distributed through a series of regional distributors to a network of over 900 map retailers. The aeronautical charts and air information publications are required by all military, commercial and recreational pilots flying in Canadian airspace. Topographic maps are used by the resource and exploration sectors and by a wide range of recreational users.

For more information, contact:

Canada Map Office

Geomatics Canada, Earth Sciences Sector

Natural Resources Canada

615 Booth Street

Ottawa ON K1A 0E9

Tel.: (613) 952-7000

1-800-465-6277

Fax: (613) 957-8861

1-800-661-6277

On-line: <http://www.geocan.nrcan.gc.ca/cti-tit>

Materials Technology Laboratory

CANMET's Materials Technology Laboratory (MTL) develops technologies to improve the production and use of value-added products from metals and minerals. Through its work, MTL addresses issues such as sustainable development, health and safety, and the substitution of toxic substances.

MTL provides expertise to small businesses in the areas of materials selection and fabrication, in-service performance, property evaluation and certification of non-destructive testing personnel.

Small business clients can use the services offered by MTL to:

- develop products based on new materials or new manufacturing processes,
- evaluate product performance,
- reduce costs through product or process improvement,
- help fund technology development, and
- consult on any problem areas.

MTL's five technical programs are: Sustainable Casting, Energy-Efficient Metal Production, Advanced Materials Technology, Infrastructure Reliability and Advanced Concrete.

Materials Technology Laboratory (MTL)

For more information on MTL and its programs, contact:

Business Communications Manager

Materials Technology Laboratory

568 Booth Street

Ottawa ON K1A 0G1

Tel.: (613) 995-8814

Fax: (613) 992-8735

E-mail: champion@nrcan.gc.ca

First Nation Forestry Program

The First Nation Forestry Program (FNFP) is designed to help improve economic conditions in status First Nation communities by building on economic opportunities arising from the sustainable management of the forest resource. The FNFP supports communities in developing better and more varied co-operative ventures from which viable and sustainable long-term jobs can be created.

Activities supported through the FNFP include the development and updating of management plans and related workshops, silvicultural activities, business planning and management, marketing of forest products, accessing off-reserve opportunities, establishing processing facilities, identifying funding sources, feasibility studies and start-up activities related to funding sources.

Eligible recipients for contributions are duly elected Indian band councils and tribal councils representing Indian bands, First Nation organizations and any other First Nation group or company involved in improving economic conditions in status Indian communities who can contribute to the objectives of the FNFP.

The Canadian Forest Service of Natural Resources Canada is responsible for the overall delivery and implementation of the FNFP except in the Yukon Territory, where the Department of Indian Affairs and Northern Development (DIAND) assumes that leadership.

First Nation Forestry Program

For additional information, please contact:

**Natural Resources Canada — Canadian Forest Service
Industry, Economics and Programs Branch**

Tel.: (613) 947-7380

Fax: (613) 992-5390

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

Environment Canada

Environment Canada is a science-based government department aimed at helping Canadians live and prosper in an environment that is properly protected and conserved. Our goal is to help make sustainable development a reality in Canada and, by doing so, make our country an example to the world.

Key Activities

International Environmental Youth Corps up to 200 graduates to intern with Canadian companies working on overseas environmental projects.

Science Horizons a collaborative effort with universities, non-governmental organizations, industry and provinces who have matched 100 promising young scientists and university graduates with experienced scientists and program managers, gaining hands-on experience working on environmental research projects in domestic public and private sectors.

Environment Canada

For more information, please contact the Environment Canada Inquiry Centre at 1-800-668-6767 or visit Environment Canada's Internet site at <http://www.ec.gc.ca>

FISHERIES AND OCEANS CANADA

Fisheries and Oceans Canada has many programs and services in place to help Canadians with marine-related activities ranging from hydrographic services to aquaculture programs.

For detailed information on any of the Fisheries and Oceans programs listed below, please contact any Canada Business Service Centre, or call Fisheries and Oceans directly at (613) 993-0999 or access our Web site at: <http://www.ncr.dfo.ca>

Aquaculture

Canadian Coast Guard College — Canadian Coast Guard

Canadian Hydrographic Service (CHS)

Coast Guard Research and Development —

Canadian Coast Guard

Fisheries Conservation and Protection Program

Icebreaking Operations — Canadian Coast Guard

Marine Communications and Traffic Services (MCTS)

Marine Environmental Data Service (MEDS)

Marine Navigation Services — Canadian Coast Guard

Pollution Research — Great Lakes

Rescue, Safety and Environmental Response —

Canadian Coast Guard

Research Institutes

Scientific and Technical Information — Fisheries

Small Craft Harbours

Support to other Government Objectives



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.

Technology, Innovation and Licensing

Are you in the industrial, academic, 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. Technology, Innovation and Licensing, 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.

Technology, Innovation and Licensing

For more information, please contact:

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

Student Connection Program

The Student Connection Program brings the Internet to the business manager. Specially trained university and college students will provide hands-on, personalized Internet training right in the client's business. In the process, the client will discover new ways to address daily business needs, and the students will gain valuable work experience while financing their education. The Student Connection Program is available across the country.

Student Connection Program

For more information, please call our toll-free number:

1-888-807-7777

or visit our Web site at: <http://www.scp-ebb.com>

Community Access Program

The Community Access Program (CAP) is an initiative developed to help provide small and rural communities with affordable public access to the Internet and the skills to use it effectively. Access to the Information Highway will help create new and exciting opportunities for growth and jobs by providing these communities with the ability to communicate with each other, conduct business, enhance job skills or simply exchange information and ideas.

The aim of the program is to help to link up to 5000 communities to the Internet by fiscal year 2000–2001. The actual number of sites making up the national network will depend on the availability of resources. The 1997 federal budget added an additional \$30 million to expand the initiative. To date, more than 880 proposals have been approved, involving some 1200 communities.

CAP is integral to the federal Youth Employment Strategy, as CAP sites help develop job opportunities for young Canadians aged 15 to 30.

Community Access Program

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

**Industry Canada
155 Queen Street, 7th Floor
Ottawa ON K1A 0H5**

**Tel.: 1-800-268-6608
E-mail: comaccess@ic.gc.ca**

On-line: <http://cap.unb.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 460 First Nations schools across Canada, to the Information Highway by the end of 1998.

SchoolNet Digital Collections Program

Want a great economical venue to display your work? The SchoolNet Digital Collections Program may be just what you are looking for and the federal government may 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 150 contracts, the results of which can be viewed on the Program's Web site.

SchoolNet Digital Collections Program

For more information, please contact:

**Manager, Program Administration
SchoolNet Digital Collections Program
Industry Canada
155 Queen Street, 8th Floor
Ottawa ON K1A 0H5**

**Tel.: (613) 952-9369
1-800-465-7766
E-mail: collections@ic.gc.ca**

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

Computers for Schools Program

Computers for Schools has succeeded in providing over 40 000 surplus computers to schools and libraries across the country to date. The program's goal is to place over 100 000 computers by the year 2000.

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.

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
155 Queen Street, 8th Floor
Ottawa ON K1A 0H5**

**Tel.: (613) 998-1804
1-800-268-6608
Fax: (613) 957-1201
E-mail: cfs.ope@ic.gc.ca**

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

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, perpetual existence and a reduced tax rate. Federal incorporation offers unique benefits to small businesses. For example, when you incorporate federally, a country-wide search of your proposed name is made which checks it against other names or trademarks in existence, providing you with stronger name protection. More than 250 000 entrepreneurs have chosen to incorporate federally over the past 20 years.

If you 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 at headquarters, while non-urgent incorporations can be done through the regular mail-in service. The incorporation fee is \$500.

Industry Canada also produces an extensive variety of information kits and policy statements to help you use the services under the *Canada Business Corporations Act (CBCA)*. Some of the kits include information on incorporation, amalgamation and dissolution. In addition, *Small Business Guide to Federal Incorporation* is soon to be released. Many clients may choose to incorporate without the assistance of a lawyer, using the clear, easy-to-follow guidelines provided by the Directorate.

Canada Business Corporations Act

All of the Corporations Directorate's kits and forms are available by calling one of the offices listed below or by faxback service at (613) 941-0200 or via the Internet at the Corporations Directorate Web site: http://strategis.ic.gc.ca/sc_mrksv/corpdtr/engdoc/homepage.html

For more information, please contact:

Ottawa

Tel.: (613) 941-9042

Montreal

Tel.: (514) 496-1797

Vancouver

Tel.: (604) 666-9875

FaxLink: (613) 941-0199

Co-operative Business Model

Co-operatives are alternatives to conventional business structures: the users of the services provided by the co-operative are also the owners. There are some 10 000 enterprises in Canada which have structured themselves as co-operatives. While some co-operatives are large, most of them are small and medium-sized enterprises.

Users/owners are referred to as members. Members can be consumers of goods and services, as in the case of credit unions or retail food co-operatives. Or they can be producers of goods and services or commodities, as in the case of fishery co-operatives or agriculture co-operatives.

There are also employee-owned businesses, which are structured as co-operatives to provide employment to their members. There are many types of co-operatives in Canada, ranging from funeral co-operatives to health services co-operatives and day-care co-operatives.

Members, who are the shareholders, have one vote in the organization no matter how many shares they hold. The members elect a Board of Directors and then the Board engages professional skills needed to run the business.

Most of Canada's co-operatives are registered through provincial legislation. However, a small number of co-operatives that do business in more than one province are registered under the *Canada Cooperatives Association Act*, now being replaced by a new federal law.

Co-operatives Secretariat

For more information, contact your local Canada Business Service Centre or call the federal Co-operatives Secretariat at:

Tel.: (613) 759-7194

On-line: <http://www.agr.ca/policy/coop/accueil.html>

Protecting Your Assets: Intellectual Property

What is intellectual property? Intellectual property (IP) includes patents, copyrights, trademarks, industrial designs and integrated circuit topographies (layout of microchips). One of the differences between a successful business and an unsuccessful one may be the fact that the successful business understands IP rights.

Unfortunately, the world is full of examples of people who failed to protect a brilliant creation 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. IP ownership may also be useful when approaching financial institutions for business loans.

To protect your IP rights in Canada, it is recommended that you establish ownership with the Canadian Intellectual Property Office (CIPO).

If you are selling technology, goods or services outside Canada, you should inform yourself about intellectual property in other countries, particularly where significant market opportunities are expected or foreign competitors have manufacturing facilities.

By searching CIPO's data banks, you can find solutions to technical problems, learn what your competitors are doing, or form strategic alliances. Using CIPO's IP information you may avoid spending valuable resources on something that has already been protected.

Because Canada is a member of the Patent Cooperation Treaty you can file applications for patents in nearly all the countries where you need protection with just one application in Canada. If you are interested in applying for a patent internationally, CIPO can provide you with information on this process.

Protecting Intellectual Property Rights

Patents For inventions (new or improved technology), protection in Canada extends 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, useful and inventive. A patent is granted to the inventor who first files an application.

Copyrights Literary, artistic, dramatic, musical works, and sound recordings are protected for the life of the author plus 50 years. Registration is not obligatory; copyright is automatic when you create an original work. However, registration provides presumption of rights for court purposes in the case of alleged infringement.

Trademarks Words, designs, or a combination of these, used to distinguish the wares or services of one person or organization from those of others in the marketplace are called trademarks. Although it is not necessary to register a trademark, it is highly recommended. A trademark registration gives the owner the right to the exclusive use of the trademark throughout Canada. Protection is for renewable 15-year periods.

If you are starting a business, you may wish to ensure that no one else has registered, is awaiting registration or is using a trademark or trade name similar to the one you want to use. A registered trademark can be a valuable asset for business expansion through licensing franchises.

Industrial Designs They protect the visual features of shape, pattern, ornamentation or configuration, or combination of these, as applied to a finished article of manufacture. Unless you have a registered design, you cannot make claim of ownership nor protect the design against imitations. Registration gives you exclusive rights for up to 10 years.

Integrated Circuit Topographies Topographies refer to the original three-dimensional configurations of electronic circuits embodied in integrated circuit products or layout designs used in many different products. In order 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, and the protection is valid for 10 years.

Visit CIPO's Web site (<http://cipo.gc.ca>) for detailed information about each type of IP. INTELLECTUS, CIPO's interactive software package, provides quick and easy reference to a range of information and can be downloaded, for free, from our site. CIPO's network of intermediaries can also arrange lectures and information sessions to help you learn more about IP.

Canadian Intellectual Property Office (CIPO)

A wide range of information packages dealing with intellectual property are available from:

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://cipo.gc.ca>

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 competitors agree on prices they will charge for their goods and services.

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 market power 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.

Mergers are reviewed to determine whether the acquisition of one business enterprise by another is likely to prevent or lessen competition substantially.

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 0C9**

Tel.: (819) 997-4282

1-800-348-5358

TDD (Telecommunications Device for the Deaf): 1-800-642-3844

Fax: (819) 997-0324

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

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, the Competition Bureau's Fair Business Practices Branch can assist you in ensuring that your labelling decisions help consumers make the right product choice.

Competition Bureau

For more information regarding the *Competition Act* or about labelling your products, please contact:

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

Tel.: (819) 997-4282

1-800-348-5358

TDD (Telecommunications Device for the Deaf): 1-800-642-3844

Fax: (819) 997-0324

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

<http://strategis.ic.gc.ca/cpd>

Helping Small Businesses Set International Standards: 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. A strategic approach to standards can help small businesses to launch new products, anticipate customer needs, access global markets, and raise customer confidence.

The Standards Council of Canada (SCC) is the focal point for voluntary standardization in Canada. The SCC oversees the National Standards System (NSS), which includes hundreds of organizations and thousands of volunteers doing standardization work. The SCC can provide you with the information you need to do business nationally and internationally.

Key Activities

International Standardization The SCC co-ordinates the contribution of Canadians to the International Organization for Standardization (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 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.

WWW.SCC.CA This Web-based resource provides 300 000 pages of searchable standards information and lets Canadians take part in the development of standards electronically.

CONSENSUS Published six times a year, **CONSENSUS** 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>

Fair Measure for All: Measurement Canada

Only approved measuring instruments can be used in commerce in Canada. If you use weights and measures in your business or if you 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 (goods and services traded on the basis of measurement are also inspected to ensure they are accurately measured);
- investigating complaints from businesses and individuals who suspect they have received inaccurate measurement;
- calibrating and certifying standards of mass, length, volume, pressure, temperature and various electrical quantities so that measurement in domestic and international trade will be uniform; and
- delegating to private industry or public utilities the authority to provide, in certain cases, legislated services that would otherwise be provided by Measurement Canada.

Measurement Canada

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

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

Radiocommunications Licences

If you use or are thinking of using a radiocommunications (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 of radiocommunications and the management of the radio frequency spectrum in Canada. This 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 Government of Canada pages of your telephone directory).

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

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 directory.

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 Government of Canada pages of your telephone directory.

**National Headquarters
Jean Edmonds Towers South, 8th Floor
365 Laurier Avenue West
Ottawa ON K1A 0C8**

**Tel.: (613) 941-1000
Fax: (613) 941-2862**

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



Doing Business with the Federal Government

Government Contracting

When looking for a market for your goods and services, do not overlook the federal government. 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 awards some 75 000 contracts valued at more than \$8 billion annually.

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 Contracts Canada Information Centre and the Government's Electronic Tendering System.

Other initiatives include:

The National Writing and Editing Guide and the National Graphic Design Services Guide These guides list suppliers, one for writers and editors, the other for graphic designers. They provide government with an easily accessible list of possible suppliers. These guides provide background information about the suppliers' services and rates charged.

National Writing and Editing Guide
National Graphic Design Services Guide

For more information, contact:

Tel.: (613) 991-5791

Translation On-line Marketplace (TOM) With the Translation Bureau's change to a Special Operating Agency in April 1995, translation services offered by the Bureau became optional to federal government departments. With the exception of Public Works and Government Services Canada (PWGSC), federal government departments can use TOM to access a pool of qualified resources for translation services and create procurement documents using the templates within TOM.

Translation On-line Marketplace (TOM)

For more information, contact:

Tel.: (819) 956-1004

On-line IPS Marketplace This initiative aims to streamline and simplify the contracting process for Informatics Professional Services (IPS) below the NAFTA threshold in the National Capital area. Vendors, regardless of size, are able to register (at no charge) by completing and submitting the signature page of the Trading Partner Agreement (TPA).

On-line IPS Marketplace

For more information, contact:

Tel.: (819) 956-5701

Unsolicited Proposals Brokerage Service (UPBS) UPBS is designed to promote partnerships between industry and government, promote collaboration within all levels of government as well as minimizing duplication, leverage resources both technical and monetary, and provide private citizens/industry with a "one-stop" office to help sell their ideas. Successful projects result in contract awards which ensures that government receives a "tangible" good or service as a result of its investment. UPBS is a service available across Canada and is available to industry, universities, non-profit organizations, and Aboriginal and private citizens.

Unsolicited Proposals Brokerage Service (UPBS)

For more information, contact:

Tel.: 1-800-563-3518

Contracts Canada

Contracts Canada is a partnership of federal departments and agencies providing business with information on how to sell to the federal government through the development and enhancement of communications networks.

The three key areas of Contracts Canada are:

- *information awareness* — find out how and what the federal government buys by attending seminars, accessing the Internet, publications, telephone or fax.
- *supplier registration* — a simplified supplier registration service for Public Works and Government Services Canada. This facility will be further developed to form a one-stop supplier registration system for use by all government.
- *historical contracting information* — Internet access to historical purchasing data of the federal government's common service agency, Public Works and Government Services Canada. This will also be expanded to include data from other government departments.

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

Contracts Canada Information Centre

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

**Contracts Canada
Tel.: (819) 956-3440**

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

Government Electronic Tendering Service

The government's electronic tendering service, now known as MERX, is the key to helping Canadian firms do business with the Government of Canada. MERX opens up the purchasing needs of federal departments and agencies to suppliers who can decide which needs they want to compete for.

The government uses an electronic bulletin board that publicly advertises bidding opportunities for suppliers. It is a user-pay service, accessible with a personal computer, modem, and Internet Web browser (<http://www.merx.cebra.com>). Many subscribers now use this system to obtain timely information on the federal government and other public procurement opportunities.

Government Electronic Tendering Service

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

Tel.: 1-800-964-6379

The Procurement Strategy for Aboriginal Business

If you are an Aboriginal business owner, you may be eligible to take advantage of the Procurement Strategy for Aboriginal Business (PSAB). The purpose of PSAB is to make it easier for the federal government and Aboriginal firms to do business with each other while still meeting the principles of fairness, openness and best value for the Canadian public.

As part of PSAB, the Department of Indian Affairs and Northern Development has established the Aboriginal Supplier Inventory, a listing of Aboriginal businesses which is available on the Internet through the department's Web site.

The Procurement Strategy for Aboriginal Business

For more information, contact:

**Market Access Directorate
Indian and Northern Affairs Canada
Room 1930
10 Wellington Street
Ottawa ON K1A 0H4**

Tel.: (819) 997-8383

Fax: (819) 994-0445

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)

Additional details on properties and their locations, including maps, photographs and floor plans are available on-line at <http://w3.pwgsc.gc.ca/govland>

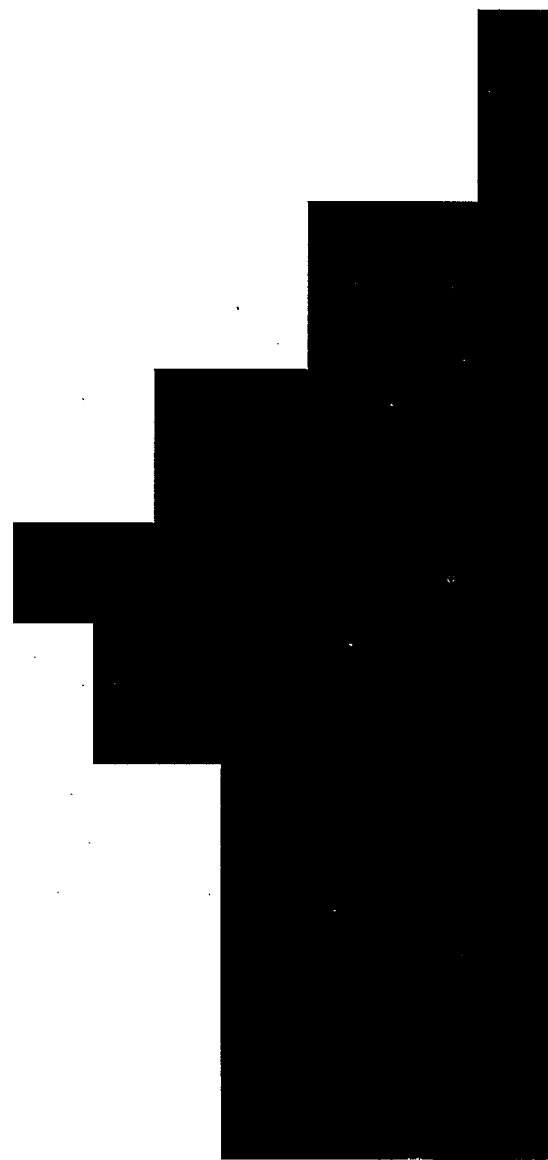
For more information, contact:

**Real Property Services
Public Works and Government Services Canada
Room A430
2250 Riverside Drive
Ottawa ON K1A 0M2**

Tel.: (613) 736-2642

Fax: (613) 736-2010

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 info-fax: 1-800-401-3201
Teletype: 1-800-797-4188
E-mail: halifax@cbssc.ic.gc.ca

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
Toll-free info-fax: 1-800-401-3201
Teletype: (506) 444-6166
1-800-887-6550
E-mail: cbscnb@cbssc.ic.gc.ca

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 info-fax: 1-800-401-3201
Teletype: (902) 368-0724
E-mail: pei@cbssc.ic.gc.ca

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
Toll-free info-fax: 1-888-772-6030
E-mail: St.Johns@cbssc.ic.gc.ca

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 info-fax: 1-800-322-4010
E-mail: info-entrepreneurs@
dec-ccd.gc.ca

Ontario

Canada/Ontario Business
Service Centre
230 Richmond Street West
9th Floor
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 info-fax: 1-800-240-4192
E-mail: cobcc@cbssc.ic.gc.ca

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 info-fax: 1-800-665-9386
E-mail: manitoba@cbssc.ic.gc.ca

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 info-fax: 1-800-667-9433
E-mail: saskatooncbssc@cbssc.ic.gc.ca

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 info-fax: 1-800-563-9926
E-mail: buslink@cbssc.ic.gc.ca

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
Toll-free info-fax: 1-800-667-2272

Northwest Territories

Canada/Northwest Territories
Business Service Centre
Scotia Centre, 8th Floor
P.O. Box 1320
Yellowknife NT X1A 2L9
Tel.: (403) 873-7958
Toll-free: 1-800-661-0599
Fax: (403) 873-0101
Info-fax: (403) 873-0575
Toll-free info-fax: 1-800-661-0825
E-mail: yel@cbssc.ic.gc.ca

Yukon

Canada/Yukon Business Service
Centre
201-208 Main Street
Whitehorse YK Y1A 2A9
Tel.: (403) 633-6257
Toll-free: 1-800-661-0543
Info-fax: (403) 633-2533
Toll-free info-fax: 1-800-841-4320
E-mail: perry.debbie@cbssc.ic.gc.ca

**Business Development Bank
of Canada (BDC)****Head Office**

BDC Building
5 Place Ville Marie
Suite 400
Montreal QC H3B 5E7

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

**Canada Mortgage and Housing
Corporation (CMHC)**

700 Montreal Road
Ottawa ON K1A 0P7
Tel.: (613) 748-2744
Toll-free: 1-800-668-2642
Housing Exporter Service:
1-800-465-6212
Fax: (613) 748-2302

International Trade Centres**Nova Scotia**

International Trade Centre
1800 Argyle Street, 5th Floor
P.O. Box 940, Station M
Halifax NS B3J 2V9
Tel.: (902) 426-7540
Fax: (902) 426-5218

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) 566-7443
Fax: (902) 566-7450

Newfoundland

International Trade Centre
Cabot Place, 10th Floor
Phase II, 10 Barter's Hill
P.O. Box 8950
St. John's NF A1B 3R9
Tel.: (709) 772-4782
Fax: (709) 772-5093

Quebec

International Trade Centre
5 Place Ville-Marie, Suite 700
Montreal QC H3B 2G2
Tel.: (514) 283-6328
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 R3C 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

KEY CONTACTS

Alberta

(also responsible for the Northwest Territories)

International Trade Centre
Canada Place
9700 Jasper Avenue, Suite 725
Edmonton AB T5J 4C3
Tel.: (403) 495-2944
Fax: (403) 495-4507

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) 666-0954

Canadian Commercial Corporation (CCC)

50 O'Connor Street, Suite 1100
Ottawa ON K1A 0S6
Tel.: (613) 996-2655
Toll-free: 1-800-748-8191
Fax: (613) 995-2121

CCC Main Switchboard

Tel.: (613) 996-0034
E-mail: info@ccc.ca

Export Development Corporation (EDC)

151 O'Connor Street
Ottawa ON K1A 1K3
General Inquiries
Tel.: 1-800-850-9626
Fax: (613) 598-6871
E-mail: export@edc4.edc.ca

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

Cabot Place, Phase 2
10 Barter's Hill, 11th Floor
P.O. Box 1060, Station C
St. John's, Newfoundland 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

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

Canada Economic Development for Quebec Regions

Head Office

Tour de la Bourse
800 Victoria Square
Suite 3800, P.O. Box 247
Montreal QC H4Z 1E8
Toll-free: 1-800-322-4636
Fax: (514) 283-3302

Liaison Office

Place du Portage, Phase II
165 Hôtel de Ville Street, 8th Floor
P.O. Box 1110, Branch B
Hull QC J8X 3X5
Tel.: (819) 997-2503
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**

Édifice Trust Général du Canada
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) 968-0806

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 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

Montréal

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

Tour de la Bourse
800 Victoria Square
Suite 3800, P.O. Box 247
Montreal QC H4Z 1E8
Tel.: (514) 283-5174
Toll-free: 1-800-561-0633
Fax: (514) 283-3637

Outaouais

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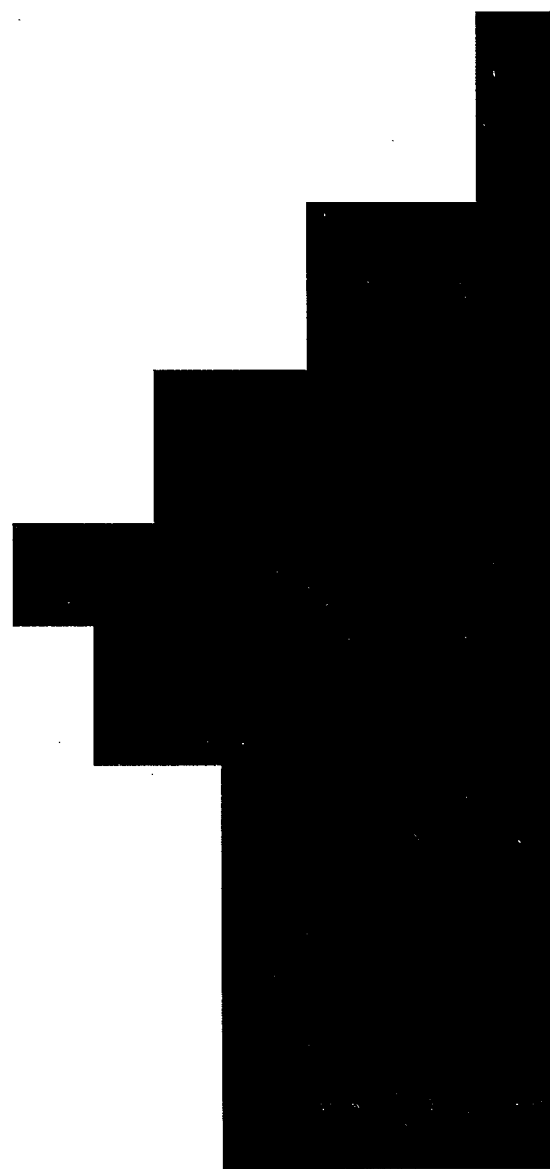
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INTERNET ADDRESSES



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Aboriginal Business Canada	http://abc.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
Canada Business Service Centres	http://cbcs.org
Canada Council for the Arts	http://www.canadacouncil.ca
Canada Economic Development for Quebec Regions	http://www.dec-ced.gc.ca
Canada Map Office	http://www.geocan.nrcan.gc.ca/cti-cit
Canada Mortgage and Housing Corporation	http://www.cmhc-schl.gc.ca
Canada's International Business Strategy	http://www.dfait-maeci.gc.ca/english/trade/cibs/english
<i>CanadExport</i>	http://www.dfait-maeci.gc.ca/english/news/newsletr/canex
Canadian Business Networks Coalition	http://strategis.ic.gc.ca
Canadian Commercial Corporation	http://www.ccc.ca
Canadian Intellectual Property Office	http://cipo.gc.ca
Canadian International Development Agency	http://www.acdi-cida.gc.ca
Canadian Technology Network	http://ctn.nrc.ca
Canadian Tourism Commission	http://info.ic.gc.ca/Tourism/
Central and Eastern Europe Program	http://www.acdi-cida.gc.ca
Commercial Development Program	http://www.inac.gc.ca
Communications Research Centre	http://www.crc.doc.ca
Community Access Program	http://cap.unb.ca
Community Economic Development Program	http://www.inac.gc.ca
Competition Bureau	http://strategis.ic.gc.ca/competition
Computers for Schools Program	http://www.schoolnet.ca/cfs-ope
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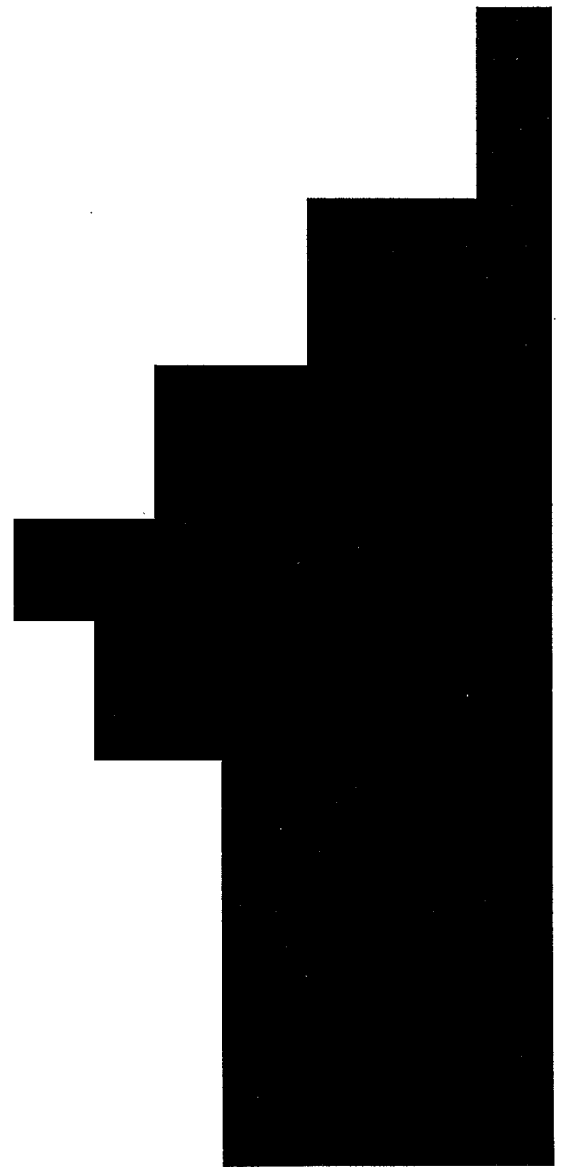
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Cooperatives Secretariat	http://www.agr.ca/policy/coop/accueil.html
Corporations Directorate	http://strategis.ic.gc.ca/sc_mrksv/corpdir/engdoc/homepage.html
Department of Foreign Affairs and International Trade	http://www.dfait-maeci.gc.ca
Department of Indian Affairs and Northern Development	http://www.inac.gc.ca
Environment Canada	http://www.ec.gc.ca
Export Development Corporation	http://www.edc.ca
<i>ExportSource</i>	http://exportsource.gc.ca
Farm Credit Corporation	http://www.fcc-sca.com
Federal Economic Development Initiative for Northern Ontario	http://fednor.ic.gc.ca
Federal Government Properties for Sale	http://w3.pwgsc.gc.ca/govland
First Nations and Inuit Youth Business Program	http://www.inac.gc.ca/youth/index.html
First Nation Forestry Program	http://www.fnfp.gc.ca
Fisheries and Oceans Canada	http://www.ncr.dfo.ca
Forum for International Trade Training	http://www.fitt.ca
Government Electronic Directory Services	http://canada.gc.ca
Government Electronic Tendering Service	http://www.merx.cebra.com
Government of Canada	http://canada.gc.ca
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/irap
<i>InfoExport</i>	http://www.infoexport.gc.ca
International Business Opportunities Centre	http://www.dfait-maeci.gc.ca/iboc-coai
Measurement Canada	http://strategis.ic.gc.ca/sc_mrksv/meascan/engdoc/homepage.html
MERX	http://www.merx.cebra.com
National Air Photo Library	http://www.geocan.nrcan.gc.ca/napl-pna
National Graduate Register	http://ngr.schoolnet.ca

INTERNET ADDRESSES

Natural Resources Canada	http://www.nrcan.gc.ca
NEXPRO® — New Exporters Training and Counselling Program	http://www.bdc.ca/site/right/mgmt/4.html
NORTHSTAR Trade Finance Inc.	http://www.northstar.ca
Office of the Superintendent of Bankruptcy	http://strategis.ic.gc.ca/osb
Procurement Strategy for Aboriginal Business	http://www.inac.gc.ca
Public Works and Government Services Canada	http://w3.pwgsc.gc.ca
Record of Employment Form	http://www.hrdc-drhc.gc.ca/ei/common/home.shtml
Resource Access Negotiations Program	http://www.inac.gc.ca
Revenue Canada	http://www.rc.gc.ca
SchoolNet Digital Collections Program	http://www.schoolnet.ca/collections
<i>Small Business Loans Act</i>	http://strategis.ic.gc.ca/sc_mangb/smallbus/engdoc/sbla.html
<i>Small Business Quarterly</i>	http://strategis.ic.gc.ca/SSH/sc_mangb/contact/resourc1/engdoc/19r.html
Sources of Financing	http://strategis.ic.gc.ca/sources
Spectrum Management Program	http://strategis.ic.gc.ca/spectrum
Standards Council of Canada	http://www.scc.ca
Steps to Growth Capital	http://strategis.ic.gc.ca/growth
<i>Strategis</i>	http://strategis.ic.gc.ca
Statistics Canada	http://www.statcan.ca
Student Connection Program	http://www.scp-ebb.com
Technology, Innovation and Licensing	http://strategis.ic.gc.ca
Technology Partnerships Canada	http://xinfo.ic.gc.ca/ic-data/industry/tpc/broche.html
Western Economic Diversification Canada	http://www.wd.gc.ca
<i>Your Guide to Government of Canada Services and Support for Small Business 1998–1999</i>	http://strategis.ic.gc.ca/smeguide
Youth Internship Canada	http://youth.hrdc-drhc.gc.ca/yip/y176_e.html

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