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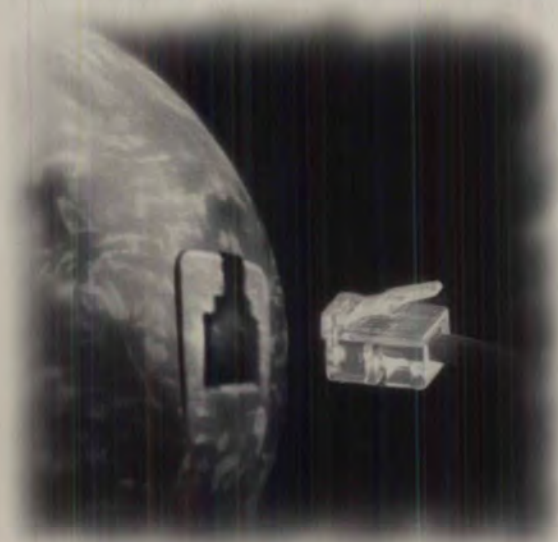
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Your Guide to Government of Canada Services and Support for Small Business

3rd edition

Canada




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Business Development Bank of Canada
IN BUSINESS FOR SMALL BUSINESS

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

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3rd edition

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 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 this 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 also available electronically on the World Wide Web at the following address: <http://strategis.gc.ca/smeguide>

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E-mail: publications@ic.gc.ca

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

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Minister's Message

As we turn the page on the 20th century, we are looking towards a future bright with possibilities. Canada is well positioned to be a leader in the increasingly integrated global economy, primarily due to our skills and assets, including a strong small business sector. With sustained economic growth, surging exports and solid employment gains, Canadians are already realizing the benefits of the knowledge-based economy—but the potential is almost limitless. Through a combination of strategic policies, programs and partnerships, the Government of Canada continues to build the momentum to secure Canada's success in the new millennium.



The shift to a more global economy is opening up unprecedented opportunities for small business in Canada. Information and communications technologies are ushering in a revolutionary era of trade and commerce. Technologies such as the Internet and applications such as electronic commerce are reducing significantly the barriers of time and distance, making the playing field more level for large and small firms alike.

The effects of this are being felt everywhere—from large cities like Montréal and Vancouver, to remote communities like Davis Inlet in Labrador and Pelly Bay in Nunavut, where the Information Highway is the only highway. If there is one message that I would urge you to think about it is this: no business is too small or too new to connect to the Internet and to begin doing business electronically. The Government of Canada has programs to help you get connected.

Knowledge, innovation and technology are driving the new economy, and businesses are increasingly finding that up-to-date information is an essential tool in the new economy. This is particularly true for small firms that need information to compete successfully. However, they often do not have the time or resources to search out new business opportunities, learn about recent changes in regulations or find the emerging technologies that will help them to expand their enterprises.

The Government of Canada takes the needs of small and medium-sized enterprises (SMEs) seriously. The 2.6 million small businesses and self-employed in Canada are a key engine of growth in the Canadian economy, accounting for some 60 percent of private sector employment. SMEs are vital to helping Canada to reach its potential in the 21st century.

The federal government has developed a range of information services and products, including this guide, to provide Canadian small businesses with the tools and support they need to prosper in the new economy. *Your Guide to Government of Canada Services and Support for Small Business*, now in its third edition, contains information on the federal government's programs and services available to small businesses. It is organized under headings such as "Key Support and Information Services" and "Exporting," to help you to find the information you need as easily as possible.

Another useful source of information for your business is Industry Canada's *Strategis* Web site (<http://strategis.gc.ca>). While *Your Guide to Government of Canada Services and Support for Small Business* focusses on federal support for business, *Strategis* covers a vast array of public and private sector information to help businesses take root and grow.

I wish you success in your business endeavours.

A handwritten signature in black ink, which appears to read "John Manley". The signature is stylized and cursive.

John Manley
Minister of Industry

Key Support and Information Services

As an entrepreneur who would like to start a small business, or who is looking to expand, you know that 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 organizations, initiatives and tools designed to help you get your small business up and running.

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.

The Federal Economic Development Initiative in Northern Ontario (FedNor) and three regional economic development agencies—Atlantic Canada Opportunities Agency, Canada Economic Development for Quebec Regions and Western Economic Diversification Canada—have been set up to address regional needs. Each works with other federal departments, provincial and municipal governments, and the private sector to provide you with access to capital, markets, information and skills development.

The Business Development Bank of Canada and other government financial institutions complement the agencies and FedNor, and provide the kind of local economic development, and financial and consulting services that private sector financial institutions are not equipped to do.

Statistics Canada provides information by province and industry sector so you can see how your particular business sector is doing.

The Standards Council of Canada (SCC) oversees the country's National Standards System and represents Canada internationally in standards matters. The SCC can help you learn what you need to know about standardization in your business.

Industry Canada's award-winning Web site, *Strategis* (<http://strategis.gc.ca>), delivers 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 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 Government of Canada Web site (<http://canada.gc.ca>).

The following sections describe the activities pursued by each of these organizations. You can find more detailed information about these and other programs throughout 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 CBSCs an efficient way to access information about government programs, services and regulations. Information is available from all levels of government, reducing complexity and enabling CBSC personnel to tailor an information package to meet your specific needs.

Toll-free: 1-888-576-4444

Web site:
<http://www.cbsc.org>

The current network of 12 centres, one in each province, the Yukon and the Northwest Territories, is the result of cooperative arrangements between the federal government and the provincial and territorial governments and, in some cases, the private sector. There is also a growing network of partners providing access to CBSC information in communities across Canada.

Key Activities

The information services of the CBSCs use a comprehensive database of federal and provincial programs and services for businesses called the Business Information System (BIS). The database is continually updated across the country to strict quality standards and provides the business community with free access to accurate information. CBSCs use the BIS to answer inquiries through all modes of service access.

Service by Telephone You can call our toll-free telecentres and speak to trained business information officers 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.

Toll-free: 1-888-576-4444

Service on the Web The CBSCs' Web site contains information on programs, services and selected regulations of participating federal and provincial agencies. The Web site is continually updated with new material and useful links to other Web sites.

Web site: <http://www.cbsc.org>

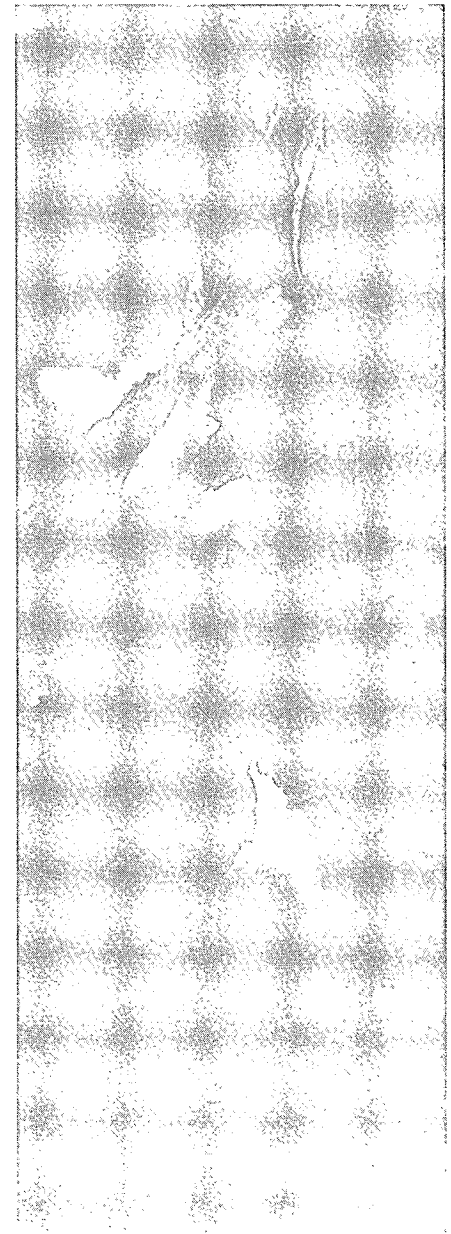
Web Toolbox The CBSCs have collaborated in the development of several innovative products:


- Interactive Business Planner (<http://www.cbsc.org/ibp>) is the first small business planning software designed specifically to operate on the World Wide Web. This interactive on-line tool will help you prepare a comprehensive business plan for your new or existing business.
- On-line Small Business Workshop (<http://www.cbsc.org/osbw>) is a Web-based workshop designed to provide you with techniques for developing your idea, starting a new venture or improving your existing small business.

Service by E-mail You can send us your questions by E-mail from the Web site and get a response within one business day.

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.

Info-Fax Service A toll-free, automated fax response system 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.





Info-Guides These brief overviews describe services and programs organized by topic (e.g. exporting). Info-Guides are available from the CBSCs, on the Web or through the Info-Fax Service.

See the *Key Contacts* section for the CBSC nearest you.

INTERACTIVE BUSINESS PLANNER

If you have just come up with a great business idea, you need a plan to back it up. Plan for success using the Interactive Business Planner (IBP). The IBP is an innovative Web-based tool that will help you prepare a comprehensive business plan for a new or existing business. The IBP will:

- detail what a business plan can do and why it's important to have one;
- show you what to include in a business plan;
- help you identify and collect information on marketing, management, regulations, risks, financing and more;
- automatically generate your income statement, cash flow statement and balance sheet; and
- provide tips and examples to help you write your own business plan.

With the IBP, you can save your plan on the Canada Business Service Centre server for up to 60 days and retrieve it using your own password 24 hours a day, seven days a week. The Interactive Business Planner is effective, easy to use, and it's free.

Web site: <http://www.cbsc.org/ibp>

TEAM CANADA INC

1-888-811-1119

EXPORT INFORMATION SERVICE

Team Canada Inc's toll-free Export Information Service, operated by the Canada Business Service Centres, connects businesses to the full range of government export services and expertise. Whether you are currently exporting or new to the opportunities of global markets, this service will make it easier to find the right program, service or expert to consult. A trained information officer is ready to provide answers to your questions or connect you to the many export services available. The service is available Monday to Friday, from 9:00 a.m. to 5:00 p.m. in every time zone in Canada.

Federal Economic Development Initiative in Northern Ontario

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

- a repayable program for innovative small businesses to conduct pre-commercial activities such as research and development;
- additional capital funding for Community Futures Development Corporations to enable them to increase their micro-lending programs;
- loan-loss reserves to share risk with traditional lenders, making \$35 000 000 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.

See the *Key Contacts* section for the FedNor office nearest you.

Atlantic Canada Opportunities Agency

The Atlantic Canada Opportunities Agency (ACOA) is the federal government department responsible for helping to build economic capacity in the Atlantic provinces by working with the people of the region—in their communities, through their institutions and with their local and provincial governments and businesses—to create jobs and enhance earned income.

ACOA exists to help the people of Atlantic Canada build a strong economy together; to encourage enterprise, support business growth, and bolster the productivity of all sectors that create jobs, sustain employment and contribute to regional economic capacity.

To fulfil its mission, ACOA works to ensure that a variety of business development tools and resources serve the real and diverse needs of the region's emerging and existing entrepreneurs. ACOA also works to ensure that economic development programs and activities in Atlantic Canada are coordinated and designed to improve the climate for business growth.

ACOA's strategic priorities focus on facilitating the creation and growth of small and medium-sized enterprises, on overcoming barriers to growth, on fostering a development environment and on areas of special opportunities. ACOA's strategic priorities are the following: policy, advocacy and coordination; trade, investment and tourism; innovation and technology; and entrepreneurship and skills development.

See the *Key Contacts* section for the ACOA office nearest you.

Web site:
<http://fednor.ic.gc.ca>

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Tel.: (506) 851-2271
Fax: (506) 851-7403

Web site:
<http://www.acoa.ca>

Canada Economic Development for Quebec Regions

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

**Toll-free: 1-800-322-4636
Fax: (514) 496-4636**

**Web site:
<http://www.dec-ced.gc.ca>**

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

Since the agency considers it vital that the development of regional potential be based on the dynamism of SMEs, its business offices are the gateway to a variety of federal services for these businesses. Canada Economic Development for Quebec Regions has a network of 13 business offices throughout Quebec. 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 provides support for initiatives in each of the agency's priority areas of activity, including:

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

See the *Key Contacts* section for 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 corporate and regional brochures for small businesses. For additional information on the agency's programs and services, visit its Web site (<http://www.dec-ced.gc.ca>).

Corporate Documents

- *E-commerce: Supporting Market Development, Innovation and Entrepreneurship*
- *Multimedia Experimentation Fund*
- *The Small Business IDEA Program*
- *IDEA-SME for the Environment Industry*
- *Quality Objective: Aiming for Excellence ISO 9002 Certification for the IDEA-SME Program*
- *A Partner in Your Growth*
- *Priority 2000: A Bug-free Enterprise!*
- *Quality Policy*

Regional Documents

- *Rural Enterprises*
- *Coastal Quebec Fund*
- *The Amiante MRC. A Dynamic Community Partner*
- *Québec—Chaudière-Appalaches TechnoRegion*


Western Economic Diversification Canada

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

Together with western provincial governments and industry groups, WD is working to provide small businesses 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 Centres, Canada Business Service Centres and Western Economic Diversification Canada offices.

Key Activities


Capital Services WD 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. It can also assist businesses in the development of sound business plans, which are often required in order to access financing.



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(1-888-338-9378)
Tel.: (403) 495-4164
Fax: (403) 495-4557**

**Web site:
<http://www.wd.gc.ca>**



Business Services WD assists firms interested in exporting through the International Trade Personnel Program, which helps companies employ qualified graduates to work on international trade development projects. WD also helps businesses become export-ready, helps small businesses sell their products and services to government, 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 Community Futures Development Corporations, encouraging urban development, and developing new private and public sector partnerships to streamline delivery systems for small businesses.

See the *Key Contacts* section for the WD office nearest you.

Business Development Bank of Canada

The Business Development Bank of Canada (BDC) offers a variety of financial products to support the long-term growth of Canadian businesses in all sectors of the economy, with particular emphasis on knowledge- and export-based industries. A wide range of companies, from the smallest micro-businesses to expanding firms, can find a financing alternative and personalized management consulting to match their needs at BDC. Through its products and services, BDC intends to provide a total business solution for Canadian small businesses. BDC's extensive national network of more than 80 branches and its virtual branch, BDC Connex[®], are available to help your business succeed.

Head Office
Suite 400
BDC Building
5 Place Ville Marie
Montréal QC H3B 5E7

Toll-free: 1-888-INFO-BDC
(1-888-463-6232)

Web site:
<http://www.bdc.ca>

Toll-free: 1-800-263-1136
TDD: 1-800-363-7629

Web site:
<http://www.statcan.ca>

Statistics Canada

To safeguard your place in tomorrow's marketplace, you have to be able to anticipate trends today. Statistics Canada's products and services can help you do just that.

You'll find it all at Statistics Canada: from the most popular topics of the day—such as demographic trends, spending patterns and standards of living—to more specific research studies customized for you. You'll learn more about your business, your customers and your competition than you ever thought possible.

Statistics Canada offers standard products in many formats: print publications, CD-ROMs, diskettes, microfilm and microfiche, as well as electronically through its Web site (<http://www.statcan.ca>).

Our Advisory Services team of expert consultants, located across Canada in our 9 regional offices, will work with you to define your needs, sift through our vast resources and put together an information package designed to meet those needs.

Standards Council of Canada: Your Gateway to the National Standards System

Whether you're looking to explore a new market, launch a new product or just satisfy existing customers, you are likely to find that standards play an important role in the success of your business plan.

Perhaps a prospective client has asked you whether your company has an ISO 9000 quality system in place, or whether your product has been tested or certified in accordance with foreign market requirements. Or perhaps you are looking for tools that will help you better compete through improved productivity and quality. If your challenge is related to standards or technical regulations, make the Standards Council of Canada (SCC) your first stop.

The Standards Council oversees the country's National Standards System, which provides businesses of all sizes with the means to identify, influence and effectively demonstrate conformity to pertinent standards in Canada and around the world. As the gateway to the National Standards System, the Standards Council is in a unique position to provide you with information and guidance you need to make the right standards decisions.

Key Activities

Export Alert! This free E-mail service provides advance warning when foreign regulators are changing the requirements that apply to your products. In addition, users can request the full texts of draft regulatory measures and submit their comments. To register for this free service, visit our Web site (<http://www.scc.ca>) and select *Export Alert!*

<http://www.scc.ca> The Standards Council's Web site provides a vast body of standards information, including the following:

- bibliographic databases of Canadian, foreign and international standards, labs and certification organizations, and regulatory information from around the world;
- fact sheets and articles on ISO 9000 and ISO 14000;
- standards development forums;
- news and publications; and
- links to the world's other leading standards sites.

Information and Research Service Each year, thousands of individuals take their research a step further by contacting the Information and Research Service. For a small fee, information officers can prepare custom research reports that address your specific needs when it comes to the identification of Canadian, international or foreign standards and requirements that may apply to your product or impact your industry sector. The Standards Council's Technical Document Centre in Ottawa houses the country's most comprehensive and up-to-date standards collections, including full-text Canadian, international and foreign standards, and is open to the public by appointment.

CONSENSUS The Standards Council's bimonthly news magazine is the country's foremost "read" on what's new and what's coming in the standards world.

International Standardization The Standards Council coordinates Canada's participation in the International Organization for Standardization, the International Electrotechnical Commission and other international standards forums. By getting involved, you can gain an insider's view of the future of your industry and help to shape the rules that your company will have to live by.


Tel.: (613) 238-3222

Fax: (613) 995-4564

E-mail: info@scc.ca

Web site:

<http://www.scc.ca>



Accreditation Programs The Standards Council accredits the laboratories, certification organizations and registrars that help you demonstrate to your clients that your products and services conform to applicable standards. Since our accreditation programs are based on international criteria, and backed up by agreements with our counterparts around the world, a Standards Council-accredited conformity-assessment organization is your passport to the global market.

SMALL BUSINESS QUARTERLY

The *Small Business Quarterly*, published by Industry Canada, provides a quick and easy-to-read snapshot of the recent performance of Canada's small business sector. This publication provides readers with an overview of key small business statistics, trends and recent developments.

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Web site: <http://strategis.gc.ca/SMEquarterly>

Strategis

Getting the right information at the right time is the key to success in today's new economy. With *Strategis* (<http://strategis.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, and assess the risks of new ventures. *Strategis* also provides you with information ranging from getting loans through the *Canada Small Business Financing 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 35 000 potential buyers, sellers and partners in Canada.

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

Help desk
Toll-free: 1-800-328-6189
Tel.: (613) 954-5031
Fax: (613) 954-1894
E-mail:
hotline.service@ic.gc.ca

Web site:
<http://strategis.gc.ca>

Business Information by Sector Using *Strategis*, you'll get useful information about Canada's industrial sectors resulting from the monitoring of market and industry developments.

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

Research, Technology and Innovation Locate the latest information on science and technology activities in Canada, in addition to technology opportunities and expertise that will help your business be more competitive.

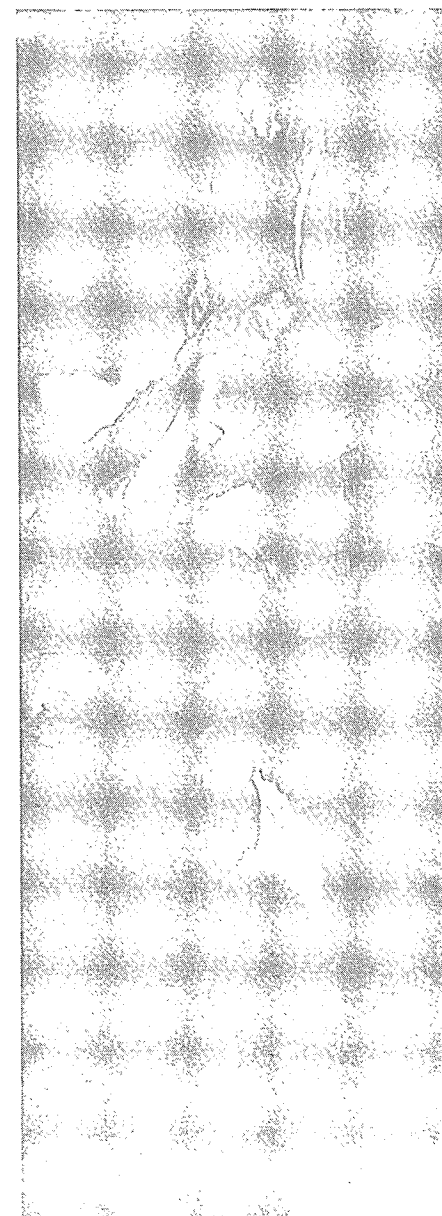
Business Support and Financing Here you'll find information on small business support organizations, educational resources and government programs.

Licences, Legislation and Regulations Learn about the government's services and legal framework that support your business activities and help create an open, fair and efficient marketplace.

Employment and Learning Resources Find out how to make the best use of Industry Canada's programs that can help you 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.

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



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*.

Web site: <http://canada.gc.ca>

Canadian Tourism Commission

The Canadian Tourism Commission (CTC) is a private and 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.

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

**Tel.: (613) 946-1000
Fax: (613) 946-2843
E-mail: [ctc.feedback@
businessinteractive.ca](mailto:ctc.feedback@businessinteractive.ca)**

**Web site:
<http://www.canadatourism.com>**

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 be as well, 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, Latin America 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 include 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 four units that are directed by an industry-led committee: Product Development, Industry Development, Licensing and Loyalty, and Operations.

Research Program In today's highly competitive tourism market, tourism businesses require timely information to make informed decisions. The Research Program measures the scope of the tourism industry and identifies emerging trends in supply and demand, providing a critical understanding of the evolution of the tourism industry and its macro-economic environment. It also tracks travel and spending patterns of tourists in Canada, which is essential to continued industry growth and competitiveness.

Environment Canada

Web site:
<http://www.ec.gc.ca>

The Green Lane, Environment Canada's Web site, is a comprehensive Internet resource for information, tools, science, technology, policy, action, tips, news and more on weather and the environment. From scientific data and technical guides to fact sheets and regulations, The Green Lane features a wide range of issues such as sustainable development, climate change, clean air, water, weather and nature conservation.

Canadian Pollution Prevention Information Clearinghouse

The Canadian Pollution Prevention Information Clearinghouse (CPPIC), an Internet product, was developed by Environment Canada to provide comprehensive information and tools for Canadians to strengthen their capacity to practice pollution prevention and to develop pollution prevention plans. CPPIC makes use of innovative technology and acts as a window for this information. CPPIC goes beyond talking about what to do about pollution prevention; it provides resources to help you get started.

Some of the key elements of CPPIC include:

- generic and sector-specific pollution prevention search engines;
- success stories;
- background information on pollution prevention;
- pollution prevention in federal facilities;
- new pollution prevention developments; and
- related sites.

Canadian Business Environmental Performance Office

The Canadian Business Environmental Performance Office (BEPO) is a unique, Internet-based information product developed in partnership among all levels of government, industry, academia and associations. It is designed to help businesses in all sectors of the Canadian economy improve their environmental performance.

BEPO increases awareness among Canadian businesses of the importance of environmental performance to their profitability and competitiveness. BEPO provides quick, easy and integrated access to major providers of sources of information, services and advice on different topics including:

- climate change;
- resource conservation and pollution prevention;
- waste management;
- emergency, health and safety management; and
- industry-specific issues.

BEPO allows you to reach information and people across industry, and federal and provincial governments in minutes rather than days. The information available ranges from Web sites to documents, application forms and access to individual expertise. Businesses can scan BEPO to obtain a quick sense of the most current government services and available documents. Companies looking for specific information and services can retrieve the desired information with a minimal search.

Environment Canada
13th Floor
351 St. Joseph Boulevard
Hull QC K1A 0H3

Tel.: (819) 994-7977
Fax: (819) 953-7977

Web site:
<http://www3.ec.gc.ca/cppic/>

Environment Canada
13th Floor
351 St. Joseph Boulevard
Hull QC K1A 0H3

Tel.: (819) 994-7977
Fax: (819) 953-7977

Web site:
<http://VirtualOffice.ic.gc.ca/bepo>

Contact one of the lending institutions mentioned or contact:

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

Web site:
<http://strategies.gc.ca/CSBFA>

Head Office
Suite 400
BDC Building
5 Place Ville Marie
Montréal QC H3B 5E7

Toll-free: 1-888-INFO-BDC
(1-888-463-6232)

Web site:
<http://www.bdc.ca>

Financing

Canada Small Business Financing Act

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

The loans are available to small businesses operating for profit in Canada—excluding farming, charitable and religious enterprises—that have annual gross revenues of less than \$5 000 000. 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 or improvement of real property or immovables;
- the purchase of leasehold improvements or improvements to leased property; and
- the purchase or improvement of new or used equipment.

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

The maximum total amount of loans a borrower may have outstanding under the CSBFA, including SBLA loans, 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 annual administration fee of 1.25 percent that is paid by the lender 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 is 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.

Business Development Bank of Canada

The Business Development Bank of Canada (BDC) offers a variety of financial products to support the long-term growth of Canadian businesses in all sectors of the economy, with particular emphasis on knowledge- and export-based industries. A wide range of companies, from the smallest micro-businesses to expanding firms, can find financing alternatives and personalized management consulting to match their needs at BDC. Through its products and services, BDC intends to provide a total business solution for Canadian small businesses. BDC's extensive national network of more than 80 branches and its virtual branch, BDC Connex[®], are 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, and the purchase of existing businesses and of any specialized assets. In some cases, a BDC term loan may be used to complement working capital depleted by capital expenditures or to finance sales growth. Term loans are offered at both floating and fixed rates for up to 20 years.

Micro-Business Program Support is available to meet the early growth needs of the smallest businesses. This program provides two years of follow-up mentoring and continued management support as well as term 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 This program is aimed at giving start-up entrepreneurs between the ages of 18 and 34 a solid foundation for building a new business. Term financing of up to \$25 000 and 50 hours of tailor-made business management consulting help to ensure that entrepreneurs with commercially viable business proposals and excellent potential get their businesses off the ground.

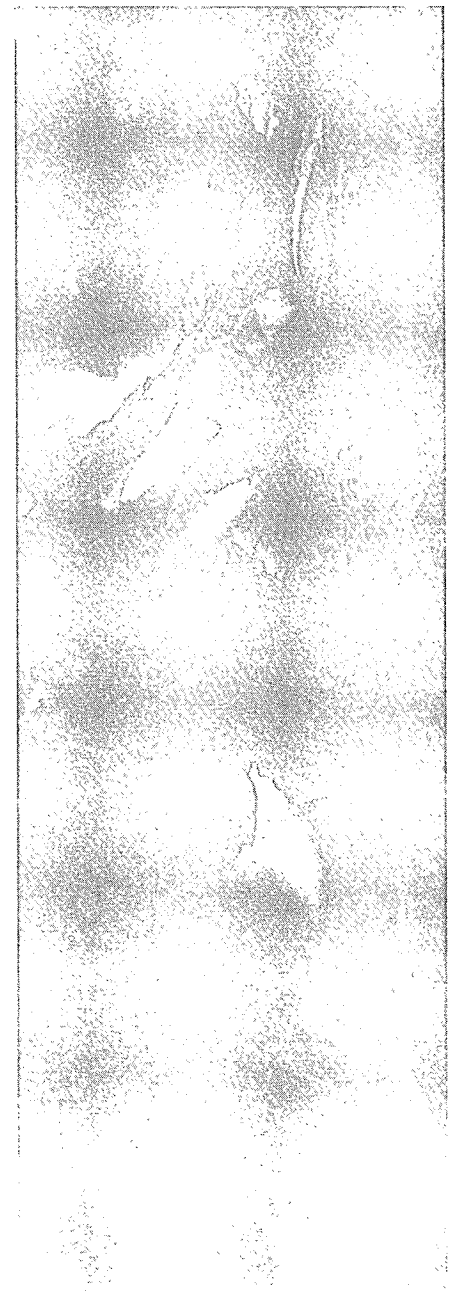
Venture Loans® Venture Loans® provide quasi-equity financing between \$100 000 and \$1 000 000 to existing businesses with a high-quality management team, a clear market niche, and a good potential for growth. They are higher-risk financing designed for businesses that do not have assets to back a conventional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

Cultural Industries Development Fund The Cultural Industries Development Fund (CIDF) is designed for existing businesses operating in the following industries: book, magazine and music publishing; sound recording; and film and multimedia production. The CIDF is a flexible tool intended for dynamic businesses with a high potential for success and the desire to improve their market position. The loans offered by the CIDF range up to \$250 000 yearly, with a total commitment of \$1 000 000 over time.

Productivity Plus Loan With financing up to 100 percent, the Productivity Plus Loan is a flexible financial product designed to help well-established manufacturing companies enhance their productivity by acquiring new or used equipment, provided it is modern. Productivity Plus Loans are typically in excess of \$100 000 and can range as high as \$5 000 000. They include a flexible repayment schedule to allow the equipment to reach its optimal productivity. BDC also offers an additional 25 percent financing for costs related to installing and assembling the equipment and training the employees who will use it.

Innovation Loan The Innovation Loan is designed for entrepreneurs who wish to ensure that their company continues to grow and develop. This loan finances the working-out and implementation of innovation strategies, namely in training, compliance with International Organization for Standardization (ISO) standards, research and development and the purchase of intangible assets. Established small businesses may apply for an Innovation Loan of up to \$100 000, and entrepreneurs who combine such a loan with a Working Capital for Exporters loan may receive financing of up to \$250 000. Both loans include flexible repayment terms.

Working Capital for Exporters This loan is designed for established businesses that wish to enhance their export initiatives. Working Capital for Exporters loans of up to \$250 000 are available for financing increased exports, and include flexible repayment terms to ensure the long-term viability of a business. Working Capital for Exporters also offers customized consulting services to help small businesses manage their export development.



Venture Capital BDC considers capital investments at any stage of a company's life cycle, from seed to growth, from acquisition or expansion to turnaround. Small businesses in leading-edge industries with a strategic market position and a dynamic management team committed to sustained growth are eligible for initial investments ranging from \$500 000 to \$5 000 000, with the average transaction between \$1 500 000 and \$2 000 000.

Tourism Investment Fund The fund is designed for today's growth-minded and innovative tourism operators who wish to enhance the quality of their installations and their ability to respond to the needs of the tourism industry. Entrepreneurs with good business prospects and a competitive advantage or a promising strategic position in their market may apply for term loans ranging from \$250 000 to \$10 000 000. The Tourism Investment Fund also offers consulting services enabling businesses to better manage and strengthen their growth potential.

Growth Capital for Aboriginal Business BDC's Growth Capital for Aboriginal Business provides loans for a variety of purposes including acquiring fixed assets, financing franchise fees and covering start-up costs. The loans may be as high as \$25 000 for start-ups and \$100 000 for existing businesses. Growth Capital for Aboriginal Business offers flexible repayment terms to suit a business's cash flow requirements.

BDC Connex® BDC has leaped into the electronic commerce age by developing BDC Connex®, its virtual branch that offers a complete line of financial products, including the Global Line of Credit®.

Techno.net Loan To help small businesses take up the challenge of electronic commerce and establish a lead position for themselves, BDC created the techno.net loan. Existing small businesses can apply for financing from \$25 000 to \$50 000 to meet the various costs related to the implementation of a Web solution. This new loan product complements BDC's other Web-related solution for small business owners, BDC Connex®.

Federal Economic Development Initiative in Northern Ontario: Financing

Web site:
<http://fednor.ic.gc.ca>

The Federal Economic Development Initiative in 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 This initiative provides support through Community Futures Development Corporations 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 This fund provides support to economic development projects that will result in long-term economic benefits such as long-term job creation, economic diversification and enhanced business competitiveness.

Pre-Commercial Fund This fund supports early-stage research and development and product development including prototype development.

Not-For-Profit Fund This fund supports the initiatives of business-oriented not-for-profit groups.

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

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

Caisse populaire Agreement This agreement is a loan-loss reserve aimed at encouraging higher-risk lending for francophone and rural small and medium-sized enterprises.

Royal Bank of Canada Agreement This agreement is a 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) Providing additional capital enables CFDCs to expand their small business financing to as high as \$125 000.

See the *Key Contacts* section for the FedNor office nearest you.

Atlantic Canada Opportunities Agency: Financing

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 entrepreneurs between the ages of 18 and 30 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 primarily through a partnership with Community Business Development Corporations and other delivery agents throughout Atlantic Canada.

Toll-free: 1-800-668-1010 (Atlantic Provinces)
1-800-561-7862 (Atlantic Canada Opportunities Agency)

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

See the *Key Contacts* section for the Atlantic Canada Opportunities Agency office nearest you.



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

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

Web site:
<http://www.acoa.ca>

Canada Economic Development for Quebec Regions: Financing

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

Toll-free: 1-800-322-4636
Fax: (514) 496-4636

Web site:
<http://www.dec-ced.gc.ca>

Key Activities

IDEA-SME This program provides small and medium-sized enterprises (SMEs) with a broad range of resources and services, information and guidance, as well as financial support for initiatives in each of Canada Economic Development for Quebec Regions' priority areas of activity, including the following:

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

Loan Programs To facilitate the funding of projects by innovative SMEs in the areas of research and development, 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.

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

Western Economic Diversification Canada: Financing

Western Economic Diversification Canada (WD) is focussing 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 enterprises (SMEs).

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.

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);

Head Office/Alberta
Suite 1500
Canada Place
9700 Jasper Avenue
Edmonton AB T5J 4H7

Toll-free: 1-888-338-WEST
(1-888-338-9378)
Tel.: (403) 495-4164
Fax: (403) 495-4557

Web site:
<http://www.wd.gc.ca>

- tourism (Business Development Bank of Canada);
- agriculture value-added (CIBC with Farm Credit Corporation, Royal Bank, TD Bank);
- community investment (Community Futures Development Corporations);
- micro-loans, self-reliance loans (Assiniboine Credit Union, VanCity Savings Credit Union); and
- micro-loans for small business (First National Bank of Canada).

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 and Sociétés d'aide au développement des collectivités [SADCs] in Quebec) provide "one-stop shopping" in selected non-metropolitan areas, for individual businesses or community-based economic development initiatives. CFDCs/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 \$125 000 to help you in the creation or maintenance of long-term employment in your community.

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

SADCs offer:

- urban-based support for community initiatives, including new development tools, helping local entrepreneurs to take action in relation to growth, and the maintenance and creation of some 6500 jobs a year; and
- partnership-based initiatives such as *Fonds Jeunesse* (youth fund), which helps young, local entrepreneurs to create business opportunities in their communities.

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 \$1 000 000, 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.



Atlantic Canada
Toll-free: 1-888-303-2232

Quebec
Tel.: (418) 658-1530

Southern Ontario
Tel.: (416) 954-7175

Northern Ontario
Toll-free: 1-877-333-6673
Tel.: (705) 671-0711
Fax: (705) 671-0717

Western Canada
Toll-free: 1-888-338-WEST
(1-888-338-9378)

Web site:
<http://strategis.gc.ca>
(search for Community Futures)

Key Activities

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

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 *Strategis* (<http://strategis.gc.ca/growth>).

Through eight innovative steps, growth-oriented entrepreneurs can learn how to become investor-ready and to identify and build relationships with investors. 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 and a database of sources of risk capital. 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.

Toll-free: 1-800-328-6189

Tel.: (613) 954-5031

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.

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 (<http://strategis.gc.ca/growth>).

Sources of Financing

Industry Canada's Sources of Financing Web site aims to increase small and medium-sized enterprises' (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, the Sources of Financing Web site provides SMEs with interactive access to objective information on appropriate forms of public and private sector sources of debt and equity financing. Users will find information about leasing, factoring, angel investors, banks, venture capital, provincial and federal assistance programs, and more. In addition, Sources of Financing provides a Lease or Buy Calculator that will help SMEs decide the best way to acquire business equipment. Also, an on-line Small Business Financial Service Charges Calculator provides a comparison of financial service charges on small business accounts offered by various Canadian financial institutions.

E-mail:

sources.esbo@ic.gc.ca

Web site:

[http://strategis.gc.ca/
sources](http://strategis.gc.ca/sources)

Agriculture Financing: Farm Credit Corporation

If you operate a farm or a small to medium-sized agri-business, the Farm Credit Corporation (FCC) provides a flexible range of lending products tailored to your special needs. Part of the Canadian agriculture industry since 1959, FCC offers financing to full-time and part-time Canadian farmers. Financing is also available for expenditures that contribute to the development of a farm operation or diversification on farm property, even if the business is not directly related to farming. FCC's products and services include:

- the AgriStart product line designed for beginning and developing farmers, which includes a Family Farm Loan that allows 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; and
- loans for value-added processing and farm diversification projects, including those in niche markets such as aquaculture and silviculture.

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 the Department 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.

Book Publishing Industry Development Program Aimed at Canadian book publishers and associations, organizations, agencies or companies representing one or more sectors of the book trade, the program provides financial assistance through four components: aid to publishers; aid to industry and associations; distribution assistance; and international marketing assistance.

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. This credit could provide assistance of up to 12 percent of the cost of a production net of assistance. It is administered by the Canadian Audio-Visual Certification Office.

Toll-free: 1-888-433-2200
Tel.: (819) 997-6861
Fax: (819) 997-6892

Publications Assistance Program The principal objectives of the Publications Assistance Program are to provide Canadian readers with affordable access to printed Canadian cultural products, namely periodicals, commercial newsletters and weekly newspapers; to ensure accessibility, within rural communities, to small community weekly newspapers; and to provide distribution support to minority official language and ethnic weekly newspapers.

The program is directed to publishers of Canadian-owned-and-controlled paid circulation publications that are published and printed in Canada and meet certain editorial and advertising requirements. The program also includes a component for library books administered by Canada Post Corporation.

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

**Toll-free: 1-877-332-3301
Tel.: (306) 780-8100**

**Web site:
<http://www.fcc-sca.ca>**

The assistance provided to publishers of Canadian publications and to public libraries consists of funded postal rates. In order to be eligible for funded postal rates, Canadian periodicals, weekly newspapers and commercial newsletters must meet specific criteria related to length of time in operation, ownership and control, minimum paid circulation, place of publication, editing, typesetting and printing, advertising content, frequency, and sale price.

Toll-free: 1-800-641-9221

Tel.: (819) 997-4974

Fax: (819) 997-4995

Sound Recording Development Program (SRDP) Canadian artists and companies may apply for financial assistance for production, marketing and distribution, and business development through this program. Financial assistance is provided through loans and contributions, and is administered, in part, by Factor (Foundation to Assist Canadian Talent on Records) for the English sector of the sound recording industry, and Musication for the French sector. The Canada Council for the Arts administers requests for assistance for specialized music production. National trade associations may also receive support for research initiatives through the Federal Policy Development component administered by the Department of Canadian Heritage.

Musication

Toll-free: 1-800-861-5561

Fax: (514) 861-4423

Factor

Tel.: (416) 368-8678

Fax: (416) 363-5021

Canada Council for the Arts

Toll-free: 1-800-263-5588

Tel.: (613) 566-4353

Fax: (613) 566-4409

Department of Canadian Heritage

Tel.: (819) 997-5790

Fax: (819) 997-5709

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

Toll-free: 1-800-567-0890

Tel.: (514) 283-6363

Fax: (514) 283-8212

Canadian Television Fund (CTF) This fund comprises two complementary programs, the Equity Investment Program, administered by Telefilm Canada, and the Licence Fee Program, administered by the CTF. Its goal is to increase the quality and quantity of distinctively Canadian television productions while supporting the production and broadcasting sectors and the employment opportunities that they create.

Equity Investment Program
Telefilm Canada
Toll-free: 1-800-567-0890
Tel.: (514) 283-6363
Fax: (514) 283-8212

Canadian Television Fund
Toll-free: 1-877-975-0766
Fax: (416) 975-2680

Web site: <http://www.CanadianTelevisionFund.ca>

Canada Council for the Arts The Canada Council for the Arts 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; to presenters in music, theatre and dance; and to arts organizations in music, writing, publishing, dance, theatre, visual arts and media arts.

Toll-free: 1-800-263-5588
Fax: (613) 566-4390

Web site: <http://www.canadacouncil.ca>

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 that 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 that 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 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 that can benefit more than one firm and improve the overall climate or knowledge base for Aboriginal business.



See the Key Contacts section for the Canada Business Service Centre nearest you, or contact:

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

Tel.: (613) 954-4064
Fax: (613) 957-7010
E-mail:
abc.ottawa@ic.gc.ca

Web site:
<http://abc.gc.ca>

**Market Access Directorate
Indian and Northern
Affairs Canada
Room 1151
10 Wellington Street
Hull QC K1A 0H4**

**Tel.: (819) 997-8383
Fax: (819) 994-0445**

**Web site:
<http://www.inac.gc.ca>**

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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.

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 skills development programs, economic institutions and business enterprises.

The Community Economic Development Program:

- funds Community Economic Development Organizations, which are the mechanism Aboriginal 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.

Another component of CEDP is the Regional Opportunities Program. Its goal is to provide the means to take maximum advantage of region-wide economic opportunities by establishing sectoral development advisory and extension services; accessing/participating in federal-provincial economic agreements; or making use of the programs and services of the federal sector departments.

Opportunity Fund

The Opportunity Fund provides financial aid in the form of "equity gap" funding to eligible First Nations and Inuit Community Economic Development Organizations (CEDOs). The objective is to help them attract joint venture partners or secure conventional debt financing to take advantage of a business opportunity that will create employment, enhance community wealth, and reduce social dependency.

Indian and Northern Affairs Canada's (INAC) regional offices use the Opportunity Fund in response to requests to support viable Aboriginal business proposals from Community Economic Development Organizations. CEDOs that have submitted an acceptable business plan, can demonstrate a need/opportunity, have the organizational development capacity with a proven record in business development, and have a record of regular and acceptable reporting are eligible to access the Opportunity Fund.

Regional offices, in partnership with a Regional Project Review Committee, will assess proposals and allocate funds in response to business proposals. The total of INAC's contribution cannot exceed the recipient's equity contribution.

Business plans will be assessed by an independent third party (e.g. Aboriginal Capital Corporation, Regional Development Agency or Aboriginal Business Canada) using standard business case criteria.

Resource Acquisition Initiative

The Resource Acquisition Initiative (RAI) assists First Nation, Inuit and Innu in establishing viable resource businesses that will create employment, enhance community wealth and reduce social dependency through the acquisition of natural resource permits and licences, and/or funding resource sector and ancillary business opportunities.

Indian and Northern Affairs Canada's (INAC) regional offices use the Resource Acquisition Initiative to provide financial aid in the form of "equity gap" funding to support viable resource-based business proposals from Community Economic Development Organizations (CEDOs). CEDOs that have submitted an acceptable business plan, can demonstrate a need/opportunity, have the organizational development capacity with a proven record in business resource development, and have a record of regular and acceptable reporting are eligible to access the RAI.

Regional offices, in partnership with a Regional Project Review Committee, will assess proposals and allocate funds in response to business proposals. The total of INAC's contribution cannot exceed the recipient's equity contribution.

Business plans will be assessed by an independent third party (e.g. Aboriginal Capital Corporation, Regional Development Agency or Aboriginal Business Canada) using standard business case criteria.

Federal-Provincial-Territorial Regional Partnerships Program

The Federal-Provincial-Territorial Regional Partnerships Program provides financial assistance to Aboriginal governments, Aboriginal economic development entities and/or Aboriginal community-owned enterprises to assist their participation in the planning and execution of large-scale regional natural resource-based developments. These natural resource-based developments may involve provincial/territorial government and private sector participation (e.g. hydro projects, oil and gas, eco-tourism, forestry, mining, inland fisheries, agriculture, irrigation). Contributions are dependent on the formulation of a partnership process to engage federal and provincial/territorial governments, the private sector and Aboriginal groups in effective joint project planning and development.

Commercial Development Program

The Commercial Development Program (CDP) is a direct loan and loan guarantee program that complements Industry Canada's Aboriginal Business Canada. Indian and Northern Affairs Canada (INAC) 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 INAC and Industry Canada. INAC 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.

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Tel.: (819) 997-8383

Fax: (819) 994-0445

**Web site:
<http://www.inac.gc.ca>**

Tel.: (819) 953-4436

Fax: (819) 997-7054

**Web site:
<http://www.inac.gc.ca>**

**Market Access Directorate
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Tel.: (819) 997-8383

Fax: (819) 994-0445

**Web site:
<http://www.inac.gc.ca>**

Tel.: (819) 997-8366

Fax: (819) 997-7054

Web site:

<http://www.inac.gc.ca>

Toll-free: 1-800-241-0972

Tel.: (780) 413-0993

Fax: (780) 482-3148

E-mail: nacca@netcom.ca

Web site:

**[http://www.inac.gc.ca/
youth/index.html](http://www.inac.gc.ca/youth/index.html)**

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 Indian and Northern Affairs Canada regional offices.

First Nations and Inuit Youth Business Program

The First Nations and Inuit Youth Business Program, sponsored by Indian and Northern Affairs Canada, promotes Aboriginal youth access to seed capital and mentoring. The National Aboriginal Capital Corporations Association manages and ensures national delivery of this program in both official languages through its network of member corporations.

The main focus is out-of-school, unemployed First Nations and Inuit youth living on reserve or in recognized Inuit communities. This may be broadened to include youth who are under-employed, attending school part-time or about to leave school.

This program enables Aboriginal lending institutions to offer on-reserve First Nations and recognized Inuit community youth (ages 15 to 30) the following:

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

Exporting

Team Canada Inc

Team Canada Inc is a partnership of federal departments and agencies working with the provinces and territories dedicated to helping Canadian companies succeed in world markets. From 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 Inc services are available to both active and potential exporters. Team Canada Inc provides on-line and toll-free information, skills development seminars, export counselling, market entry support, export financing and in-market assistance.

Team Canada Inc is helping small businesses get ready by offering:

- export preparation guides;
- export skills training;
- preparation for international markets; and
- seminars/workshops.

Team Canada Inc is helping small businesses:

- assess their export readiness;
- develop and implement their export plans;
- participate in trade fairs;
- join trade missions;
- identify partners; and
- gather market information and intelligence.

Team Canada Inc is helping small businesses find out about:

- market development financing;
- working capital;
- foreign risk mitigation;
- medium/long-term foreign buyer financing; and
- transaction financing.

And once a small business has researched and selected its target market, Team Canada Inc helps with:

- market prospects;
- key contacts searches;
- visit information;
- local company information; and
- troubleshooting.

Team Canada Inc offers export information and services from a single source across Canada.

Toll-free: 1-888-811-1119

Web site:

<http://exportsource.gc.ca>

ExportSource®

ExportSource is Team Canada Inc's on-line resource for export information. 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. ExportSource lets businesses harness a world of trade information within a single Web site.

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 by simultaneously accessing multiple government 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.

Export Information Service: 1-888-811-1119

Team Canada Inc's toll-free Export Information Service, operated by the Canada Business Service Centres, connects businesses to the full range of government export services and expertise. Whether you are currently exporting or new to the opportunities of global markets, this service will make it easier to find the right program, service or expert to consult. A trained information officer is ready to provide answers to your questions or connect you to the many export services available. The service is available Monday to Friday, from 9:00 a.m. to 5:00 p.m. in every time zone in Canada.

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Web site:

<http://exportsource.gc.ca>

STEP-BY-STEP GUIDE TO EXPORTING

Team Canada Inc offers the *Step-by-Step Guide to Exporting* designed specifically for small and medium-sized businesses.

This step-by-step guide will help you:

- assess your company's potential for export success;
- research and select your target market;
- develop an export marketing plan;
- determine the best methods of delivering your product or service to your target market;
- develop a sound financial plan; and
- understand the legal aspects involved in international transactions.

The guide is available on-line, or call our toll-free number to obtain your free copy.

Toll-free: 1-888-811-1119

Web site: <http://exportsource.gc.ca>

Preparation Starts at Home

Regional Trade Networks

Regional Trade Networks 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.

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. The CBSCs 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. The CBSCs operate the Export Information Service on behalf of Team Canada Inc.

Web site: <http://www.cbsc.org>

See the *Key Contacts* section for the CBSC nearest you.



Team Canada Inc offers export information and services from a single source across Canada.

Toll-free: 1-888-811-1119

Web site:

<http://exportsource.gc.ca>

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

Western Canada: Western Economic Diversification Canada

Western Economic Diversification Canada's (WD) role is to help western Canadian entrepreneurs and small and medium-sized businesses that are unaware of exporting opportunities or are interested in exporting to become active exporters and to promote exporting as a means of business growth and diversification.

WD provides a range of information and services to help small businesses export their products and services, including the following:

- export skills training (for example, training seminars and workshops);
- export counselling services (for example, export readiness and export business plan assessment);
- diagnosis and assessment of a firm's financial plan and competitiveness in the markets it wishes to target;
- detailed information on everything from developing an export strategy to distribution channels; and
- help in accessing specialized funding and support programs.

Web site: <http://www.wd.gc.ca>

See the *Key Contacts* section for the WD office nearest you.

Ontario: Federal Economic Development Initiative in Northern Ontario

The Federal Economic Development Initiative in Northern Ontario (FedNor) supports International trade as a means to encourage the growth of Northern Ontario businesses in support of the federal government's jobs and growth agenda. Specific initiatives include the following:

- identifying export trade opportunities and promoting these to Northern Ontario businesses;
- developing an inventory of Northern Ontario trade-related resources and exporting firms;
- participating in the Canada Ontario Export Forum to ensure that Northern Ontario's capabilities and needs are considered in regional trade initiatives;
- promoting participation by Northern Ontario businesses in trade preparation training such as New Exporters Training and Consulting Program, Forum for International Trade Training and New Exporters to Border States;
- promoting participation by Northern Ontario businesses in incoming and outgoing trade missions;
- promoting the establishment of local export clubs and supporting their activities;
- promoting the Program for Export Market Development (PEMD) in Northern Ontario; and
- developing a network of community-based trade account executives to provide counselling assistance to potential new exporters in Northern Ontario.

Web site: <http://fednor.ic.gc.ca>

See the *Key Contacts* section for the FedNor office nearest you.

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Web site:

<http://exportsource.gc.ca>

Quebec: Canada Economic Development for Quebec Regions

In this era of market globalization, Canada Economic Development for Quebec Regions intends to make a significant contribution to economic development in the regions of Quebec, while continuing its mission to assist small and medium-sized enterprises (SMEs). The agency provides a range of services and financial assistance in support of the development of international markets.

Information services:

- developing export markets;
- market studies;
- marketing plans; and
- ISO 9000 certification.

Counselling services:

- providing export awareness and preparation;
- disseminating strategic information about export markets;
- putting SMEs in contact with organizations that can provide further assistance, services and programs; and
- registering SMEs in federal government information and services networks.

Access to a constantly updated business network and partners that offer:

- information;
- counselling;
- skills development; and
- financing.

Financial assistance through the IDEA-SME Program:

- *Target organizations:* SMEs and SME groups, associations and support organizations.
- *Activities:*
 - consulting studies for preparing a marketing strategy and the costs of implementing the strategy;
 - support activities for new exporters;
 - activities that complement existing foreign market development programs, particularly promotional material;
 - preparation, organization and holding of fairs, conferences, seminars and exhibitions;
 - activities to develop the know-how and marketing capabilities of SMEs through networking, management assistance and the creation of alliances.
- *Maximum repayable contribution:* 50 percent of eligible costs (assistance to support organizations for non-commercial activities is non-repayable).

Web site: <http://www.dec-ced.gc.ca>

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



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Atlantic Canada: Atlantic Canada Opportunities Agency

The Atlantic Canada Opportunities Agency (ACOA) seeks to enhance Atlantic Canada's trade and export skills by coordinating and delivering federal government resources. These resources are designed to prepare more of the region's companies to capitalize on international business opportunities and to identify, produce and provide commercially viable goods and services for foreign markets. Current activities include:

- promoting export awareness in Atlantic Canada;
- providing export-readiness training to increase the number of new exporters, as well as higher level training for existing exporters;
- enhancing regional coordination in international business development;
- providing financial and technical support to existing and new exporters;
- partnering with provincial counterparts to provide financial assistance to trade support groups through the Canada/Atlantic Provinces COOPERATION Agreement on International Business Development; and
- providing financial assistance to small and medium-sized enterprises through ACOA's Business Development Program in the following areas:
 - modification of products and packaging and labelling for export purposes;
 - development of promotional material and cost of product and equipment demonstrations in foreign markets (e.g. trade shows or fairs); and
 - establishment of an export business plan and its implementation.

Web site: <http://www.acoa.ca>

See the *Key Contacts* section for the ACOA office nearest you.

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 of goods and services and their capabilities. It is used by the Trade Commissioner Service worldwide, as well as by Team Canada Inc 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.

Register in one of the following ways:

- register on-line (<http://www.infoexport.gc.ca>);
- request a registration form from the DFAIT Export Development Division (TCE) by fax at 1-800-667-3802 or (613) 944-1078 in the National Capital Region;
- contact your nearest ITC or Canada Business Service Centre (listed in the *Key Contacts* section); or
- contact TCE for assistance or questions at 1-800-551-4946.

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services from a single
source across Canada.**

Toll-free: 1-888-811-1119

Web site:

<http://exportsource.gc.ca>

CANADEXPORT

CanadExport is the Department of Foreign Affairs and International Trade's twice-monthly trade newsletter. It informs Canadian businesspeople 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.

Toll-free: 1-800-267-8376 (InfoCentre)

Tel.: (613) 944-4000 (InfoCentre)

(613) 996-2225 (*CanadExport*)

Fax: (613) 996-9276

Web site: <http://www.dfait-maeci.gc.ca/english/news/newsletr/canex>

Market Information and Intelligence

Trade Team Canada Sectors

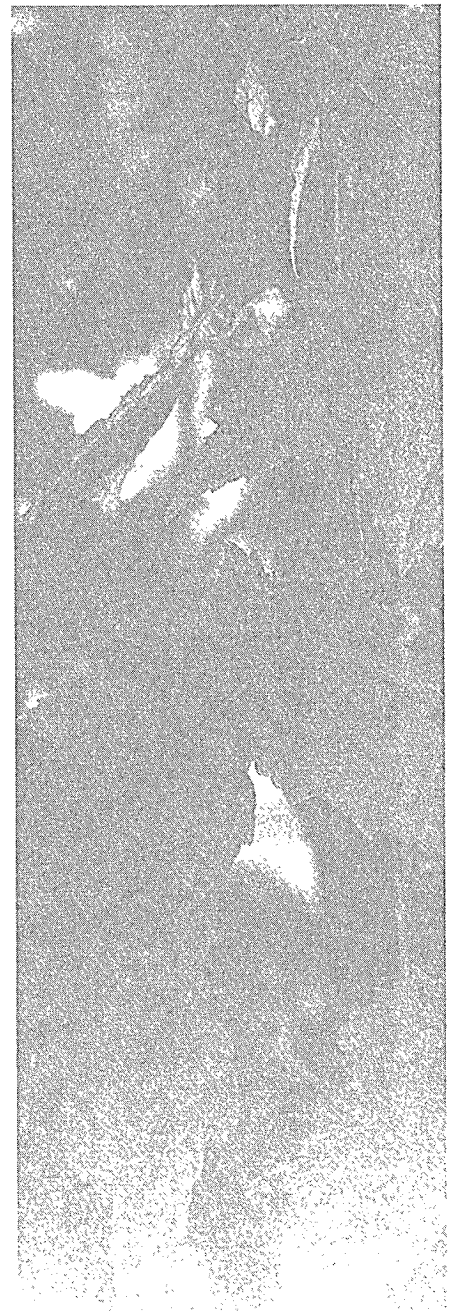
Trade Team Canada Sectors (TTCSs) bring government and industry together to coordinate national trade development planning and activities within 12 key industries: Advanced Manufacturing Technologies; Aerospace and Defence; Agriculture, Food, and Beverages; Automotive; Bio-Industries; Building Products; Electric Power Equipment and Services; Environmental Industries; Health Industries; Information and Communications Technologies; Plastics; and Service Industries and Capital Projects.

Approximately 50 percent of TTCS membership is drawn from the private sector—representatives from sector associations and companies, who ensure that industry interests and needs drive team initiatives. The balance of membership includes federal and provincial public sector experts, and trade commissioners at home and abroad from the Department of Foreign Affairs and International Trade (DFAIT). The teams are managed by Industry Canada and Agriculture and Agri-Food Canada.

The key role of the TTCSs is to develop sectoral trade development strategies and annual action plans. Through their participation in TTCSs, team members work to develop a consensus on strategic priorities, decrease overlap and duplication in programs and activities, and share resources towards common goals.

Through the trade promotion activities that TTCSs plan and implement, Canadian companies can take on the world. TTCSs open doors and provide contacts by organizing trade missions, trade fairs, and matchmaking events; provide information about target markets and business opportunities; and showcase Canadian capabilities abroad.

TTCSs operate under the umbrella of Team Canada Inc, Canada's network of federal and provincial government service providers to the export community. You can find out more about TTCSs by visiting the Web site (<http://ttcs.ic.gc.ca>) or by calling Team Canada Inc's toll-free information number at 1-888-811-1119.



Team Canada Inc offers export information and services from a single source across Canada.

Toll-free: 1-888-811-1119

Web site:

<http://exportsource.gc.ca>

Market Research Centre

The Department of Foreign Affairs and International Trade's Market Research Centre (MRC) produces concise sectoral market information reports on foreign markets for Canadian exporters. Each report identifies opportunities in the local market via 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 and contacts.

MRC staff obtain the latest commercial and political information from many sources including key on-line databases. Determining which markets to study is an important part of the centre's work. Researchers rely on advice and recommendations from trade associations, trade commissioners working abroad, as well as colleagues across Team Canada Inc, the federal government's network of export service providers. Reports are available on-line (<http://www.infoexport.gc.ca>) or by faxing (613) 944-4500. For further information, please contact:

Market Research Centre
Market Support Division (TCM)
Department of Foreign Affairs and International Trade
125 Sussex Drive
Ottawa ON K1A 0G2

Fax: (613) 943-1103
E-mail: mrc@dfait-maeci.gc.ca

Department of Foreign Affairs and International Trade Enquiries Service

The Department of Foreign Affairs and International Trade Enquiries Service 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 *Step-by-Step Guide to Exporting*;
- 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 2000 information pieces are available. They include market studies, 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 Inc approach, additional market reports for specific subsectors or product niches are being prepared, according to the priorities identified by Trade Team Canada Sector Teams.

Toll-free: 1-800-267-8376
Tel.: (613) 944-4000
FaxLink: (613) 944-4500
Fax: (613) 996-9709
E-mail: enqserv@dfait-maeci.gc.ca

Web site: <http://www.dfait-maeci.gc.ca>

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Agri-Food Trade Service

The Agri-Food Trade Service, an Agriculture and Agri-Food Canada (AAFC) initiative, provides simplified and centralized access to international market information and intelligence, export trade counselling, and export-related activities to support Canadian agri-food exporters in maximizing their worldwide market potential.

Market Information and Intelligence Market assessment reports are available on a country-by-country basis and on a product-by-country basis. They provide economic and political overviews, food distribution system descriptions, market access issues and export-market opportunities. Twenty-three country market reports and over 40 product market reports are available.

Trade statistics on imports and exports of agri-food products are easily accessible through the Agri-Food Trade Service Web site.

The Agri-Food Trade Service Web site (<http://ats.agr.ca>) This site provides international trade and investment information for the Canadian agri-food industry. It offers exporting guidance, market analysis, country and product reports, market trends and opportunities, world trade news, global trade rules, information on trade shows and missions, international trade statistics, available programs and services, trade contacts, and links to other information sources. The site also promotes Canadian product suppliers and investment in the Canadian agri-food industry.

Export Counselling This is a service provided by AAFC officers in the regions to local agri-food sector companies requiring assistance to develop export markets. Regional staff analyse domestic and international market demands and consumer trends, and offer their clients export information, advice and skills development training, as well as pre-mission preparation and post-mission follow-up.

Export Training The Agri-Food Trade Service of Agriculture and Agri-Food Canada 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, will be delivered provincially.

Agri-Food Trade Specialists Abroad Their role is to gather market information, identify new trade opportunities, match buyers and sellers, participate in the development of strategic business plans in their territory, and identify trade shows in which Canadian businesses should participate. They also organize incoming missions of foreign buyers and support Canadian businesses by, for example, providing lists of qualified importers, distributors and agents.

International Trade Shows, Trade Missions and Incoming Buyers Missions AAFC helps Canadian agri-food exporters expand into new markets by organizing incoming missions of foreign buyers and media, sponsoring private tabletop expositions in key markets and coordinating the participation of Canadian business at major international trade shows around the world. Specifically, AAFC mounts national stands at such events as ANUGA (Germany), SIAL (France), Foodex (Japan), SIAL-Buenos Aires (Argentina), and the FMI, PLMA and Fancy Food Shows (United States). Canadian companies are invited to participate in these trade shows on a cost-sharing basis.

Agri-Food Trade 2000 (AFT-2000) AFT-2000 is a program that provides financial contributions to assist firms, working collectively through associations and alliances, to increase sales of Canadian agriculture, and food and beverage products in domestic and foreign markets. Applicants must have the potential to significantly impact Canadian agri-food sales in national or international markets.



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Market Access Improvement AAFC complements the export efforts of businesses by seeking to improve and secure market access for agri-food products through bilateral, regional and multilateral negotiations, in order to improve trade rules and to resolve trade irritants in foreign markets. AAFC also monitors developments in areas that are likely to become key negotiating issues. It manages numerous bilateral trade issues with major trading partners including negotiating the resolution of irritants and unfair trade practices.

Investment Secretariat The Investment Secretariat provides information to potential investors. It promotes Canada abroad as a prime location for investment and Canadian firms as potential business partners. The work is done via participation in trade shows, investment missions, corporate call visits organized at Canadian embassies and consulates overseas, and by taking advantage of incoming foreign journalists' visits. The Secretariat can facilitate partnerships and strategic alliances between Canadian businesses and foreign partners.

See the *Key Contacts* section for the AAFC office nearest you.

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 frequently asked questions about exporting services, makes it possible to determine readiness, and helps to prepare for international business.

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 the result of a joint effort between Industry Canada, the Department of Foreign Affairs and International Trade, and service exporters. It is also available free on CD-ROM (refer to Code 257TB), offering some interactive features and video clips.

Toll-free: 1-800-267-8376

Tel.: (613) 944-4000

Web site: <http://strategis.gc.ca/twv>

Canada Mortgage and Housing Corporation

Canada Mortgage and Housing Corporation (CMHC), Canada's national housing agency, has played a crucial role in helping Canadians build and finance quality, affordable homes for over 50 years. CMHC focusses its efforts in four main areas: housing finance, research and information transfer, assisted housing, and housing export.

The Canadian housing system is respected worldwide. International demand for high-quality, energy-efficient, affordable housing is on the rise. There has never been a better time for Canada's housing industry to export its products, skills and expertise—and CMHC is there with you. From foundation to roof, no one knows Canadian housing like we do. As a member of Team Canada Inc, we put that experience and our reputation as an international leader in housing to work for you, marketing Canada's housing industry and its capabilities throughout the world.

Take your housing business to the world, with CMHC as your partner. With CMHC beside you, you gain visibility and greatly increase the effectiveness of your marketing. Our export team helps market the Canadian housing system and opens doors for your company. In this competitive world, we give you the edge.

***Team Canada Inc offers
export information and
services from a single
source across Canada.***

Toll-free: 1-888-811-1119

Web site:

<http://exportsource.gc.ca>

Our Approach

Focussed on Key Markets We focus on helping you sell in Canada's top housing export markets: the United States, Germany and Japan. We also pave the way to promising markets in South America, Europe and Asia.

Focussed on What the Industry Needs The Canadian Housing Export Advisory Council is composed of experienced exporters from all sectors of the housing industry in all regions of the country. The Council is an important link between CMHC and the Canadian housing industry, and ensures that CMHC's strategies meet your needs.

Focussed on You When you work with CMHC, you're working with a housing export specialist who knows your specific needs and how to develop the export strategies that are best for you.

What We Can Do for You

The following services from CMHC will help you build your housing export business:

- matchmaking to build strategic links between you and qualified buyers;
- orientation sessions and marketing support at trade fairs and other Team Canada Inc events;
- identifying and breaking down trade barriers;
- information and market intelligence about doing business in foreign markets;
- advice and consultation on financing options, potential partners and export training; and
- building interest and increasing demand for Canadian housing innovations, systems and capabilities through our International Training Team.

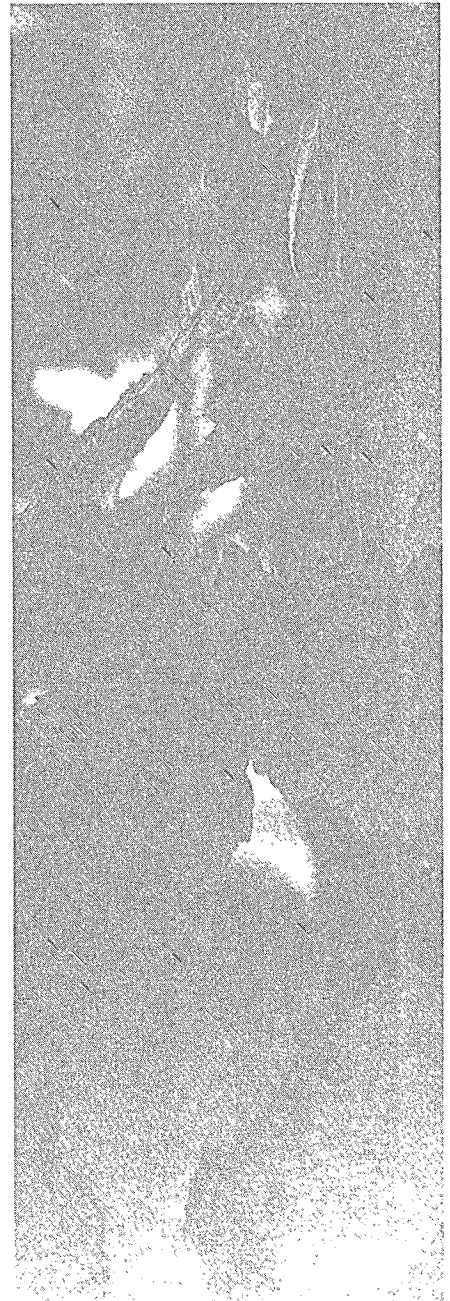
Your Next Step

Contact the CMHC export specialist in your region to find out more about our services and fees. We'll help you build your business, learn about export opportunities, get the latest market intelligence or come aboard one of our trade missions.

For more information or contact information on the export specialist nearest you, contact:

Toll-free: 1-800-668-2642

Web site: <http://www.cmhc-schl.gc.ca>



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Canadian Housing Information Centre

The Canadian Housing Information Centre (CHIC) is Canada Mortgage and Housing Corporation's (CMHC) primary research information service and Canada's most comprehensive up-to-date library on housing. CHIC is CMHC's Export Team's first point of contact for general inquiries on housing export opportunities.

Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa ON K1A 0P7

Toll-free: 1-800-668-2642

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

CANADA MORTGAGE AND HOUSING CORPORATION'S INTERNATIONAL TRAINING TEAM

Canada Mortgage and Housing Corporation (CMHC) has assembled a team of world-class housing experts who are ready to travel anywhere in the world to demonstrate the Canadian housing system. Reserve the training team (fees may apply) and find out how Canadian housing systems, products and technology can benefit your organization.

Tel.: (613) 748-2431

Fax: (613) 748-2302

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

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Export Financing and Market Support

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 the following:

- 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 consulting services (Business Development Bank of Canada).

Each of the involved corporations and departments is an integral member of Team Canada Inc, and is responsible for a different aspect of financing. Where appropriate, the corporations coordinate 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) aims to assist Canadian companies to increase export sales of Canadian goods and services by sharing the costs of activities aimed at penetrating new export markets. It is not a grant, loan or entitlement, but a repayable contribution. Repayment of the contribution is based on a percentage of the incremental sales made by the recipient company in the target market, up to the maximum amount of the PEMD contribution.

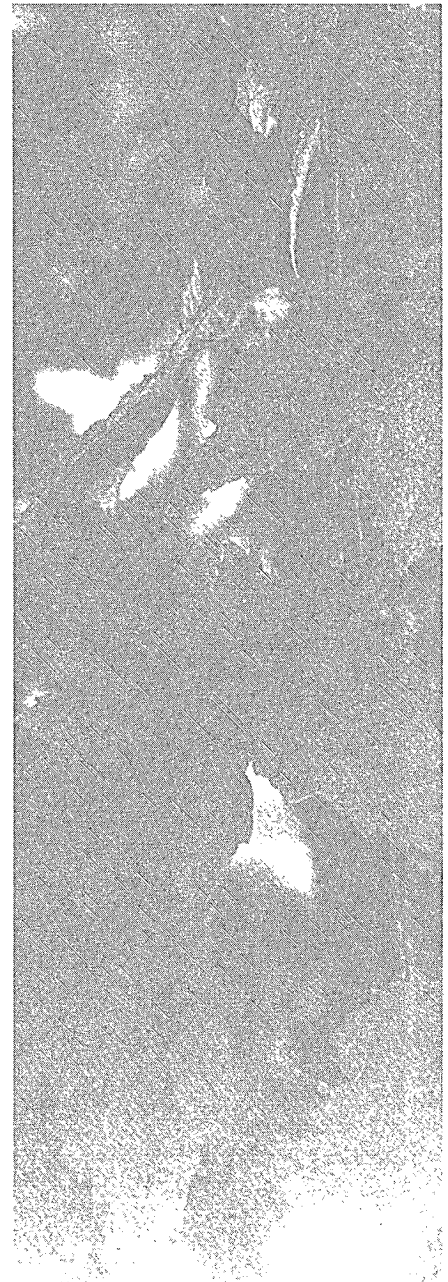
Under the PEMD, non-repayable financial assistance is also provided, on a cost-shared basis, to national trade and industry associations to undertake export-related activities that promote the products and services of their members in the International marketplace.

The program is composed of four major elements, three of which pertain to companies—Market Development Strategies, New-to-Exporting Companies and Capital Projects Bidding—and one to trade association activities.

Preference for participation in the company-related elements of the PEMD is given to Canadian firms with annual sales greater than \$250 000 and less than \$10 000 000, and/or with less than 100 employees for a firm in the manufacturing sector and 50 employees in the service industry. PEMD applicants must be registered in the World Information Network (WIN Exports).

Market Development Strategies (MDS) Under MDS, financial assistance is provided, on a cost-shared basis, to applicant companies that can demonstrate that they possess the financial, managerial, marketing and service capacity to develop and implement a one- or two-year international marketing plan. Eligible activities under the plan include:

- market identification visits;
- participation in trade fairs;
- product testing and market certification;
- legal fees for marketing agreements abroad;



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- transportation costs for offshore company trainers;
- certain product demonstration costs; and
- other costs necessary to execute a marketing plan.

The PEMD annual contribution per application is a minimum of \$5000 and a maximum of \$50 000. Companies are limited to one approved application in a 12-month period and one per target market, with the exception of the United States (where three applications are allowed for different regions).

New-to-Exporting Companies (NEC) NEC is available to companies that have little export experience in the international marketplace. PEMD will contribute up to 50 percent of either the cost of an approved market identification visit or the cost of participating in an international trade show outside of Canada, up to a maximum of \$7500 per application per 12-month period.

Capital Projects Bidding (CPB) This element of the program is designed to assist Canadian firms in preparing a proposal or bid, at the pre-contractual stage, against foreign competition for major capital projects outside Canada. The bid value must be greater than \$1 million and for the supply of Canadian goods and services such as engineering, construction, architecture and management consulting. The PEMD contribution per application is a minimum of \$5000 and a maximum of \$50 000, per capital project.

Trade Association Activities Activities undertaken by national trade or industry associations must be part of a long-term international business plan, focussed on the development or increase of sales of Canadian goods and services in foreign markets, and relate to the generic promotion of the industry associations' products or services, improved market access or the generation of market information for the benefit of the industry. The minimum contribution per application per 12-month period is \$15 000 and the maximum is set at \$100 000, commensurate with an association's budget and ability to share cost.

Further information on the program, including a descriptive booklet and application forms, is available from your nearest International Trade Centre (ITC) office or on the Department of Foreign Affairs and International Trade Web site (<http://www.infoexport.gc.ca>).

See the *Key Contacts* section for the ITC office nearest you.

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.

Accounts Receivable Insurance This insurance protects Canadian exporters against non-payment by their foreign buyers. Whether 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 EET, which operates as a call centre, works exclusively with smaller exporters, companies with annual export sales of up to \$1 000 000, whether they are just starting or have been exporting for a while. When you call the toll-free hotline, you will reach an experienced decision-maker, not an operator or machine. Application, policy issuance, and credit approvals can be handled over the phone. The call centre is open

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for business from 7:30 a.m. to 8:00 p.m. (EST), so companies can call during regular business hours from anywhere in Canada.

Toll-free: 1-800-850-9626

Export Financing Export Financing involves EDC loans to foreign buyers so that they can purchase Canadian capital goods or related services. However, EDC pays the exporters directly, as they perform under their contracts. This turns your credit sales into cash sales, 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 type of export financing tailored to small businesses. EDC buys from the Canadian exporters the promissory notes issued by foreign buyers for the purchase of Canadian goods and services.
- Lines of Credit and Protocols are prearranged 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 \$25 000 000 should contact the SME (small and medium-sized enterprises) 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 focusses on improving processes, developing products and building partnerships centred on SMEs.

Toll-free: 1-888-332-3320

Bank Guarantees These guarantees are another way SME exporters can benefit from EDC. EDC shares in certain risks with your banker, thereby encouraging your banker 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 \$5 000 000.
- 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 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.

Toll-free: 1-800-850-9626

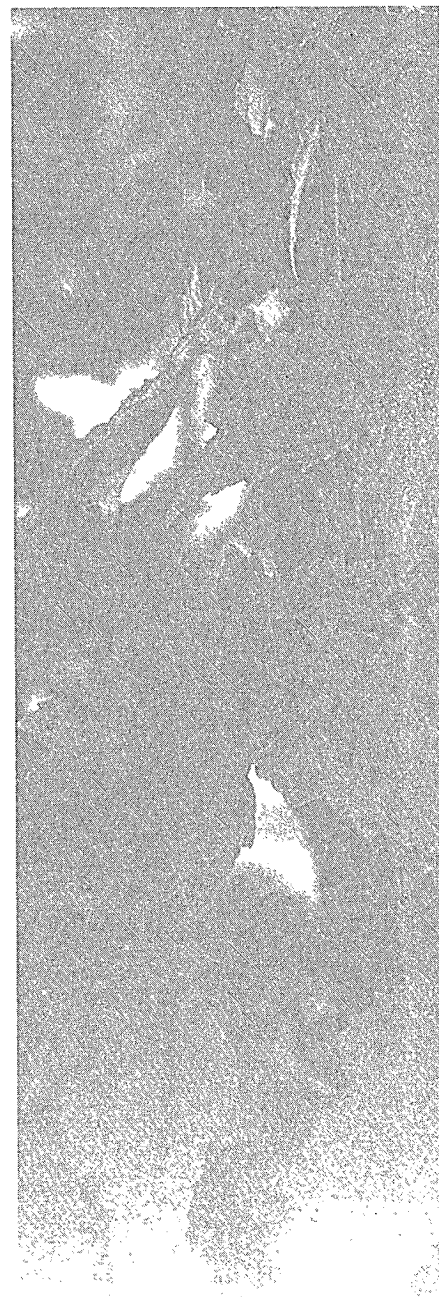
Fax: (613) 598-6871

E-mail: export@edc-see.ca

Web site: <http://www.edc.ca>

Canadian Commercial Corporation

The Canadian Commercial Corporation (CCC) is the Government of Canada's official export sales agency. CCC provides Canadian exporters with a range of export sales, consulting, contract management and access to pre-shipment financing services to help them win sales on better terms in a wide variety of markets worldwide. CCC works with 2000 companies, 80 percent of which are small and medium-sized businesses, winning sales of \$1 billion in over 40 countries.



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CCC's participation in your export sale provides your customer with a guarantee, backed by the Government of Canada, that your contract will be performed according to its terms. That instantly enhances your credibility, allowing you to make the sale with greater confidence and obtain better payment and financing terms. For many Canadian companies, CCC's support wins business they would otherwise lose, and allows them to compete on an equal footing against larger, better-known international firms. CCC's participation can also facilitate sole-source purchases on a government-to-government basis.

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

- 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.

CCC's Progress Payment Program, which operates in collaboration with Canadian banks, can make it easier for you to obtain additional pre-shipment export financing by allowing you to draw on a special line of credit.

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

Toll-free: 1-800-748-8191

Tel.: (613) 996-0034

Fax: (613) 995-2121

E-mail: info@ccc.ca

Web site: <http://www.ccc.ca>

Business Development Bank of Canada

With both financial and consulting services under one roof, the Business Development Bank of Canada (BDC) aims to meet the needs of exporting businesses—whether your company is preparing a first-time foray into foreign markets or is already active in the export field. BDC helps by offering consulting services and working capital financing to Canadian exporters.

Head Office
Suite 400
BDC Building
5 Place Ville Marie
Montréal QC H3B 5E7

Toll-free: 1-888-INFO-BDC
(1-888-463-6232)

Web site: <http://www.bdc.ca>

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Web site:

<http://exportsource.gc.ca>

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 cooperation 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 it 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 that 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.

Key Activities

CIDA's Industrial Cooperation Program (CIDA-INC) One CIDA program of specific interest to the Canadian private sector is the Industrial Cooperation Program, often called CIDA-INC. CIDA-INC provides firms with financial support and advice when they set out to establish long-term business relationships with partners in developing countries of Asia, the Americas, Africa and the Middle East. CIDA-INC will share the cost of conducting detailed technical and commercial and/or financial viability studies and will share the cost of some activities necessary to ensure the sustainability of the private sector 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.

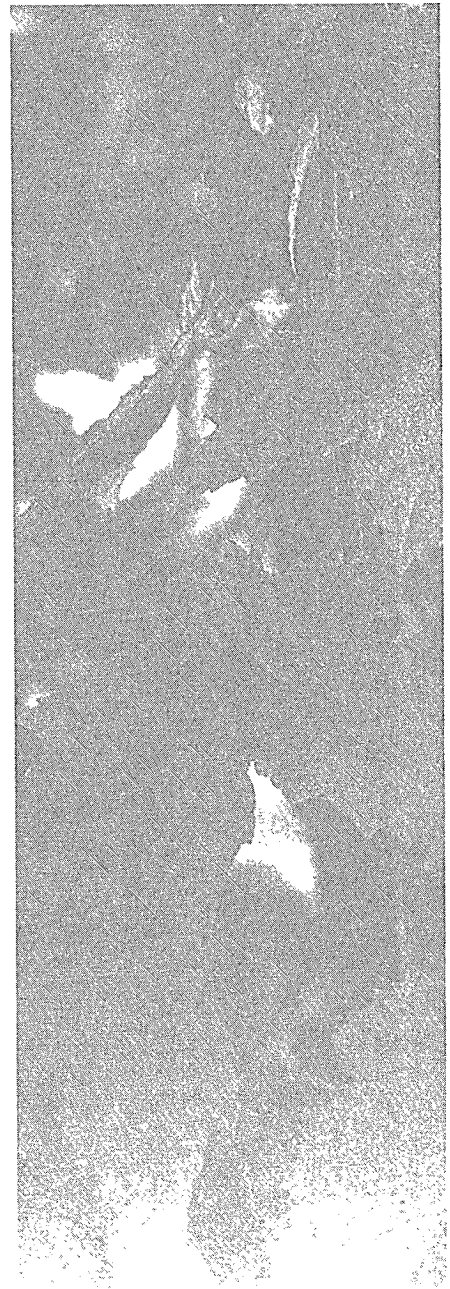
Tel.: (819) 953-5444

Web site: <http://www.acdi-cida.gc.ca/inc>

For CIDA-INC diskettes

Tel.: (819) 953-5444

Fax: (819) 953-5024



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Web site:

<http://exportsource.gc.ca>

CIDA's Renaissance Eastern Europe Program This program provides cost-shared assistance to Canadian firms to help them establish long-term business relationships with private sector companies in Central and Eastern Europe.

Examples of eligible cost-sharing proposals include studies to evaluate joint ventures and costs associated with implementing these business partnerships.

Toll-free: 1-800-230-6349
Tel.: (819) 997-5006
Toll-free TDD: 1-800-331-5018
TDD: (819) 953-5023
Fax: (819) 953-6088

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
E-mail: info@acdi-cida.gc.ca

Web site: <http://www.acdi-cida.gc.ca>

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.

Tel.: (613) 954-4064
E-mail: abc.ottawa@ic.gc.ca
Web site: <http://abc.gc.ca>

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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

Canada's centre for international trade training and certification, the Forum for International Trade Training (FITT), is a national not-for-profit professional organization, founded in 1992 by Canadian industry and government to develop and deliver programs and services, establish country-wide standards and certification, and ensure opportunities for professional development in the practice of international trade.

FITT's programs and services are designed specifically for businesses and individuals interested in exploring foreign markets and include the professional designation CITP (Certified International Trade Professional), which recognizes the proficiency of international trade practitioners; FITTskills, a comprehensive package of practical hands-on courses that are available in the classroom or on-line; *Going Global*, a series of half-day workshops developed in partnership with Team Canada Inc; a series of intensive workshops focussing on specific sectors and markets; and custom-designed training services tailored to suit individual business needs.

Toll-free: 1-800-561-FITT (1-800-561-3488)

Tel.: (613) 230-3553

Fax: (613) 230-6808

Web site: <http://www.fitt.ca>

New Exporters to Border States

If you're a Canadian company that is just entering the export market or you wish to expand your markets, the New Exporters to Border States (NEBS/NEBS PLUS) program can provide you with practical information and first-hand exposure to the U.S. market. You'll travel to a Canadian post in the United States for a two- or three-day course on exporting.

Toll-free: 1-800-267-8376

Tel.: (613) 944-4000

Fax: (613) 996-9709

New Exporters to Overseas

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

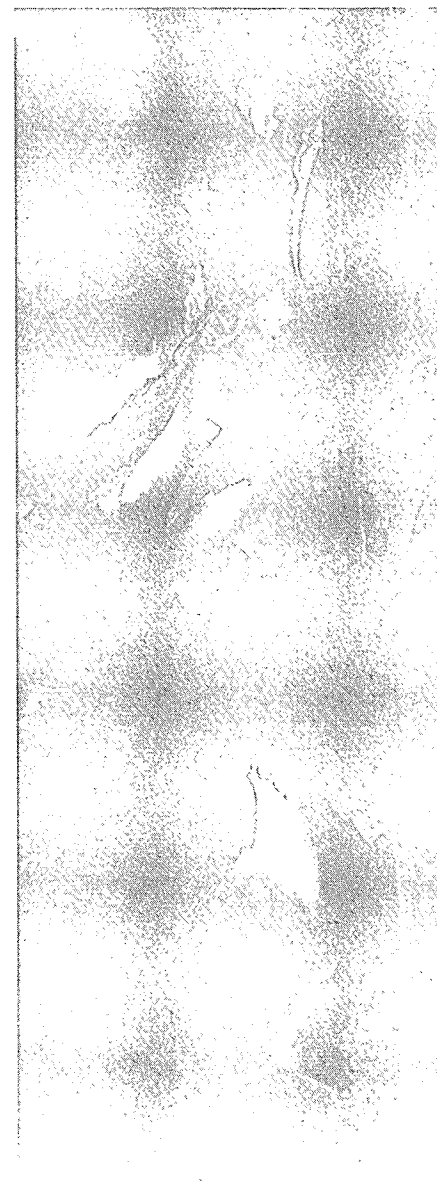
Toll-free: 1-800-267-8376

Tel.: (613) 944-4000

Fax: (613) 996-9709

New Exporters Training and Consulting Program

If you are a new or occasional exporter, the Business Development Bank of Canada's New Exporters Training and Consulting Program (NEXPRO®) can help you broaden your export and consulting knowledge and skills. BDC Consulting Group has a national network of management consultants ready to work with you at each stage of the export process. These highly qualified and dynamic professionals will evaluate your company's export potential with you,



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work with your team to develop a concise but realistic export plan, and then help you implement your export strategy. BDC also has an alliance with NORTHSTAR Trade Finance Inc. Visit our Web site and click on "Products & Services," then on "Export."

Toll-free: 1-888-INFO-BDC
(1-888-463-6232)

Web site: <http://www.bdc.ca>

Standards and Regulations

Automated Customs Information Service

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

Web site: <http://www.ccra-ardc.gc.ca>

Standards Council of Canada

Information concerning the standards affecting the products and services you want to export is available through the Standards Council of Canada Web site, its Information and Research Service and *Export Alert!*

Tel.: (613) 238-3222

Web site: <http://www.scc.ca>

EXPORT ALERT!

Canada is required, as a member of the World Trade Organization, to provide an enquiry point for export information on standards. The Standards Council of Canada provides this service to Canada via *Export Alert!* This free e-mail service provides advance warning when foreign regulators are changing the requirements that apply to your products. In addition, you can request the full texts of draft regulatory measures and submit your comments. To register for this service, visit our Web site.

Tel.: (613) 238-3222

Fax: (613) 995-4564

E-mail: info@scc.ca

Web site: <http://www.scc.ca>

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Web site:

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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.

Tel.: (613) 996-2387

Web site: <http://www.infoexport.gc.ca>

Gaining a Competitive Edge

Industry Canada's 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. ITCs are located across Canada and provide one-stop shopping for services to Canadian firms such as yours. The ITCs offer a full range of trade development services, including the following:

- 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;
- recruitment of participants for trade fairs and missions abroad;
- recommendations for trade-related conferences and seminars; and
- trade publications produced by Team Canada Inc and others.

See the *Key Contacts* section for 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 new and experienced companies, which have researched and selected their target markets and which have a special emphasis on SMEs, take advantage of commercial opportunities in the international marketplace and promote the flow of foreign investment and technology.

More than 800 trade commissioners and commercial officers work for Canadian businesses in over 134 offices around the world. All offices offer the following six core services:

- Market Prospect
- Key Contacts Search
- Local Company Information
- Visit Information
- Face-to-Face Briefing
- Troubleshooting.

You can also consult these services on our Web site (<http://www.infoexport.gc.ca>).

To promote your company's interests 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 registered with the WIN Exports database (call toll-free 1-800-551-4946) and that you have done your research in Canada and be ready to provide information on your company and your plans.



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Web site:
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International Business Opportunities Centre

The International Business Opportunities Centre (IBOC) works with Canada's trade commissioners around the globe to match Canadian companies with trade opportunities and strategic partnerships worldwide. IBOC provides timely responses to international business leads using search tools such as the Department of Foreign Affairs and International Trade's WIN Exports and Industry Canada's Canadian Company Capabilities (*Strategis*) databases, as well as a broad network of other sources.

Key Activities

IBOC searches for and contacts Canadian companies, particularly small and medium-sized enterprises (SMEs), to advise them of product or service-specific business leads received from foreign buyers through Canada's trade commissioners and trade officers abroad. You can find out more about the centre by browsing the IBOC site (<http://www.iboc.gc.ca>). To position your company to receive trade leads, you can register in the WIN Exports or in the Canadian Company Capabilities (*Strategis*) databases. Register in WIN Exports on-line (<http://www.dfait-maeci.gc.ca>) or by calling 1-800-551-4WIN (1-800-551-4946). Register in the Canadian Company Capabilities (*Strategis*) database on-line (<http://strategis.gc.ca>) or by calling 1-800-328-6189.

Canada Customs and Revenue Agency (formerly Revenue Canada)

Exporting goods from Canada? *A Handy Customs Guide for Exporters* outlines the requirements that exporters must fulfil to meet their obligations to report exports under the *Customs Act*. The export reporting program's two main objectives are to:

- collect accurate information on Canadian exports; and
- control the export of strategic, embargoed and dangerous goods.

The overall export market picture that emerges from the information that you and other exporters provide will help you make informed business decisions on existing and emerging export markets.

For additional information, call your nearest customs border services office, listed in the Government of Canada pages of your telephone directory.

Customs Information Days

The Canada Customs and Revenue Agency (CCRA) 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 the CCRA and other government departments and agencies, private sector associations and the United States Customs Service. Staff are available to answer questions.

Tel.: (613) 957-7256

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

The *Special Import Measures Act* 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.

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, the Canada Customs and Revenue Agency (CCRA) 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 the CCRA. Trade associations may also lodge a complaint on behalf of their members.

Tel.: (613) 954-7390 (Director, Industrial Products)

Tel.: (613) 954-7369 (Director, Consumer Products)

Web site: <http://www.ccra-ardc.gc.ca/sima>

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.

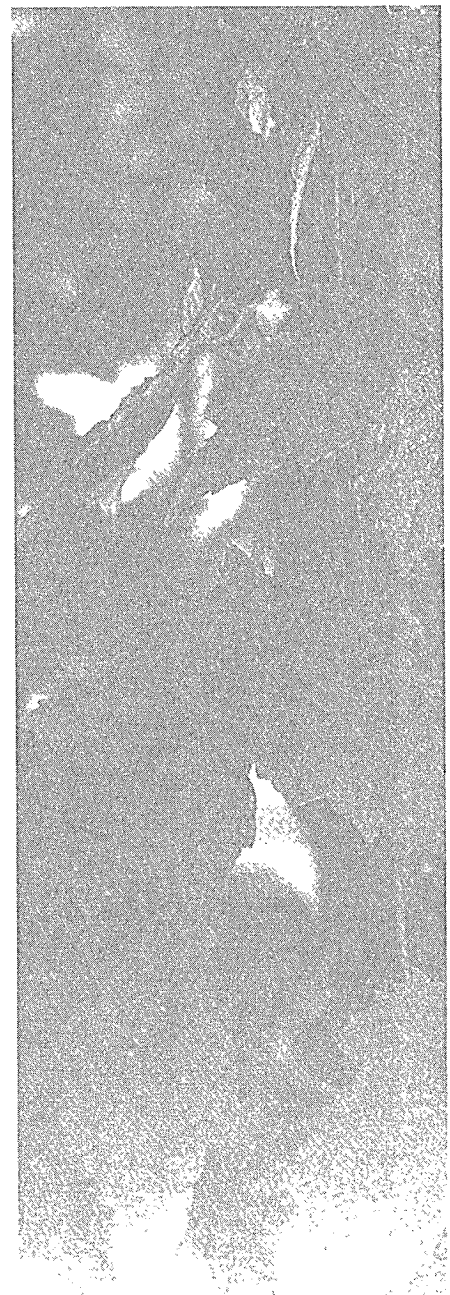
Toll-free: 1-800-661-6121

Tel.: (613) 941-0965

Fax: (613) 952-0022

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. The Canada Customs and Revenue Agency'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.



Team Canada Inc offers export information and services from a single source across Canada.

Toll-free: 1-888-811-1119

Web site:

<http://exportsource.gc.ca>

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

Small Business Tax Requirements and Services

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 identifies the Canada Customs and Revenue Agency's (CCRA) 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 identifies registered charities, Canadian amateur athletic organizations and national arts services organizations accounts.

You can also use a Business Registration On-line (BRO) workstation, available at most tax services offices. BRO workstations enable you to obtain a BN and register for the four major business accounts (listed above) in a single session that lasts, on average, 15 minutes.

You can get one-stop service from Business Windows located in CCRA tax services offices. The address and telephone number of the nearest tax services office is listed 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 the CCRA.

To register a new business, call your nearest CCRA tax services office (number listed in the Government of Canada pages of your telephone directory), or call one of the numbers listed above.

SMALL BUSINESS INFORMATION SEMINARS

The Canada Customs and Revenue Agency (CCRA) 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 about your rights and obligations under income tax, goods and services tax/harmonized sales tax (GST/HST), excise and customs legislation, and other services and help available to you.

The seminars are divided into four modules (government services, customs, GST/HST and income tax) and are 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.

Contact the CCRA tax services office nearest you (number listed in the Government of Canada pages of your telephone directory).

NEW EMPLOYER VISIT PROGRAM

If you are a new employer, Canada Customs and Revenue Agency (CCRA) officials will visit you at your premises. Officials can advise you on payroll deductions, income tax, Canada Pension Plan or Employment Insurance contributions, and discuss how the CCRA can help you with the many challenges you face.

The federal government is committed to improving and simplifying the tax system in order to promote job creation and economic growth, and to ensuring fairness to all businesses. Reducing paper burden and enhancing competitiveness are two of the initiatives that the CCRA has which are specifically designed to improve its services to small businesses.

Contact the CCRA tax services office nearest you (number listed in the Government of Canada pages of your telephone directory).

Simplified Returns and Claims

The Canada Customs and Revenue Agency (CCRA) 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

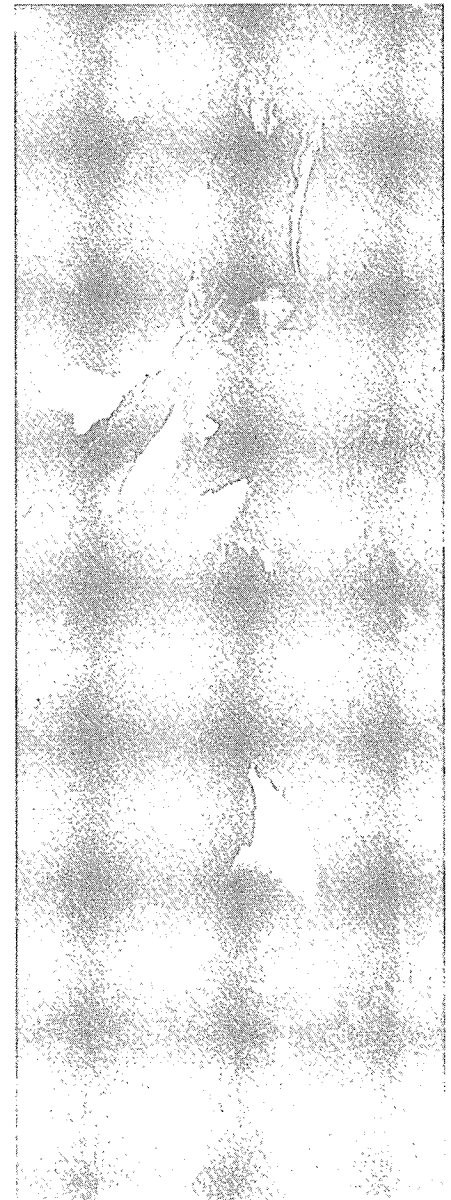
Incorporated Businesses You are required to submit a T2 Corporate return. If your business has gross revenues of \$500 000 or less, and no taxable income, you can submit a T2 Short return. This two-page return reduces the time it takes small corporations to complete their tax returns.

Corporate EFILE In cooperation with the provinces of Alberta and Ontario, the CCRA is developing a common electronic filing process for businesses that file corporate income tax returns.

Web site: <http://www.ccra-adrc.gc.ca/t2return/>

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, have the option of remitting their source deductions quarterly instead of monthly. The quarterly remittance option came into effect on October 1, 1997.

The CCRA notified all eligible employers, and will continue to advise employers of this option on an annual basis.



CANADA CUSTOMS AND REVENUE AGENCY

The Canada Customs and Revenue Agency (CCRA) provides a number of information booklets for small businesses, including the following:

- *Guide for Canadian Small Businesses*
- *Business and Professional Income*
- *Employer's Guide to Payroll Deductions—Basic Information*
- *Employer's Guide to Payroll Deductions—Taxable Benefits*
- *Business and Professional Income—Supplementary Guide*
- *Scientific Research and Experimental Development*
- *Claiming Scientific Research and Experimental Development Expenditures*
- *Tax Information for Professional Artists*
- *Employee or Self-Employed*
- *Federal Youth Hires Program*

These guides or any other information related to federal tax issues are available online, or call your nearest CCRA tax services office (number listed in the Government of Canada pages of your telephone directory).

Web site: <http://www.ccra-adrc.gc.ca>

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

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, the Canada Customs and Revenue Agency (CCRA) 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 filing for these incentives and the 18-month filing deadline will be provided. Copies of the SR&ED guidelines and claim form are available from any tax services office.

To find out about information sessions on the SR&ED tax credit, call the CCRA general inquiries number listed in the Government of Canada pages of your telephone directory and ask for the SR&ED coordinator.

Web site:
<http://www.ccra-adrc.gc.ca/sred/>

Goods and Services Tax/Harmonized Sales 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 and three Atlantic provinces, Nova Scotia, New Brunswick and Newfoundland, have already harmonized their provincial sales tax with the GST. Negotiations continue with the other provinces.

Although businesses that have worldwide taxable revenues, including those of associates, of \$30 000 or less in the preceding four calendar quarters or that do not exceed \$30 000 in a single calendar quarter are not required to register for the GST/HST or file a GST/HST return, they may register voluntarily. It may be advantageous to do so since you may be able to claim the GST paid or payable on business expenses. The Canada Customs and Revenue Agency (CCRA) has implemented a number of initiatives to simplify your payment of the GST/HST.

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, *Quick Method of Accounting for GST/HST*, available from any CCRA tax services office.

GST/HST Annual Filing If your business has annual taxable revenues of \$500 000 or less, including those of your associates, 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 The CCRA has implemented a new electronic option to file your GST/HST return and to remit payments using electronic data interchange technology—computer-to-computer electronic exchange of business documents in a standard format.

Toll-free: 1-800-279-5394

Web site:
<http://www.ccra-adrc.gc.ca/gsthst-edi/>

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 adjustments.

Targeted Wage Subsidies

Local Human Resources Development Canada offices 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 experience. 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;
- whose EI benefit period ended within the last three years; or
- who received EI maternity or parental benefits within the past five 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.

Contact your local Human Resources Development Canada office (number available in the Government of Canada pages of your telephone directory).

Web site:
<http://www.hrdc-drhc.gc.ca>

Self-Employment Benefit

Human Resources Development Canada's (HRDC) 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 have not participated in a self-employment assistance program offered by HRDC in the last five years and who:

- are receiving Employment Insurance (EI) benefits;
- have had an EI 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.

The program is delivered on a local basis through expert organizations known as coordinators, which are local community groups funded by HRDC to assist clients' pursuit of self-employment opportunities. Coordinators 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 coordinator in your area;
- agree to provide a business plan that 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.

Contact your local Human Resources Development Canada office (number available in the Government of Canada pages of your telephone directory).

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 replaced the weekly maximum. For the years 1997 to 2000, this annual maximum is \$39 000.

Under the new insurable earnings and collection of premium regulations, employers have to withhold EI premiums only until they reach the annual maximum. At that point, employers can 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.



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

The Record of Employment (ROE) form has also been simplified. In most cases, employers 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 have to provide more details, such as earnings for each pay period during the last six months when 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 eliminated requests to employers for payroll information on a Sunday to Saturday basis. This considerably reduces the workload for many employers.

For more information on how to complete the ROE form please refer to the *1999 Guide for Employers: How to Complete the Record of Employment Form*, available from your local Human Resources Development Canada office (number available in the Government of Canada pages of your telephone directory).

For information about eliminating the concept of 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 reform. In the planning stage, Human Resources Development Canada offices 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 has been merged into Local Labour Market Partnerships (LLMP). The LLMP support measure provides Human Resources Development Canada offices 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.

Contact your local Human Resources Development Canada office (number available in the Government of Canada pages of your telephone directory).

Canada Jobs Fund

The Canada Jobs Fund (CJF), a Government of Canada initiative managed by Human Resources Development Canada (HRDC), assists employers in creating lasting jobs in regions and communities with high levels of unemployment.

CJF is designed to encourage partnership initiatives with the private sector, provincial and municipal governments, other federal departments, community groups and other organizations that generate new, sustainable jobs in affected communities.

Web site:
<http://www.hrdc-drhc.gc.ca>

Businesses, organizations, individuals, municipalities and band/tribal councils must prepare a proposal and clearly demonstrate that jobs could not be created without the assistance of CJF. Financial assistance may include wages, employment-related costs, administrative costs, overhead costs and capital costs. Some examples of job creation supported under CJF include the following:

- expanding existing businesses, providing a new service or manufacturing new products;
- starting a new business;
- creating sustainable employment in growth sectors such as tourism, aquaculture and technology; and
- combining resources of those who were affected by closures to restart operations and generate sustainable employment.

Contact your local Human Resources Development Canada office (number available in the Government of Canada pages of your telephone directory).

Campus WorkLink

Are you looking for highly qualified candidates for job openings? Campus WorkLink, a database on the Internet, offers you an inexpensive and efficient tool to recruit new employees. Campus WorkLink contains the résumés of thousands of post-secondary students and recent graduates.

Using Campus WorkLink, you will be able to search electronically for candidates across the country who meet your specific job requirements. You can also post your job openings on the system. This allows students to apply for jobs relevant to their field of study. 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 Campus WorkLink centre by fax or by telephone, and the staff will conduct searches for you. On-line services are free. Employers interested in being profiled on Campus WorkLink should contact a representative.

Youth Internship Canada

Youth Internship Canada 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, creates entry level positions that give young people the skills and practical work experience they need for 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 experience that allows 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.

Contact your local Human Resources Development Canada office (number available in the Government of Canada pages of your telephone directory).



Toll-free: 1-800-930-9643
Toll-free fax: 1-800-290-0427
E-mail:
help-jobseekers@
worklinkngr.com
help-employers@
worklinkngr.com

Web site:
<http://campusworklink.com>

Web site:
<http://www.youth.gc.ca>

EMPLOYER LINK

For information on Government of Canada programs and services that help employers and human resource professionals hire young people, take a look at the new publication, *Employer Link*. Call for a free copy.

Toll-free: 1-800-935-5555.

Web site: <http://www.youth.gc.ca>

**Head Office/Alberta
Suite 1500
Canada Place
9700 Jasper Avenue
Edmonton AB T5J 4H7**

**Toll-free: 1-888-338-WEST
(1-888-338-9378)
Tel.: (403) 495-4164
Fax: (403) 495-4557**

**Web site:
<http://www.wd.gc.ca>**

Toll-free: 1-877-994-4727

International Trade Personnel Program

The International Trade Personnel Program is a cost-shared program, under which unemployed or underemployed post-secondary graduates are hired by Western Canadian organizations to work on international trade projects. These 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, providing the terms and conditions are met. 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.

See the *Key Contacts* section for the WD office nearest you.

Youth Initiatives

The Industrial Research Assistance Program has two internship programs to bring recent graduates into the high-tech workplace. The Science and Technology Internship program gives support to small and medium-sized enterprises to hire recent college and university graduates for six-month internships. The Science Collaborative Research Internship is a similar program for those companies already involved in collaborative research with the National Research Council or the Communications Research Centre. Maximum support for both programs is \$9800 for university graduates and \$9200 for college graduates.

First Jobs in Science and Technology

The First Jobs in Science and Technology program provides small businesses with funding to hire recent science and technology graduates. The program enables small businesses to gain valuable technological expertise while offering young Western Canadians their first jobs in areas related to their field of training and their chosen careers.

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.

See the *Key Contacts* section for the WD office nearest you.

Aboriginal Workforce Participation Initiative

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

- finding new market opportunities;
- gaining a better understanding of customers;
- introducing diversity in the workplace;
- developing a stable and dedicated local work force; and
- forming 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; and
- promotes information sharing and networking among stakeholders.

Contact AWPI to discover how putting the diverse skills of Aboriginal peoples to work is good for you and good for your business.

**Head Office/Alberta
Suite 1500
Canada Place
9700 Jasper Avenue
Edmonton AB T5J 4H7**

**Toll-free: 1-888-338-WEST
(1-888-338-9378)
Tel.: (403) 495-4164
Fax: (403) 495-4557**

**Web site:
<http://www.wd.gc.ca>**

**Indian and Northern
Affairs Canada
Room 1534
10 Wellington Street
Hull QC K1A 0H4**

**Tel.: (819) 994-7368
(819) 994-5924
Fax: (819) 953-8047**

E-mail: GrantE@inac.gc.ca

**Web site:
<http://www.inac.gc.ca>**

Head Office
Suite 400
BDC Building
5 Place Ville Marie
Montréal QC H3B 5E7

Toll-free: 1-888-INFO-BDC
(1-888-463-6232)

Web site:
<http://www.bdc.ca>

Management and Skills Development

Business Development Bank of Canada

The Business Development Bank of Canada (BDC) not only provides flexible, innovative and accessible financial services but, through BDC Consulting Group, it also delivers affordable, customized and effective management solutions. The BDC Consulting Group helps entrepreneurs assess, plan and implement winning strategies, especially in the areas of growth, quality and export. Its customized business solutions, covering aspects that are vital to growing a productive, innovative and successful small business, enable entrepreneurs to enhance their management skills in the global, knowledge-based economy.

Growth Objective

BDC Consulting Group is supporting entrepreneurs at each stage of their business's growth. It helps small and medium-sized businesses gather the relevant and crucial information to allow them to develop their growth strategy. The data collected will be used to structure the actions of all businesses in terms of strategic, financial, business, human resources and sales planning. The businesses will then be able to define concrete and feasible steps that will translate into tangible results, enabling them to uphold demanding growth challenges, including the increase in profitability and productivity; viability towards target markets; changes related to the introduction of new technologies; and the improvement of the distribution network.

Quality Objective

BDC Consulting Group consultants offer entrepreneurs a full range of customized business solutions that helps them effectively improve quality in their business. The consultants will evaluate the existing business processes of a small business, with a view to defining growth opportunities. They will then advise the company on the implementation of quality assurance systems and procedures, such as the ISO 9000 and ISO 14000 standards or the internationally recognized Hazard Analysis and Critical Control Point (HACCP) system, designed for companies involved in the agri-food industry.

Once these quality standards have been established, the management consultants will help small business entrepreneurs to convert their strategies into tangible results. Whether these strategies involve better management practices, improved processes and product quality, new technologies integrated into current work procedures or better quality assurance and cost control, BDC Consulting Group management consultants will support small businesses at any stage in their quality approach to help them stay competitive and continue to grow.

Export Objective

Acknowledging the growing importance of export markets in the current context of trade liberalization and global economies, BDC Consulting Group provides businesses that wish to uphold this global challenge with all the information they need to be ready to penetrate a foreign market. At the initial stage, small businesses will benefit from a complete assessment of their products or services and outlets, their exporting experience and capabilities, and their export strategic plan.

Once they have acquired proper knowledge of the export process, small businesses will establish (together with BDC consultants), the appropriate export strategies, including developing trade partnerships with American and Mexican corporations or with other foreign companies, participating in trade missions or developing an awareness of the cultural aspects of a given market. If businesses successfully plan these strategies, they will be easier to implement. Rigorous financial planning or the establishment of an efficient and cost-effective distribution network will translate into tangible results, favourably positioning these businesses within promising export markets.

The Business Development Bank of Canada is delighted to organize and sponsor special events that promote and support Canadian entrepreneurship while encouraging growth and innovation among small businesses across Canada.

Special Initiatives

Small Business Week® Every year, BDC organizes Small Business Week® events across the country in cooperation 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 businesspeople aged 30 years and younger through BDC's Young Entrepreneur Awards. As it has done every year since 1988, outstanding entrepreneurs representing 13 businesses—one from each province and territory—are selected by independent committees composed 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.

PROFIT\$®

This free, thematic, tri-yearly publication, available from the Business Development Bank of Canada (BDC), provides information of interest to small and medium-sized businesses, and on BDC's products and services.

Head Office
Suite 400
BDC Building
5 Place Ville Marie
Montréal QC H3B 5E7

Toll-free: 1-888-INFO-BDC (1-888-463-6232)

Web site: <http://www.bdc.ca>



New Exporters to Border States (NEBS/NEBS PLUS)

and New Exporters to Overseas (NEXOS)

Toll-free: 1-800-267-8376

Tel.: (613) 944-4000

Fax: (613) 996-9709

Web site:

<http://www.dfait-maeci.gc.ca>

New Exporters Training and Consulting Program (NEXPRO®)

**Toll-free: 1-888-INFO-BDC
(1-888-463-6232)**

Web site:

<http://www.bdc.ca>

Manitoba

The Women's Enterprise Centre

Toll-free: 1-800-203-2343

E-mail:

wecinfo@WomEntCen.mb.ca

Saskatchewan

Women Entrepreneurs of Saskatchewan

Toll-free: 1-800-879-6331

E-mail:

we@sk.sympatico.ca

Alberta

Alberta Women's Enterprise Initiative Association

Toll-free: 1-800-713-3558

E-mail:

aweia@compusmart.ab.ca

British Columbia

Women's Enterprise Society of B.C.

Toll-free: 1-800-643-7014

E-mail: info@wes.bc.ca

Export Training

New Exporters to Border States (NEBS) is targeted at Canadian small and medium-sized enterprises that have not previously exported but are ready to export.

NEBS PLUS provides Canadian companies already exporting to the United States with the necessary contacts, knowledge, exposure, information sources and motivation to further expand their markets.

NEBS/NEBS PLUS provides Canadian companies with practical information and first-hand exposure to the U.S. market. Participants travel to a Canadian post in the United States for a two- or three-day course on the entire exporting process as well as to attend a trade-related event.

New Exporters to Overseas (NEXOS) is targeted at companies that are one step further along in their development. It helps exporters learn about new European markets by participating in trade missions that include educational seminars and business-oriented meetings with distributors. Each NEXOS mission focusses 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. The New Exporters Training and Consulting Program (NEXPRO®) helps new and occasional exporters 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, select a manufacturer's agent or distributor, plan fiscal and legal aspects, and locate and arrange sources of financing.

Women's Enterprise Initiative: Western Canada

A survey conducted by the Bank of Montreal indicated that there are approximately 700 000 small businesses run by women in Canada today—or about 30 percent of the total number of small businesses. And the numbers are growing. Western Economic Diversification Canada 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.

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 through the Internet any time, anywhere.

Through Contact! you can:

- access a directory of up-to-date information about small business programs and services that can improve your business;
- read business start-up guides, small business advice from leading writers, small business statistics and information on many topics for business start-ups;
- network with other businesspeople and management experts using electronic forums;
- use the "Multicultural Advisors" section to understand different business practices;
- benefit from reading success stories, find out about the business awards available in your province, and learn about management software tools developed to help small businesses;
- discover the "Business Roadmap," which will inform you of services, programs and regulations within the government;
- get answers to small business tax questions in the "Tax Resource" section; and
- learn about the management services of other organizations in the *Best Practice Guide*.


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 Internet access.

Performance Plus

Performance Plus provides detailed financial and employment profiles of small businesses by industry sector for Canada, the provinces and territories. The profiles have been produced every two years since 1985, with 1995 being the most current reference year available; 1997 data will be available later this year. The data is objective, not subjective, and is based on real Canadian firms.

The information is useful for business start-ups, for small businesses, and for business counsellors. The data provides performance benchmarks for the financial planning of start-up and established small and medium-sized businesses.

The tables allow you to see which sub-sectors provide the highest rate of profitability, as a percentage of total revenues, to help you make business planning choices.



Web site:
<http://strategis.gc.ca/contact>

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Entrepreneurship and
Small Business Office
Room 556A
235 Queen Street
Ottawa ON K1A 0H5**

**Tel.: (613) 941-8195
Fax: (613) 946-1035
E-mail:
brown.diana@ic.gc.ca**

Web site:
<http://www.sme.ic.gc.ca>

Science, Technology and Innovation

Industrial Research Assistance Program

Toll-free: 1-877-994-4727

Web site:

<http://www.nrc.ca/irap>

Do you want to enhance your business's 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)—working from more than 90 locations across Canada—can provide you with professional advice and technical assistance. The only eligibility requirement is that your business must be incorporated and have 500 or fewer employees.

Key Activities

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

- technical assistance;
- literature and patent searches;
- referrals to other programs and services;
- expertise searches;
- linkage and networks to establish multi-party collaboration;
- diagnostic services; and
- the know-how to integrate the sustainable development principles at the design stage to improve production efficiency.

Financial Support for Research and Development Whether you are just entering the research and development phase, or are in the proof-of-concept stage, IRAP's financial assistance can help you acquire the resources you need to proceed further. IRAP works with you throughout the research and development process to help you refine your product, process or service long before it is introduced to the market. Based on demonstrated need, IRAP may fund up to 50 percent of certain project development costs. Depending of the complexity of the project, funding ranges from \$5000 to a maximum of \$350 000.

IRAP-TPC Precommercialization Assistance Bringing a new product, process or service to market can be a challenge, both technically and financially. The National Research Council and Industry Canada have joined forces to assist you on both fronts. IRAP gives you access to Technology Partnerships Canada's (TPC) financial aid for near-market technology development. IRAP-TPC Precommercialization Assistance is designed to help you develop new or significantly improved technological products, processes or services. We do this by providing you with access to technical advice, linkages, and up to \$500 000 in contingently repayable financing. The following are some of the key technology areas:

- advanced industrial materials;
- advanced manufacturing technologies;
- biotechnologies;
- information technologies;
- environmental technologies; and
- aerospace and defence technologies.

An ITA will work with you—in person and on-site—to help you develop your proposal and a repayment plan.

Youth Initiative IRAP has two internship programs to bring recent graduates into the high-tech workplace. The Science and Technology Internship program gives support to small and medium-sized enterprises to hire recent college and university graduates for six-month internships. The Science Collaborative Research Internship is a similar program for those companies already involved in collaborative research with the National Research Council or the Communications Research Centre. Maximum support for both programs is \$9800 for university graduates and \$9200 for college graduates.

Sustainable Development Sustainable Development, one of the advisory services provided by IRAP's ITA network, refers to the development and inclusion of cleaner, energy-efficient processes in manufacturing. Minimizing waste and pollution can be an important part of making your business more successful. Our 260 ITAs can provide information and assistance to companies which want to include environmentally sound techniques in their new product, process or service.

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 11 000 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.

See the *Key Contacts* section for the Canada Business Service Centre nearest you.

Technology Partnerships Canada

Technology Partnerships Canada (TPC) represents a key element of the government's Jobs and Growth Agenda, with a unique investment approach designed to enhance job creation by making Canadian firms more innovative.

In partnership with the private sector, TPC invests in research and 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 normally invests 25 to 30 percent of eligible costs. 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 create new technologies.

TPC's annual budget is \$300 000 000. At maturity, a significant proportion of ongoing funding will be derived from repayments from successful projects.

Toll-free: 1-888-CTN-0001
(1-888-286-0001)

Web site: <http://ctn.nrc.ca>

10th Floor
300 Slater Street
Ottawa ON K1A 0C8

Toll-free: 1-800-266-7531
Tel.: (613) 954-0870
Fax: (613) 954-9117
E-mail: tpc@ic.gc.ca

Web site: <http://tpc.ic.gc.ca>

**3701 Carling Avenue
Box 11490, Station H
Ottawa ON K2H 8S2**

Tel.: (613) 991-1635

Fax: (613) 998-5355

E-mail:

debbie.kemp@crc.ca

Web site:

**[http://www.crc.ca/
innovation/innov-e.html](http://www.crc.ca/innovation/innov-e.html)**

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

Toll-free: 1-800-322-4636

Fax: (514) 496-4636

Web site:

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

A key element of TPC involves support for innovative small and medium-sized enterprises (SMEs) across Canada. TPC has formed a partnership with the National Research Council's Industrial Research Assistance Program (IRAP), with \$30 000 000 earmarked annually, to provide local, simplified and quicker delivery to SMEs.

IRAP-TPC Precommercialization Assistance will assess and implement investments for SMEs in projects of up to \$1 500 000. If the project amount is above \$1 500 000, the proposal will be reviewed through the normal TPC approval process.

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 Innovation 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.

IDEA-SME Program: Innovation, Research and Development and Design

The Canada Economic Development for Quebec Regions' IDEA-SME Program focusses on the following:

- sensitizing small business to the necessity of integrating Research and Development and Design (RDD) into its existing operations;
- promoting the marketing of products resulting from RDD efforts; and
- disseminating trial results potentially useful to other small businesses in a given sector.

Targeted businesses include small businesses as well as joint ventures, associations and support groups of small businesses.

Some of the identified activities include the following:

- studies and strategic plans related to the development of a product, a procedure or an innovative service;
- work needed to adapt a product or service to meet market requirements;
- development and application of a marketing plan for an innovative product or service;
- identification and assessment of new technology;

- promotion of the use of RDD for small business;
- demonstration and dissemination of an innovative process or product to small businesses in a given sector; and
- studies on the evolution of technology and dissemination of results.

Depending on the nature of the project, financial assistance based on eligible costs may be available, generally in the form of a repayable loan.

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

The Green Lane

The Green Lane, Environment Canada's Web site, is a comprehensive resource for information, tools and services on environmental science and technology. From weather and scientific data to technical guides and business success stories, use The Green Lane to:

- learn more about environmental issues;
- identify ways to prevent and reduce pollution;
- share your environmental success stories and solutions; and
- access research, development and technology support programs.

Canadian Business Environmental Performance Office

The Canadian Business Environmental Performance Office (BEPO) is a one-stop centre on the Internet for information, services and advice on how small and medium-sized enterprises can use BEPO to improve their environmental performance.

Canadian Environmental Technology Advancement Centres

Canadian Environmental Technology Advancement Centres (CETACs) have been established by Environment Canada to:

- provide an initial assessment of a company's technology commercialization strategy followed by a thorough evaluation to help the entrepreneur identify any gap that exists in the strategy; and
- help small and medium-sized enterprises commercialize environmental technologies by providing technical services, access to investment capital, business counselling and regulatory market analyses.

Web site:
<http://www.ec.gc.ca>

Web site:
<http://virtualoffice.ic.gc.ca/bepo>

**Environmental Technology
Advancement Directorate
Environmental Protection
Service
Environment Canada
18th Floor
Place Vincent Massey
351 St. Joseph Boulevard
Hull QC K1A 0H3**

**Tel.: (819) 953-3090
Fax: (819) 953-9029
E-mail:
Ed.Norrena@ec.gc.ca**

Web site:
http://www.ec.gc.ca/etad/index_e.html

Web site:
<http://www1.tor.ec.gc.ca>

Weather Services—Atmospheric Environment Service

The Atmospheric Environment Service (AES) provides weather information and advice to sectors of the Canadian economy including agriculture, fishing, recreation, forestry, media, government, tourism, road transportation and construction. Organizations within these sectors use the information to minimize the odds of a disaster occurring that could endanger Canadians, harm the environment or cause financial losses. By using customized weather information, these organizations save more than AES costs, thus benefiting the Canadian economy.

AES provides a range of weather forecasting services including:

- a weather-warning service and five-day forecasts that are available 24 hours a day, every day of the year;
- 16 regional weather centres across the country that provide Canadians with toll-free and pay telephone services, covering both their own and surrounding communities;
- a series of Weatheradio transmitters across southern Canada that lets AES reach 85 percent of Canadians;
- forecasts for inland and coastal waters, as well as for the Arctic; and
- forecasts of ice conditions, on a seasonal basis, for Arctic and coastal waters, the Great Lakes and the St. Lawrence Seaway.

See the *Key Contacts* section for the Environment Canada office nearest you.

Energy Science and Technology 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.

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.

**CANMET Energy
Technology Centre
Natural Resources Canada
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Nepean ON K1A 1M1**

**Tel.: (613) 996-6612
Fax: (613) 995-7868
E-mail:
mburke@nrcan.gc.ca**

**Web site:
<http://www.nrcan.gc.ca/es>**

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 and deploy leading-edge technologies in the areas of:

- residential, commercial and industrial 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 to be competitive in domestic and global markets and provides leadership in technology.

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 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.

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E-mail:

prokopuk@nrcan.gc.ca

Web site:

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

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

Tel.: (450) 652-4624

Fax: (450) 652-5177

E-mail:

***jean-claude.cloutier@
nrcan.gc.ca***

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

Tel.: (780) 987-8614

Fax: (780) 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.

National Air Photo Library
Geomatics Canada, Earth Sciences Sector
Natural Resources Canada
Room 180
615 Booth Street
Ottawa ON K1A 0E9

Toll-free: 1-800-230-6275

Tel.: (613) 995-4560

Fax: (613) 995-4568

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

Web site: <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.

Canada Map Office
Geomatics Canada, Earth Sciences Sector
Natural Resources Canada
615 Booth Street
Ottawa ON K1A 0E9

Toll-free: 1-800-465-6277

Tel.: (613) 952-7000

Toll-free fax: 1-800-661-6277

Fax: (613) 957-8861

Web site: <http://www.geocan.nrcan.gc.ca/cti-cit>

Mineral Technology Branch

The Mineral Technology Branch (MTB) is composed of three laboratories (the Mining and Mineral Sciences Laboratories, the Materials Technology Laboratory and the Canadian Explosives Research Laboratory), as well as the Explosives Regulatory Division that administers Canada's *Explosives Act* and Regulations.

Mining and Mineral Sciences Laboratories

The Mining and Mineral Sciences Laboratories (MMSL) focusses on research and development in the following areas:

- mining effluents;
- tailings and waste rock;
- metals and the environment;
- metallurgical processing;
- ground control;
- mine mechanization/automation; and
- underground mine environment.

MMSL conducts research and development over a wide range of processes and technologies involved in transforming ore that has been removed from the ground into a concentrate, mineral product, or metal. An international reputation for technical excellence in conventional mineral processing is augmented by recognized leadership in developing technological solutions to reduce the environmental liabilities facing the minerals industry.


Wherever possible, MMSL works in partnership with industry, provincial/territorial governments, universities and other research institutes. Current activities focus on three principal strategic directions:

- promoting sustainable development by finding technically sound solutions to environmental problems;
- improving industry competitiveness through enhanced productivity; and
- improving health and safety in the underground mining environment.

Materials Technology Laboratory

In collaboration with industry, the Materials Technology Laboratory (MTL) conducts applied research, and develops and deploys technologies, to improve all aspects of producing and using value-added products from minerals and metals. Specifically, MTL uses its specialists and one-of-a-kind laboratory facilities in metal processing and joining, corrosion prevention, ceramic and concrete technology, physical and mechanical testing, micro-characterization of materials, prototype fabrication, and advanced materials development to:

- help Canadian firms develop new products and services;
- achieve higher performance from metal alloys, ceramics, concrete and metal- or mineral-based advanced materials;
- provide sound technical input to standards and codes development;
- assist Canadian firms to use more efficient production techniques, resulting in energy and cost savings;



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Fax: (613) 992-5390
Web site:
<http://www.fnfp.gc.ca>**

- improve the reliability of Canadian steel and concrete infrastructure (such as oil and gas pipelines and concrete bridges), with a resultant impact on public safety and a reduction in public expenditures; and
- develop specialized materials for energy-efficient products that result in reduced greenhouse gases.

Canadian Explosives Research Laboratory

The Canadian Explosives Research Laboratory (CERL) is Canada's national centre for the advancement of technology related to the manufacture, storage and transportation of explosives. It is the only Canadian facility of its kind for testing equipment for use in explosive atmospheres. The CERL is accredited as a testing laboratory under ISO/TEC Guide 25. The Explosives Regulatory Division of Natural Resources Canada is one of its major clients because the CERL is mandated to perform explosives testing under the *Explosives Act*.

The CERL provides a variety of services to clients including testing, hazard evaluation and development. It aims to:

- develop, promote and deliver effective testing to clients;
- develop innovative solutions to address explosive industry challenges;
- develop opportunities in the environmental field related to explosives and associated energetic materials; and
- evolve into a world-class one-stop testing centre for its clients.

First Nation Forestry Program

The First Nation Forestry Program (FNFP) is designed to help improve economic conditions in First Nations communities by building on economic opportunities arising from 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 forest management plans including silvicultural activities, business planning and management studies, marketing of forest products, accessing off-reserve forest management opportunities, identifying potential funding sources, and feasibility studies.

Eligible recipients for contributions are duly elected Indian band councils and tribal councils representing Indian bands, First Nations organizations and any other First Nations 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 Indian and Northern Affairs Canada assumes that role.

Doing Business via the Information Highway

Being “connected” is becoming increasingly essential for today’s small businesses. Business and governments have recognized the considerable potential of electronic commerce as a vehicle for global trade and investment, a way to generate high-quality jobs and a boon for consumers who can now purchase products and services from all over the world more easily than ever before.

Electronic commerce is more than simply selling over the Internet. The real benefits of electronic commerce are realized by integrating all business processes. The results are reduced production costs and inventory, and improvements in order fulfilment and customer service.

As part of its Connecting Canadians initiative (<http://connect.gc.ca>) to make Canada the most connected country in the world, the Government of Canada has developed a number of programs and services designed to help Canadians get on-line.

Electronic Commerce

Electronic commerce refers to the conduct of commercial activities through networked communications. Once exclusively used through closed networks, such as Electronic Data Interchange (EDI), explosive growth in electronic commerce is being driven by the Internet. The open Internet allows all sizes of companies to exchange information quickly and affordably, cutting through time and distance. The results are fundamentally changing how business operates, not just in the advanced technology and telecommunications sectors, but throughout the economy.

How Does it Work?

Many companies start with the idea of the Internet simply as a marketing tool. Without linking marketing to company operations and suppliers, however, the Internet falls far short of its potential. The real benefits of electronic commerce are realized by integrating all business processes. Networked companies are able to develop products, receive orders, communicate with suppliers, arrange production and delivery, and service customers—all with no delays. The results are reduced production costs and inventory, and improvements in order fulfilment and customer service.

Rather than an “add on,” Internet use is central to business strategy, encompassing customer and supplier relations, product and service design, marketing and distribution, pricing and product strategy. As such, using the Internet will be critical to business success: if a company is not using the Internet for these functions, it will be outmatched by competitors who do.

Five Stages of Connectivity

Stage 1: COMMUNICATING—E-mail and Internet Access

If your firm never goes any further than hooking up to the Internet, you will be well ahead of the game. Your staff will be able to communicate inexpensively and precisely with suppliers, customers and others by E-mail, while creating instant records of the exchanges.

Stage 2: PROMOTING—Create Your Own Web Site

The Internet provides access to the world of electronic information resources known as the World Wide Web. Even at its most basic, the Web is like a 21st century Yellow Pages™, used regularly by growing numbers of well-informed browsers with money to spend. Even if you don't take the next step and turn your Web site into an interactive forum or an order site, at the very least it can serve as a great place to strut your stuff.

Stage 3: LINKING INTERNALLY—Communicate Better Within Your Firm

Using an intranet, you can improve company processes such as project management, payroll, human resources, purchase orders and inventory. By sharing information, your team can leverage one another's insights and efforts. If your firm already uses EDI, the Internet will increase its reach and reduce its cost. Typical Internet connections with customers cost between one third and one half of phone connections.

Stage 4: LINKING EXTERNALLY—Bring in Suppliers and Customers

The really exciting payoff comes when a business uses the Internet to link with suppliers and customers (extranet). The Internet can serve both as an inexpensive way to increase sales and a cost-effective way to link with suppliers. Firms that introduce internal systems that are open to suppliers and/or customers can orchestrate production and delivery to minimize delays, shrink inventories and eliminate mistakes. Leaders in supply chain integration currently include the automotive, aerospace, electronic and textile industries. These are sectors in which smaller firms are now being forced to link up through the Internet to stay in the game. This list of industries will get longer every year.

Stage 5: CREATING NEW BUSINESS MODELS—Share Resources and Risk with Virtual Business Partners

The Internet has the potential to act as a central nervous system coordinating the business activities of new types of corporate organisms. Imagine setting up an arrangement whereby sales information is shared instantaneously with wholesalers, shippers, manufacturers, designers, and even suppliers of raw material. Suddenly you have an integrated supply chain. Administrative responsibilities and even marketplace risks can be shared.

What Electronic Commerce Can Do for Small Business

Internet communication is so cost-beneficial that it won't take most businesses long to start racking up savings, even at the first two stages. For example, businesses can:

- cut costs and save time by improving internal functions such as meetings, by sharing information, and by eliminating endless trails of paper while ensuring that internal communications are precise and understood;
- cut costs and save time by improving the quality of supply chain management, by integrating back-end production and logistics with front-end marketing and sales, and by letting computers and software do most of the work in controlling inventory; and
- improve customer service by providing new avenues for promotion and distribution by responding more quickly to orders and by offering more responsive after sales service.

Toll-free: 1-888-576-4444

***Web site:
<http://strategis.gc.ca/ecom>***

Student Connection Program

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

Community Access Program

The Community Access Program (CAP) provides support for public access to the Information Highway via the Internet at the local community level. The overall objective is to provide all Canadians with affordable, convenient access to the global knowledge-based economy and the opportunity to use its technologies.

Through CAP, the federal government aims to help establish up to 10 000 Internet access sites in remote, rural and urban settings by March 31, 2001.

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

SchoolNet Multimedia Learnware and Public Access Applications Program

Building on Canada's success in connecting its public schools to the Internet, Canada's SchoolNet will continue to work with the provinces, the territories and the private sector to extend connectivity from schools to the classroom by March 31, 2001, and bring the benefits of the Information Highway to Canadian learners.

The SchoolNet Multimedia Learnware and Public Access Applications Program is a new initiative of Industry Canada's SchoolNet that supports the development of joint funds to create new commercial products for learning or for improving public access to the Information Highway. Firms, non-profit organizations and consortia are eligible for funding from the program.

Industry Canada will match the contributions of partners to develop commercial learning and public access products for the Information Highway. One half of all joint investments will go to product development by small and medium-sized enterprises. Investment in joint funds by Industry Canada will be contingent upon partners providing in-kind or financial support to improving Internet access for schools, libraries, communities and volunteer organizations.

Toll-free: 1-888-807-7777

Web site:
<http://www.scp-ebb.com>

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7th Floor
155 Queen Street
Ottawa ON K1A 0H5

Toll-free: 1-800-575-9200
Toll-free TTY: 1-800-465-7735
E-mail: comaccess@ic.gc.ca

Web site: <http://cap.ic.gc.ca>

Industry Canada
4th Floor
155 Queen Street
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Toll-free TTY: 1-800-465-7735

Web site:
<http://www.schoolnet.ca/funds>

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E-mail: collections@ic.gc.ca**

**Web site:
<http://collections.ic.gc.ca>**

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Tel.: (613) 998-1804
Fax: (613) 957-1201
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**Web site:
[http://www.schoolnet.ca/
cfs-ope](http://www.schoolnet.ca/cfs-ope)**

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**Web site:
<http://www.volnet.org>**

Canada's Digital Collections

Want a great economical venue to display your work? Canada's Digital Collections program may be just what you are looking for and the federal government may even help you digitize your materials for display. Whether you are a multimedia firm or not, you can submit a proposal to hire young Canadians aged 15 to 30 to digitize materials for display on the Information Highway. So far, Canada's Digital Collections program has funded some 300 projects, the results of which can be viewed on the program's Web site.

Computers for Schools

To date, Computers for Schools has successfully provided over 150 000 surplus computers to schools and public libraries across the country. The program's goal is to provide 250 000 computers by March 31, 2001.

If you are upgrading your computers, why not donate your surplus units to the Computers for Schools program where they can provide students—your future employees—with greater access to computer technology to develop the computer skills they will need to succeed in a knowledge-based economy and society. You may even be eligible for a tax receipt for your donation.

You can also help the program in other ways by:

- volunteering to help inspect and repair equipment at the program's workshops; or
- providing much-needed warehousing and transportation support to the program.

Voluntary Sector Network Support Program

The Voluntary Sector Network Support Program (VolNet) is a federal government program administered by Industry Canada to improve the voluntary sector's access to information technology and to the related skills and tools available to help it play a stronger role in Canadian society.

VolNet's mission is to enable voluntary organizations to access and use Internet technologies to further their own missions. The program's goal is to offer Internet connectivity, including computer equipment, new information technologies, network support and Internet skills development, to 10 000 voluntary organizations by March 31, 2001.

Technology, Innovation and Licensing

Are you in the industrial, academic, provincial or federal government science and technology community? Do you need help finding information on potential partners, capabilities and technologies quickly and at minimum cost? Or do 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.

Protection of Personal Information and Electronic Documents Legislation

This bill was introduced before Parliament on October 1, 1998, to protect Canadians' personal information in the private sector. The *Protection of Personal Information and Electronic Documents Act* was tabled by the government in response to consumers' needs to be reassured about their privacy, and the integrity and reliability of electronic transactions. Ninety-four percent of Canadians have indicated that safeguards are needed to protect personal information on the Internet.

Recognizing that the protection of personal information needed to be addressed, the federal government included privacy as one of the cornerstones of the Canadian Electronic Commerce Strategy that was announced by the Prime Minister in September 1998. This strategy aimed at recreating in cyberspace the same expectations of trust, confidence and reliability that now exist in everyday commerce.

The privacy provisions in the proposed legislation are based on the Canadian Standards Association's *Model Code for the Protection of Personal Information*, recognized as a national standard in 1996. These provisions strike a balance between the business need to gather, store, and use personal information and a person's right to control his or her own personal information. Protection of personal information provisions will first apply to the federally regulated private sector and to interprovincial and international trade in personal information. Three years after coming into force, the provisions will apply more broadly to all personal information collected, used or disclosed in the course of commercial activities. Where and whenever a province adopts legislation that is substantially similar, the organizations covered will be exempted from the application of the federal law within that province.

The provisions regarding electronic documents introduce the concept of secure electronic signatures that can be used in electronic transactions with the federal government. They also clarify how courts may assess the reliability of electronic documents entered into evidence.

Web site:
<http://strategis.gc.ca>

**Industry Canada
Electronic Commerce
Task Force
20th Floor
300 Slater Street
Ottawa ON K1A 0C8**

**Tel.: (613) 991-4029
Fax: (613) 941-0178
E-mail:
monette.jocelyne@ic.gc.ca**

Web site:
<http://strategis.gc.ca/ecom>

Smart Communities Program

Industry Canada
2nd Floor, Section A
South Tower
365 Laurier Avenue West
Ottawa ON K1A 0G8

Toll-free: 1-800-575-9200

Fax: (613) 941-8617

E-mail:

smartcom@cythera.ic.gc.ca

Web site:

**[http://smartcommunities.
ic.gc.ca](http://smartcommunities.
ic.gc.ca)**

The Smart Communities Program is designed to help establish one Smart Communities demonstration project in each province, one in the North and one in an Aboriginal community. These 12 communities will make the most of the opportunities that new technologies afford—better health care delivery, improved education and training, and growing businesses.

The legacy of the demonstration projects will be in the development and delivery of strategies, skills, tools and lessons learned to all communities seeking to become Smart.

Three complementary components of the Smart Communities Program are being developed to help share their experiences.

The Smart Communities Resource Exchange is a Web site clearing house of Smart Communities' best practices, applications and technologies. It is also a networking arena where small businesses, individuals, governments, educational institutions and communities can share experiences, offer expertise and set up alliances.

The Smart Communities Tool Kit and Skills Development Program will provide on-line and in-person training, as well as educational and business development tools. These tools will help communities plan, manage and monitor their initiatives.

The Smart Communities Recognition Program will provide communities that are not recipients of funding with the opportunity to have their achievements recognized as they move towards the standards of world-class Smart Communities.

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 through 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 offered under the *Canada Business Corporations Act*. Some of the kits include information on incorporation, amalgamation and dissolution, and the *Small Business Guide to Federal Incorporation*. Many clients choose to incorporate without the assistance of a lawyer, using the clear, easy-to-follow guidelines provided by the Directorate.

Labour Program, Human Resources Development Canada

The Labour Program promotes fair, safe, healthy, stable, cooperative, and productive workplaces that contribute to the social and economic well-being of all Canadians. It encourages constructive labour-management relations and positive work practices.

The federal labour jurisdiction is regulated by the *Canada Labour Code*, *Employment Equity Act*, *Government Employees' Compensation Act*, *Fair Wages and Hours of Labour Act*, and the *Non-Smokers' Health Act*, along with other regulations and guidelines. This legislation is developed and administered by the Labour Program of Human Resources Development Canada.

The Labour Program's clients, which represent 10 percent of all working Canadians, include banking; international and interprovincial rail, air, road and pipeline transportation (i.e. highway transportation, bridges, airports, marine ports); interprovincial shipping and connective services (i.e. grain handling, long shoring); radio and television broadcasting, and communications; as well as certain federal Crown corporations. All employers and employees involved in these sectors fall within the federal labour jurisdiction and must comply with federal labour legislation.

9th Floor
Jean Edmonds Tower South
365 Laurier Avenue West
Ottawa ON K1A 0C8

Ottawa
Tel.: (613) 941-9042

Montréal
Tel.: (514) 496-1797

Vancouver
Tel.: (604) 666-9875

FaxLink: (613) 941-0199
Automated Fax Service:
(613) 941-0200

Web site:
<http://strategis.gc.ca/corporations>

Human Resources
Development Canada
Public Enquiries Centre

Fax: (819) 953-7260

Web site:
<http://labour-travail.hrdc-drhc.gc.ca>

Under the *Canada Labour Code*, employers have certain obligations and employees have responsibilities and rights. Part I governs industrial relations and provides effective settlement of industrial relations disputes, third-party arbitration, adjudication and referee assistance. Part II governs occupational safety and health and involves operations intended to promote and enforce compliance with its provisions in order to prevent accidents and injuries at work. Part III governs labour standards and protects employees' rights to fair and equitable conditions of employment.

The *Employment Equity Act* and Regulations supports the fundamental goal of equity in employment by requiring employers under federal jurisdiction to remove discriminatory barriers and to implement policies and programs in order to ensure that members of designated groups achieve equitable representation and participation in the work force.

The *Fair Wages and Hours of Labour Act* establishes wage and hours of work standards to workers employed on federal construction projects.

For more details on your responsibilities or rights as an employer under the legislation, contact one of the labour offices listed under "Human Resources Development Canada" in the Government of Canada pages of your telephone directory.

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 that 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 elected directors use their professional skills 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 new *Canada Cooperatives Act*.

See the *Key Contacts* section for the Canada Business Service Centre nearest you.

Tel.: (613) 759-7194
E-mail: coop@em.agr.ca

Web site:
**[http://www.agr.ca/policy/
coop/accueil.html](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 the necessity of IP.

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, and 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 the 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 that is new, useful and inventive. A patent is granted to the inventor who first files an application.

Copyrights Literary, artistic, dramatic and musical works are generally protected for the life of the author plus 50 years. Copyright also applies to three other kinds of subject matter other than a work: performer's performance, communication signals and sound recordings. The duration lasts for 50 years from the first performance, fixation or broadcast. Registration is not obligatory; copyright is automatic when you create an original work. However, registration provides the owner presumption of rights for court purposes in the case of alleged infringement.

Trade-marks 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 trade-marks. Although it is not necessary to register a trade-mark, it is highly recommended. A trade-mark registration gives the owner the right to the exclusive use of the trade-mark 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 for or is using a trade-mark or trade name similar to the one you want to use. A registered trade-mark can be a valuable asset for business expansion through licensing franchises.

Industrial Designs Industrial designs 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.

*Canadian Intellectual
Property Office
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

Web site: <http://cipo.gc.ca>

**Information Centre
Competition Bureau
50 Victoria Street
Hull QC K1A 0G9**

**Toll-free: 1-800-348-5358
Toll-free TDD: 1-800-642-3844
Tel.: (819) 997-4282
Fax: (819) 997-0324
E-mail:
compbureau@ic.gc.ca**

**Web site:
<http://competition.ic.gc.ca>**

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 CIP0's Web site (<http://cipo.gc.ca>) for detailed information about each type of IP. INTELLECTUS, CIP0's interactive software package, provides quick and easy reference to a range of information and can be downloaded, for free, from our site. CIP0's network of intermediaries can also arrange lectures and information sessions to help you learn more about IP.

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.

Criminal Law Offences

Conspiracy to fix prices or price-fixing may occur when business competitors agree on the prices they will charge for their goods and services.

Bid-rigging occurs when, in response to a call or request for bids or tenders, one or more bidders agree not to submit a bid, or two or more bidders agree to submit bids that have been prearranged among themselves.

False or misleading representations made knowingly or recklessly to induce a consumer to buy a product or service are prohibited.

Deceptive telemarketing occurs when interactive telephone communications are used to make false or misleading representations in promoting the supply of a product or a business interest.

Civil Law Matters

Abuse of dominant position occurs when a dominant firm engages in anti-competitive acts that substantially lessen competition in a market.

Exclusive dealing occurs 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 substantially 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.

Deceptive marketing practices that can be brought before the courts include making various forms of misrepresentations to the public; advertising a product at a bargain price but not providing reasonable quantities; selling a product at a price above the advertised price; and conducting a contest, lottery, game of chance or skill, without making fair and adequate disclosure of facts that materially affect the chances of winning.

If you believe you are the victim of illegal business practices, you should contact the Competition Bureau. Bureau staff will examine 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.

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

The *Consumer Packaging and Labelling Act*, the *Textile Labelling Act* and the *Precious Metals Marking Act* are designed to ensure that consumers are provided with basic, uniform and accurate information about certain consumer products; and that dealers, traders, manufacturers and retailers are on a level playing field and can avoid anti-competitive behaviour and deceptive and false representations.

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

If you produce goods, the Competition Bureau can help you to comply with the laws and regulations for the marketing of consumer articles such as pre-packaged consumer goods (except food products), clothing and other consumer textile articles, and gold, silver and platinum jewellery or other items made of precious metals.

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 services such as the following:

- 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.

We have offices in 20 locations nationally. For more information, contact the Industry Canada office nearest you (number available in the Government of Canada pages of your telephone directory).

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. From pollution prevention to species protection, contact Environment Canada for information on legislation, regulations, permits, licenses and more.

See the *Key Contacts* section for the Environment Canada office nearest you.

**Information Centre
Competition Bureau
50 Victoria Street
Hull QC K1A 0C9**

**Toll-free: 1-800-348-5358
Toll-free TDD: 1-800-642-3844**

Tel.: (819) 997-4282

Fax: (819) 997-0324

E-mail: compbureau@ic.gc.ca

**Web site:
<http://competition.ic.gc.ca>**

Web site: <http://mc.ic.gc.ca>

Toll-free: 1-800-668-6767

Tel.: (819) 997-2800

Fax: (819) 953-2225

E-mail: enviroinfo@ec.gc.ca

**Web site:
<http://www.ec.gc.ca>**

Web site:
<http://strategis.gc.ca/spectrum>

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. Its 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.

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

RADIOCOMMUNICATION INFORMATION CIRCULARS

These circulars are issued for the guidance of those engaged in radiocommunications in Canada. For more information on these circulars, please consult the Industry Canada office nearest you (number available in the Government of Canada pages of your telephone directory).

The circulars are also available on the *Strategis* Web site (<http://strategis.gc.ca/spectrum>).

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

National Headquarters
8th Floor
Jean Edmonds Tower South
365 Laurier Avenue West
Ottawa ON K1A 0C3

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

Web site:
<http://strategis.gc.ca/osb>

Dealing with Bankruptcy and Insolvency

The Office of the Superintendent of Bankruptcy Canada 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 that are in financial difficulty and that are considering bankruptcy or filing a proposal to creditors should contact a licensed trustee in bankruptcy, who may be found in the Yellow Pages™ of your telephone directory.

For the office nearest you, contact national headquarters or visit the Office's Web site. Local telephone numbers are also available in the Government of Canada pages of your telephone directory.

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 45 000 contracts valued at more than \$11 billion annually.

PWGSC ensures fair, open and equitable access to these opportunities by providing 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 Contracts Canada and the government electronic tendering system, MERX.

Contracts Canada

Contracts Canada is a partnership of federal departments and agencies that provides businesses 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 the following:

- supplier awareness: find out how and what the federal government buys by attending seminars, by accessing the Internet, through publications, or by telephone or fax.
- supplier registration: first-stop supplier registration system for use by the federal government.
- historical contracting information: Internet access to historical purchasing data of the federal government's common service agency, PWGSC. This will eventually 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.

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

Government Electronic Tendering Service

The government electronic tendering service, 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.

***3C1, Phase III
Place du Portage
11 Laurier Street
Hull QC K1A 0S5***

***Toll-free: 1-800-811-1148
Tel.: (819) 956-3440
Fax: (819) 956-6123
E-mail:
ncr.contractsCanada@
pwgsc.gc.ca***

***Web site:
[http://www.contractsCanada.
gc.ca](http://www.contractsCanada.gc.ca)***

***MERX at Cebra Inc.
2 Watts Avenue
Charlottetown PE C1E 1B0***

***Toll-free: 1-800-964-6379
Toll-free fax: 1-888-235-5800
E-mail:
merx@merx.cebra.com***

***Web site:
<http://www.merx.cebra.com>***

**4C1, Phase III
Place du Portage
11 Laurier Street
Hull QC K1A 0S5**

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Fax: (819) 956-1207

E-mail:

**ncr.onlineipsmarketplace@
pwgsc.gc.ca**

Web site:

**[http://www.pwgsc.gc.ca/
sipss/ips](http://www.pwgsc.gc.ca/sipss/ips)**

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

Toll-free: 1-800-400-7677

Fax: (819) 994-0445

Web site:

<http://www.inac.gc.ca>

MERX is an Internet-based electronic tendering system that advertises bidding opportunities for suppliers. Anybody across Canada with Internet access can view and search open bidding opportunities free of charge. Subscribers to the service pay a low user fee and have access to value-added features, such as viewing a list of suppliers who have ordered bid documents. Many subscribers now use this system to obtain timely information on federal government and other public procurement opportunities.

Another government contracting initiative is the following:

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

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, Indian and Northern Affairs Canada has established the Aboriginal Supplier Inventory, a listing of Aboriginal businesses that is available on the Internet through the Department's Web site.

Federal Government Properties for Sale

Canadians have an equal and fair opportunity to purchase surplus federal government properties that are not purchased by priority interest groups such as provinces or municipalities.

Details on properties for sale and their locations, including maps, photographs, floor plans and contact names and telephone numbers, are available on-line.

Basic information on properties by province and areas within provinces is available by calling our toll-free number (24-hour-a-day service).

***Real Property Services
Public Works and
Government Services
Canada
Room A428
2250 Riverside Drive
Ottawa ON K1A 0M2***

***Toll-free: 1-888-GOV-LAND
(1-888-468-5263)
Tel.: (613) 736-2642
Fax: (613) 736-2010***

***Web site:
[http://www.pwgsc.gc.ca/
govland](http://www.pwgsc.gc.ca/govland)***

Toll-free: 1-800-668-2642
Toll-free TTY: 1-800-309-3388
Fax: (613) 748-4069
E-mail:
chic@cmhc-schl.gc.ca

Other

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 and 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 photo library of over 100 000 images related to housing and community planning.

Fisheries and Oceans Canada

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

- Aquaculture
- Canadian Coast Guard College (Canadian Coast Guard)
- Canadian Hydrographic Service
- Coast Guard Research and Development (Canadian Coast Guard)
- Icebreaking Program (Canadian Coast Guard)
- Marine Environmental Data Service
- Marine Navigation Services (Canadian Coast Guard)
- Rescue, Safety and Environmental Response (Canadian Coast Guard)
- Research Institutes
- Scientific and Technical Information (Fisheries)
- Small Craft Harbours
- Support to other government objectives.

See the *Key Contacts* section for the Canada Business Service Centre nearest you, call Fisheries and Oceans Canada directly at (613) 993-0999 or visit our Web site (<http://www.dfo-mpo.gc.ca>) for detailed information on any of the programs listed above.

Environment Canada

Environment Canada is a science-based department of the Government of Canada that helps Canadians make responsible decisions about the environment so that it is sustained for the benefit of present and future generations. Its mandate deals with meteorology, air, water and nature issues, and the formulation and communication of federal environmental policies and programs. Environment Canada carries out its activities in partnership with provincial and territorial governments, communities, business, environmental groups, international organizations and Canada's Aboriginal peoples.

The Department promotes the integration of sustainable development into the decision-making process of the federal government. The Department also provides Canadians with environmental policies, programs and services in areas related to the following three broad lines of business:

- controlling and preventing pollution in order to secure for Canadians a **clean environment**;
- conserving Canada's rich legacy of **nature**; and
- providing **weather and environmental predictions** that enable Canadians to adapt to changing weather and related environmental influences and find solutions to the climate change challenge.

A fourth business line, **management, administration and policy**, supports the delivery of the three principal business lines.

Environment Canada aims to further the following strategic priorities:


- provide leadership and promote action, nationally and internationally, on matters pertaining to the sustainability of the environment;
- act on behalf of all Canadians to address environmental issues of national concern and administer and enforce federal environmental laws and regulations;
- deliver services to Canadians that enable them to adapt to their environment in ways that safeguard their health and safety and optimize economic efficiency; and
- build capacity throughout society to take decisions that lead to environmental sustainability, and cooperate with others having similar objectives.

See the *Key Contacts* section for the Environment Canada office nearest you.

Canadian Environmental Assessment Agency

The Canadian Environmental Assessment Agency (CEAA) is the centre of expertise for federal environmental assessments. These assessments identify possible environmental impacts of projects before they occur so that corrective measures can be taken at the outset, minimizing damage and expense. The CEAA is an independent organization reporting directly to the Minister of the Environment. In addition to promoting high-quality environmental assessments, the CEAA:

- administers the federal Environmental Assessment (EA) process;
- supports independent EA mediation and panel reviews;
- promotes harmonization of EA activities across Canada at all levels of government;
- advances and encourages the development of sound EA practices;
- promotes and conducts research on EA matters; and
- ensures opportunities for public participation in the EA process.



Web site:
<http://www.ec.gc.ca>

The CEAA actively represents the interests of the Canadian government in international agreements that contain EA provisions. It assists the Minister of the Environment by providing guidance, and gives advice to federal authorities on integrating environmental considerations into policy making.

Climate Change Action Fund

The Climate Change Action Fund (CCAF) was announced by the Government of Canada in 1998 and will invest \$150 million in climate change projects over three years. Federal government investments through the CCAF are also leveraging significant funding from project proponents and other private sector and government partners.

The fund has four components:

- the Public Education and Outreach component supports projects that build public awareness and understanding of climate change and encourage action to reduce greenhouse gas emissions;
- the Technology Early Action Measures component supports cost-effective technology projects that will lead to reductions in greenhouse gas emissions;
- the Science, Impacts and Adaptation component supports further research to advance our knowledge of the magnitude, rate and regional distribution of climate change and its impact on Canada; and
- the Foundation Analysis component supports the national climate change process (fully described in the companion document, *Taking on the Challenge*) and the sound analysis of options to reduce Canada's greenhouse gas emissions.

Web site:

<http://www.climatechange.gc.ca/>

Key Contacts

Agriculture and Agri-Food Canada Regional Offices

Nova Scotia

Market and Industry Services Branch
Agriculture and Agri-Food Canada
5th Floor
1800 Argyle Street
P.O. Box 248
Halifax NS B3J 2N7

Tel.: (902) 426-3198
Fax: (902) 426-3439

New Brunswick

Market and Industry Services Branch
Agriculture and Agri-Food Canada
Research Centre
850 Lincoln Road
P.O. Box 57000
Fredericton NB E3B 6C2

Tel.: (506) 452-3706
Fax: (506) 452-3509

Prince Edward Island

Market and Industry Services Branch
Agriculture and Agri-Food Canada
440 University Avenue
Charlottetown PE C1A 4N6

Tel.: (902) 566-7300
Fax: (902) 566-7316

Newfoundland

Market and Industry Services Branch
Agriculture and Agri-Food Canada
10th Floor
John Cabot Building
10 Barter's Hill
P.O. Box 1878
St. John's NF A1C 5R4

Tel.: (709) 772-4063
Fax: (709) 772-4803

Quebec

Market and Industry Services Branch
Agriculture and Agri-Food Canada
Suite 746, 7th Floor
2001 University Street
Montréal QC H3A 3N2

Tel.: (514) 283-3815 (ext. 513)
Fax: (514) 496-3966

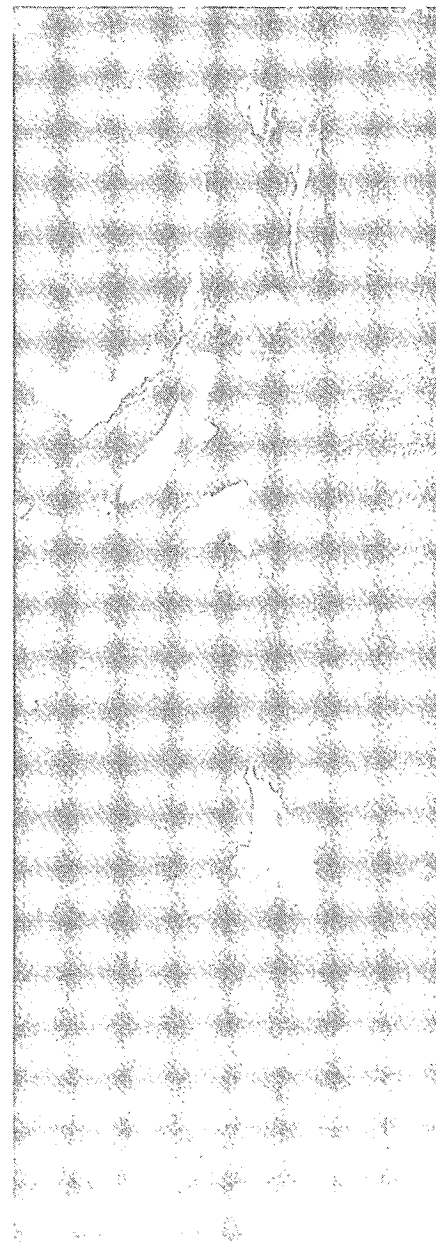
Ontario

Market and Industry Services Branch
Agriculture and Agri-Food Canada
174 Stone Road West
Guelph ON N1G 4S9

Tel.: (519) 837-5849
Fax: (519) 837-9782

Market and Industry Services Branch
Agriculture and Agri-Food Canada
Room 1011, 10th Floor
Sir John Carling Building
930 Carling Avenue
Ottawa ON K1A 0C5

Tel.: (613) 759-7687
Fax: (613) 759-7499



Manitoba

Market and Industry Services Branch
Agriculture and Agri-Food Canada
Room 402
303 Main Street
Winnipeg MB R3C 3G7

Tel.: (204) 983-8622
Fax: (204) 983-4583

Saskatchewan

Market and Industry Services Branch
Agriculture and Agri-Food Canada
Room 801, 8th Floor
1800 Hamilton Street
Regina SK S4P 4K7

Tel.: (306) 780-5545
Fax: (306) 780-7360

Alberta

Market and Industry Services Branch
Agriculture and Agri-Food Canada
Suite 720
Canada Place
9700 Jasper Avenue
Edmonton AB T5J 4G5

Tel.: (780) 495-2119
Fax: (780) 495-3324

British Columbia

Market and Industry Services Branch
Agriculture and Agri-Food Canada
Suite 204
620 Royal Avenue
New Westminster BC V3M 1J2

Tel.: (604) 666-6344
Fax: (604) 666-7235

Yukon Territory

Market and Industry Services Branch
Agriculture and Agri-Food Canada
2nd Floor
2131 2nd Avenue
Whitehorse YT Y1A 2C6

Tel.: (867) 667-5272
Fax: (867) 393-6222

Canada Business Service Centres

Nova Scotia

Canada/Nova Scotia Business
Service Centre
1575 Brunswick Street
Halifax NS B3J 2G1

Toll-free: 1-800-668-1010
Tel.: (902) 426-8604
Fax: (902) 426-6530
Toll-free Info-fax: 1-800-401-3201
Info-fax: (902) 426-3201
Toll-free TTY: 1-800-797-4188
E-mail: halifax@cbsc.ic.gc.ca

Web site: <http://www.cbsc.org/ns>

New Brunswick

Canada/New Brunswick Business
Service Centre
570 Queen Street
Fredericton NB E3B 6Z6

Toll-free: 1-800-668-1010
Tel.: (506) 444-6140
Fax: (506) 444-6172
Toll-free Info-fax: 1-800-401-3201
Info-fax: (506) 444-6169
Toll-free TTY: 1-800-887-6550
TTY: (506) 444-6166
E-mail: cbscnb@cbsc.ic.gc.ca

Web site: <http://www.cbsc.org/nb>

Prince Edward Island

Canada/Prince Edward Island Business
Service Centre
75 Fitzroy Street, P.O. Box 40
Charlottetown PE C1A 7K2

Toll-free: 1-800-668-1010
Tel.: (902) 368-0771
Fax: (902) 566-7377
Toll-free Info-fax: 1-800-401-3201
Info-fax: (902) 368-0776
TTY: (902) 368-0724
E-mail: pei@cbsc.ic.gc.ca

Web site: <http://www.cbsc.org/pe>

Newfoundland

Canada/Newfoundland and Labrador
Business Service Centre
90 O'Leary Avenue
P.O. Box 8687
St. John's NF A1B 3T1

Toll-free: 1-800-668-1010
Tel.: (709) 772-6022
Fax: (709) 772-6090
Toll-free Info-fax: 1-888-772-6030
Info-fax: (709) 772-6030
E-mail: st.johns@cbsc.ic.gc.ca
Web site: <http://www.cbsc.org/nf>

Quebec

Info entrepreneurs
Suite 12500, Plaza Level
5 Place Ville Marie
Montréal QC H3B 4Y2

Toll-free: 1-800-322-INFO
(1-800-322-4636)
Tel.: (514) 496-INFO
(514) 496-4636
Fax: (514) 496-5934
Toll-free Info-fax: 1-800-322-4010
Info-fax: (514) 496-4010
E-mail: infoentrepreneurs@cbsc.ic.gc.ca
Web site: <http://infoentrepreneurs.org>

Ontario

Canada-Ontario Business
Service Centre
Toronto ON M5C 2W7

Toll-free: 1-800-567-2345
Tel.: (416) 954-INFO
(416) 954-4636
Fax: (416) 954-8597
Toll-free Info-fax: 1-800-240-4192
Info-fax: (416) 954-8555
E-mail: info@cobsc.org
Web site: <http://www.cbsc.org/ontario>

Manitoba

Canada/Manitoba Business
Service Centre
250 – 240 Graham Avenue
P.O. Box 2609
Winnipeg MB R3C 4B3

Toll-free: 1-800-665-2019
Tel.: (204) 984-2272
Fax: (204) 983-3852
Toll-free Info-fax: 1-800-665-9386
Info-fax: (204) 984-5527
Toll-free TTY: 1-800-457-8466
E-mail: manitoba@cbsc.ic.gc.ca
Web site:
<http://www.cbsc.org/manitoba>

Saskatchewan

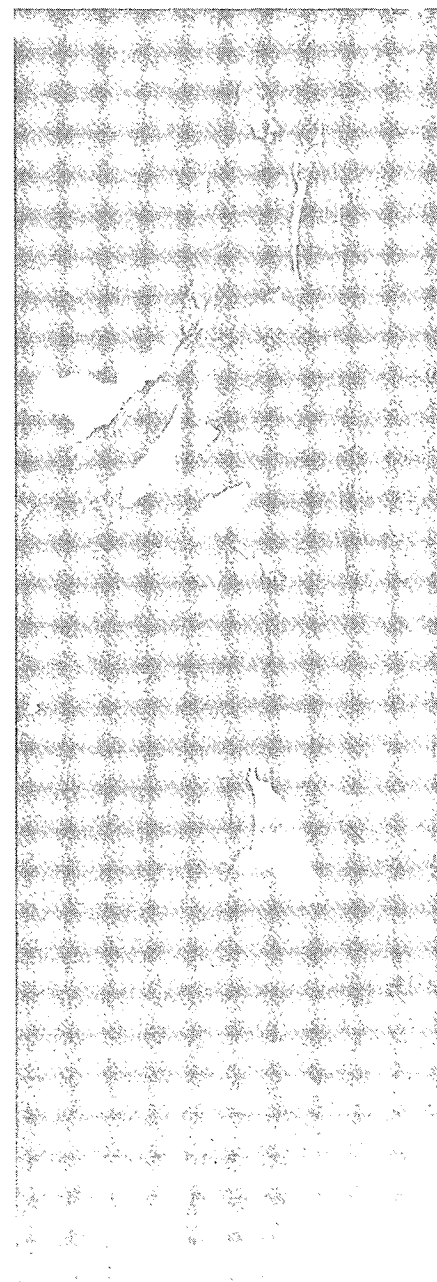
Canada/Saskatchewan Business
Service Centre
122 3rd Avenue North
Saskatoon SK S7K 2H6

Toll-free: 1-800-667-4374
Tel.: (306) 956-2323
Fax: (306) 956-2328
Toll-free Info-fax: 1-800-667-9433
Info-fax: (306) 956-2310
E-mail: saskatooncbsc@cbsc.ic.gc.ca
Web site: <http://www.cbsc.org/sask>

Alberta

The Business Link
Business Service Centre
Suite 100
10237 – 104 Street NW
Edmonton AB T5J 1B1

Toll-free: 1-800-272-9675
Tel.: (780) 422-7722
Fax: (780) 422-0055
Toll-free Info-fax: 1-800-563-9926
Info-fax: (780) 427-7971
E-mail: buslink@cbsc.ic.gc.ca
Web site: <http://www.cbsc.org/alberta>



British Columbia

Canada/British Columbia Business
Service Centre
601 West Cordova Street
Vancouver BC V6B 1G1

Toll-free: 1-800-667-2272
Tel.: (604) 775-5525
Fax: (604) 775-5520
Toll-free Info-fax: 1-800-667-2272
Info-fax: (604) 775-5515
E-mail: olson.dave@cbisc.gc.ca
Web site: <http://www.sb.gov.bc.ca>

Northwest Territories

Canada/Northwest Territories Business
Service Centre
8th Floor
Scotia Centre
P.O. Box 1320
Yellowknife NT X1A 2L9

Toll-free: 1-800-661-0599
Tel.: (867) 873-7958
Fax: (867) 873-0101
Toll-free Info-fax: 1-800-661-0825
Info-fax: (867) 873-0575
E-mail: yel@cbisc.gc.ca
Web site: <http://www.cbisc.org/nwt>

Yukon Territory

Canada/Yukon Business
Service Centre
201 – 208 Main Street
Whitehorse YT Y1A 2A9

Toll-free: 1-800-661-0543
Tel.: (867) 633-6257
Fax: (867) 667-2001
Toll-free Info-fax: 1-800-841-4320
Info-fax: (867) 633-2533
E-mail: perry.debbie@cbisc.gc.ca
Web site: <http://www.cbisc.org/yukon>

Environment Canada

Toll-free: 1-800-668-6767
Tel.: (819) 997-2800
Fax: (819) 953-2225
E-mail: enviroinfo@ec.gc.ca
Web site: <http://www.ec.gc.ca>

Atlantic Region

Environment Canada
Atlantic Region
15th Floor
45 Alderney Drive
Dartmouth NS B2Y 2N6

Tel.: (902) 426-4926
Fax: (902) 426-9158

Quebec Region

Environment Canada
Quebec Region
100 Alexis-Nihon Boulevard
Saint-Laurent QC H4M 2N8

Tel.: (514) 283-4152

Ontario Region

Environment Canada
Ontario Region
4905 Dufferin Street
Downsview ON M3H 5T4

Tel.: (416) 739-4757
Fax: (416) 739-4603

Prairies and Northern Region

Environment Canada
Prairies and Northern Region
Room 200, Twin Atria
4999 – 98 Avenue
Edmonton AB T6B 2X3

Tel.: (780) 951-8846

Pacific and Yukon Region

Environment Canada
Pacific and Yukon Region
700 – 1200 West 73rd Avenue
Vancouver BC V6P 6H9

Tel.: (604) 664-9033

AEP National Headquarters

Environment Canada
4905 Dufferin Street
Downsview ON M3H 5T4

Tel.: (416) 739-4580

Fax: (416) 739-4967

International Trade Centres

Nova Scotia

International Trade Centre
Industry Canada
1801 Hollis Street
Halifax NS B3J 2V9

Tel.: (902) 426-7540

Fax: (902) 426-5218

New Brunswick

International Trade Centre
Industry Canada
Unit 103
1045 Main Street
Moncton NB E1C 1H1

Tel.: (506) 851-6452

Fax: (506) 851-6429

Prince Edward Island

International Trade Centre
Industry Canada
75 Fitzroy Street
Charlottetown PE C1A 7M8

Tel.: (902) 566-7382

Fax: (902) 566-7450

Newfoundland

International Trade Centre
Industry Canada
10th Floor
John Cabot Building
Phase II, 10 Barter's Hill
St. John's NF A1B 3R9

Tel.: (709) 772-5511

Fax: (709) 772-5093

Quebec

International Trade Centre
Industry Canada
7th Floor
5 Place Ville Marie
Montréal QC H3B 2G2

Tel.: (514) 283-6328

Fax: (514) 283-8794

Ontario

International Trade Centre
Industry Canada
4th Floor
151 Yonge Street
Toronto ON M5C 2W7

Tel.: (416) 973-5053

Fax: (416) 973-8161

Manitoba

International Trade Centre
Industry Canada
4th Floor
400 St. Mary Avenue
Winnipeg MB R3C 4K5

Tel.: (204) 983-5851

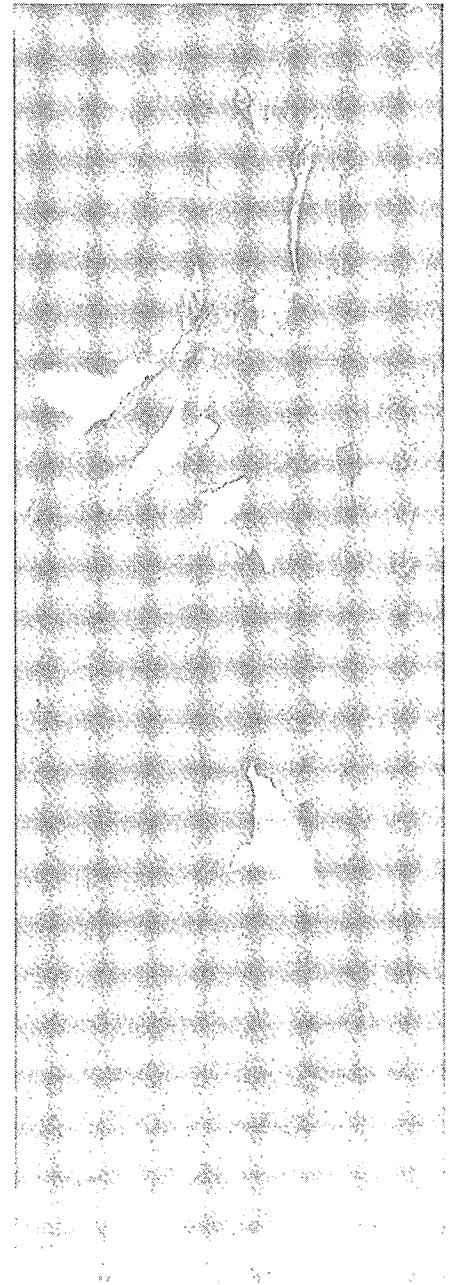
Fax: (204) 983-3182

Saskatchewan

International Trade Centre
Industry Canada
7th Floor
Princeton Tower
123 2nd Avenue South
Saskatoon SK S7K 7E6

Tel.: (306) 975-5315

Fax: (306) 975-5334



International Trade Centre
Industry Canada
320 – 1801 Hamilton Street
Regina SK S4P 3N8

Tel.: (306) 780-6325
Fax: (306) 780-8797

Alberta

(also responsible for the Northwest
Territories and Nunavut)

International Trade Centre
Industry Canada
Suite 725
Canada Place
9700 Jasper Avenue
Edmonton AB T5J 4C3

Tel.: (780) 495-2944
Fax: (780) 495-4507

International Trade Centre
Industry Canada
300 – 639 5th Avenue S.W.
Calgary AB T2P 0M9

Tel.: (403) 292-4575
Fax: (403) 292-4578

British Columbia

(also responsible for the Yukon Territory)

International Trade Centre
Industry Canada
Suite 2000
300 West Georgia Street
Vancouver BC V6B 6E1

Tel.: (604) 666-0434
Fax: (604) 666-0954

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

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

ACOA – Nova Scotia

Suite 600
1801 Hollis Street
P.O. Box 2284, Station M
Halifax NS B3J 3C8

Toll-free: 1-800-565-1228
Tel.: (902) 426-6743
Fax: (902) 426-2054

ACOA – New Brunswick

3rd Floor
Barker House
570 Queen Street
P.O. Box 578
Fredericton NB E3B 5A6

Toll-free: 1-800-561-4030
Tel.: (506) 452-3184
Fax: (506) 452-3285

Enterprise Cape Breton Corporation
4th Floor
Commerce Tower
15 Dorchester Street
P.O. Box 1750
Sydney NS B1P 6T7

Toll-free: 1-800-705-3926
Tel.: (902) 564-3600
Fax: (902) 564-3825

ACOA – Prince Edward Island

3rd Floor
Royal Bank Building
100 Sydney Street
P.O. Box 40
Charlottetown PE C1A 7K2

Toll-free: 1-800-871-2596
Tel.: (902) 566-7492
Fax: (902) 566-7098

ACOA – Newfoundland

11th Floor
John Cabot Building
10 Barter's Hill
P.O. Box 1060, Station C
St. John's NF A1C 5M5

Toll-free: 1-800-668-1010
Tel.: (709) 772-2751
Fax: (709) 772-2712

**Federal Economic
Development Initiative in
Northern Ontario (FedNor)**

FedNor – Sault Ste. Marie

Suite 600
6th Floor
Roberta Bondar Place
70 Foster Drive
Sault Ste. Marie ON P6A 6V4

Toll-free: 1-877-333-6673
Tel.: (705) 941-2014
Fax: (705) 941-2085

FedNor – Sudbury

Suite 307
19 Lisgar Street
Sudbury ON P3E 3L4

Toll-free: 1-877-333-6673
Tel.: (705) 671-0711
Fax: (705) 671-0717

FedNor – Thunder Bay

1st Floor
33 Court Street S.
Thunder Bay ON P7B 2W6

Toll-free: 1-877-333-6673
Tel.: (807) 766-1800
Fax: (807) 346-8474

**Canada Economic
Development for Quebec
Regions**

Head Office

Suite 3800
Tour de la Bourse
800 Victoria Square
P.O. Box 247
Montréal QC H4Z 1E8

Toll-free: 1-800-322-4636
Tel.: (514) 496-4636
Fax: (514) 496-5934

Web site: <http://www.dec-ced.gc.ca>

Policy and Advocacy

Phase II
Place du Portage
165 Hôtel-de-Ville Street
P.O. Box 1110, Station B
Hull QC J8X 3X5

Tel.: (819) 997-3474

Web site: <http://www.dec-ced.gc.ca>

Abitibi-Témiscamingue

906 5th Avenue
Val-d'Or QC J9P 1B9

Toll-free: 1-800-567-6451
Tel.: (819) 825-5260

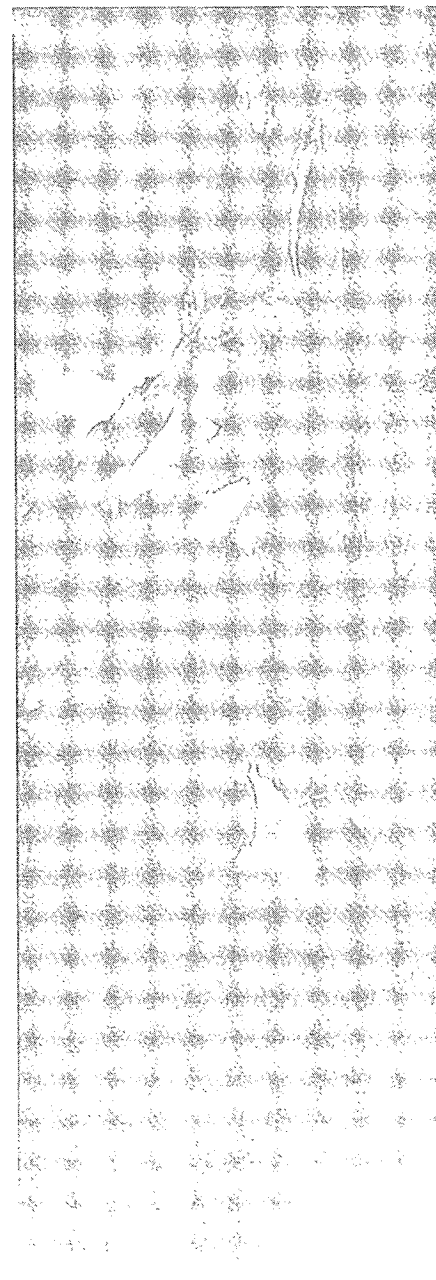
Web site: <http://www.dec-ced.gc.ca>

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

Suite 310
Édifce Trust Général du Canada
2 St-Germain Street East
Rimouski QC G5L 8T7

Toll-free: 1-800-463-9073
Tel.: (418) 722-3282

Web site: <http://www.dec-ced.gc.ca>



Centre du Québec

Suite 502
Place du Centre
150 Marchand Street
Drummondville QC J2C 4N1

Toll-free: 1-800-567-1418
Tel.: (819) 478-4664

Web site: <http://www.dec-ced.gc.ca>

Côte-Nord

Suite 202B
701 Laure Boulevard
P.O. Box 698
Sept-Îles QC G4R 4K9

Toll-free: 1-800-463-1707
Tel.: (418) 968-3426

Web site: <http://www.dec-ced.gc.ca>

Estrie

Suite 240
Place Andrew Paton
65 Belvédère Street North
Sherbrooke QC J1H 4A7

Toll-free: 1-800-567-6084
Tel.: (819) 564-5904

Web site: <http://www.dec-ced.gc.ca>

Île-de-Montréal

Suite 3800
Tour de la Bourse
800 Victoria Square
P.O. Box 247
Montréal QC H4Z 1E8

Tel.: (514) 283-2500

Web site: <http://www.dec-ced.gc.ca>

Laval, Laurentides, Lanaudière

Suite 204
Tour Triomphe II
2540 Daniel-Johnson Boulevard
Laval QC H7T 2S3

Toll-free: 1-800-430-6844
Tel.: (450) 973-6844

Web site: <http://www.dec-ced.gc.ca>

Mauricie

Suite 413
Immeuble Bourg du Fleuve
25 des Forges Street
Trois-Rivières QC G9A 2G4

Toll-free: 1-800-567-8637
Tel.: (819) 371-5182

Web site: <http://www.dec-ced.gc.ca>

Montérégie

Suite 411
Complexe Saint-Charles
1111 Saint-Charles Street West
Longueuil QC J4K 5G4

Toll-free: 1-800-284-0335
Tel.: (450) 928-4088

Web site: <http://www.dec-ced.gc.ca>

Nord-du-Québec

Suite 3800
Tour de la Bourse
800 Victoria Square
P.O. Box 247
Montréal QC H4Z 1E8

Toll-free: 1-800-561-0633
Tel.: (514) 496-7609

Web site: <http://www.dec-ced.gc.ca>

Outaouais

Suite 202
259 Saint-Joseph Boulevard
Hull QC J8Y 6T1

Toll-free: 1-800-561-4353
Tel.: (819) 994-7442

Web site: <http://www.dec-ced.gc.ca>

Québec, Chaudière-Appalaches

2nd Floor
Edifice John-Munn
112 Dalhousie Street
Québec QC G1K 4C1

Toll-free: 1-800-463-5204
Tel.: (418) 648-4826

Web site: <http://www.dec-ced.gc.ca>

Saguenay–Lac-Saint-Jean

Suite 203
170 Saint-Joseph Street South
Alma QC G8B 3E8

Toll-free: 1-800-463-9808
Tel.: (418) 668-3084

Web site: <http://www.dec-ced.gc.ca>

Western Economic Diversification Canada

Head Office/Alberta

Suite 1500
Canada Place
9700 Jasper Avenue
Edmonton AB T5J 4H7

Toll-free 1-888-338-WEST
(1-888-338-9378)
Tel.: (403) 495-4164
Fax: (403) 495-4557

Manitoba

Suite 712
The Cargill Building
240 Graham Avenue
P.O. Box 777
Winnipeg MB R3C 2L4

Tel.: (204) 983-4472
Fax: (204) 983-4694

Saskatchewan

Suite 601
S.J. Cohen Building
119 4th Avenue South
P.O. Box 2025
Saskatoon SK S7K 3S7

Toll-free: 1-800-338-WEST
(1-800-338-9378)
Tel.: (306) 975-4373
Fax: (306) 975-5484

British Columbia

Suite 700
Price Waterhouse Building
601 West Hastings Street
Vancouver BC V6B 5G9

Toll-free: 1-800-338-WEST
(1-800-338-9378)
Tel.: (604) 666-6256
Fax: (604) 666-2353

Ottawa

8th Floor
Centennial Towers
200 Kent Street
P.O. Box 2128, Station D
Ottawa ON K1P 5W3

Tel.: (613) 952-9378
Fax: (613) 952-9384

First Nation Forestry Program

Yukon Territory

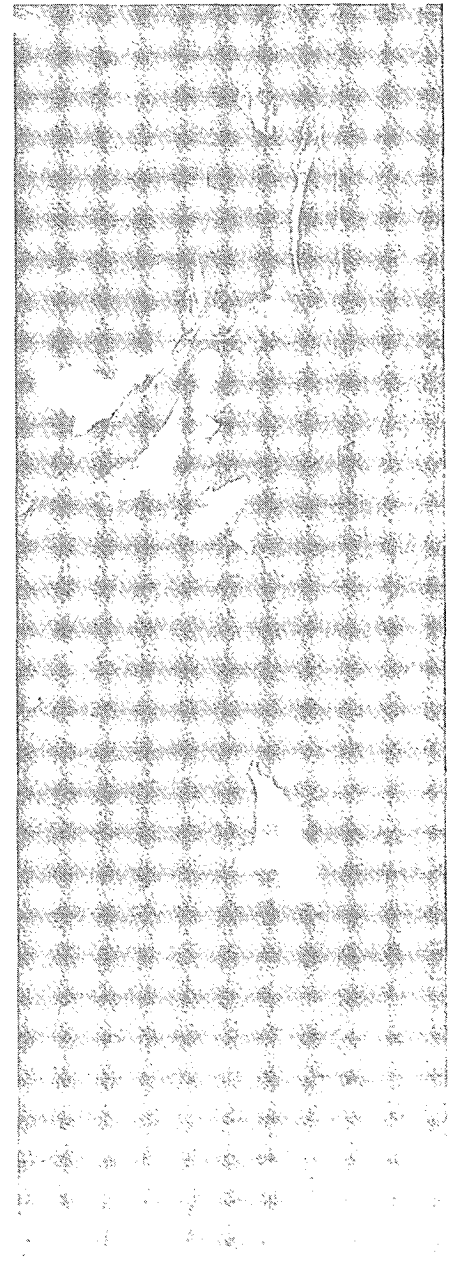
Forest Resources
Indian and Northern Affairs Canada
345 – 300 Main Street
Whitehorse YT Y1A 2B5

Tel.: (867) 667-3306
Fax: (867) 667-3138

British Columbia

Canadian Forest Service
Natural Resources Canada
506 West Burnside Road
Victoria BC V8Z 1M5

Tel.: (250) 363-6014
Fax: (250) 363-0775



***Alberta–Manitoba–
Northwest Territories***

Northern Forestry Centre
Canadian Forest Service
Natural Resources Canada
5320 122nd Street
Edmonton AB T6H 3S5
Tel.: (780) 435-7270 or
(780) 435-7275
Fax: (780) 435-7356

Saskatchewan

Canadian Forest Service
Natural Resources Canada
Room 250
1288 Central Avenue
Prince Albert SK S6V 4V8
Tel.: (306) 953-8546
Fax: (306) 953-8649

Ontario

Canadian Forest Service
Natural Resources Canada
1219 Queen Street East
Sault Ste. Marie ON P6A 5M7
Tel.: (705) 949-9461
Fax: (705) 759-5712

Quebec

Canadian Forest Service
Natural Resources Canada
1055 rue du PEPS
P.O. Box 3800
Sainte-Foy QC G1V 4C7
Tel.: (418) 648-7134 or
(418) 648-7133
Fax: (418) 648-2529

New Brunswick

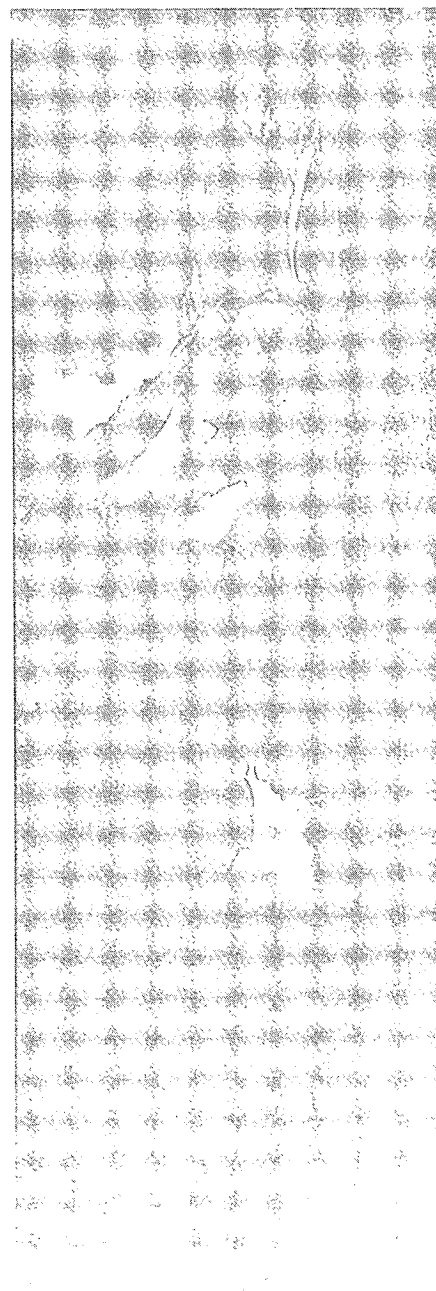
Canadian Forest Service
Natural Resources Canada
P.O. Box 4000
Fredericton NB E3B 5P7
Tel.: (506) 452-3638
Fax: (506) 452-2495

***Prince Edward Island–
Nova Scotia–Newfoundland***

Canadian Forest Service
Natural Resources Canada
430 Marney Road
Hilden NS B0N 1C0
Tel.: (902) 893-0099
Fax: (902) 893-4468

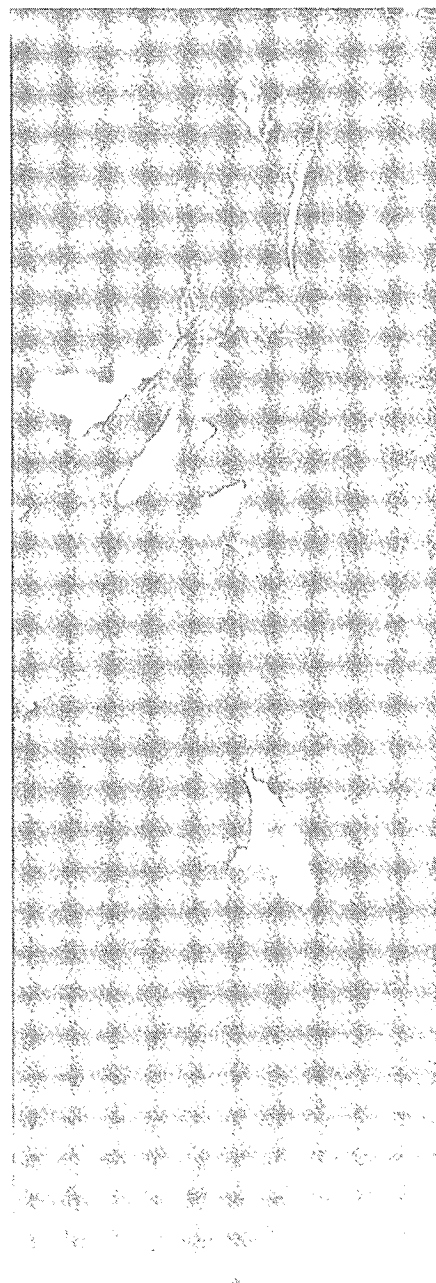
Internet Addresses

Aboriginal Business Canada	http://abc.gc.ca
Aboriginal Workforce Participation Initiative	http://www.inac.gc.ca
Agri-Food Trade Service	http://ats.agr.ca
Atlantic Canada Opportunities Agency	http://www.acoa.ca
Atmospheric Environment Service (AES)	http://www1.tor.ec.gc.ca
Automated Customs Information Service	http://www.ccr-a-adrc.gc.ca
Business Development Bank of Canada	http://www.bdc.ca
Businesswomen in Trade	http://www.infoexport.gc.ca/businesswomen/menu-e.asp
Campus WorkLink	http://campusworklink.com
Canada Business Service Centres	http://www.cbsc.org
Canada Council for the Arts	http://www.canadacouncil.ca
Canada Customs and Revenue Agency	http://www.ccr-a-adrc.gc.ca
Canada Economic Development for Quebec Regions	http://www.dec-ced.gc.ca
Canada Jobs Fund	http://www.hrdc-drhc.gc.ca
Canada Map Office	http://www.geocan.nrcan.gc.ca/cti-cit
Canada Mortgage and Housing Corporation	http://www.cmhc-schl.gc.ca
<i>Canada Small Business Financing Act</i>	http://strategis.gc.ca/CSBFA
Canada's Digital Collections	http://collections.ic.gc.ca
<i>CanadExport</i>	http://www.dfait-maeci.gc.ca/english/news/newsletr/canex
Canadian Business Environmental Performance Office	http://VirtualOffice.ic.gc.ca/bepo
Canadian Commercial Corporation	http://www.ccc.ca
Canadian Company Capabilities	http://strategis.gc.ca
Canadian Environmental Technology Advancement Centres	http://www.ec.gc.ca/etad/index_e.html
Canadian Intellectual Property Office	http://cipo.gc.ca
Canadian International Development Agency	http://www.acdi-cida.gc.ca
Canadian Pollution Prevention Information Clearinghouse	http://www3.ec.gc.ca/cppic
Canadian Technology Network	http://ctn.nrc.ca
Canadian Television Fund (CTF)	http://www.CanadianTelevisionFund.ca



Canadian Tourism Commission	http://www.canadatourism.com
CANMET Energy Technology Centre	http://www.nrcan.gc.ca/es/etb/cetc/cetchome.htm
Climate Change Action Fund	http://www.climatechange.gc.ca
Commercial Development Program	http://www.inac.gc.ca
Communications Research Centre	http://www.crc.ca
Communications Research Centre Innovation Centre	http://www.crc.ca/innovation/innov-e.html
Community Access Program	http://cap.ic.gc.ca
Community Economic Development Program	http://www.inac.gc.ca
Community Futures Development Corporations	http://strategis.gc.ca
Competition Bureau	http://competition.ic.gc.ca
Computers for Schools	http://www.schoolnet.ca/cfs-ope
Connecting Canadians	http://www.connect.gc.ca
Contact! The Canadian Management Network	http://strategis.gc.ca/contact
Contracts Canada	http://www.contractscanada.gc.ca
Co-operative Business Model	http://www.agr.ca/policy/coop/accueil.html
Corporate EFILE	http://www.ccr-aadrc.gc.ca/t2return
Corporations Directorate	http://strategis.gc.ca/corporations
Department of Foreign Affairs and International Trade	http://www.dfait-maeci.gc.ca
Electronic Commerce	http://strategis.gc.ca/ecom
<i>Employer Link</i>	http://www.youth.gc.ca
Employment Insurance	http://www.hrdc-drhc.gc.ca/ei/common/home.shtml
Environment Canada	http://www.ec.gc.ca
<i>Export Alert!</i>	http://www.scc.ca
Export Development Corporation	http://www.edc.ca
Export and Import Controls Bureau	http://www.infoexport.gc.ca
ExportSource	http://exportsource.gc.ca
Farm Credit Corporation	http://www.fcc-sca.ca
Federal Economic Development Initiative in Northern Ontario	http://fednor.ic.gc.ca
Federal Government Properties for Sale	http://www.pwgsc.gc.ca/govland
Federal-Provincial-Territorial Regional Partnerships Program	http://www.inac.gc.ca

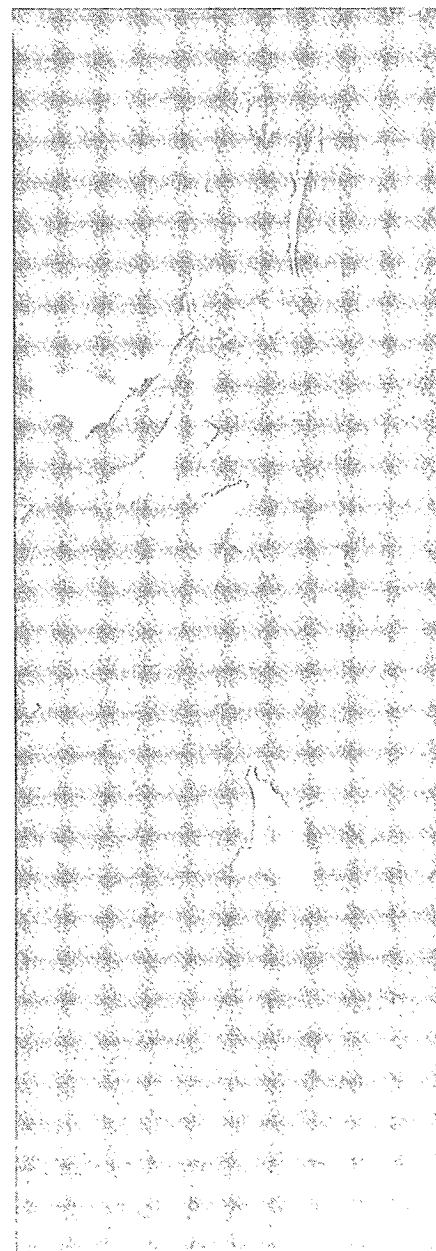
First Jobs in Science and Technology	http://www.wd.gc.ca
First Nation Forestry Program	http://www.fnfp.gc.ca
First Nations and Inuit Youth Business Program	http://www.inac.gc.ca/youth/index.html
Fisheries and Oceans Canada	http://www.dfo-mpo.gc.ca
Forum for International Trade Training	http://www.fitt.ca
Goods and Services Tax/Harmonized Sales Tax	http://www.ccr-aadrc.gc.ca/gsthst-edi/
Government Electronic Tendering Service	http://www.merx.cebra.com
Government of Canada	http://canada.gc.ca
The Green Lane	http://www.ec.gc.ca
Human Resources Development Canada	http://www.hrdc-drhc.gc.ca
IDEA-SME Program	http://www.dec-ced.gc.ca
Indian and Northern Affairs Canada	http://www.inac.gc.ca
Industrial Cooperation Program (CIDA-INC)	http://www.acdi-cida.gc.ca/inc
Industrial Research Assistance Program	http://www.nrc.ca/irap
Industry Energy Research and Development Program (IERD)	http://www.nrcan.gc.ca/es
InfoExport	http://www.infoexport.gc.ca
Interactive Business Planner	http://www.cbsc.org/ibp
International Business Opportunities Centre	http://www.iboc.gc.ca
International Trade Personnel Program	http://www.wd.gc.ca
Labour Program, Human Resources Development Canada	http://labour-travail.hrdc-drhc.gc.ca
Market Research Centre	http://www.infoexport.gc.ca
Measurement Canada	http://mc.ic.gc.ca
MERX	http://www.merx.cebra.com
National Air Photo Library	http://www.geocan.nrcan.gc.ca/napl-pna
Natural Resources Canada	http://www.nrcan.gc.ca
New Exporters to Border States (NEBS/NEBS PLUS)	http://www.dfait-maeci.gc.ca
New Exporters to Overseas (NEXOS)	http://www.dfait-maeci.gc.ca
New Exporters Training and Consulting Program (NEXPRO®)	http://www.bdc.ca
Office of the Superintendent of Bankruptcy	http://strategis.gc.ca/osb
Online Informatics Professional Services (IPS) Marketplace	http://www.pwgsc.gc.ca/sipss/ips
On-line Small Business Workshop	http://www.cbsc.org/osbw



Opportunity Fund	http://www.inac.gc.ca
Performance Plus	http://www.sme.ic.gc.ca
Procurement Strategy for Aboriginal Business	http://www.inac.gc.ca
Profit\$®	http://www.bdc.ca
Public Works and Government Services Canada	http://w3.pwgsc.gc.ca
Record of Employment Form	http://www.hrhc-drhc.gc.ca/ei/common/home.shtml
Renaissance Eastern Europe Program	http://www.acdi-cida.gc.ca
Resource Access Negotiations Program	http://www.inac.gc.ca
Resource Acquisition Initiative	http://www.inac.gc.ca
SchoolNet Multimedia Learnware and Public Access Applications Program	http://www.schoolnet.ca/funds
Scientific Research and Experimental Development	http://www.ccra-adrc.gc.ca/sred
<i>Small Business Quarterly</i>	http://strategis.gc.ca/SMEquarterly
Smart Communities Program	http://smartcommunities.ic.gc.ca
Sources of Financing	http://strategis.gc.ca/sources
<i>Special Import Measures Act</i>	http://www.ccra-adrc.gc.ca/sima
Spectrum Management Program	http://strategis.gc.ca/spectrum
Standards Council of Canada	http://www.scc.ca
Statistics Canada	http://www.statcan.ca
Steps to Growth Capital	http://strategis.gc.ca/growth
<i>Strategis</i>	http://strategis.gc.ca
<i>Strategis</i> Headlines	http://strategis.gc.ca/headlines
<i>Strategis</i> What's new	http://strategis.gc.ca/new
Student Connection Program	http://www.scp-ebb.com
Take a World View...Export Your Services	http://strategis.gc.ca/twv
Team Canada Inc	http://exportsource.gc.ca
Technology, Innovation and Licensing	http://strategis.gc.ca
Technology Partnerships Canada	http://tpc.ic.gc.ca
Trade Commissioner Service Abroad	http://www.infoexport.gc.ca
VolNet	http://www.volnet.org
Western Economic Diversification Canada	http://www.wd.gc.ca
WIN Exports	http://www.dfait-maeci.gc.ca
<i>Your Guide to Government of Canada Services and Support for Small Business</i>	http://strategis.gc.ca/smeguide
Youth Internship Canada	http://www.youth.gc.ca

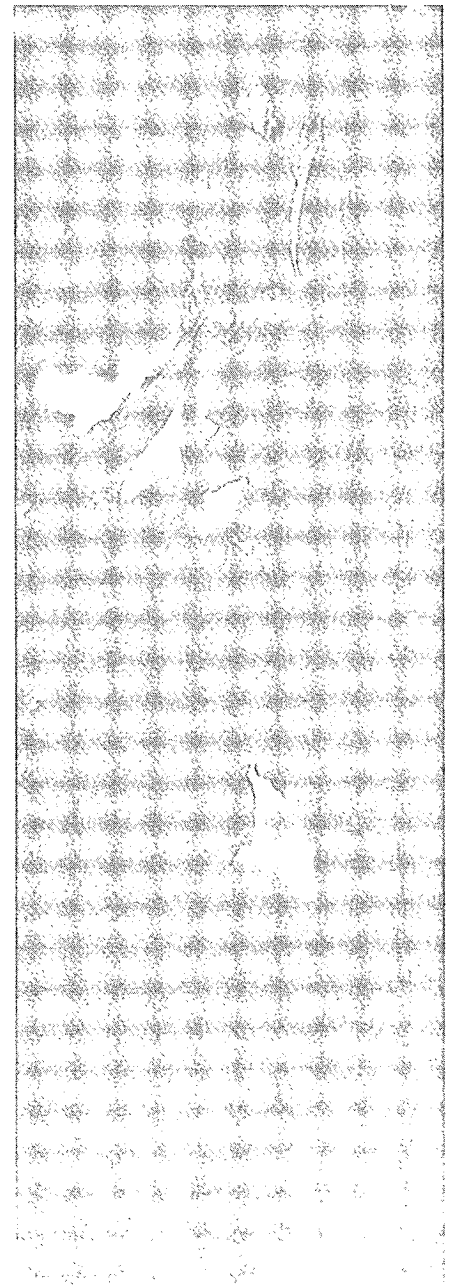
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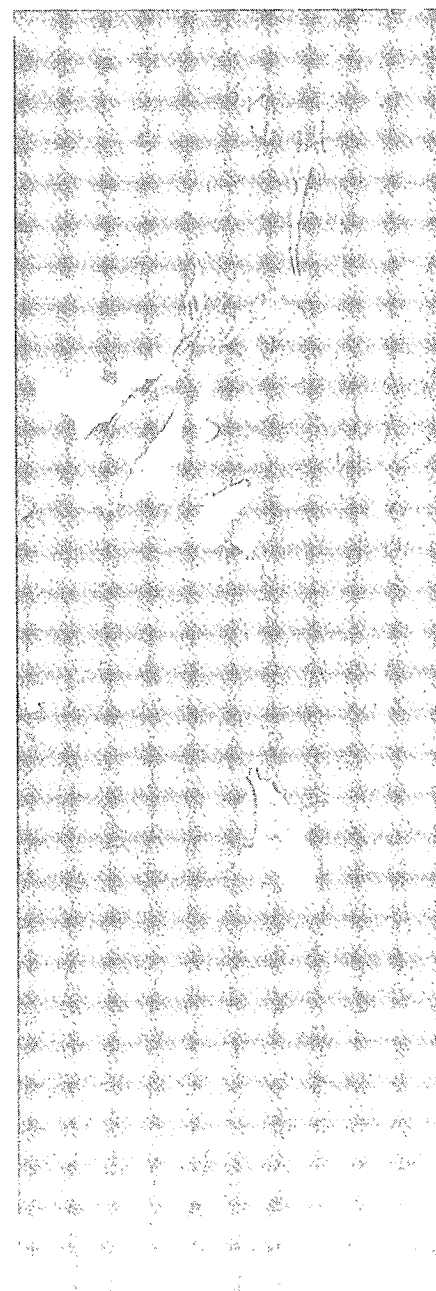
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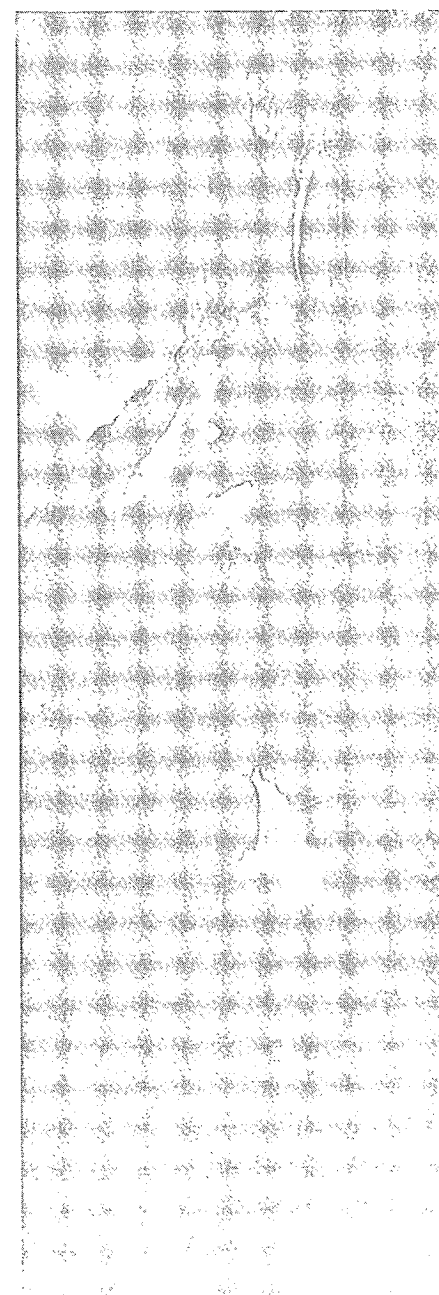
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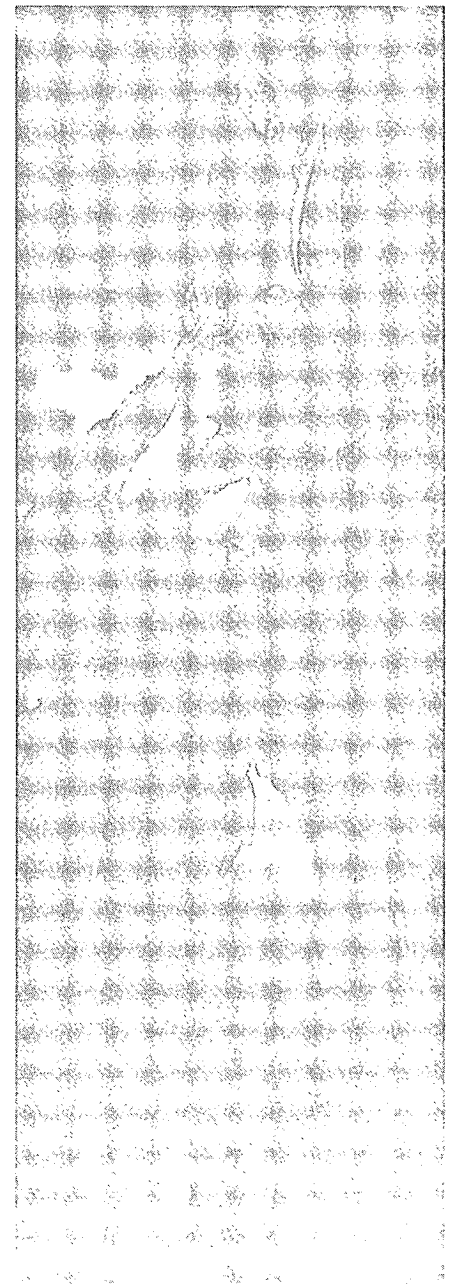
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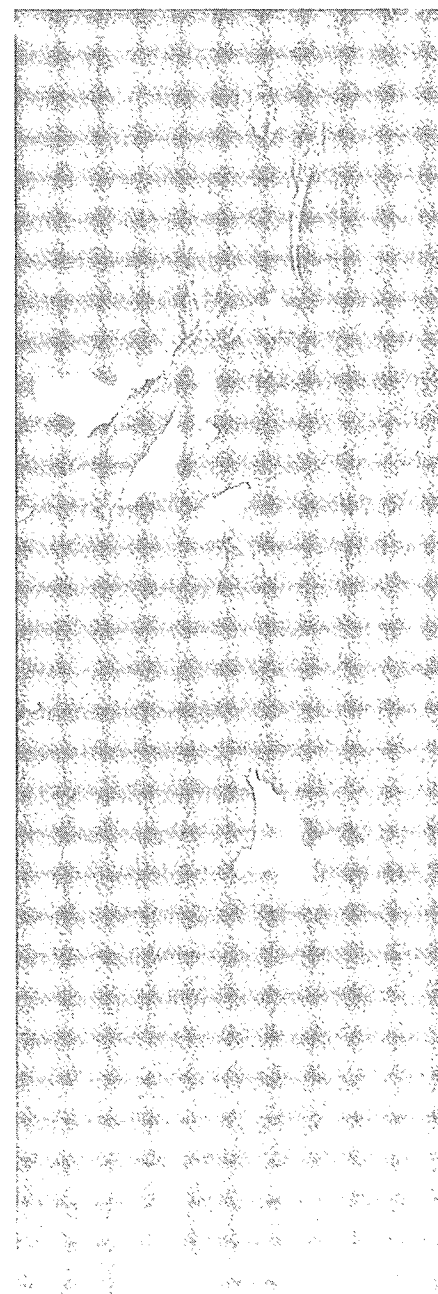
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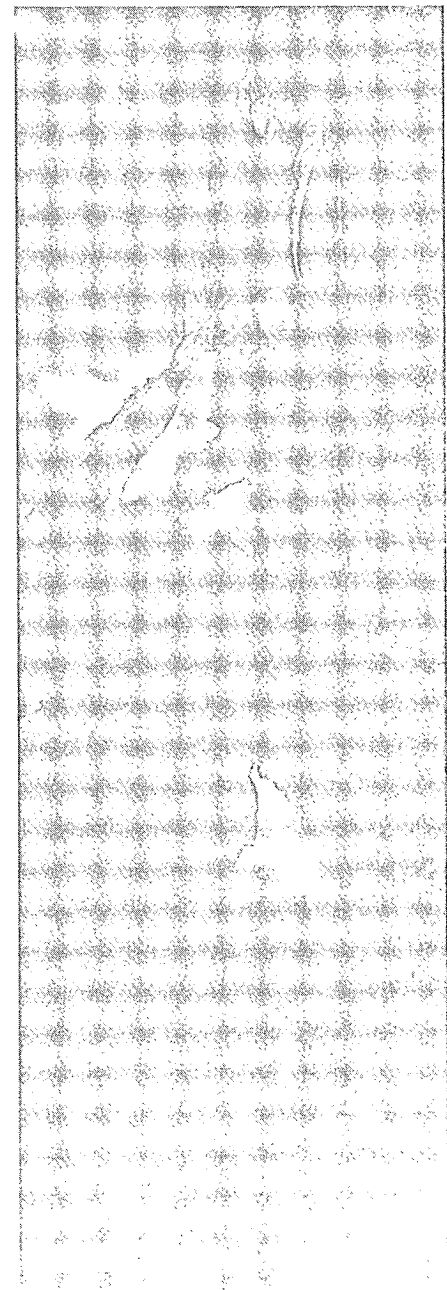
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