

**BUSINESS DEVELOPMENT BANK OF CANADA (“BDC”)
and BDC CAPITAL INC. (“BDC Capital”)**

ANNUAL REPORT on the ACCESS TO INFORMATION ACT

Reporting period: April 1, 2015 to March 31, 2016

1. Purpose of the Law

The purpose of the Access to Information Act (the “Act”) is to extend the present laws of Canada to provide a right of access to information in records under the control of a government institution in accordance with the principles that government information should be available to the public, that necessary exceptions to the right of access should be limited and specific and that decisions on the disclosure of government information should be reviewed independently of government.

2. Preparation and submission

This report is prepared and tabled in Parliament in accordance with section 72 of the *Act*.

3. Mandate

BDC’s mandate, as set out in the *Business Development Bank of Canada Act*, is to support Canadian entrepreneurs by providing financial, consulting and venture capital services. BDC’s investments may be held in the name of BDC Capital, a wholly-owned subsidiary of BDC. All administration of such investments is performed by BDC employees, using BDC resources and facilities. All relevant records relating to BDC Capital are under the control of BDC.

4. Organization of Access to Information activities, policies and procedures

Procedures are in place for directing formal access requests to the Access to Information Coordinator who ensures that they are processed in accordance with the provisions of the *Act*. The Coordinator is normally occupied part-time at BDC’s Montreal Head Office in carrying out her responsibilities pursuant to the *Act*, although she is available at all times together with other administrative support, to process requests as the volume of activity may warrant. Delegated by the President & CEO, the Director, Corporate Compliance (who is the Coordinator), the Assistant Vice President, Legal Affairs, the Counsel and Assistant Corporate Secretary and the Senior Vice President, Legal Affairs and Corporate Secretary are currently exercising the powers, duties and functions under the *Act* and report to BDC’s President & CEO on access to information matters.

BDC receives requests from various sources and for all types of information throughout the year. BDC’s approach in determining whether to deal with such requests informally or whether to require the requestor to make a formal request under the *Act* depends on the complexity of the investigation and whether any exemptions apply. Decisions on waiving application and processing fees permitted under the *Act* are made on a case-by-case basis.

5. Delegation

A copy of the Delegation Order is attached.

6. Statistical Report

As outlined in the attached statistical report, BDC received three new formal requests in this reporting period. In relation to the three formal requests that were completed, the relevant records were partially disclosed in one instance and no relevant records were found in another instance. In the case of the third request, we neither confirmed nor denied the existence of records. In addition, there were thirteen formal consultations received from other departments and agencies concerning requests they treated in which some BDC-related records were involved. Twelve consultations were completed during the reporting period and one consultation was carried over to the next reporting period.

It should be noted that the number of requests remains constant throughout the years while number of pages processed varies greatly depending on the subject matter. Exemptions applied by BDC are mainly limited to sections 18, 19, 20, 21(1) and 23 of the Act and no exclusions were claimed. All formal requests and consultations were completed in the prescribed timeframe.

The percentage breakdown for the source of the formal requests received during this reporting period is as follows:

Media: 67%
Business: 0%
Public: 33%

7. Training

During the reporting period, 3 training activities were performed and took the form of information sessions provided to members of different business units for a total of 37 participants.

8. Policies, Guidelines and Procedures

During the reporting period, BDC did not implement any new or revised access to information policies, guidelines or procedures.

9. Complaints and Investigations

One complaint was received this year and no investigation was concluded during the reporting period. One complaint reported last fiscal year was discontinued. Two complaints, filed in 2011-2012, in relation to two requests in which BDC claimed exemptions for records it considered to have proprietary and strategic value are still active and are assigned to an investigator. The new complaint, received this fiscal year, has not yet been assigned to an investigator by the Information Commissioner.

10. Monitoring of the time to process access to information requests

As BDC does not receive a large number of Access to Information requests, no formal monitoring of time is conducted.

Delegation Order - *Access to Information Act* and *Access to Information Regulations*

The President and Chief Executive Officer of the Business Development Bank of Canada (the "BDC", pursuant to section 73 of the *Access to Information Act* (the "Act") as the head of a government institution for the purpose of the Act, hereby:

- i. designates the BDC Director, Corporate Compliance as BDC's Access to Information Coordinator;
- ii. delegates the persons holding the positions set out in schedule A hereto, to exercise the powers, duties and functions, under the provisions of the Act and related regulations as set out in schedule A in relation to BDC.

These designation and delegation replace all previous delegation orders.

Dated, at the City of Montreal, this _____ day of _____ 20____.

En vertu de l'article 73 de la *Loi sur l'accès à l'information* (la « Loi »), le Président et Chef de la direction de la Banque de Développement du Canada (la « BDC ») à titre de responsable d'une institution fédérale selon la Loi :

- i. désigne la Directrice, Conformité de l'entreprise, à titre de Coordonnateur de l'accès à l'information pour la BDC (le « Coordonnateur ») ;
- ii. délègue aux titulaires des postes mentionnés à l'annexe A, les pouvoirs, tâches et fonctions concernant la BDC, selon les dispositions de la Loi et de ses règlements tel que décrits à l'annexe A.

Le présent document remplace et annule tout arrêté antérieur.

Daté, en la ville de Montréal, le 9 jour de Septembre 2015.



Michael Denham

President and Chief Executive Officer, Business Development Bank of Canada
Président et chef de la direction de la Banque de développement du Canada

Delegation under Privacy Act and Regulations Schedule A

Délégation en vertu de la Loi sur les renseignements personnels et ses Règlements Annexe A

Legend / Légende

DCC / DCE:	Director, Corporate Compliance / Directrice, Conformité de l'entreprise.
CACS / ASGA :	Counsel and Assistant Corporate Secretary / Avocate et Secrétaire générale adjointe.
AVP Legal / VPA Légal:	Assistant Vice-President, Legal Affairs / Vice-President adjoint, Affaires juridiques.
SVP Legal / PVP Légal:	Senior Vice President, Legal Affairs and Corporate Secretary / Première vice-présidente, Affaires juridiques et secrétaire générale.

All of the above titles include their equivalent under any future renaming of such titles.
Tous les titres des postes susmentionnés incluent leurs équivalents en vertu de nouvelles désignations.

- (*) Subject to obtain proper approvals from the BDC legal department, when required.
Sous réserve d'obtenir, si requis, les approbations des services juridiques de la BDC.

Provision / Article	Description	Positions / Postes			
		1 st / 1 ^{er}	2 ^d / 2 ^e	3 rd / 3 ^e	4 th / 4 ^e
Act / Loi					
8(2)(j)	Disclosure for research or statistical purposes Communication pour des travaux de recherche ou de statistique	DCC* DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
8(2)(m)	Disclosure in the public interest or in the interest of the individual Communication dans l'intérêt public ou de l'individu	DCC* DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
8(4)	Copies of requests under paragraph 8(2)(e) Copies des demandes faites en vertu de l'alinéa 8(2)e)	DCC* DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
8(5)	Notice of disclosure under paragraph 8(2)(m) Avis de communication en vertu de l'alinéa 8(2)m)	DCC* DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
9(1)	Record of disclosures Relevé des cas d'usage	DCC* DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
9(4)	Consistent uses Usages compatibles	DCC* DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
10	Personal information banks Fichiers de renseignements personnels	DCC* DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
14(a)	Notice when access requested Notification de l'auteur de la demande	DCC* DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
14(b)	Giving access to the record Communication du document	DCC* DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
15	Extension of time limits Prorogation du délai	DCC* DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
17(2)(b)	Language of access Version de la communication	DCC* DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
17(3)(b)	Access in an alternative format Communication sur support de substitution	DCC* DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
18(2)	Exempt banks	AVP Legal	CACS	SVP Legal	

	Fichiers inconsultables	VPA Légal	ASGA	PVP Légal	
19	Information obtained in confidence Renseignements obtenus à titre confidentiel	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal	
20	Federal-provincial affairs Affaires fédéro-provinciales	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal	
21	International affairs and defence Affaires internationales et défense	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal	
22	Law enforcement and investigations Application de la loi et enquêtes	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal	
22.3	Public Servants Disclosure Protection Act Loi sur la protection des fonctionnaires divulgateurs d'actes répréhensibles	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal	
23	Security clearances Enquêtes de sécurité	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal	
24	Individuals sentenced for an offence Individus condamnés pour une infraction	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal	
25	Safety of individuals Sécurité des individus	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal	
26	Information about another individual Renseignements concernant un autre individu	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal	
27	Solicitor-client privilege Secret professionnel des avocats	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal	
28	Medical records Dossiers médicaux	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal	
33(2)	Right to make representations Droit de présenter des observations	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal	
35(1)(b)	Notice of actions to implement recommendations of Commissioner Avis des mesures pour la mise en œuvre des recommandations du Commissaire	DCC * DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
35(4)	Access to be given to complainant Communication accordée au plaignant	DCC * DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
36(3)(b)	Notice of actions to implement recommendations of Commissioner concerning exempt banks Avis des mesures pour la mise en œuvre des recommandations du Commissaire au sujet des fichiers inconsultables	DCC * DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
51(2), 51(3)	Special rules for hearings Règles spéciales pour les auditions	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal	
72	Annual report to Parliament Rapport annuel au Parlement	DCC * DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
Regulations / Règlement					
7	Retention of personal information requested under paragraph 8(2)(e) Conservation des renseignements personnels demandés en vertu de l'alinéa 8(2)e)	DCC * DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
9	Examination of information Consultation sur place	DCC * DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
11(2), 11(4)	Notification concerning corrections Avis concernant les corrections	DCC * DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
13(1)	Disclosure of personal information relating to physical or mental health Communication des renseignements personnels concernant l'état physique ou mental	DCC * DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal
14	Examination in presence of medical practitioner or psychologist Consultation en présence d'un médecin ou d'un psychologue	DCC * DCE	AVP Legal VPA Légal	CACS ASGA	SVP Legal PVP Légal



Statistical Report on the Access to Information Act

Name of institution: Business Development Bank of Canada

Reporting period: 2015-04-01 to 2016-03-31

Part 1: Requests Under the Access to Information Act

1.1 Number of requests

	Number of Requests
Received during reporting period	3
Outstanding from previous reporting period	0
Total	3
Closed during reporting period	3
Carried over to next reporting period	0

1.2 Sources of requests

Source	Number of Requests
Media	2
Academia	0
Business (private sector)	0
Organization	0
Public	1
Decline to Identify	0
Total	3

1.3 Informal requests

Completion Time							Total
1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	
5	1	0	0	0	0	0	6

Note: All requests previously recorded as “treated informally” will now be accounted for in this section only.

Part 2: Requests Closed During the Reporting Period

2.1 Disposition and completion time

Disposition of Requests	Completion Time							Total
	1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	
All disclosed	0	0	0	0	0	0	0	0
Disclosed in part	0	0	0	0	1	0	0	1
All exempted	0	0	0	0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0
No records exist	0	1	0	0	0	0	0	1
Request transferred	0	0	0	0	0	0	0	0
Request abandoned	0	0	0	0	0	0	0	0
Neither confirmed nor denied	1	0	0	0	0	0	0	1
Total	1	1	0	0	1	0	0	3

2.2 Exemptions

Section	Number of Requests	Section	Number of Requests	Section	Number of Requests	Section	Number of Requests
13(1)(a)	0	16(2)	0	18(a)	0	20.1	0
13(1)(b)	0	16(2)(a)	0	18(b)	0	20.2	0
13(1)(c)	0	16(2)(b)	0	18(c)	0	20.4	0
13(1)(d)	0	16(2)(c)	0	18(d)	0	21(1)(a)	0
13(1)(e)	0	16(3)	0	18.1(1)(a)	0	21(1)(b)	0
14	0	16.1(1)(a)	0	18.1(1)(b)	0	21(1)(c)	0
14(a)	0	16.1(1)(b)	0	18.1(1)(c)	0	21(1)(d)	0
14(b)	0	16.1(1)(c)	0	18.1(1)(d)	0	22	0
15(1)	0	16.1(1)(d)	0	19(1)	1	22.1(1)	0
15(1) - I.A.*	0	16.2(1)	0	20(1)(a)	0	23	0
15(1) - Def.*	0	16.3	0	20(1)(b)	0	24(1)	1
15(1) - S.A.*	0	16.4(1)(a)	0	20(1)(b.1)	0	26	0
16(1)(a)(i)	0	16.4(1)(b)	0	20(1)(c)	0		
16(1)(a)(ii)	0	16.5	0	20(1)(d)	0		
16(1)(a)(iii)	0	17	0				
16(1)(b)	0						
16(1)(c)	0						
16(1)(d)	0						

* I.A.: International Affairs Def.: Defence of Canada S.A.: Subversive Activities

2.3 Exclusions

Section	Number of Requests	Section	Number of Requests	Section	Number of Requests
68(a)	0	69(1)	0	69(1)(g) re (a)	0
68(b)	0	69(1)(a)	0	69(1)(g) re (b)	0
68(c)	0	69(1)(b)	0	69(1)(g) re (c)	0
68.1	0	69(1)(c)	0	69(1)(g) re (d)	0
68.2(a)	0	69(1)(d)	0	69(1)(g) re (e)	0
68.2(b)	0	69(1)(e)	0	69(1)(g) re (f)	0
		69(1)(f)	0	69.1(1)	0

2.4 Format of information released

Disposition	Paper	Electronic	Other Formats
All disclosed	0	0	0
Disclosed in part	1	0	0
Total	1	0	0

2.5 Complexity

2.5.1 Relevant pages processed and disclosed

Disposition of Requests	Number of Pages Processed	Number of Pages Disclosed	Number of Requests
All disclosed	0	0	0
Disclosed in part	4024	4024	1
All exempted	0	0	0
All excluded	0	0	0
Request abandoned	0	0	0
Neither confirmed nor denied	0	0	1

2.5.2 Relevant pages processed and disclosed by size of requests

Disposition	Less Than 100 Pages Processed		101-500 Pages Processed		501-1000 Pages Processed		1001-5000 Pages Processed		More Than 5000 Pages Processed	
	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed
All disclosed	0	0	0	0	0	0	0	0	0	0
Disclosed in part	0	0	0	0	0	0	1	4024	0	0
All exempted	0	0	0	0	0	0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0	0	0
Request abandoned	0	0	0	0	0	0	0	0	0	0
Neither confirmed nor denied	1	0	0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	1	4024	0	0

2.5.3 Other complexities

Disposition	Consultation Required	Assessment of Fees	Legal Advice Sought	Other	Total
All disclosed	0	0	0	0	0
Disclosed in part	0	0	0	0	0
All exempted	0	0	0	0	0
All excluded	0	0	0	0	0
Request abandoned	0	0	0	0	0
Neither confirmed nor	0	0	0	0	0
Total	0	0	0	0	0

2.6 Deemed refusals

2.6.1 Reasons for not meeting statutory deadline

Number of Requests Closed Past the Statutory Deadline	Principal Reason			
	Workload	External Consultation	Internal Consultation	Other
1	0	0	1	0

2.6.2 Number of days past deadline

Number of Days Past Deadline	Number of Requests Past Deadline Where No Extension Was Taken	Number of Requests Past Deadline Where An Extension Was Taken	Total
1 to 15 days	0	0	0
16 to 30 days	0	0	0
31 to 60 days	0	0	0
61 to 120 days	0	0	0
121 to 180 days	0	1	1
181 to 365 days	0	0	0
More than 365 days	0	0	0
Total	0	1	1

2.7 Requests for translation

Translation Requests	Accepted	Refused	Total
English to French	0	0	0
French to English	0	0	0
Total	0	0	0

Part 3: Extensions

3.1 Reasons for extensions and disposition of requests

Disposition of Requests Where an Extension Was Taken	9(1)(a) Interference With Operations	9(1)(b) Consultation		9(1)(c) Third-Party Notice
		Section 69	Other	
All disclosed	0	0	0	0
Disclosed in part	0	0	1	0
All exempted	0	0	0	0
All excluded	0	0	0	0
No records exist	0	0	0	0
Request abandoned	0	0	0	0
Total	0	0	1	0

3.2 Length of extensions

Length of Extensions	9(1)(a) Interference With Operations	9(1)(b) Consultation		9(1)(c) Third-Party Notice
		Section 69	Other	
30 days or less	0	0	0	0
31 to 60 days	0	0	0	0
61 to 120 days	0	0	0	0
121 to 180 days	0	0	1	0
181 to 365 days	0	0	0	0
365 days or more	0	0	0	0
Total	0	0	1	0

Part 4: Fees

Fee Type	Fee Collected		Fee Waived or Refunded	
	Number of Requests	Amount	Number of Requests	Amount
Application	0	\$0	3	\$15
Search	0	\$0	0	\$0
Production	0	\$0	0	\$0
Programming	0	\$0	0	\$0
Preparation	0	\$0	0	\$0
Alternative format	0	\$0	0	\$0
Reproduction	0	\$0	0	\$0
Total	0	\$0	3	\$15

Part 5: Consultations Received From Other Institutions and Organizations

5.1 Consultations received from other Government of Canada institutions and organizations

Consultations	Other Government of Canada Institutions	Number of Pages to Review	Other Organizations	Number of Pages to Review
Received during reporting period	13	99	0	0
Outstanding from the previous reporting period	0	0	0	0
Total	13	99	0	0
Closed during the reporting period	12	96	0	0
Pending at the end of the reporting period	1	3	0	0

5.2 Recommendations and completion time for consultations received from other Government of Canada institutions

Recommendation	Number of Days Required to Complete Consultation Requests							Total
	1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	
Disclose entirely	6	4	0	0	0	0	0	10
Disclose in part	2	0	0	0	0	0	0	2
Exempt entirely	0	0	0	0	0	0	0	0
Exclude entirely	0	0	0	0	0	0	0	0
Consult other institution	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total	8	4	0	0	0	0	0	12

5.3 Recommendations and completion time for consultations received from other organizations

Recommendation	Number of Days Required to Complete Consultation Requests							Total
	1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	
Disclose entirely	0	0	0	0	0	0	0	0
Disclose in part	0	0	0	0	0	0	0	0
Exempt entirely	0	0	0	0	0	0	0	0
Exclude entirely	0	0	0	0	0	0	0	0
Consult other institution	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

Part 6: Completion Time of Consultations on Cabinet Confidences

6.1 Requests with Legal Services

Number of Days	Fewer Than 100 Pages Processed		101-500 Pages Processed		501-1000 Pages Processed		1001-5000 Pages Processed		More Than 5000 Pages Processed	
	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed
1 to 15	0	0	0	0	0	0	0	0	0	0
16 to 30	0	0	0	0	0	0	0	0	0	0
31 to 60	0	0	0	0	0	0	0	0	0	0
61 to 120	0	0	0	0	0	0	0	0	0	0
121 to 180	0	0	0	0	0	0	0	0	0	0
181 to 365	0	0	0	0	0	0	0	0	0	0
More than 365	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0

6.2 Requests with Privy Council Office

Number of Days	Fewer Than 100 Pages Processed		101-500 Pages Processed		501-1000 Pages Processed		1001-5000 Pages Processed		More Than 5000 Pages Processed	
	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed
1 to 15	0	0	0	0	0	0	0	0	0	0
16 to 30	0	0	0	0	0	0	0	0	0	0
31 to 60	0	0	0	0	0	0	0	0	0	0
61 to 120	0	0	0	0	0	0	0	0	0	0
121 to 180	0	0	0	0	0	0	0	0	0	0
181 to 365	0	0	0	0	0	0	0	0	0	0
More than 365	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0

Part 7: Complaints and Investigations

Section 32	Section 35	Section 37	Total
1	0	0	1

Part 8: Court Action

Section 41	Section 42	Section 44	Total
0	0	0	0

Part 9: Resources Related to the Access to Information Act

9.1 Costs

Expenditures		Amount
Salaries		\$89,442
Overtime		\$0
Goods and Services		\$0
• Professional services contracts	\$0	
• Other	\$0	
Total		\$89,442

9.2 Human Resources

Resources	Person Years Dedicated to Access to Information Activities
Full-time employees	0.00
Part-time and casual employees	3.00
Regional staff	0.00
Consultants and agency personnel	0.00
Students	0.00
Total	3.00

Note: Enter values to two decimal places.