



MaRS Discovery District
Company Funding Programs

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Introduction

Purpose

The following document is a compilation of federal and provincial funding sources, both private and public, which are suitable for Ontario companies. We attempt to cover all funding sources in all markets, and list most information relevant to your decision to apply to a program. Our goal is to help speed the process of searching for, and comparing different programs to find the one that is right for your project.

Caveat

This is a living document that requires frequent updates, and may not include every funding source out there, although we'd like it to. If you come across a new source of funding, or a needed update for the document, send a quick email to MaRSDiscoveryDistrict@MaRSDD.com with "Funding Book" in the subject line and we'll make the necessary changes for future editions.

Tips for Funding Success

As anyone who has ever applied for external funding (namely government funding) will tell you, it's *competitive*. Even if your company meets all the eligibility requirements, your application may be rejected since most funding programs are discretionary. The following are a few useful pointers to keep in mind in order to increase your chances of success:

- Typically, the following activities are *not* eligible for government funding:
 - Continuing operations.
 - Restructuring as a result of bankruptcy or insolvency.
- Funding applications will generally be rejected if the project:
 - Has no benefit beyond the organization; or
 - Appears to lack the financial/technical/managerial resources necessary to make the project a success.
- If possible, take a look at what funding is available *before* taking on a project. If you're considering starting a business or launching a project that will require external funding, take a look through the available funding sources. This way, you can tailor your project to the requirements of the program from the outset, rather than trying to explain your way into the eligibility requirements later on.
- Your company must prove that it *needs* the money and that the funding will generate economic, human capital or knowledge-based benefits for Canada (or Ontario, depending on the funding source). We can't emphasize enough how important it is to make a solid case for your project. Demonstrating that the funds will allow you to generate revenue, create jobs, enhance the skill level of your employees, or increase an important base of knowledge is an absolute *must* in any funding application.
- Government funding is strategic. The government allocates funding to programs according to the nation or the province's strategic goals. This is particularly true of

funds directed toward scientific and technology-based projects. Your project will have a much higher likelihood of getting funded if you can successfully show how it furthers the underlying strategic objectives of the program.

- It takes a while. The period between when you submit a funding application to the time when the funds are disbursed can be anywhere from 2 to 12 months, depending on the complexity of the project and the amount of funding you are seeking. Be prepared to wait a while before the funds land in your account.
- Be aware of the fund's targeted phase of company development. You should have a clear idea what company-stage most programs are funding, whether it be true start-up financing to found a company, money for a proof-of-concept project, funding to assist with the costs of commercialization, or support for the pursuit of international markets, each fund is generally interested in helping companies get past a particular developmental milestone.
- Be prepared by having the key tools for effective fundraising on hand. Most funding programs require you to submit some or all of the items listed below. Having up-to-date versions on hand will greatly reduce the burden of preparing funding applications.
 - Reviewed/audited financial statements: While these are only really called for in the case of established companies, it's also important for start-up companies to find a way of demonstrating that they have their financial house in order.
 - Business plan: It's great to keep a basic business plan on hand for funding applications, but a plan should never be submitted without being tailored to the criteria laid out by each program. Funding programs often have a business plan template that they'd prefer you use when submitting an application. If you follow the template to a T, it will make the work of those evaluating your application that much easier.
 - Financial forecasts: In the case of a revenue-generating project or a program that provides assistance in order help a company make progress toward commercialization, it is important to provide well-reasoned financial forecasts. They may not be incredibly accurate, but they tell the program administrators that you have thought seriously about the development of your company and can create a reasonable revenue strategy.
 - It's a long process. Developing a knockout funding application takes a great deal of time and thought. If possible, put together a project plan that includes key deliverables for the application, then delegate as much as possible, or stick to a schedule that gives you enough time to perfect each element of the application without rushing.
- Eligibility criteria do not equal assessment criteria. It is essential to make the distinction between eligibility criteria, and the things that define how your application will be assessed *beyond* meeting the eligibility criteria. If you are unsure about how applications for a particular program are being judged, call the program administrator and ask him or her to give you a rundown of the application

assessment process, including all the decision factors being considered when making funding decision.

- When in doubt, call. If you're reviewing the criteria for a funding program, and are uncertain about any detail, *call* the program administrators. These people are mostly there to help you put together the best application you can, so use their help to get clear understanding of the program's requirements, including any insights that may not be posted online.

Funding Programs, Awards and Prizes Applicable to Life Sciences Companies

Archon X PRIZE for Genomics

Summary	The X PRIZE for Genomics will be awarded to the first Team that can build a device and use it to sequence 100 human genomes within 10 days or less with an accuracy of no more than 1 error in 100,000 base pairs, with sequences accurately covering at least 98% of the genome, and at a demonstrated cost of no more than \$10,000 per genome.
Abbreviation	
Website	http://genomics.xprize.org/archon-x-prize-for-genomics/prize-overview
Funding Type	Prize
Source	X Prize Foundation
Market	
Keywords	Genomics
Regions Available	Worldwide
Funding Amount	Up to \$10,000,000
Application Intake	Eligible TEAMS can begin an ATTEMPT only on January 15th or July 15th in any calendar year but no earlier than July 15th 2007. In order to win the X PRIZE for Genomics, a TEAM must complete the TEST prior to 12:01 AM Pacific Standard Time (Los Angeles local time) on October 4, 2013. The XPF reserves the right to extend the competition beyond this date and time at its sole option.
Program Objective	The purpose of this X PRIZE competition is to develop radically new technology that will dramatically reduce the time and cost of sequencing genomes, and enable a new era of predictive and personalized medicine.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> · This competition is open to any private TEAM from any nation. · The purpose of this prize is to encourage development of commercially viable private organizations that can provide low cost, rapid genome sequencing. Accordingly, Government funded Genome Centers or other government-funded projects are ineligible to compete. · Researchers from government funded Genome Centers or other government-funded projects are eligible to compete as members of a private Team/company. · Development costs for the device and process can be funded by governments. When a Team performs in the actual contest, the device and all its operating costs must be 90% privately funded
Eligible Costs	Not Applicable
Terms	The X PRIZE for Genomics will be awarded to the first Team that can build a device and use it to sequence 100 human genomes within 10 days or less with an accuracy of no more than 1 error in 100,000 base pairs, with sequences accurately covering at least 98% of the genome, and at a demonstrated cost of no more than \$10,000 per genome. If more than one Team attempts the competition at the same time, and more than one Team fulfills all the criteria, then Teams will be ranked according to the time of completion. No more than three teams will be ranked and will share the purse in the following manner: \$7.5 million to the winner and \$2.5 million to the second place team if two teams are successful or \$7 million, \$2 million and \$1 million if three teams are successful.
Judgment Criteria	Each of the genome sequences provided by a Competing Team must contain: <ul style="list-style-type: none"> · All insertions and deletions. · All rearrangements. · All copy number polymorphisms. · DNA sequence segments must comprise a minimum length. (Scaffold size requirements are now being statistically validated and refined) · Complete genotyping of each chromosome. · Correct order and orientation of all sequences.
Application Documentation and Process	<ul style="list-style-type: none"> · Before, during and after the official launch of the X PRIZE For Genomics (GXP), the X PRIZE Foundation invites all interested TEAMS to complete the Registration Package and register for the competition.

Application Deadlines

Eligible TEAMS can begin an ATTEMPT only on January 15th or July 15th in any calendar year but no earlier than July 15th 2007. In order to win the X PRIZE for Genomics, a TEAM must complete the TEST prior to 12:01 AM Pacific Standard Time (Los Angeles local time) on October 4, 2013.
The XPF reserves the right to extend the competition beyond this date and time at its sole option.

Processing Time**Notes**

BDC Financing for Innovation

Summary	Funding to finance the commercialization of a new product or service, R&D or to improve a business process.
Abbreviation	
Website	http://www.bdc.ca/en/my_project/Projects/articles/starting_financing.htm
Funding Type	Loan
Source	Business Development Bank of Canada
Market	<ul style="list-style-type: none"> Any
Keywords	Business loan, bank,
Regions Available	Canada
Funding Amount	Negotiable
Application Intake	Continuous Intake
Program Objective	Fund the start-up stage of business development.
Obligations	
Eligibility Requirements	Essentially the same as eligibility for bank loan, but riskier companies who wouldn't be eligible for regular bank loans can apply for BDC funding,
Eligible Costs	<ul style="list-style-type: none"> * buy equipment or machinery that improves your operation and streamlines your layout * pay for market research on new products and services * cover employee training costs for innovative new projects * pay for external consulting advice such as an innovation diagnosis * cover the expansion into new markets
Terms	Negotiated on a case-by-case basis. Fixed or floating interest rates.
Judgment Criteria	<ul style="list-style-type: none"> * Your operating line of credit from a financial institution * An experienced management team * Solid profits supported by recent financial statements prepared by an accredited accountant * Projected sales growth or increased profitability * Adequate level of equity in the business * Other relevant aspects of your business
Application Documentation and Process	Consultation and online application.
Application Deadlines	Continuous Intake
Processing Time	
Notes	

BMES Distinguished Achievement Award

Summary	The BMES Distinguished Achievement Award is awarded each year to a company, charitable foundation, or nonacademic institution that has made great contributions to the field of biomedical engineering to recognize and honor such organizations. The president, CEO, or founder of the recognized organization is expected to deliver a plenary lecture at the BMES Annual Fall Meeting and to publish the text of the lecture in the Annals of Biomedical Engineering. An important purpose of the lecture is to offer a vision of the challenges and opportunities in biomedical engineering.
Abbreviation	
Website	http://www.bmes.org/mc/page.do?sitePagelId=70512&orgId=bes
Funding Type	Award
Source	The Lee family
Market	Biomedical engineering
Keywords	Biomedical, engineering
Regions Available	All
Funding Amount	
Application Intake	May 31 of each year
Program Objective	To recognize great contributions to the field of biomedical engineering.
Obligations	
Eligibility Requirements	<ol style="list-style-type: none"> 1. It is the expressed desire of the Lee family that this award be used mostly to recognize biomedical engineers from nonacademic institutions. 2. The contributions of the awardee do not need to precede the award date by any specific period of time. 3. The Awards Committee will screen the nominations, critically evaluate the Nominee's records, and submit a rank ordered list of the top nominees to the BMES President. The President will select the awardee. 4. Applicants need not be members of the BMES.
Eligible Costs	Not Applicable
Terms	The award will consist of \$US 1,000, a plaque, the registration fee for the meeting, and \$US 1,000 travel expenses.
Judgment Criteria	
Application Documentation and Process	A letter describing the nominee's contribution to biomedical engineering should be submitted to the address below.
Application Deadlines	May 31 of each year
Processing Time	
Notes	Award is based in the U.S.A.

Brian Mercer Awards for Innovation

Summary	The Brian Mercer Awards for Innovation enable individuals or groups working in the general area of the built environment to investigate the commercialisation of a particular element of their research from concept to a pre-market product.
Abbreviation	
Website	http://royalsociety.org/funding.asp?id=1131
Funding Type	Prize
Source	The Royal Society, United Kingdom
Market	The general area of the built environment includes civil engineering, geomechanics, water and environmental management, energy, building science, conservation and construction, environment and sustainability, novel materials, etc.
Keywords	civil engineering, geomechanics water, environmental, building, construction, sustainability, materials, nanoscience, nanotechnology
Regions Available	International
Funding Amount	
Application Intake	Unknown
Program Objective	The Brian Mercer Award for Innovation is intended to fund the development of an already proven concept or prototype through to the creation of a near-market product for commercial exploitation, in conjunction with a third party.
Obligations	
Eligibility Requirements	Applicants for both awards can be of any nationality but must have a PhD or be of equivalent standing in their profession. It is not necessary for applicants for The Brian Mercer Award for Innovation to have previously held a Mercer Feasibility Award but they will be required to provide clear evidence of a project plan (including the projects technical and economical feasibility) developed in conjunction with a private funder and/or demonstrate evidence that additional non-governmental funding would be secured. There are no additional requirements for applicants for the Mercer Feasibility Awards. The general area of the built environment includes civil engineering, geomechanics, water and environmental management, energy, building science, conservation and construction, environment and sustainability, novel materials, etc.
Eligible Costs	Not Applicable
Terms	It is expected that there will be two or three Mercer Feasibility Awards of up to £30,000 (approx. CAD 60,000) available and one Brian Mercer Award for Innovation of up to £250,000 (approx. CAD 500,000).
Judgment Criteria	<ul style="list-style-type: none"> • the primary considerations in the assessment process will be the scientific, engineering and technological excellence of the applicant(s) and the quality, novelty and commercial potential of the proposed project; • the extent of any similar or precursory work undertaken by the applicant(s) as well as any funding provided for the project by other bodies and the overall value for money of the proposal will also be considered in assessing applications; • priority will also be given to truly innovative proposals which take a project forward from concept to prototype to a point at which the idea could be presented for venture capital support. Consideration should be given to the future commercial potential of the research.
Application Documentation and Process	Unknown
Application Deadlines	Unknown
Processing Time	
Notes	All current deadlines have passed. Check back at the program website for future updates.

C-WIN Career Development Award

Summary	The Society for Neuroscience (SfN) is a nonprofit membership organization of scientists and physicians who study the brain and nervous system. The award includes complimentary SfN annual meeting registration and a monetary prize of \$2,000. Two awards are available each year.
Abbreviation	
Website	http://apu.sfn.org/index.cfm?pagename=WomeninNeuroscience_cwincda
Funding Type	Award
Source	* Society for Neuroscience, United States of America * Women in Neuroscience (WIN), United States of America
Market	Neuroscience
Keywords	Neuroscience
Regions Available	All
Funding Amount	
Application Intake	Two awards are available each year. Deadlines for nomination usually end in early June.
Program Objective	
Obligations	
Eligibility Requirements	A candidate having a Ph.D. or equivalent degree shall be eligible until she has completed 10 years of full-time work following the degree. A candidate with a Baccalaureate degree but without a Ph.D. shall have 12 years of eligibility. Candidates who work in non-academic environments are eligible if their work is published, meet academic standards and they do not have tenure equivalency. Candidates must be members of the Society for Neuroscience.
Eligible Costs	Not Applicable
Terms	Two Career Development Awards shall be given to Postdoctoral Scholars, each with a USD\$2,000 cash prize.
Judgment Criteria	Candidates for the Career Development Award are judged on achievement and promise in fields within the purview and interest of SfN.
Application Documentation and Process	(1) an NIH BioSketch style CV. (2) a 2-page (maximum) summary of past, present and future research.
Application Deadlines	Two awards are available each year. Deadlines for nomination usually end in early June.
Processing Time	
Notes	All current deadlines have passed. Check back at the program website for future updates.

CIHR Innovation and Industry Programs - Operating Grant: Small and Medium Enterprise

Summary	CIHR/SME Operating Grants provide support for research projects by an individual or small group of investigators. Candidates must secure partnered funding from an eligible company before a registration can be submitted.
Abbreviation	
Website	http://www.researchnet-recherchenet.ca/rnr16/vwOpprntyDtIs.do?prog=502&view=search&terms=sme&incArc=true&org=CIHR&progType=CIHR-12&type=AND&resultCount=25
Funding Type	Terms/Assistance/Benefits: Co-funding on a project basis.
Source	Canadian Institutes of Health Research
Market	<ul style="list-style-type: none"> • Health research • Health sciences • Medical
Keywords	Health research, health, medical, medical science.
Regions Available	Canada
Funding Amount	\$100,000 to \$150,000
Application Intake	Numerous application deadlines throughout the year. Best to check online.
Program Objective	<ul style="list-style-type: none"> * encouraging and facilitating university-industry collaborations in health research; * stimulating research activity in Canada; * stimulating jobs and growth in the Canadian economy; * enhancing communications between senior management in industry and universities; * creating attractive and stimulating job opportunities in Canada for the researchers who have been developed/trained in our universities and research hospitals; * stimulating the health research programs of start-ups, university spin-offs and SMEs; and, * facilitating transfer of discoveries to the marketplace or bedside.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> * Candidates must secure partnered funding from an eligible company before a registration can be submitted. A company is eligible provided that it: <ul style="list-style-type: none"> o is federally or provincially incorporated in Canada (exceptions will be considered upon receipt of documentation that a researcher has been unable to develop a collaboration with a suitable federally or provincially incorporated company in Canada); o demonstrates adequate resources to meet its commitment to a program; and o has a demonstrable ability to apply the results of research and development itself or through agreements with other companies having the capacity to produce and market products and processes.
Eligible Costs	<p>Grant funds must contribute towards the direct costs of the research program or project for which the funds were awarded. The Institution provides for indirect or overhead costs, such as the costs associated with facilities and basic utilities, the purchase and repair of office equipment, administration fees, insurance for equipment and research vehicles, and basic communication devices such as telephones and fax machines.</p> <p>The funds must be used effectively and economically, and the expenses must be essential for the research supported by the grant.</p>
Terms	* An industry partner must contribute to the grant at a 1:2 (CIHR: Industry) ratio (including eligible in-kind contributions). Up to 25% of an industry partner's required contribution may comprise of in-kind (cash-equivalent) contributions. In-kind contributions are generally those that are entirely relevant and central to the research (such judgment may be referred to peer review) and would have to be purchased if they were not provided by the industry partner. The types of in-kind contributions that are recognized and therefore considered eligible to lever CIHR funding are listed in the "In-kind Eligibility Table".
Judgment Criteria	*To excel, according to internationally accepted standards of scientific excellence, in the creation of new knowledge and its translation into improved health for Canadians, more effective health services and products and a strengthened health care system."
Application Documentation and Process	<ul style="list-style-type: none"> * The application process for this funding opportunity is comprised of two steps: Registration and Full Application. * To complete your Registration and Application, follow the instructions identified in the Operating Grants (Industry Partnered) - Web Forms "Registration" Phase Instructions and the Operating Grants (Industry Partnered) - Web Forms "Application"
Application Deadlines	Numerous application deadlines throughout the year. Best to check online.
Processing Time	
Notes	All current application deadlines have passed. Check back at the program website for further

application dates.

CIHR Proof of Principle Phase I

Summary	Proof of Principle Phase I (POP-I) Grants will fund proof of principle research projects of up to 12 months duration designed to advance discoveries/inventions towards commercializable technologies, with a view to attract new investment and create new science-based businesses. Research projects across all four pillars of CIHR are eligible for this program. Note that the end product is not required to generate revenue, but there must be a demonstrated market and opportunity for your product.
Abbreviation	CIHR POP
Website	http://www.researchnet-recherchenet.ca/rnr16/vwOpprtntyDtIs.do?prog=636&&view=currentOpps&org=CIHR&type=AND&resultCount=25&sort=program&all=1&masterList=true
Funding Type	Grant
Source	Canada Institutes of Health and Research
Market	<ul style="list-style-type: none"> • Health research • Health sciences • Medical
Keywords	<ul style="list-style-type: none"> • Health research • Health sciences • Medical
Regions Available	Canada
Funding Amount	Up to \$150,000
Application Intake	<p>First 2010 deadline: 2010-02-15</p> <p>Second 2010 deadline: 2010-08-16</p>
Program Objective	<p>The goal of the Proof of Principle Program is to facilitate and improve the transfer of knowledge and technology resulting from academic health research for the benefit of Canadians.</p> <p>The specific objectives of this funding opportunity are to:</p> <ul style="list-style-type: none"> * promote the application of health research in Canada; * promote academic health research and technology transfer activities that support the commercialization of IP and the implementation of knowledge; * provide the opportunity to enhance and strengthen the value of IP (or IP portfolio); * provide the opportunity to ascertain the potential for commercial viability of IP; * improve the academic institutional / researcher's business prospects and potential for downstream investments on the IP; * accelerate the technology transfer/commercialization of IP residing in academia.
Obligations	
Eligibility Requirements	<ol style="list-style-type: none"> 1. Funding consideration is open to researchers who have an established track record of recognized, competitive, peer-reviewed funding from recognized agencies for research in areas related to the proposed project. 2. Letters of Intent and Full Applications must be supported and signed by the Director of the Technology Transfer Office (or equivalent) of an eligible institution. 3. In cases where the applicant(s) and/or TT Office fully or partly owns or is affiliated with the identified receptor company, the applicant(s) must declare and describe his/her ownership situation. It is anticipated that the management of such situations will be done in accordance with the Conflict of Interest Policies of the applicant's academic institution. 4. It is expected that the applications put forth be for proof of principle research on intellectual property that has been subjected to an initial technology assessment and selected for its significant commercial potential. 5. Proof of Principle Grants are not renewable. Applications for the continuation of a research project funded through the POP program must progress from Phase I to Phase II. Applicants wishing to submit new applications to a Phase where they have already received funding must clearly explain how the IP in the present application is distinct from the previously funded application. 6. No exclusive option for license or purchase can be offered to a for profit commercial entity. It is permitted to offer non exclusive licenses. 7. The IP may be a new therapeutic use of a compound that is not covered under an existing license. 8. If the IP proposed has been in the IP portfolio of a company, a legal, binding statement acknowledging that all rights to the IP have been given back to the research/academic institution must be included at the LOI stage.

Eligible Costs	<p>Up to 20% of the requested budget can be for eligible expenses incurred through the implementation of the commercial plan for the specific IP. Such eligible expenses are as follows:</p> <ul style="list-style-type: none"> * Patenting costs (up to \$15,000); * Consulting fees, where services and expertise are not available; * Market studies, to determine market potential; * Communication and Networking costs, e.g., web-based information or seminar to attract investors; * Collaborative trips; * Resource materials. <p>The use of outside expertise for the preparation of the commercial plan will be considered an eligible expense (capped at \$10,000) if it is a contract with another academic institution, a business development office, a private consultant, or equivalent. This expense must be fully justified in the budget module.</p>
Terms	<ul style="list-style-type: none"> * Grantees will be required to provide a final report on the use of POP grant funds in which reference must be made to the milestones and baseline activity in the original application. * Grantees and Technology Transfer offices (or equivalent) of the grantee's institution will be required to respond to follow-up surveys on the tangible and intangible outcomes of the funded activities.
Judgment Criteria	<p>I) Criteria for Research and Technical Plan</p> <ul style="list-style-type: none"> * Description, feasibility and appropriateness of the research plan * Originality of the research plan and impact of the expected contributions * Relevance and description of the scientific and/or technical requirements to move the invention/discovery toward commercialization. * Identification of potential hurdles and how they will be addressed * Qualifications and track record of the applicants * Applicants' familiarity with literature in the field and current competitive, or emerging, technologies * How the proposed experiments will strengthen the IP position or generate new IP <p>II) Criteria for Commercialization Plan</p> <ul style="list-style-type: none"> * Description, feasibility and appropriateness of the commercialization plan ; Demonstration of a need for Proof of Principle research * Impact of proposed product/service on the health of Canadians and/or the health economy * Description of patenting strategy, freedom to operate, prior art, market evaluation and opportunity; Consideration of potential barriers to commercialization * Industry and business contacts, appropriateness of receptor company * Qualifications, track record of persons associated with the commercial aspects of the project and identification of business expertise needed to complete the plan. * Capacity and commitment of applicant's institution to take the project through the commercialization process * Appropriateness of follow-on steps planned at conclusion of project
Application Documentation and Process	The application process is comprised of two stages: Letter of Intent and Application.
Application Deadlines	<p>First 2010 deadline: 2010-02-15</p> <p>Second 2010 deadline: 2010-08-16</p>
Processing Time	5 months
Notes	All current application deadlines have passed. Check back at the program website for further application dates.

CIHR Proof of Principle Phase II

Summary	Proof of Principle Phase II (POP-II) Grants will fund proof of principle research projects up to 12 months duration at the co-investment stage undertaking follow-on proof of principle activities in partnership with a non-academic investor. This funding opportunity is aimed at providing a platform to better enable the academic institution/researcher to move the discovery/invention further down the innovation pipeline. Research projects across all four pillars of CIHR are eligible for this program. Note that the end product is not required to generate revenue, but there must be a demonstrated market and opportunity for your product. The stage that best fits the POP Phase II is one where the principle of the IP has already been proven and the applicants have acquired interest from partners willing to invest in the new technology. The proposal should be for further confirmatory testing of the IP. Applications focused solely on prototype construction will not be considered. It is not a prerequisite to have Phase I funding in order to apply to Phase II.
Abbreviation	CIHR POP
Website	http://www.researchnet-recherchenet.ca/rnr16/vwOpprntnyDtIs.do?prog=636&&view=currentOpps&org=CIHR&am;type=AND&resultCount=25&sort=program&all=1&masterList=true
Funding Type	Grant
Source	Canada Institutes of Health and Research
Market	<ul style="list-style-type: none"> • Health research • Health sciences • Medical
Keywords	Health research, health, medical, medical science.
Regions Available	Canada
Funding Amount	Phase 1 grant of up to \$150,000 and Phase 2 grant of up to \$250,000
Application Intake	<p>First 2010 deadline: 2010-02-15</p> <p>Second 2010 deadline: 2010-08-16</p>
Program Objective	<ul style="list-style-type: none"> * promote the application of health research in Canada; * promote academic health research and technology transfer activities that support the commercialization of IP and the implementation of knowledge; * provide the opportunity to enhance and strengthen the value of IP (or IP portfolio); * provide the opportunity to ascertain the potential for commercial viability of IP; * improve the academic institutional / researcher's business prospects and potential for downstream investments on the IP; * accelerate the technology transfer/commercialization of IP residing in academia.
Obligations	
Eligibility Requirements	<ol style="list-style-type: none"> 1. Funding consideration is open to researchers who have an established track record of recognized, competitive, peer-reviewed funding from recognized agencies for research in areas related to the proposed project. 2. Letters of Intent and Full Applications must be supported and signed by the Director of the Technology Transfer Office (or equivalent) of an eligible institution. 3. In cases where the applicant(s) and/or TT Office fully or partly owns or is affiliated with the identified receptor company, the applicant(s) must declare and describe his/her ownership situation. It is anticipated that the management of such situations will be done in accordance with the Conflict of Interest Policies of the applicant's academic institution. 4. It is expected that the applications put forth be for proof of principle research on intellectual property that has been subjected to an initial technology assessment and selected for its significant commercial potential. 5. Proof of Principle Grants are not renewable. Applications for the continuation of a research project funded through the POP program must progress from Phase I to Phase II. Applicants wishing to submit new applications to a Phase where they have already received funding must clearly explain how the IP in the present application is distinct from the previously funded application. 6. Principal Applicants affiliated with the non-academic institution investor must meet the CIHR Policy on Eligibility Guidelines. 7. No single applicant can have equity positions and/or share options greater than 30% in the partner company. More than 50% of the equity positions and/or share options in the partner company must be owned by a party unrelated to the applicants and/or academic institution(s).
Eligible Costs	<p>Up to 20% of the requested budget can be for eligible expenses incurred through the implementation of the commercial plan for the specific IP. Such eligible expenses are as follows:</p> <ul style="list-style-type: none"> * Patenting costs (up to \$15,000);

	<ul style="list-style-type: none"> * Consulting fees, where services and expertise are not available; * Market studies, to determine market potential; * Communication and Networking costs, e.g., web-based information or seminar to attract investors; * Collaborative trips; * Resource materials.
Terms	<ul style="list-style-type: none"> * Grantees will be required to provide a final report on the use of POP grant funds in which reference must be made to the milestones and baseline activity in the original application. * Grantees and Technology Transfer offices (or equivalent) of the grantee's institution will be required to respond to follow-up surveys on the tangible and intangible outcomes of the funded activities.
Judgment Criteria	<p>I) Criteria for Research and Technical Plan</p> <ul style="list-style-type: none"> * Description, feasibility and appropriateness of the research plan * Originality of the research plan and impact of the expected contributions * Relevance and description of the scientific and/or technical requirements to move the invention/discovery toward commercialization. * Identification of potential hurdles and how they will be addressed * Qualifications and track record of the applicants * Applicants' familiarity with literature in the field and current competitive, or emerging, technologies * How the proposed experiments will strengthen the IP position or generate new IP <p>II) Criteria for Commercialization Plan</p> <ul style="list-style-type: none"> * Description, feasibility and appropriateness of the commercialization plan ; Demonstration of a need for Proof of Principle research * Impact of proposed product/service on the health of Canadians and/or the health economy * Description of patenting strategy, freedom to operate, prior art, market evaluation and opportunity; Consideration of potential barriers to commercialization * Industry and business contacts, appropriateness of receptor company * Qualifications, track record of persons associated with the commercial aspects of the project and identification of business expertise needed to complete the plan. * Capacity and commitment of applicant's institution to take the project through the commercialization process * Appropriateness of follow-on steps planned at conclusion of project
Application Documentation and Process	Letters of Intent and online application.
Application Deadlines	<p>First 2010 deadline: 2010-02-15</p> <p>Second 2010 deadline: 2010-08-16</p>
Processing Time	5 months
Notes	*Applicants may apply directly for Phase II funding without progressing through Phase I.

Community Ventures Capital Fund

Summary	The CVCF is looking to invest in Eastern Ontario companies poised to grow profitably. The fund targets established and start-up organizations that have a solid management and detailed development opportunity. The fund focuses on first, second and third round investments, spin-offs, expansions and restructurings, in the \$200,000 to \$500,000 range.
Abbreviation	CVCF
Website	http://www.communityventures.ca/whatisvcvf.htm
Funding Type	Equity investment
Source	Community Futures Development Corporations (CFDCs), economic development agencies, private sector investors
Market	<ul style="list-style-type: none"> • Bio-products and Biotechnology • Agri-biotechnology • Telecom Products and Software • Fabrication and Production Industries • Food and Beverage • Consumer Products
Keywords	Equity, capital, venture capital, investment, eastern Ontario, bio-products, biotech, biotechnology, agriculture, technology, telecommunications, telecom, software, food, beverage, consumer
Regions Available	Eastern Ontario
Funding Amount	Up to \$500,000 in an equity investment, and optionally up to \$125,000 in term financing.
Application Intake	Continuous intake
Program Objective	Economic development and diversification, particularly in the knowledge-based, bio-products, technology and manufacturing sectors.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> * Bio-products and Biotechnology * Agri-biotechnology * Telecommunication Products and Software * Fabrication and Production Industries * Food and Beverage * Consumer Products
Eligible Costs	<ul style="list-style-type: none"> * GROWTH FINANCING * FIRST ROUND * SECOND or THIRD ROUND * SPIN-OFFS * EARLY-STAGE COMPANY TURNAROUNDS and RESTRUCTURINGS
Terms	Negotiated on a case-by-case basis, with terms similar to other types of early-stage equity financing.
Judgment Criteria	The CVCF is looking to invest in Eastern Ontario companies poised to grow profitably. We target established and start-up organizations that have a solid management and detailed development opportunity. We focus on first, second and third round investments, spin-offs, expansions and restructurings.
Application Documentation and Process	<ul style="list-style-type: none"> Preliminary Assessment Completed Application Detailed Business Plan Application Fee Various supporting documents
Application Deadlines	Continuous intake
Processing Time	Several months
Notes	

DND/NSERC Research Partnership Program

Summary	Grants are awarded for support of university-based research carried out in collaboration with DND and Canadian-based companies. Approved activities may be supported for up to five years and a maximum of \$500,000 per project.
Abbreviation	
Website	http://www.nserc-crsng.gc.ca/Professors-Professeurs/RPP-PP/RPADND-EPRMDN_eng.asp
Funding Type	Grant
Source	Defense Research and Development Canada
Market	<ul style="list-style-type: none"> • Electronics • Undersea Systems • Information • Systems • Air Vehicles • Naval Platforms • Mobility Systems • Surveillance Systems • Human Systems Integration • Life Support Systems
Keywords	Defense
Regions Available	Canada
Funding Amount	Up to \$500,000
Application Intake	Continuous intake
Program Objective	More generally, the Program attempts to strengthen the Canadian defence industrial base and supports the Canadian Government Science and Technology (S&T) Policy with regards to wealth generation and job creation.
Obligations	
Eligibility Requirements	<p>*The program is open to academic staff members of Canadian universities. Applicants must satisfy normal NSERC Eligibility Criteria as outlined in NSERC's Program Guide for Professors.</p> <p>*To be eligible for support, a proposal must involve a collaborative effort with at least one eligible industrial partner and/or at least one DND Scientific Authority; it must also include information about intellectual property agreement(s) being negotiated or in place that specifically address the disposition of intellectual property rights coming into and/or emanating from the proposed research project.</p> <p>*An eligible industrial partner is a single Canadian-based firm or consortium of companies incorporated and operating in Canada.</p> <p>*The industrial partner(s) must include at least one eligible industrial partner but can include other eligible and non-eligible companies.</p>
Eligible Costs	DND and NSERC will provide funding for university-based research, research training and research-related activities carried out in collaboration with DND and Canadian-based companies.
Terms	<p>*Approved activities may be supported for terms of up to five years with funding beyond the first year contingent upon evidence of satisfactory progress and, where applicable, evidence of continuing support from the industrial partner(s).</p> <p>*The maximum value of the research grants made available under this program is normally limited to \$500,000 per project. Requests exceeding this amount will only be considered under special circumstances and on a case-by-case basis.</p> <p>*Cash and in-kind contributions from industry are recognized by the program as eligible contributions and valid commitments if they are used to defray the direct cost of the proposed activity.</p>
Judgment Criteria	<ol style="list-style-type: none"> 1. Relevance to DND and NSERC Research Priorities 2. Merit of the Research Proposal 3. Interactions and Partnerships 4. Training 5. Management and Budgeting
Application Documentation and Process	<p>As a first step, applicants must contact the DND scientific authority to ensure that the proposed research activity aligns with the DND research priorities.</p> <p>Research proposals must be submitted on NSERC forms.</p>
Application Deadlines	Continuous intake
Processing Time	
Notes	

FedNor Innovation Fund

Summary	FedNor is committed to increasing the overall competitive position of the North by promoting interaction between science and industry. To help Northern companies bring new products and services to market, FedNor provides additional support for early stage research and development.
Abbreviation	
Website	http://www.ic.gc.ca/eic/site/fednor-fednor.nsf/eng/h_fn02421.html
Funding Type	Loan
Source	FedNor
Market	• Any
Keywords	North, Northern Ontario, project,
Regions Available	Northern Ontario
Funding Amount	Up to \$500,000
Application Intake	Continuous Intake
Program Objective	FedNor's support of innovation-related activities includes working in partnership with Northern stakeholders to identify opportunities for linking traditional resource industries to more knowledge-based product & service development
Obligations	
Eligibility Requirements	Canadian companies, and start-ups
Eligible Costs	Incremental costs directly attributable to the new project.
Terms	Repayable 10 year, unsecured, interest-free loan, maximum contribution is \$500,000, and no more than 50% of eligible costs.
Judgment Criteria	Economic benefits, commercial viability, credible commitment to repay loan, innovation.
Application Documentation and Process	14 page legal agreement, business plan, application form
Application Deadlines	Continuous Intake
Processing Time	Several months
Notes	

Fednor Research and Development Fund

Summary	Fednor provides R&D loans to businesses in Northern Ontario. FedNor's contributions will normally not exceed 50 percent of eligible costs to a maximum contribution of \$500,000.
Abbreviation	
Website	http://www.ic.gc.ca/eic/site/fte-fte.nsf/eng/00013.html
Funding Type	Loan
Source	FedNor, Industry Canada
Market	<ul style="list-style-type: none"> • Mining • Forestry • Biotechnology • Alternative energy • Manufacturing • Medical applications
Keywords	mining, forestry, biotechnology, alternative energy, manufacturing, medical, R&D, research, northern Ontario
Regions Available	Northern Ontario
Funding Amount	Up to \$500,000
Application Intake	Continuous intake
Program Objective	The objective of the Applied Research and Development Program is to increase the overall competitive position of Northern Ontario private sector firms by supporting the commercialization of intellectual property, value-added product development, and productivity improvement in such key sectors (but not limited to) mining, forestry, biotechnology, alternative energy, manufacturing and medical applications.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> * Eligible recipients include commercial operations, non-profit organizations, municipalities, First Nations and community economic development corporations * Eligible organizations must be located within the designated FedNor boundaries in Northern Ontario. * Commercial operations will normally be restricted to small and medium-sized firms with fewer than 500 employees. * Applicants who can demonstrate a clear and significant benefit to Northern Ontario's economy, but are located outside FedNor boundaries, may be considered for assistance on an exceptional basis.
Eligible Costs	<p>Eligible activities may include initial research and development, pre-commercial product development and pre-operational marketing studies which would be unlikely to attract commercial debt due to the risk involved.</p> <p>Only costs that are reasonable, incremental and which relate directly to the eligible activities will be allowed.</p>
Terms	<p>FedNor's contributions will normally not exceed 50 percent of eligible costs to a maximum contribution of \$500,000.</p> <p>All assistance is normally repayable, except contributions to non-profit organizations will usually be deemed non repayable.</p>
Judgment Criteria	*Basic eligibility
Application Documentation and Process	<ol style="list-style-type: none"> 1. History of Organization/Economic Benefits of Project 2. Management Résumé 3. Markets and Competition 4. Preliminary Financial Forecast 5. Statement of Work and Costing Schedule for Innovation Projects 6. Financial Statements 7. Articles of Incorporation/Partnership Registration 8. References 9. Application form
Application Deadlines	Continuous intake
Processing Time	
Notes	

Global Commerce Support Program - Going Global Innovation

Summary	The Going Global Science and Technology Fund helps Canadian researchers in the identification and the establishment of new international collaborative Research and Development (R&D) initiatives with foreign partners.
Abbreviation	
Website	http://www.tradecommissioner.gc.ca/eng/science/going_global.jsp
Funding Type	Grant
Source	Foreign Affairs and International Trade Canada
Market	• Any
Keywords	Travel, marketing, international, conference, researcher, workshop, seminar
Regions Available	Canada
Funding Amount	Applicants must request, from Going Global, a minimum of \$5,000.00 in order for the proposal to be considered. The maximum payable to any organization for an approved project is \$75,000.
Application Intake	Applications are accepted on an ongoing basis.
Program Objective	To promote and enhance Canada's international innovation efforts by supporting Canadian companies and/or researchers in pursuing international R&D collaborative opportunities through the development of partnerships with key players in other countries/economies.
Obligations	
Eligibility Requirements	*Must be a Canadian researcher from a small or medium Canadian enterprise with revenues less than \$50 million
Eligible Costs	<ul style="list-style-type: none"> * travel (e.g., air fare, local transportation, etc.); * accommodation; * meals; * incidentals; and * other non-research expenses (such as workshop or seminar expenses, translation services, photocopies, or hospitality).
Terms	The stacking limit for Going Global is 75%. The stacking limit is equivalent to the funding level support of GGI. In the event that actual Total Government Assistance exceeds the stacking limit, it will be necessary for the Department to adjust its level of assistance (an seek reimbursement, if necessary) so that the stacking limit is not exceeded.
Judgment Criteria	<ul style="list-style-type: none"> * potential in establishing significant collaborative R&D initiatives with foreign partners; * economic benefits to Canada; * potential to engage other Canadian participants in the project; * coverage of international relationships and field/sector specific interests that are in accordance with federal Science and Technology (S&T) priorities; * effectiveness, particularly through the methodology used, the people involved and the proposed work plan; and * demonstration that sources of funding for subsequent international collaborative R&D initiatives are being investigated (i.e. to cover the actual research costs).
Application Documentation and Process	<ul style="list-style-type: none"> * a narrative report (doc, html) indicating: a list the participants; the project's objectives, activities and achievements; an analysis of the activities and achievements; any downstream international R&D collaboration expectations; lessons learned; conclusions and recommendations; * a financial statement (excel) showing planned and actual itemized costs and all sources of funding for eligible expenses; and * an invoice from the institution.
Application Deadlines	Applications are accepted on an ongoing basis.
Processing Time	
Notes	

Investment Accelerator Fund

Summary	Through investment of up to \$500K, the IAF helps launch high potential technology ventures.
Abbreviation	IAF
Website	http://www.marsdd.com/advisoryservices/money.html
Funding Type	Equity investment
Source	Ontario Ontario Ministry of Research and Innovation
Market	<ul style="list-style-type: none"> • Technology
Keywords	Technology, innovation, venture capital
Regions Available	Ontario
Funding Amount	Up to \$500,000
Application Intake	Continuous intake
Program Objective	The Investment Accelerator Fund (IAF) is an early stage seed fund designed to help Ontario based, start up and early stage technology companies bring their products and services to market.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> • Technologies or intellectual property (IP the company intends to commercialize must have unique and protectable aspects that establish a sustainable competitive advantage • The company must have unencumbered rights to commercialize the technology • The products and services the company intends to bring to market must meet a define market need and have a significant and sustainable advantage over competitors • The addressable market should be at minimum, \$20 million • The management team must have the appropriate skills and domain expertise or willing to replace and augment the team as necessary • There must be a clear and plausible path to commercialization • The company should not have achieved significant revenue, excluding any pre-commercialization revenue such as pilot project revenues, prototype sales, service contract revenue and any other non-sustainable streams • Intend for at least 50% of salaried employees to be based in Ontario
Eligible Costs	<ul style="list-style-type: none"> • Recruitment of team members • Business development • Late-stage product, process or service development • Implementation of a defined marketing or distribution strategy
Terms	*Negotiated on a case-by-case basis
Judgment Criteria	<ul style="list-style-type: none"> *Commercial viability *Strength of innovation *Strength of business and marketing plan *Management team
Application Documentation and Process	*Business plan and financial model
Application Deadlines	Continuous intake
Processing Time	
Notes	

Juvenile Diabetes Research Foundation International Discovery & Development Partnerships

Summary	JDRF Industry Discovery & Development Partnerships are intended for biotechnology companies or other for-profit entities, either publicly or privately held. The program is open to companies worldwide.
Abbreviation	
Website	www.jdrf.org
Funding Type	Matching grant
Source	Juvenile Diabetes Research Foundation International
Market	Juvenile Diabetes Research
Keywords	
Regions Available	International
Funding Amount	Up to \$5 million in matching funds
Application Intake	Industry Discovery & Development Partnerships (IDDP) LOIs and applications are reviewed on a rolling basis.
Program Objective	JDRF (www.jdrf.org) is a global funding agency with a substantial proportion of its grants awarded outside of the United States. We encourage any and all qualified researchers interested in helping us overcome the scientific and clinical problems associated with type 1 diabetes and its complications to apply to JDRF for funding.
Obligations	
Eligibility Requirements	JDRF Industry Discovery & Development Partnerships are intended for biotechnology companies or other for-profit entities, either publicly or privately held. The program is open to companies worldwide. JDRF also encourages Partnership applications from companies proposing collaboration with academic researchers. JDRF particularly encourages proposals to develop or test, in preclinical models or early-stage clinical trials, novel therapeutic approaches for diagnosis, prevention or treatment of T1D or its complications. It is intended that the IDDP Program will present an opportunity for JDRF to foster long-term collaborative relationships with industry taking promising research through discovery and development and toward commercialization. JDRF encourages companies proposing collaboration with academic researchers.
Eligible Costs	Costs associated with research designed to: <ul style="list-style-type: none"> - Restore Beta Cell Function - Restore Immunoregulation - Prevent, Postpone, Reverse Diabetic Complications
Terms	JDRF is prepared to fund applied research programs at different stages of development up to a level of \$5 million per program. It is expected that collaborating companies must demonstrate a matching resource commitment to the proposed program that is equal to or greater than that requested from JDRF. JDRF funded companies will be expected to enter into a research agreement with JDRF regarding milestones to be met in relation to anticipated funding, intellectual property and JDRF participation. These will be negotiated on a case-by-case basis.
Judgment Criteria	Qualifications, experience, and productivity of the investigator; the facilities available; and the relationship of the research to the cause, cure, treatment, and/or prevention of diabetes mellitus and its complications.
Application Documentation and Process	LOI plus extensive online application
Application Deadlines	Industry Discovery & Development Partnerships (IDDP) LOIs and applications are reviewed on a rolling basis.
Processing Time	Unknown
Notes	The fund is based in the United States but welcomes international applicants.

MaRS Business Project Funding

Summary	Business Project Funding enables entrepreneurs already engaged with program Entrepreneurs-in-Residence (EIRs) or MaRS Advisors to access specialized advisory services. Projects might include consultation from niche market experts, intellectual property strategy, third-party validation or testing or primary market research.
Abbreviation	
Website	http://www.marsdd.com/advisoryservices/money.html
Funding Type	Grant
Source	Ontario Ministry of Research and Innovation
Market	• Any
Keywords	Technology, high-tech, innovation
Regions Available	Ontario
Funding Amount	Up to \$10,000
Application Intake	Continuous Intake
Program Objective	Provide enhanced advisory resources to promising Ontario technology companies,
Obligations	Must work with an Entrepreneur In Residence
Eligibility Requirements	To access Business Project Funding, you must be recommended by an EIR or program agent that has been advising you.
Eligible Costs	Specialized advisory services.
Terms	Not Applicable
Judgment Criteria	*Assessed on an individual basis by EIRs and MaRS analysts.
Application Documentation and Process	Application form administered by your entrepreneur in residence.
Application Deadlines	Continuous Intake
Processing Time	1-2 weeks
Notes	

Medical Design Excellence Awards

Summary	Medical Design Excellence Awards honor achievements in the design and development of medical technologies in the form of commercialized products.
Abbreviation	
Website	http://www.devicelink.com/expo/awards/home/
Funding Type	Award
Source	The MedTech Group, SERBA
Market	<ul style="list-style-type: none"> * Critical-care and emergency medicine products. * Dental instruments, equipment, and supplies. * Finished packaging. * General hospital devices and therapeutic products. * Implant and tissue-replacement products. * In vitro diagnostics. * Over-the-counter and self-care products. * Radiological and electromechanical devices. * Rehabilitation and assistive-technology products. * Surgical equipment, instruments, and supplies.
Keywords	medical device
Regions Available	Global
Funding Amount	Not applicable.
Application Intake	15-Jan-10
Program Objective	The MDEA competition is open worldwide to companies and individuals involved in the design, engineering, manufacture, or distribution of finished medical devices or medical packaging. Industry professionals are encouraged to review the information provided on this Web site and become involved in building recognition for medical product excellence, both in their own companies and industrywide.
Obligations	
Eligibility Requirements	<p>The MDEA competition is open to companies and individuals involved in the design, engineering, manufacture, or distribution of finished medical devices or medical packaging. Although entries are most often submitted by manufacturers, firms that provide materials, components, or other services may submit an entry on behalf of a product manufacturer with that manufacturer's written consent. Complete information for the manufacturer's authorized contact must be provided in the Entry Questionnaire.</p> <p>The competition is open to finished medical devices and packaging, including instruments, machines, implants, in vitro reagents, or related products that are intended for the diagnosis, cure, mitigation, treatment, or prevention of disease or other conditions in humans or animals.</p>
Eligible Costs	Not Applicable
Terms	Manufacturing companies will be presented with either gold or silver awards
Judgment Criteria	<ul style="list-style-type: none"> " * Innovative use of materials, components, or processes in the fabrication of the product. * The ability of the product development team to overcome design and engineering challenges so that the product meets its clinical objectives. * User-related design and engineering features that improve healthcare delivery, with special attention to functional innovations that broaden the scope of users, change traditional medical attitudes or practices, or offer significant use-related improvements. * Design and engineering features that provide enhanced benefits to the patient (e.g., comfort, fit, service access, safety, appropriate aesthetics, overall improvement of healthcare). * Aspects of product design and engineering that improve the manufacturer's profitability. * Product features that improve the overall delivery of healthcare.
Application Documentation and Process	<p>Entrants must provide their responses to the Entry Questionnaire in both electronic (e-mailed, diskette, or CD-ROM) and hard-copy (signed) forms. An electronic version of the questionnaire can be downloaded via the 2010 Entry Questionnaire section of the MDEA Web site (www.MDEAwards.com).</p> <p>The electronic version of the completed Entry Questionnaire, together with other electronic materials pertaining to the entry, may be e-mailed to mdea@cancom.com. Alternatively, entrants may save the electronic form of their entry materials to a standard CD-ROM and mail them with the hard copy of their entry.</p>
Application Deadlines	15-Jan-10
Processing Time	
Notes	

MRI Next Generation of Jobs Fund - Biopharmaceutical Investment Program

Summary	Grants of up to 20% of eligible costs to support innovative biopharmaceutical R&D and advanced manufacturing to enhance Ontario's competitive advantage on the world stage and encourage a generation of new high value jobs.
Abbreviation	BIP
Website	http://www.mri.gov.on.ca/english/programs/bip/program.asp
Funding Type	Grant
Source	Ontario Ministry of Research and Innovation
Market	<ul style="list-style-type: none"> • Biotechnology • Biopharmaceutical
Keywords	Biotech, biopharmaceutical, medical, health, advanced manufacturing, oncology, stem cell, drug,
Regions Available	Ontario
Funding Amount	Up to 20% of eligible project costs.
Application Intake	Applications may be received at any time during the five-year window of the program (i.e. until March 31, 2013).
Program Objective	<ul style="list-style-type: none"> * To increase the level of new biopharmaceutical Research and Development and advanced manufacturing in Ontario * To expand local footprints, and create a generation of new high value jobs for Ontarians * To increase "deal flow" within Ontario's growing biotech cluster, and build capacity through collaborations with public research institutions
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> *Your company's primary source of business comes from patented products that have received marketing approval by way of a Health Canada New Drug Submission or the equivalent submission in the United States, the European Union or Japan. *Your company holds at least one patented human health drug product approved for sale in one or more of the following markets: Canada, the United States, the European Union, and/or Japan. *Your proposed project will see an incremental increase to your R&D investment in Ontario; and/or your proposed project is for a new advanced manufacturing project in Ontario. *Your proposal is related to R&D and/or advanced manufacturing of innovative drugs. *Your project will be situated at a facility/facilities in Ontario. *Your project has minimum total eligible project costs of \$5M. *Your proposal does not request funding for R&D and/or manufacturing related to medical devices, non-human health products, human non-medical products (e.g. products that are not/would not be prescribed by a medical practitioner), or for business restructuring or regular capital reinvestment.
Eligible Costs	<ul style="list-style-type: none"> o Start-up Costs o Laboratory supplies, equipment and machinery o Infrastructure o Overhead o Construction/leasehold improvements o Equipment and machinery o Materials o One-time labor o Other costs directly attributable to the project
Terms	Negotiated on a case-by-case basis.
Judgment Criteria	<ul style="list-style-type: none"> Alignment with Ontario Strengths Alignment with Company Strategies and Plans Risk Innovation Company Track Record Investment Collaboration and Partnerships Follow On Potential Project Plan Jobs Skills Building Capacity Economic Benefits
Application	1st Stage: potential BIP Applicants are required to submit an Expression of Interest Form.

Documentation and Process	<ul style="list-style-type: none"> * Potential applicants are encouraged to utilize the “Project Assessment Tool” highlighted in the Program Guidelines to review their proposed project prior to submission of an EoI. * The Project Assessment Tool allows for the testing of a concept or idea for a potential submission to the BIP as it provides details of the criteria used by the Ontario Ministry of Research and Innovation to review applications to this program. * This will enable an applicant to determine whether to apply to the BIP and, if so, ways to strengthen the application. * Please note that a high rating on the Project Assessment Tool does not guarantee that an application will be approved as any approval is at the ministry’s discretion. <p>2nd Stage: applicants invited to do so are required to submit a Full Application Form. The template will be provided to the applicant by MRI at that time.</p>
Application Deadlines	Applications may be received at any time during the five-year window of the program (i.e. until March 31, 2013).
Processing Time	
Notes	*No stacking restrictions.

New Technology Tax Incentive (ONTTI) - Ontario

Summary	The Ontario New Technology Tax Incentive (ONTTI) allows a 100% immediate write-off of the eligible cost of qualifying intellectual properties acquired in the course of an intellectual property transfer. An intellectual property transfer is an acquisition of qualifying intellectual property by a corporation from an unrelated person for the purpose of implementing an innovation or an invention in the corporation's business that is carried on in Ontario.
Abbreviation	
Website	http://www.rev.gov.on.ca/en/credit/ontti/
Funding Type	Tax Credit
Source	Canada Revenue Agency
Market	Any
Keywords	Intellectual property
Regions Available	Ontario
Funding Amount	Not applicable
Application Intake	File with corporate taxes.
Program Objective	Decrease the cost of IP acquisition.
Obligations	
Eligibility Requirements	Not applicable.
Eligible Costs	Acquisition of intellectual properties.
Terms	The eligible costs of qualifying intellectual properties are included in a Class 12 capital cost allowance (CCA) pool and allowed as a 100% deduction from income in the year of acquisition. The expenditure limit for a taxation year is \$20 million. A taxpayer's total ONTTI deduction for a taxation year is equal to the total amount of CCA allowed in respect of each ONTTI property. Neither the half-year rule nor the available for use rule applies.
Judgment Criteria	Not applicable
Application Documentation and Process	The ONTTI is included on Ontario CCA Schedule (tax form).
Application Deadlines	File with corporate taxes.
Processing Time	Unknown
Notes	

Northern Ontario Heritage Fund Emerging Technology Program

Summary	The NOHFC's Private Sector Emerging Technology Program supports the innovation of new technologies that will contribute to future northern prosperity. The program funds research, development and commercialization projects that demonstrate a high commercial potential, foster collaborative activities among industry and research institutions, and encourage successful innovation in small companies.
Abbreviation	ETP
Website	http://www.mndm.gov.on.ca/nohfc/program_etp_e.asp
Funding Type	Loan, Grant
Source	Ontario Ministry of Northern Development and Mines, Northern Ontario Heritage Fund Corporation
Market	<ul style="list-style-type: none"> • Any technology
Keywords	North, Northern Ontario, project,
Regions Available	Northern Ontario
Funding Amount	Up to \$100,000 in grant and up to \$1 million in loan
Application Intake	Continual Intake
Program Objective	To pursue research, development and commercialization projects that demonstrate a high commercial potential, foster collaborative activities among industry and research institutions, and encourage successful innovation in small companies.
Obligations	*Projects must create direct jobs.
Eligibility Requirements	<ul style="list-style-type: none"> * Eligible applicants may include individual private sector companies or consortiums of companies. * The applicant must be prepared to become incorporated and be incorporated prior to receiving assistance. Projects must create direct jobs. *All other potential sources of funding must be explored and documented. *The costs of full-time staff, or operating costs of businesses will normally not be considered eligible, although human capital may be considered on a case-by-case basis. *The proposed product, service or process must be innovative and have commercial potential. *The applicant must have operations located in Northern Ontario and/or the project must be undertaken in Northern Ontario. *The proposed project should not unreasonably impact existing Northern Ontario businesses and must result in net economic benefits for Northern Ontario. *The applicant must own or control the intellectual property needed to conduct the project. *The applicant must be unable to obtain sufficient funding for the project from financial institutions. *Projects proposed which, in the opinion of the NOHFC Board, have significant job creation and/or other substantial Northern Ontario benefits may be considered on a case-by-case basis.
Eligible Costs	<ul style="list-style-type: none"> *The maximum investment from the NOHFC will generally not exceed 50 per cent of eligible project costs * Information and communications technology projects <ul style="list-style-type: none"> * Film development and production * Value-added products * Biotechnology and life sciences projects * Intellectual property development * Staff training * Marketing * Land servicing costs * Capital project costs
Terms	<ul style="list-style-type: none"> *Non-repayable contributions of up to \$100,000 may be provided on a cost-shared basis for research and pre-competitive development technical projects. *Repayable loans of up to \$1 million or 50 per cent of eligible project costs, whichever is less, may be provided to capital projects. *Up to one-half of the NOHFC funding may be in the form of a conditional grant with the remainder in the form of a repayable loan.
Judgment Criteria	<ul style="list-style-type: none"> *Job creation *Commercial viability
Application Documentation and Process	*Application form

Application Deadlines	Continual Intake
Processing Time	
Notes	

OCE Market Readiness

Summary	Small-scale funding for commercialization fo academic-based innovation.
Abbreviation	
Website	http://www.oce-ontario.org/Pages/Cmarket.aspx
Funding Type	Grant
Source	Ontario Centers of Excellence, Ontario Ministry of Research and Innovation
Market	<ul style="list-style-type: none"> • Any
Keywords	Commercialization
Regions Available	Ontario
Funding Amount	Up to \$150,000
Application Intake	Continuous Intake
Program Objective	<p>1) to determine whether a profitable market exists for the technology</p> <p>2) to determine whether the technology should be commercialized through licensing to existing Ontario companies or through the creation of a new company</p> <p>3) if the technology is to be licensed, to mature the technology and the IP ownership to a point where it can be formally licensed to an existing or new Ontario company</p> <p>4) if the technology is to be the foundation of a new company, to bring that company to a level of development where private capital is prepared to invest</p>
Obligations	
Eligibility Requirements	Intellectual property developed at an Ontario college, university or research hospital. Funding can go to the institution or to a newly-created spinoff.
Eligible Costs	<ul style="list-style-type: none"> • Technology Assessment • Market Assessment • I.P. Protection • Prototype Development • Material Characterization • Proof of Concept Demonstration • Business Plan Development • New Company Start-Up • Key Position Staffing
Terms	Not Applicable
Judgment Criteria	<ul style="list-style-type: none"> *Commercial viability *Strength of innovation *Strength of business and marketing plan *Management team
Application Documentation and Process	The inventor will work together with an OCE Business Development Manager to define the goals of the initiative and draft an application for review. The proposal must be approved by the academic institution's Office of Research, technology transfer office or equivalent
Application Deadlines	Continuous Intake
Processing Time	
Notes	

OGI Technology Seeding Fund

Summary	These strategic investments finance advances in present technologies, as well as ventures into newer, leading-edge technologies in genomics and proteomics.
Abbreviation	
Website	http://www.ontariogenomics.ca/ogi-sponsored-genomics-technology-seeding-program-charter
Funding Type	No Information
Source	
Market	• Genomics
Keywords	biofuel, cell, molecule, molecular, disease, therapeutics, diagnostic, environmental, laboratory, medical, device, nutraceutical, technology,
Regions Available	Ontario
Funding Amount	Up to \$10,000
Application Intake	There is no current deadline information listed, however 1 proposal is funded every quarter
Program Objective	<ul style="list-style-type: none"> * To acquire a novel and/or leading-edge technology/tool for genomics platforms; * To catalyze capacity-building activities in Ontario; * To enhance breadth, depth, quality and efficiency of service at the facilities; and, * To ascertain the potential of new technologies.
Obligations	
Eligibility Requirements	<p>To be eligible, the technology being considered must be:</p> <ul style="list-style-type: none"> * closely aligned with and used for genomics (large-scale, systematic, and holistic) strategies in the life sciences; * leading edge and/or provide a price advantage; * be likely to create -- through familiarity with it and the data it generates -- a significant, new advantage for Ontario scientists; and, * unique and unavailable elsewhere in Ontario. <p>To be eligible, Genomics Platforms must be:</p> <ul style="list-style-type: none"> * Ontario-based and funded by Genome Canada; or, * Ontario-based and a member of OGI's Platform Affiliate Program
Eligible Costs	No Information.
Terms	No information.
Judgment Criteria	No information.
Application Documentation and Process	*Online application form
Application Deadlines	There is no current deadline information listed, however 1 proposal is funded every quarter
Processing Time	
Notes	

OGI Pre commercialization Business Development Fund

Summary	OGI's Pre-commercialization Business Development Fund (PBDF) is a unique and useful investment fund that is helping to enable the economic impact of outcomes of genomics and proteomics research projects and technology development.
Abbreviation	
Website	http://www.ontariogenomics.ca/business-development/pre-commercialization-business-development-fund-funding-criteria
Funding Type	Equity investment
Source	Ontario Genomics Institute
Market	<ul style="list-style-type: none"> • Genomics
Keywords	biofuel, cell, molecule, molecular, disease, therapeutics, diagnostic, environmental, laboratory, medical, device, nutraceutical, technology,
Regions Available	Ontario
Funding Amount	Up to \$100,000
Application Intake	There are generally several application opportunities throughout the year. The next deadline is January 29, 2010.
Program Objective	<ul style="list-style-type: none"> * Create economic results from genomics and proteomics research; * Support scientific entrepreneurs; * Broker partnerships between academe and industry; and * Generate returns for future PBDF investments.
Obligations	
Eligibility Requirements	*Companies and academic institutions may apply.
Eligible Costs	*R&D Costs
Terms	*100K investment, matching fund requirement, current terms are a convertible debenture at 15% interest, 20% discount on conversion – these terms may change in subsequent funding rounds.
Judgment Criteria	<p>The PBDF ranks opportunities in terms of the extent to which they meet the following criteria:</p> <ul style="list-style-type: none"> * The investment increases the likelihood of a near-term (i.e., within 24 months), 'next-step' event by offering concrete, definitive milestone(s) and uniquely enables rapid progress towards the marketplace for the outcome(s) of genomics-related technologies. * The opportunity forges a partnership between academe and industry. * The proposal demonstrates that the PBDF represents a unique funding opportunity for the project. * The applicant provides a matching investment in cash or in kind, whether from internal resources or other investors or from granting institutions. * The opportunity is of interest to an entity capable of and committed to further commercializing the outcome.
Application Documentation and Process	<p>Step 1: Complete applications submitted</p> <ul style="list-style-type: none"> • OGI and Board Commercialization Committee (BCC), a subset of OGI's Board of Directors, review application forms for early go/no go decision. • Feedback provided to all applicants. • Subset of opportunities move forward to Due Diligence. <p>Step 2: Due Diligence Process</p> <ul style="list-style-type: none"> • All applicants that move onto this stage of evaluation are required to review the investment term sheet in advance and agree to the standard terms. • After initial go ahead, due diligence by OGI and external experts (if required) will focus on the development plan, intellectual property, the market, competition and management. <p>Step 3: Review and Decision</p> <ul style="list-style-type: none"> • Due Diligence findings presented to the BCC for review. • Detailed feedback, including expert opinions, provided to all applicants whose proposals undergo Due Diligence. • Subset of opportunities selected to move on to negotiation phase. <p>Step 4: Negotiate & Invest</p> <ul style="list-style-type: none"> • OGI negotiates final investment agreement.
Application Deadlines	There are generally several application opportunities throughout the year. The next deadline is January 29, 2010.
Processing Time	3 to 6 months
Notes	

Ontario Emerging Technologies Fund

Summary	The Government has announced that the Fund will be a \$250 million fund over five years, to a maximum of \$50 million per year for each of the five years, to co-invest alongside Qualified investors into innovative, high-growth Ontario companies. the deal structure of a co-investment will be the same for the Fund and the Qualified Investor in any one investment round.
Abbreviation	OCGC-OETF
Website	http://www.ocgc.gov.on.ca/site/en/funds/ontario-emerging-technologies-fund/
Funding Type	Equity investment
Source	The Ontario Capital Growth Corporation
Market	<ul style="list-style-type: none"> • clean technologies; • life sciences and advanced health technologies; and • digital media; and information and communication technology
Keywords	
Regions Available	Ontario
Funding Amount	Up to \$15 million per round to a maximum total investment of \$25 million.
Application Intake	Continuous Intake
Program Objective	Increase the amount of investment made directly into Ontario-based companies targeting three key sectors.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> • The investee company must carry on business solely in one of the Eligible sectors of clean technology, life science and advanced health technologies, and digital media and information Communications Technology • Be privately held at the time of the Initial Investment • Pay at least 50 per cent of wages, salaries and fees to employees and contractors working in Ontario • The majority of the company's full-time employees must be working in Ontario; and • The majority of senior officers must maintain their permanent residence in Ontario.
Eligible Costs	<p>OCGC can make either a first time investment or a subsequent investment in an investee company where OCGC has previously made an initial investment.</p> <p>An Initial Investment will be classified as follows:</p> <p>A. New Company Investment:</p> <ul style="list-style-type: none"> • an initial investment in an investee company by OcgC and an initial investment by a Qualified Investor, where the aggregate investment in the Investee Company in the investment round is at least \$1 million but less than \$4 million, or • an initial investment in an investee company by OcgC and a follow-on investment in the Investee Company by a Qualified Investor, where the Qualified Investor's existing investment in the investee company is \$1 million or less, and the aggregate investment in the investee company in the investment round is at least \$1 million, but less than \$4 million. <p>B. Significant New Company Investment:</p> <ul style="list-style-type: none"> • an initial investment in an investee company by OcgC and an initial investment by a Qualified Investor where the aggregate investment in the Investee Company in the investment round is at least \$4 million but less than or equal to \$15 million. <p>C. Portfolio Company Investment:</p> <ul style="list-style-type: none"> • an initial investment in an investee company by OcgC and a follow-on investment in the Investee Company by a Qualified Investor where the aggregate investment in the Investee Company in the investment round is greater than \$2 million but less than or equal to \$15 million; provided that, where another Qualified Investor is also making an initial investment in the investee company and such investment is at least \$1 million and constitutes at least 20% of the investment round, such investment shall be deemed to be a new company Investment or a Significant New Company Investment, as applicable.
Terms	<ul style="list-style-type: none"> • The aggregate amount of an initial investment by OCGC in an Investee Company will not be more than \$5 million • The aggregate amount of all Fund investments made by OCGC in an Investee Company over the life of the Fund will not be more than \$25 million • OCGC's investment in an investment round or an Investee Company will not be more than the Qualified Investor's investment • OCGC will not be the largest single investor in an Investee Company. • The company is seeking to raise an initial investment of at least \$1 million and not more than \$15 million • Investments will be structured and negotiated by the Qualified Investor and will be equity or quasi-equity investments (e.g. common shares, preferred shares and convertible debentures). Debentures or other debt which have principal and/or interest payments from the eligible investee company or shares which have cash dividend payments within three years are ineligible. Ineligible investments include debt which has principle or interest payments due within 3 years.

New Company Investment

- The OCGC co-invests with at least one Qualified Investor who is making a new investment in an Investee Company and the valuation of the investment is determined by the Qualified Investor.
- All deal structure terms of the investment will be the same for the OCGC and the Qualified Investor.
- Where the Qualified Investor's existing investment in the Investee Company is \$1 million or less, the investment will be treated as if it were a new Investee Company by the Qualified investor.

Significant New Company Investment:

- OCGC co-invests with at least one Qualified Investor and one Significant Investor, each of whom is making a new investment in an Investee Company and the valuation is set by the Qualified OETF Investor, and where each of the Qualified Investor and the Significant Investor invests at least \$1 million in the investee company and each such investment constitutes at least 20% of the investment round.
- All deal structure terms of the investment are the same for OcgC, the Qualified Investor and the Significant Investor.

Portfolio Company Investment:

- OCGC co-invests with at least one Qualified Investor and one Significant Investor where each of the Qualified Investor and the Significant Investor invests at least \$1 million in the Investee company and each such investment constitutes at least 20% of the investment round.
- OCGC will only invest in the investee company by way of a convertible debenture which provides (i) for a conversion price equal to an amount to be established at a discount to the valuation set in the next Qualified Investment Round (as defined below) in which a Qualified Investor that has not previously invested in the investee company invests at least \$1 million in the investee company, and (ii) that if a liquidation event occurs prior to a Qualified Investment Round, the holder may elect to convert its convertible debenture into the equity instrument employed in the investment round immediately preceding the issuance of such convertible debentures. All deal structure terms of the investment are the same for OCGC, the Qualified Investor and the Significant investor.

Follow-On Investment:

- OCGC co-invests with at least one Qualified Investor. All deal structure terms of the investment are the same for OCGC and the Qualified Investor.
- A "Significant Investor" is an investor that is not a Qualified Investor and that invests in an investee company in any investment round at least \$1 million, which investment constitutes at least 20% of the aggregate amount invested in such investment round, provided that a Significant investor may not be a syndicate of investors unless each syndicate participant invests at least \$1 million in the investment round.
- "Qualified Investment Round" means an investment round in which the Investee Company raises an amount that is at least equal to the amount raised by the investee company in the investment round in which the OCGC acquired its convertible debentures and in which a Qualified Investor that has not previously invested in such investee company invests at least \$1 million, which investment constitutes at least 20% of the aggregate amount invested in such investment round.

Judgment Criteria

Applicant companies must have an established relationship with a Qualified Investor who is prepared to make an investment in the company, and is seeking coinvestment from the OCGC. The Qualified Investor will complete an application to the OCGC for funding on behalf of the company. Eligibility Considerations for the "Qualified Investor": OCGC will follow the market-based assessment made by Qualified Investors who bring potential investment deals to OCGC. Investors must apply to OCGC to become Qualified Investors. Applicants will be reviewed against the following set of criteria:

In assessing a Venture Capital or other Private Equity Fund for qualification, OCGC will consider a number of factors, including, but not limited to, the following:

- Dollar value of assets under management
- Amount of capital available for investment
- Capital invested and track record of investments made in the preceding five years
- Location of the principal office and commitment to invest in Ontario
- Principals (partners or senior executives) who have been employed or engaged by the applicant or an affiliate, and have relevant and sufficient experience investing in, operating and selling early-stage companies in the Eligible Sectors (as defined in Section 6).
- Experience making equity or quasi-equity investments in portfolio companies
- Portfolio company exits in the preceding five years
- Previous limited partners, fund sponsors, and investors.

A separate certification process has been established to qualify individuals and organizations that

	<p>have the financial resources to invest in high-growth, innovative companies in Ontario. Investors (other than venture capital and other private equity funds) may apply for certification with OCGC as “Other Qualified Investors”. these investors will include:</p> <ul style="list-style-type: none"> • Angel investors or angel groups • Pledge funds • Corporations or other entities (e.g. pension funds) that are not principally engaged in the making venture capital or private equity investments • Venture capital or other private equity funds where 80% or more of such fund’s assets under management or committed capital has been provided or committed, as applicable, by one individual or an Affiliated Group.
Application Documentation and Process	<p>There are two steps involved in the approval process that must be successfully completed before OCGC will co-invest in a company:</p> <ol style="list-style-type: none"> 1. Review of application for certification as a Qualified Investor 2. Review of application for an Eligible Investment including satisfaction of terms and conditions required by OCGC. <p>There are separate application forms for certification as a Qualified Investor and approval of an Eligible investment. the application process is described in greater detail in the following section. Application forms are available for download at the OcgC website at www.ontario.ca/ocgc, where you can also find further information, including frequently asked questions related to the Fund. Further information regarding submission procedures are on the application forms. Applicants will be notified upon receipt of their application.</p>
Application Deadlines	Continuous Intake
Processing Time	Varies
Notes	<p>OCGC has established limits on stacking of government funding (total government funding – federal, provincial or municipal investment provided to a company for the same purpose). For the purposes of OETF, “Government Funds” are defined as any equity or quasi-equity investment made by any federal, provincial or municipal government, agency or crown corporation, and includes, without limitation, equity or quasi-equity investments made by:</p> <ul style="list-style-type: none"> • Ontario Venture Capital Fund • Investment Accelerator Fund • Northern Ontario Heritage Fund Corporation • Business Development Bank of Canada • Export Development Canada • Farm Credit Canada • Ontario Commercialization Investment Funds (OCIF) • Any future government equity or quasi-equity investment programs that may be announced during the active investment period of the Fund. <p>With respect to an investee company that has received or will receive government Funds concurrently with OcgC’s investment, the following limitations will apply:</p> <ul style="list-style-type: none"> • The aggregate amount of Government Funds plus the investment from OCGC cannot exceed 50% of the aggregate investment in an Investee Company in any investment round • The aggregate amount of Government Funds plus the investment from OCGC cannot exceed 50% of the aggregate investment in an Investee Company at any time • OCGC’s pro rata share of an investment made as a limited partner of OVCF is to be calculated in determining the amount of Government Funds invested in an Investee Company by OCGC as a limited partner of OVCF • The Ministry of Research and Innovation’s (MRI) pro rata share of an OCIF is to be calculated in determining the amount of Government Funds invested in an Investee Company.

Ontario Innovation Tax Credit

Summary	The OITC is a 10% refundable tax credit for corporations that make expenditures on scientific research & experimental development (SR&ED) carried on in Ontario.
Abbreviation	OITC
Website	http://www.canadabusiness.ca/servlet/ContentServer?cid=1085667967192&pagename=CBSC_ON/display&c=Finance
Funding Type	Tax Credit
Source	Ministry of Revenue
Market	•Any
Keywords	SR&ED, research, experimentation, R&D, development
Regions Available	Ontario
Funding Amount	Up to \$200,000 per taxation year
Application Intake	File with corporate taxes.
Program Objective	To support Ontario innovation R&D
Obligations	
Eligibility Requirements	The credit is available to all public and private corporations with permanent establishments in Ontario. Only expenditures for scientific research & experimental development carried on in Ontario, for which the taxpayer is eligible for federal (SR & ED) investment tax credit, qualify for the OITC.
Eligible Costs	Only expenditures for scientific research & experimental development carried on in Ontario, for which the taxpayer is eligible for federal (SR & ED) investment tax credit, qualify for the OITC.
Terms	<ul style="list-style-type: none"> * The OITC is calculated at 10% of qualifying expenditures * Maximum claim is \$200,000 per taxation year * Qualifying expenditures are 100% of current expenses such as salaries and wages, and 40% of capital expenditures; OITC is available on qualifying SR&ED expenditures to a maximum of \$2 million annually
Judgment Criteria	Not Applicable
Application Documentation and Process	To claim the OITC, corporations must complete the OITC claim form, file the Ontario corporate tax return (CT23 or CT8) and enter the amount on line 191. To ensure quick identification of the claim, provide a copy of the related federal schedules (T2 SCH 31 and T661).
Application Deadlines	File with corporate taxes.
Processing Time	
Notes	

Ontario Research and Development Expenditure Deduction

Summary	The Ontario Research and Development Expenditure Deduction allows corporations to exclude from Ontario taxable income the portion of the federal investment tax credit that relates to qualifying Ontario Scientific Research and Experimental Development (SR&ED) expenditures through Ontario pool calculation on CT23 Schedule 161.
Abbreviation	
Website	http://www.rev.gov.on.ca/english/credit/orded/index.html
Funding Type	Tax Deduction
Source	Ministry of Revenue
Market	•Any
Keywords	
Regions Available	Ontario
Funding Amount	
Application Intake	File with corporate taxes.
Program Objective	Make the income from the Federal SR&ED tax credit deductible from Ontario corporate income tax obligations
Obligations	
Eligibility Requirements	*Must be making a SR&ED claim.
Eligible Costs	Not Applicable
Terms	
Judgment Criteria	Not Applicable
Application Documentation and Process	To claim, complete CT23 Schedule 161, and enter the amount on Line 679 of the tax return.
Application Deadlines	File with corporate taxes.
Processing Time	
Notes	

Ontario Tax Exemption for Commercialization

Summary	To support innovation in the Ontario economy, the 2008 Ontario budget proposed a 10-year tax exemption for new corporations that commercialize intellectual property developed by qualifying Canadian universities, colleges or research institutes. The OTEC program was implemented by amendments to the Corporations Tax Act and the Taxation Act, 2007 in Bill 100, which received Royal Assent on December 10, 2008.
Abbreviation	OTEC
Website	http://www.investinontario.com/resources/government_programs_progdetails.asp?pid=280
Funding Type	Tax Refund
Source	Ontario Ministry of Research and Innovation
Market	The exemption generally applies to corporations that commercialize intellectual property in priority areas such as bio-economy/clean technologies, advanced health technologies and telecommunications, computer and digital technologies.
Keywords	Innovation, commercialization
Regions Available	Ontario
Funding Amount	Not applicable.
Application Intake	File with corporate taxes.
Program Objective	To support innovation in the Ontario economy.
Obligations	
Eligibility Requirements	<p>To qualify for the Ontario tax exemption, a corporation must be a new corporation, incorporated in Canada that is not formed as a result of an amalgamation or merger and must derive all of its income from eligible commercialization activities carried on in Ontario. Eligible commercialization activities include the development of prototypes and the marketing and manufacturing of products related to the intellectual property.</p> <p>A qualifying corporation incorporated in Canada after March 24, 2008 and before March 25, 2012 may be exempt from Ontario Corporate Income Tax and Corporate Minimum Tax for its first 10 taxation years.</p> <p>The term "eligible commercialization business" includes an active business that is an "advanced health technology business", a "bioeconomy business", a telecommunications, computer or digital technologies production business.</p> <p>The sole purpose of the business must be the sale of property that derives more than 50% of its value from "eligible intellectual property" developed at a qualifying institution, the sale of property that has eligible intellectual property as an essential element, the licensing of computer programs that are eligible intellectual property or such other purpose as prescribed by the regulations.</p> <p>A "qualifying institute" is a university in Ontario, a college of applied arts and technology in Ontario, a non-profit organization prescribed by the Minister of Finance, a college or university in Canada but outside Ontario, a hospital research institute or an entity prescribed by the Minister of Finance.</p>
Eligible Costs	Eligible commercialization activities include the development of prototypes and the marketing and manufacturing of products related to the intellectual property.
Terms	Before a refund can be obtained, a taxpayer must apply for a certificate of eligibility after the end of the year. A refund application must be made no later than the end of the third taxation year ending after the taxation year for which the refund is claimed. If the corporation is assessed or reassessed for a taxation year, the corporation can apply for a refund within three months of the assessment or reassessment. A refund is paid without interest, although interest accrues on refunds that are repayable to Ontario Revenue, except where the amount of the excess refund results from a loss carry back deduction.
Judgment Criteria	Not applicable.
Application Documentation and Process	Corporations who wish to claim an exemption must apply to The Minister of Research and Innovation for a Certificate of Eligibility after the end of its first year. The Certificate along with the refund claim may be submitted to the Ministry of Revenue before the end of the third taxation year ending after the taxation year for which the refund is claimed.
Application Deadlines	File with corporate taxes.
Processing Time	
Notes	

Prix Galien Canada (Innovative Product)

Summary	Innovative Product Award will be presented to the company that has developed the drug product launched on the Canadian market at least 12 months ago and no more than 36 months ago, and judged by the Jury to have made the most significant overall contribution to patient care in Canada in terms of efficacy, safety, benefits and innovation.
Abbreviation	
Website	http://eng.prix-galien-canada.com/prix_galien_canada.html
Funding Type	Award
Source	Prix Galien Canada, Canada
Market	pharmaceutical research
Keywords	pharma, pharmaceutical, R&D
Regions Available	Canada
Funding Amount	
Application Intake	Visit us again during spring 2010 for more information about the Submissions Guidelines for the 2010 awards.
Program Objective	Rewards a Canadian emerging biotechnology company evolving in healthcare or in a related field and judged by the jury to have made a significant contribution in terms of innovation.
Obligations	
Eligibility Requirements	<p>Open to a company established in Canada for a minimum of five (5) years and a maximum of ten (10) years, and involved in health or in a related field. The company must have conceived, developed and commercialized or be about to commercialize an innovative technology or product and/or have made an outstanding contribution in research and development. It must have received local, national and/or international recognition.</p> <p>For the purpose of Prix Galien Canada, the Jury will use the definition of “drug” in the Food and Drug Act. “Drug” includes any substance or mixture of substances manufactured, sold or represented for use in:</p> <ol style="list-style-type: none"> 1. the diagnosis treatment, mitigation or prevention of a disease, a disorder, an abnormal physical state or the symptoms thereof, in humans and animals; 2. restoring, correcting or modifying organic functions in humans or animals; 3. disinfection in premises in which food is manufactured, prepared or kept. <p>It must be stressed that to be considered, the drug product must bear a Drug Identification Number (D.I.N.)</p>
Eligible Costs	Not Applicable
Terms	The award consists of a gold medal and a framed certificate.
Judgment Criteria	Unknown
Application Documentation and Process	<p>This application should not exceed fourteen pages (8.5 x 11), and must include:</p> <ul style="list-style-type: none"> • The entry form duly filled and signed by an authorized Officer of the Company. • A detailed description and a one-page summary of the product (see instructions on page 3) <p>Five (5) published original articles including no more than one review article may also be submitted as an Appendix.</p>
Application Deadlines	Visit us again during spring 2010 for more information about the Submissions Guidelines for the 2010 awards.
Processing Time	
Notes	

Prix Galien Canada (Research)

Summary	Rewards a researcher or a research team involved in bio-pharmaceutical research. Leading, or making a substantial contribution, to the diagnosis, prevention or treatment of diseases.
Abbreviation	
Website	http://eng.prix-galien-canada.com/prix_galien_canada.html
Funding Type	Award
Source	Prix Galien Canada, Canada
Market	pharmaceutical research
Keywords	pharma, pharmaceutical, R&D
Regions Available	Canada
Funding Amount	
Application Intake	Visit us again during spring 2010 for more information about the Submissions Guidelines for the 2010 awards.
Program Objective	The Prix Galien is the most prestigious award in the field of Canadian pharmaceutical research and innovation. Referred to as the Nobel Prize of pharmaceutical research, it recognizes the efforts and achievements of pharmaceutical research and development.
Obligations	
Eligibility Requirements	The Prix Galien is open to any person or team who has been involved for at least the last five years in biopharmaceutical research leading or making a substantial contribution to the diagnosis, prevention or treatment of disease. Candidates from academia, health care institutions, research centers and industry are eligible.
Eligible Costs	Not Applicable
Terms	The award consists of a gold medal and a framed certificate.
Judgment Criteria	Unknown
Application Documentation and Process	This application must include: <ul style="list-style-type: none"> • The entry form duly filled and signed by the Chief Executive Officer of the Company, the Director of the Institution or the Dean of the faculty. • A description of the research (see instructions on page 3) • A one-page resume of each researcher, as well as their complete curriculum vitae • A letter of recommendation
Application Deadlines	Visit us again during spring 2010 for more information about the Submissions Guidelines for the 2010 awards.
Processing Time	
Notes	

Rolex Young Laureates Programme

Summary	The Awards provide financial support – US\$50,000 over two years – to advance each person’s project. Rolex will also promote the winners through international media coverage. The Young Laureates will become active members in the Rolex community of innovators, taking advice from former Laureates and Associate Laureates, and, in turn, passing on their knowledge to other young people.
Abbreviation	
Website	http://rolexawards.com/en/about-the-awards/young-laureates-programme.jsp
Funding Type	Award
Source	Rolex
Market	science and health, applied technology, exploration, the environment and cultural preservation
Keywords	science and health, applied technology, exploration, the environment and cultural preservation
Regions Available	International
Funding Amount	
Application Intake	Unknown
Program Objective	Young Laureates Programme, which enables visionary young men and women to tackle the most pressing issues facing our world.
Obligations	
Eligibility Requirements	Candidates must be between 18 and 30 years old when the Award is presented and need to have bright, feasible ideas with potential social or scientific benefits. All candidates must be nominated and cannot apply directly.
Eligible Costs	Not Applicable
Terms	US\$50,000 over two years
Judgment Criteria	Unknown
Application Documentation and Process	Unknown
Application Deadlines	Unknown
Processing Time	
Notes	Unknown

Silicon Valley Boomer Business Plan

Summary	The 2009 Silicon Valley Boomer Venture Summit & Business Plan Competition is where entrepreneurs and leading venture capitalists meet with one thing in common – they invest in or serve the 45 year-old boomer consumer. The Summit is the place to learn where and why Venture Capitalists (VCs) are investing heavily in the boomer market, to hear from VC portfolio companies, and to learn from key analysts about how they segment the market and evaluate opportunity. The Summit features a Business Plan Competition where finalists will present their business ideas to a panel of judges and be eligible to receive a \$10,000 prize.
Abbreviation	
Website	http://www.scuboomerventure.com/B-Plan%20Competition_index.html
Funding Type	Prize
Source	Mary Furlong & Associates
Market	Baby boomers
Keywords	
Regions Available	Global
Funding Amount	\$10,000
Application Intake	A new competition is announced each year. Check back at the competition website for neww deadlines.
Program Objective	The winner will be the business plan that has the highest potential for success in the 45 plus market.
Obligations	
Eligibility Requirements	Eighteen (18) years of age or older University and college students, entrepreneurs, independent business professionals from around the globe Business plans must show the 45 market as the primary market for the product or service Entrepreneurs from early-stage companies with annual revenues of \$0 to \$1 million
Eligible Costs	Not Applicable
Terms	Those selected must attend a conference in Silicon Valley.
Judgment Criteria	Potential of the business proposal to succeed in the 45+ market.
Application Documentation and Process	Short business plan
Application Deadlines	A new competition is announced each year. Check back at the competition website for neww deadlines.
Processing Time	
Notes	

Small Firm Assistance Program

Summary	The Small Firm Assistance Program (SFAP) provides financial assistance to small and early stage firms to help them access technology, business and/or technical support services to assist them in their growth or competitiveness.
Abbreviation	SFAP
Website	http://www.ssmic.com/index.cfm?fuseaction=content&PageID=1028&PageCategory=26
Funding Type	Grant
Source	Sault Ste. Marie Innovation Centre
Market	
Keywords	
Regions Available	Sault Ste. Marie area
Funding Amount	Up to \$5,000
Application Intake	Applications are accepted on an ongoing basis.
Program Objective	This program encourages clients to work with both SSMIC and NRC-IRAP to help them grow and achieve increased profitability.
Obligations	
Eligibility Requirements	The client must be a Canadian firm (<100 employees), seeking assistance in the development of new products or services, or in the adoption of technology, which has the potential to help increase sales, employment or productivity. Non-profit agencies can be considered a contractor if they are the client's preferred contractor and they have the expertise. An applicant's labour costs and capital equipment purchases are not eligible for reimbursement.
Eligible Costs	This assistance includes, but is not be limited to the following services: <ul style="list-style-type: none"> * Technical experts * Technical feasibility analysis * Productivity enhancement analysis * Marketing including competitive intelligence/market research and promotion * Development of sales and distribution systems * Applied Research and Development (possibly dependant on nature of request)
Terms	Assistance is be limited to \$5,000/company/year to a maximum of 100% of the total costs of the service. SSMIC would administer the payment directly to the approved contractor and the client would be required to pay a 10% administrative fee to the Sault Ste. Marie Innovation Centre.
Judgment Criteria	3-page application form
Application Documentation and Process	
Application Deadlines	Applications are accepted on an ongoing basis.
Processing Time	
Notes	

SSMART Awards Innovation Project of the Year

Summary	This award acknowledges an organization whose IT/science project demonstrates leadership and/or creative use of science/technology. An ideal project would include benefits such as the advancement of the organization, improvement of client/customer services and positive impact on the science and IT community or the community at large. This award is designed for organizations that are not necessarily IT/science companies but are using technology/science as an enabler to better serve operation and/or clients.
Abbreviation	
Website	http://www.ssmic.com/index.cfm?fuseaction=content&PageID=1275&PageCategory=307
Funding Type	Award
Source	Sault Ste. Marie Innovation Centre
Market	•Any
Keywords	
Regions Available	Sault Ste. Marie
Funding Amount	\$0
Application Intake	Mid-May, 2009
Program Objective	*To promote science and technology leadership in the region.
Obligations	
Eligibility Requirements	<ol style="list-style-type: none"> 1. Must be an organization in the Algoma district 2. Project must have been completed in the last two years. Innovation 3. Innovation must be a key component of this project. Please describe what innovative project was undertaken. 4. What was the size and scope of the project? 5. How does the project demonstrate superior project management skills? Community Involvement 6. Where local businesses, science and/or technology firms involved in the project? Vision 7. How did the project contribute to the organization's vision/objectives? Success 8. The project must have demonstrated tangible success/return to the organization. Supporting Documentation 9. Please provide any supporting documentation (annual report, promotional material, website, online portfolio etc.)
Eligible Costs	Not Applicable
Terms	Not Applicable
Judgment Criteria	<ul style="list-style-type: none"> *Innovation *Community involvement *Vision *Success
Application Documentation and Process	Nomination Form
Application Deadlines	Mid-May, 2009
Processing Time	
Notes	The current applicatino deadlines for this program have passed. Check back at the program website for updates.

Strategic Project Grants

Summary	The Strategic Project Grants Program funds early-stage project research in targeted areas.
Abbreviation	
Website	http://www.nserc-crsng.gc.ca/Professors-Professeurs/RPP-PP/SPG-SPS_eng.asp
Funding Type	Grant
Source	Natural Sciences and Engineering Research Council of Canada
Market	<ol style="list-style-type: none"> 1. Advanced Communications and Management of Information 2. Biomedical Technologies 3. Competitive Manufacturing 4. Healthy Environment and Ecosystems 5. Quality Foods and Novel Bioproducts 6. Safety and Security 7. Sustainable Energy Systems (Production, Distribution and Utilization)
Keywords	
Regions Available	Canada
Funding Amount	No Information.
Application Intake	April 15 of each year
Program Objective	The goal of the Strategic Project Grants Program (SPG) is to increase research and training in targeted areas that could strongly enhance Canada's economy, society and/or environment within the next 10 years.
Obligations	
Eligibility Requirements	<p>The Strategic Project Grants Program funds early-stage project research in targeted areas. To be funded, a research project must meet the following requirements:</p> <ul style="list-style-type: none"> * The project must support the goal of the SPG Program and fall within one of the targeted areas defined below. * The objectives and scope of the project must be well-defined. The duration may be from one to three years. * At least one academic researcher and at least one supporting organization must collaborate in the project. * The supporting organization must be actively involved in all stages of the project; therefore, in-kind contributions are required, but cash is not. <p>Each project must have at least one supporting organization that:</p> <ul style="list-style-type: none"> * is a Canadian-based company that can apply the research results in a way that generates wealth or employment (organizations without Canadian R&D or manufacturing operations will not be considered), or is a government organization that can apply the results in a way that strengthens public policy; * collaborates in all stages of the research project, i.e., helps to develop the proposal and, as the project unfolds, interacts regularly with the academic researchers, students and other research personnel and provides input on the project; and * validates the results of the research and/or provides guidance concerning the exploitation of the results.
Eligible Costs	Grant funds must contribute towards the direct costs of the research for which the funds were awarded. The institution provides for indirect or overhead costs, such as the costs associated with facilities and basic utilities, the purchase and repair of office equipment, administration fees, insurance for equipment and research vehicles, and basic communication devices such as telephones and fax machines.
Terms	No information.
Judgment Criteria	<ul style="list-style-type: none"> * Originality of the Research – The project must promise to generate new knowledge or to apply existing knowledge in an innovative manner. * Quality of the Research – The project must be scientifically sound and technically feasible. It must fall within a specific target area. * Project Work Plan – The project must have a clear and coherent work plan that demonstrates a high probability of achieving the objectives in the proposed time frame. * Quality of the Applicants as Researchers – The research team must have all the expertise to address the defined objectives competently and to complete the project successfully. * Training Potential – The project must provide opportunities to train students and other highly qualified personnel with skills relevant to the needs of Canadian organizations. * Interactions with the Supporting Organizations – The supporting organizations must have the

	<p>capacity to apply the results of the research and must be actively involved in all stages of the project.</p> <p>* Benefits to Canada and the Supporting Organizations –The proposal must identify how the work will benefit the supporting organization and must demonstrate that exploitation of the research results will benefit Canada within a ten-year time frame.</p>
Application Documentation and Process	<p>NSERC must receive the application by the deadline date.</p> <p>A complete application includes:</p> <ul style="list-style-type: none"> * an Application for a Grant (Form 101); * a Personal Data Form (Form 100) for each applicant and co-applicant (when completing Form 100, academic researchers outside the natural sciences and engineering may provide the requested information related to “Contributions” in an alternate format within the five-page limit); and * an Information Required from Organizations Participating in Research Partnerships Programs form Form 183A) for each supporting organization (see Completing Form 183A for details).
Application Deadlines	April 15 of each year
Processing Time	
Notes	

The Tech Awards

Summary	Each year, candidates are nominated and then invited to submit applications. Individuals, for-profit companies, and not-for-profit organizations are eligible. International panels of judges review the applications and annually select 15 Laureates. Awards are presented in five categories: Health, Education, Environment, Economic Development, and Equality.
Abbreviation	
Website	http://www.techawards.org/index.php
Funding Type	http://techawards.thetech.org
Source	Applied Materials and Partners
Market	Various
Keywords	Health, education, environment, economic development, equality
Regions Available	International
Funding Amount	
Application Intake	Unknown
Program Objective	The Tech Awards is an international awards program that honors innovators from around the world who are applying technology to benefit humanity.
Obligations	
Eligibility Requirements	Individuals, for-profit companies, and not-for-profit organizations are eligible.
Eligible Costs	Not Applicable
Terms	Three Laureates in each category are honored and one Laureate per category receives \$50,000.
Judgment Criteria	Unknown
Application Documentation and Process	The Tech Museum encourages and solicits online nominations from anyone who can identify a worthy candidate, including self-nominations.
Application Deadlines	Unknown
Processing Time	
Notes	All current deadlines have passed. Check back at the program website for future updates. The award is based in the United States.

General Funding Programs Applicable to All Companies

Apprenticeship Job Creation Tax Credit

Summary	The AJCTC is a non-refundable tax credit equal to 10% of the eligible salaries and wages payable to eligible apprentices in respect of employment after May 1, 2006. The maximum credit is \$2,000 per year for each eligible apprentice.
Abbreviation	AJCTC
Website	http://www.cra-arc.gc.ca/whtsnw/pprntcshp-eng.html
Funding Type	Tax Credit
Source	Canada Revenue Agency
Market	<ul style="list-style-type: none"> Any
Keywords	Job, Apprentice, Intern, Staff, Student, Graduate, Employee, Employment
Regions Available	Canada
Funding Amount	10% of Eligible Salaries and Wages up to \$2,000/year/apprentice
Application Intake	Due with corporate taxes.
Program Objective	Apprenticeship is a proven industry-based learning system that combines on-the-job experience with technical training to produce a certified journey person.
Obligations	
Eligibility Requirements	Any business that hires an "eligible apprentice".
Eligible Costs	"Eligible salaries and wages" are those payable by the employer to an eligible apprentice for the apprentices' employment in Canada in the tax year and during the first 24 months of the apprenticeship. It does not include remuneration based on profits, bonuses, and taxable benefits including stock options, and certain unpaid remuneration.
Terms	Non-refundable tax credit.
Judgment Criteria	
Application Documentation and Process	Employers will be able to claim the credit on their income tax returns, using either Form T2038(IND), Investment Tax Credit (Individuals) or Form T2SCH31, Investment Tax Credit - Corporations. Forms can be ordered on-line at www.cra.gc.ca/forms .
Application Deadlines	Due with corporate taxes.
Processing Time	
Notes	

Apprenticeship Training Tax Credit

Summary	The 2004 Ontario Budget announced a new refundable tax credit for corporations and unincorporated businesses employing apprentices in certain skilled trades during the first 36 months of an apprenticeship program.
Abbreviation	ATTC
Website	http://www.edu.gov.on.ca/eng/tcu/employers/taxcredit/calculator.asp
Funding Type	Tax Credit
Source	Ministry of Training, Colleges and Universities, Ontario Ministry of Revenue
Market	<ul style="list-style-type: none"> Any
Keywords	Job, Apprentice, Intern, Staff, Student, Graduate, Employee, Employment
Regions Available	Ontario
Funding Amount	Up to \$5,000 per apprentice per year
Application Intake	Due with corporate taxes.
Program Objective	To invest in apprentices to build careers, businesses and the Canadian economy.
Obligations	
Eligibility Requirements	<p>*Corporations with permanent establishments in Ontario subject to Ontario corporate income tax are eligible.</p> <p>*All proprietors filing Ontario personal income tax returns whose unincorporated business has a permanent establishment in Ontario are eligible.</p> <p>*A corporation or unincorporated business that pays a fee to an employment agency for the services of an apprentice is deemed to be the eligible employer and to employ the apprentice, not the employment agency. As well, the corporation or unincorporated business is deemed to be participating in the apprenticeship program with the apprentice, not the employment agency.</p> <p>*Members of a partnership may share the ATTC for each qualifying apprenticeship. Limited partners are not entitled to this credit; however, the general partners of a limited partnership are entitled to share the credit.</p>
Eligible Costs	<p>*Eligible expenditures are salaries and wages, including taxable benefits (i.e., amounts reported on the apprentice's T4 slip) paid or payable to an apprentice in a qualifying skilled trade for services performed by the apprentice for *Eligible expenditures also include fees paid or payable to an employment agency by a corporation or unincorporated business for services performed by the apprentice in a qualifying apprenticeship after May 18, 2004 and before January 1, 2015.</p> <p>*All eligible expenditures must be for services provided by the apprentice to the eligible employer during the first 36 months of the apprenticeship program. All eligible expenditures must be attributable to an Ontario permanent establishment (place of business) and must be reasonable in the circumstances.</p>
Terms	Up to a maximum tax credit of \$5,000 per qualifying apprentice per taxation year.
Judgment Criteria	
Application Documentation and Process	Corporations may claim the tax credit on Schedule 114 of their CT-23 or CT-8 tax return. Eligible employers operating unincorporated businesses may claim the credit on Form ON479, Ontario Credits, included in their personal income tax return. Members of partnerships claim their share of the credit on their own corporate or personal tax returns.
Application Deadlines	Due with corporate taxes.
Processing Time	
Notes	

BDC Term Loans

Summary	Small loans, sometimes requiring guarantees, with fixed or floating interest
Abbreviation	
Website	http://www.bdc.ca/en/business_solutions/financial_services/default.htm
Funding Type	Loan
Source	Business Development Bank of Canada
Market	<ul style="list-style-type: none"> Any
Keywords	Business loan, bank,
Regions Available	Canada
Funding Amount	Negotiable
Application Intake	Continuous Intake
Program Objective	Fund the start-up stage of business development.
Obligations	
Eligibility Requirements	Essentially the same as eligibility for bank loan, but riskier companies who wouldn't be eligible for regular bank loans can apply for BDC funding,
Eligible Costs	Any
Terms	Negotiated on a case-by-case basis. Fixed or floating interest rates.
Judgment Criteria	*Common institutional lending criteria.
Application Documentation and Process	Consultation and online application.
Application Deadlines	Continuous Intake
Processing Time	
Notes	

BDC Working Capital for Growth

Summary	No details available.
Abbreviation	
Website	http://www.bdc.ca/en/my_project/Projects/financing/fs_working_capital_general.htm?context={15CE5B27-F4F5-465C-92B4-62341C89E833}
Funding Type	Loan
Source	Business Development Bank of Canada
Market	<ul style="list-style-type: none"> Any
Keywords	Business loan, bank,
Regions Available	Canada
Funding Amount	Negotiable
Application Intake	Continuous Intake
Program Objective	Fund the start-up stage of business development.
Obligations	
Eligibility Requirements	Essentially the same as eligibility for bank loan, but riskier companies who wouldn't be eligible for regular bank loans can apply for BDC funding,
Eligible Costs	Inventory, R&D expenses, e-commerce or exporting efforts, product development & marketing or implementing quality solutions.
Terms	Negotiated on a case-by-case basis. Fixed or floating interest rates.
Judgment Criteria	*Common institutional lending criteria.
Application Documentation and Process	Consultation and online application.
Application Deadlines	Continuous Intake
Processing Time	
Notes	

BDC Young Entrepreneur Financing Program

Summary	Small loans, sometimes requiring guarantees, with fixed or floating interest
Abbreviation	
Website	http://www.bdc.ca/en/i_am/young_entrepreneur/default.htm?cookie_test=1
Funding Type	Loan
Source	Business Development Bank of Canada
Market	<ul style="list-style-type: none"> • Any
Keywords	Business loan, bank,
Regions Available	Canada
Funding Amount	Negotiable
Application Intake	Continuous Intake
Program Objective	Fund the start-up stage of business development.
Obligations	
Eligibility Requirements	Essentially the same as eligibility for bank loan, but riskier companies who wouldn't be eligible for regular bank loans can apply for BDC funding,
Eligible Costs	<ul style="list-style-type: none"> * Working capital: to supplement an existing line of credit * Acquiring fixed assets * Marketing and start-up fees * Buying a franchise
Terms	Negotiated on a case-by-case basis. Fixed or floating interest rates.
Judgment Criteria	*Common institutional lending criteria.
Application Documentation and Process	Consultation and online application.
Application Deadlines	Continuous Intake
Processing Time	
Notes	

BDC Financing for Starting a Business

Summary	Small loans, sometimes requiring guarantees, with fixed or floating interest
Abbreviation	
Website	http://www.bdc.ca/en/my_project/Projects/financing/fs_start_business_general.htm
Funding Type	Loan
Source	Business Development Bank of Canada
Market	<ul style="list-style-type: none"> Any
Keywords	Business loan, bank,
Regions Available	Canada
Funding Amount	Negotiable
Application Intake	Continuous Intake
Program Objective	Fund the start-up stage of business development.
Obligations	
Eligibility Requirements	Essentially the same as eligibility for bank loan, but riskier companies who wouldn't be eligible for regular bank loans can apply for BDC funding,
Eligible Costs	<ul style="list-style-type: none"> * Working capital: to supplement an existing line of credit * Acquiring fixed assets * Marketing and start-up fees * Buying a franchise
Terms	Negotiated on a case-by-case basis. Fixed or floating interest rates.
Judgment Criteria	*Common institutional lending criteria.
Application Documentation and Process	Consultation and online application.
Application Deadlines	Continuous Intake
Processing Time	
Notes	

BDC Young Entrepreneur Award

Summary	Pays tribute to outstanding young Canadian entrepreneurs.
Abbreviation	
Website	http://www.bdc.ca/en/yea2009/default.htm?id=1
Funding Type	Award
Source	Business Development Bank of Canada
Market	<ul style="list-style-type: none"> • Any
Keywords	Award, prize
Regions Available	Canada
Funding Amount	Travel cost reimbursement only.
Application Intake	The YEA are presented every year during Small Business Week. Nomination begins mid-May.
Program Objective	<ul style="list-style-type: none"> * nationwide media visibility * unparalleled opportunities for networking with other entrepreneurs * valuable media relations training * many skills development opportunities
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> *Canadian citizens between 19 and 35 years of age as of December 31, 2009 * Be a manager and have been actively involved in the company's daily management for a minimum of two years as of December 31, 2009 * Hold at least 20% of the company's capital stock
Eligible Costs	*Travel expenses to award ceremony, including round-trip economy-class train or airfare.
Terms	<p>The YEA winners will be invited to receive their award during the awards gala in Ottawa, on October 20, 2009 as part of Small Business Week®. Over 350 business people and representatives of BDC, its partners and the various levels of government are expected to attend the gala. The winners will benefit from nationwide media visibility, unparalleled networking opportunities, valuable media relations training and many skills development opportunities.</p> <p>*You will also be eligible to the Export Development Canada Export Excellence Award (this award comes with a \$10,000 grant) or the Corporate Social Responsibility Award, presented at the gala.</p> <p>*BDC will reimburse travel expenses (round-trip, economy class only) from the award winners' city of residence to Ottawa.</p>
Judgment Criteria	<ul style="list-style-type: none"> * Are in the start-up or early growth phase (first 12 months of sales) * Can demonstrate realistic market and sales potential * Possess experience or expertise in their chosen field * Demonstrate key personal characteristics of a successful entrepreneur * Have assembled a competent management team * Have invested reasonable financial resources in the enterprise * Can provide personal and credit references
Application Documentation and Process	<p>Application form</p> <p>Corporate profile</p> <p>Financial statements Other</p> <p>Business plan</p> <p>Corporate brochure</p>
Application Deadlines	The YEA are presented every year during Small Business Week. Nomination begins mid-May.
Processing Time	
Notes	

Canada Small Business Financing Program

Summary	Under the program, the Government of Canada makes it easier for small businesses to get loans from financial institutions by sharing the risk with lenders.
Abbreviation	CSBF
Website	http://www.ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/Home
Funding Type	Loan
Source	Industry Canada
Market	<ul style="list-style-type: none"> • Any
Keywords	Business loan, bank loan, small business loan
Regions Available	Canada
Funding Amount	Up to a maximum of \$500,000 for any one business, of which no more than \$350,000 can be used for purchasing leasehold improvements or improving leased property and purchasing or improving new or used equipment.
Application Intake	Continuous intake
Program Objective	<ul style="list-style-type: none"> * To help new businesses get started and established firms make improvements and expand * To improve access to loans that would not otherwise be available to small businesses * To stimulate economic growth and create jobs for Canadians
Obligations	
Eligibility Requirements	Small businesses operating for profit in Canada, with gross annual revenues of \$5 million or less.
Eligible Costs	<p>Loans can be used for financing up to 90% of the cost of:</p> <ul style="list-style-type: none"> * purchasing or improving land, real property or immovables * purchasing leasehold improvements or improving leased property * purchasing or improving new or used equipment
Terms	<p>The interest rate is determined by your financial institution. The interest rate may be variable or fixed:</p> <ul style="list-style-type: none"> * Variable rate: The maximum chargeable is the lender's prime lending rate plus 3%. * Fixed rate: The maximum chargeable is the lender's single family residential mortgage rate plus 3%. <p>A registration fee of 2% of the total amount loaned under the program must also be paid by the borrower to the lender. It can be financed as part of the loan.</p> <p>The registration fee and a portion of the interest are submitted to Industry Canada by the lender to help offset the costs of the program for the government</p> <p>Lenders are required to take security in the assets financed. Lenders also have the option to take an additional unsecured personal guarantee, which cannot exceed 25% of the total amount loaned.</p>
Judgment Criteria	Decisions to lend are based on lending criteria of each financial institution.
Application Documentation and Process	financial institutions deliver the program. Discuss your business needs with a financial officer at any bank, caisse populaire, or credit union in Canada. The financial officer will review your business proposal and make a decision on your loan application. Once the decision is made to offer financing under the program, the financial institution will register the loan with Industry Canada.
Application Deadlines	Continuous intake
Processing Time	
Notes	

Canada Youth Business Foundation & BDC Start-Up Financing Program

Summary	Provides small, low interest loans to young entrepreneurs with sound business plans who are taking over a business.
Abbreviation	CYBF
Website	http://www.cybf.ca/entrepreneurs/cybfbdc.php
Funding Type	Loan
Source	Industry Canada
Market	<ul style="list-style-type: none"> • Any
Keywords	Loan, small business, start-up, young, entrepreneur, young entrepreneur, small, bank, low
Regions Available	Canada
Funding Amount	up to \$30,000
Application Intake	Continuous Intake
Program Objective	This is a loan program aimed at young startups in all areas.
Obligations	Must agree to work with a mentor for two years.
Eligibility Requirements	<ul style="list-style-type: none"> * Be approved first for CYBF Start-Up financing * Meet BDC's eligibility as per Application for Financing FormLegal problems, bankruptcy/insolvency, taxes, criminal record, permits/licenses, ineligible activities etc. and environment policies where applicable, subject to a final review by BDC before authorization * Applicant to have a minimum investment of 10%Proof can be shown by way of invoices for items purchased for the company; items transferred to the company by the owner or through bank statements with adequate deposit balances. of the total value of the project (including the transfer of personal assets). * Existing CYBF clients have up to 30 days from CYBF approval date to apply for BDC Financing * BDC matches up to \$15,000 matching the CYBF approved amount
Eligible Costs	Start-up related costs.
Terms	<ul style="list-style-type: none"> *CYBF portion terms same as CYBF start-up financing * BDC portion amortized over 3 to 5 years matching the CYBF amortization period * Repayment of outstanding BDC principal at the loan maturity date with one balloon payment * Interest rate: BDC Floating Base Rate + 5.65%, interest payable monthly after disbursement * \$50 processing fee withheld upon loan disbursement * Other standard terms and conditions will apply as per BDC letter of offer (once approved by BDC)
Judgment Criteria	Sound business plan.
Application Documentation and Process	<ul style="list-style-type: none"> *CYBF portion same as CYBF Start-Up Financing *Complete BDC Loan Application up to 30 days after the CYBF portion is approved.
Application Deadlines	Continuous Intake
Processing Time	
Notes	

Canada Youth Business Foundation Start-Up Loan

Summary	Provides small, low interest loans to young entrepreneurs with sound business plans.
Abbreviation	CYBF
Website	http://www.cybf.ca/entrepreneurs/cybfstartuploan.php
Funding Type	Loan
Source	Industry Canada
Market	<ul style="list-style-type: none"> • Any
Keywords	Loan, small business, start-up, young, entrepreneur, young entrepreneur, small, low
Regions Available	Canada
Funding Amount	For loans up to 7500, repayable after 3 years. For loans up to 15k, repayable after 5 years.
Application Intake	Continuous Intake
Program Objective	This is a loan program aimed at young startups in all areas.
Obligations	Must agree to work with a mentor for two years.
Eligibility Requirements	<ul style="list-style-type: none"> * Between 18-34 years old * Eligible to work in Canada (work permit holders not eligible) * Produce a complete and viable business plan * In business, fully operating, for less than 12 months * Lives in or operates the business in the community which offers the CYBF program * Has some training / experience related to their business idea * Agrees to work with mentor for a period of two years * Has a business idea that creates full-time sustainable employment for the applicant * Must hold at least 51% voting share in the business (if a partnership) * Not a full-time student * Loan proceeds may NOT be used for refinancing of existing debt
Eligible Costs	Start-up related costs.
Terms	<ul style="list-style-type: none"> * Amortized over 3 years if loan is \$7,500 or less * Amortized over 5 years for loans over \$7,500 * Interest-only payments in the first year * Principal repayments are made in equal monthly installments together with interest, over the remaining two to four years, depending on the amount borrowed * No penalty for early re-payment * First year, CIBC prime rate plus 2% * Second year, conditional on timely payments, CIBC prime rate plus 1% * Third and subsequent years, conditional on timely payments, CIBC prime rate. <p>*\$50.00 CYBF loan administration fee *\$10.00 CYBF monthly administration fee</p>
Judgment Criteria	Sound business plan.
Application Documentation and Process	<ul style="list-style-type: none"> Online Application Business Plan Reference Check Form Attend and interview Complete online orientation
Application Deadlines	Continuous Intake
Processing Time	
Notes	

Canada Youth Business Foundation Succession Financing Program

Summary	Provides small, low interest loans to young entrepreneurs with sound business plans.
Abbreviation	CYBF
Website	http://www.cybf.ca/entrepreneurs/successionfinancing.php
Funding Type	Loan
Source	Industry Canada
Market	<ul style="list-style-type: none"> • Any
Keywords	Takeover, taking over, succession, new owner
Regions Available	Canada
Funding Amount	Up to \$15,000
Application Intake	Continuous Intake
Program Objective	Assist young people take over businesses.
Obligations	Must agree to work with a mentor for two years.
Eligibility Requirements	<ul style="list-style-type: none"> * Between 18-34 years old * Eligible to work in Canada (work permit holders not eligible) * Produce a complete and viable business plan * In business, fully operating, for less than 12 months * Lives in or operates the business in the community which offers the CYBF program * Has some training / experience related to their business idea * Agrees to work with mentor for a period of two years * Has a business idea that creates full-time sustainable employment for the applicant * Have until the end of the fifth year of operation to attain 51% ownership in the Company financed by CYBF. (Under normal Start-Up criteria, you must have 51% ownership at inception). * Not a full-time student * Loan proceeds may NOT be used for refinancing of existing debt
Eligible Costs	Any
Terms	<ul style="list-style-type: none"> * Amortized over 3 years if loan is \$7,500 or less * Amortized over 5 years for loans over \$7,500 * Interest-only payments in the first year * Principal repayments are made in equal monthly installments together with interest, over the remaining two to four years, depending on the amount borrowed * No penalty for early re-payment * First year, CIBC prime rate plus 2% * Second year, conditional on timely payments, CIBC prime rate plus 1% * Third and subsequent years, conditional on timely payments, CIBC prime rate * Current prime rates may be obtained from CIBC at http://www.cibc.com/ca/rates/index.html * \$50.00 CYBF loan administration fee * \$10.00 CYBF monthly administration fee
Judgment Criteria	Sound business plan.
Application Documentation and Process	<ul style="list-style-type: none"> Online Application Business Plan Reference Check Form Attend and interview Complete online orientation
Application Deadlines	Continuous Intake
Processing Time	
Notes	

Canadian Newcomer Entrepreneur Program

Summary	CYBF is proud to offer the CYBF Canadian Newcomer Program. This program has been designed to help individuals between the ages of 18 to 34, who are new to Canada, access pre-launch coaching, start-up financing, mentoring and business resources to start a business.
Abbreviation	
Website	http://www.cybf.ca/entrepreneurs/canadiannewcomer.php
Funding Type	Loan
Source	CYBF Canadian Youth Business Foundation
Market	Any
Keywords	Foreign
Regions Available	Ontario and BC
Funding Amount	Up to \$15,000
Application Intake	Applications are accepted on an ongoing basis.
Program Objective	CYBF recognizes that young people often face significant barriers to starting their own business and that newcomers to Canada sometimes face additional barriers such as language difficulties and requirements for Canadian credit history or work experience. That's why our application process and program caters to you and your needs.
Obligations	
Eligibility Requirements	
Eligible Costs	
Terms	CYBF lends young entrepreneurs up to \$15,000* for their start-up. We support businesses of all kinds – skilled trades, retail stores, services, and everything in between. CYBF does not require security for its loans – CYBF lends based on character and a great business plan. CYBF lends up to \$15,000. However, additional financing may be available through the CYBF-BDC Start-Up Financing Program, where you can get up to an additional \$15,000.
Judgment Criteria	Character and strength of the business plan.
Application Documentation and Process	<p>Custom business plan, Bank Letter and References form. Once you have completed your Business Plan, have your Bank Letter and References ready, you will need to submit your online application to CYBF. Contact your Community Partner to get the access code to register in our system and then complete the online application form.</p> <p>CYBF will then begin the process of reviewing your application.</p> <p>* Loan assessment requirements that have been altered to capture individuals who do not have credit history or long standing references</p> <p>* CYBF will attempt to match each new entrepreneur with a mentor who shares the same first language and who has a strong knowledge of the Canadian small business market. Along with your CYBF loan you will benefit from our mandatory world-class mentoring program. Every entrepreneur is hand-matched with an experienced business mentor for 2 years to allow knowledge sharing and ensure a higher business success rate.</p>
Application Deadlines	Applications are accepted on an ongoing basis.
Processing Time	
Notes	

Community Futures Program

Summary	Through Government of Canada funding, CFDCs administer local investment funds to help finance new or existing small businesses and social enterprises for start-up, expansion or stabilization plans that help maintain or create jobs.
Abbreviation	CFP
Website	http://ontcfdc.com/frame3.asp?lang=english
Funding Type	Loan
Source	FedNor / Industry Canada
Market	• Any
Keywords	North, Northern Ontario, project
Regions Available	Northern Ontario, Rural Southern Ontario
Funding Amount	Up to \$150,000
Application Intake	Continuous intake
Program Objective	to help finance new or existing small businesses and social enterprises for start-up, expansion or stabilization plans that help maintain or create jobs
Obligations	
Eligibility Requirements	Organizations, entrepreneurs, small-to-medium businesses and social enterprises located in Northern Ontario and rural Southern Ontario residing within the boundaries of the 61 Community Futures Development Corporations are eligible for CFDC support and services.
Eligible Costs	New or existing small businesses for start-up, expansion or stabilization plans that help maintain or create jobs.
Terms	Repayable financing of up to \$150000 on commercial terms through loans, loan guarantees or equity investments is available when financing from other sources is insufficient.
Judgment Criteria	*Job creation *Commercial viability
Application Documentation and Process	*Business plan and interview.
Application Deadlines	Continuous intake
Processing Time	
Notes	

Computer Capital Cost Allowance

Summary	Certain types of computer equipment and office equipment can become obsolete before you can fully deduct their cost for income tax purposes. 45% deduction on general-purpose computer equipment and software purchases.
Abbreviation	
Website	http://www.cra-arc.gc.ca/tx/bsnss/tpcs/slrptrnr/rprtng/cptl/dprcbl-eng.html#electronic
Funding Type	Tax Credit
Source	Canada Revenue Agency
Market	
Keywords	
Regions Available	Canada
Funding Amount	
Application Intake	File with annual corporate tax return.
Program Objective	
Obligations	
Eligibility Requirements	<p>The CCA you can claim depends on the type of property you own and the date you acquired it.</p> <p>You group the depreciable property you own into classes. A specific rate of CCA generally applies to each class.</p>
Eligible Costs	<p>You might acquire a depreciable property to use in your business or professional activities, such as:</p> <ul style="list-style-type: none"> * building * furniture * equipment
Terms	A specific rate of CCA generally applies to each class.
Judgment Criteria	Not Applicable.
Application Documentation and Process	File with annual corporate tax return.
Application Deadlines	File with annual corporate tax return.
Processing Time	
Notes	

Eastern Ontario Development Fund

Summary	The Eastern Ontario Development Fund will invest up to 50 per cent for economic development projects valued at \$100,000 or more.
Abbreviation	
Website	http://www.ontariocanada.com/ontcan/1med/en/eodf_main_en.jsp
Funding Type	Grant
Source	Ministry of Economic Development and Trade
Market	<ul style="list-style-type: none"> • Manufacturing • Processing (primary and secondary, including projects in sectors such as agriculture and food and forestry) • Tourism (e.g. hospitality & entertainment) • Business services • Cultural industries • Technology (e.g. Information and Communications, digital media) • Green technologies (environmental services)
Keywords	manufacturing, processing, agriculture, food, forestry, tourism, business services, culture, technology, ICT, media, digital, green, clean, environment
Regions Available	Eastern Ontario
Funding Amount	Up to \$1.5 million
Application Intake	Continuous intake
Program Objective	To attract investment and support job creation in eastern Ontario
Obligations	
Eligibility Requirements	<p>Support is available to businesses:</p> <ul style="list-style-type: none"> - With at least 10 employees, and who can provide 3 years of financial statements, - With a project idea that involves a minimum investment of \$500,000 in eligible project costs and will create 10 net new jobs over 5 years, <p>**Retail, personal services, electricity generation, primary production (from agriculture, forestry, mining, etc.), free standing restaurants, golf courses, residential development, academic/research institutions, arms length government agencies, and consultants are ineligible.</p>
Eligible Costs	<ul style="list-style-type: none"> • Acquisition of special purpose buildings, including retrofits. • Project-related infrastructure • Project-related capital expenses directly attributable to the project • One-time labour and materials, including such fees as engineering costs to set up/commission new equipment, technology or systems. • Intellectual capital • Skills training, including employer-provided, related to the project. • Costs of permits, inspections and other fees directly related to the project.
Terms	The Eastern Ontario Development Fund–Business Stream will fund up to 15 per cent of eligible project costs for approved projects. Successful applicants are expected to contribute at least 50 per cent of total project costs from their own business resources or through private financing. Maximum funding from EODF is up to \$1.5 million per approved project.
Judgment Criteria	<ul style="list-style-type: none"> • Prospects for the proposed project to help the business grow move forward or transition to new markets/lines of business. • Quality of business plan – understanding/assessment of business environment and plan to address it, prospects for ongoing business success • Feasibility/viability of project – technical, market-related, degree of innovation • Project budget • Prospects for the proposed project to deliver outcomes/benefits on EODF measures • Risk Assessment
Application Documentation and Process	<ol style="list-style-type: none"> 1. Complete the eligibility checklist 2. Discuss your project with one of the program contacts 3. Complete the full application form
Application Deadlines	Continuous intake
Processing Time	Once a complete proposal is submitted, and you receive a confirmation of complete proposal, the 45-day customer service guarantee begins.
Notes	Up to 35 per cent of the total project costs can come from other public sector funding sources. Up to 15 per cent will come from the EODF - Business Stream funding, and the remaining 50 per cent is expected to come from your own business resources or through private financing.

EDC Buyer Financing

Summary	EDC provides a small, term loan to your foreign buyers.
Abbreviation	
Website	http://www.edc.ca/english/financing_foreign_buyer.htm
Funding Type	Loan
Source	Export Development Canada
Market	• Any
Keywords	Export, loan, financing, buyer financing
Regions Available	Canada
Funding Amount	Up to 85 per cent of the value of the sale and to a maximum of USD\$100 with repayment terms ranging from two to ten years
Application Intake	Continuous Intake
Program Objective	to help you offer your customer extended payment terms by providing them with financing for an export sale of capital goods and/or services.
Obligations	Loan is conditional upon approval of your buyer by the EDC.
Eligibility Requirements	Foreign buyers for purchases of capital goods and/or services from Canada
Eligible Costs	Foreign buyers for purchases of capital goods and/or services from Canada
Terms	Negotiated on a case-by-case basis with foreign buyers
Judgment Criteria	Buyer loan approval
Application Documentation and Process	<p>From the Borrower/Investor:</p> <ul style="list-style-type: none"> * At least three (3) years of audited financial statements and interim reports; * Company profile and key clients; * Bank reference; * In some case, available security or guarantee; * The financial preference: currency, length of the credit, fixed or floating interest rate. <p>From the Canadian exporter:</p> <ul style="list-style-type: none"> * A copy of the commercial proposal or draft contract; * Information on the relationship with the buyer and the market; * Information on the exporter's competitor(s) for this transaction and suspected financing being offered (if available); * Information on the products being exported, and estimate of the contract, and the expected terms of payment, the expected terms of delivery, and a delivery schedule; * On a case-by-case basis, the exporter may be requested to complete a Canadian Benefits Report.
Application Deadlines	Continuous Intake
Processing Time	
Notes	

EDC Equity Direct Investment

Summary	Equity Investments allows you to leverage EDC's access to a unique combination of financial tools, expertise and international networks, and acquire the private equity and venture capital you need to grow your export business.
Abbreviation	
Website	http://www.edc.ca/english/financing_equity_investments.htm
Funding Type	Equity investment
Source	Export Development Canada
Market	<ul style="list-style-type: none"> • High Technology • Industrial Technology • Clean Technology
Keywords	Export, Equity, Investment, Venture Capital, Private Equity, Trade, Technology
Regions Available	Canada
Funding Amount	CAD 1 to 3 million
Application Intake	Continuous Intake
Program Objective	helps you access equity and venture capital to grow your international business.
Obligations	
Eligibility Requirements	* Assessed on a case-by-case basis.
Eligible Costs	<ul style="list-style-type: none"> * Early commercialization, expansion and later stage financing * Projects (case-by-case)
Terms	* Commercial viability.
Judgment Criteria	<ul style="list-style-type: none"> * Commercial viability * Sustainable competitive position
Application Documentation and Process	<ul style="list-style-type: none"> * a business plan or information memorandum; * a copy of the proposed investment terms and conditions (if available); * identification of other key parties, including other potential equity investors, strategic alliances, debt providers, and project sponsors (if applicable); * copies of relevant commercial documentation.
Application Deadlines	Continuous Intake
Processing Time	
Notes	

EDC Equity Indirect Investment

Summary	Equity Investments allows you to leverage EDC's access to a unique combination of financial tools, expertise and international networks, and acquire the private equity and venture capital you need to grow your export business.
Abbreviation	
Website	http://www.edc.ca/english/financing_equity_investments.htm
Funding Type	Equity investment
Source	Export Development Canada
Market	• Any
Keywords	Export, Equity, Investment, Venture Capital, Private Equity, Trade, Technology
Regions Available	Canada
Funding Amount	
Application Intake	Continuous Intake
Program Objective	helps you access equity and venture capital to grow your international business.
Obligations	
Eligibility Requirements	*Assessed on a case-by-case basis.
Eligible Costs	Not Applicable
Terms	<ul style="list-style-type: none"> * Tenor Preference: Within 10 years * EDC Equity Participation: Subject to Export Development Canada Exercise of Certain Powers Regulations. Preference not to exceed 10% of aggregate commitments * Co-Investors: At least 2 other arms-length, value-added and reputable co-investors
Judgment Criteria	<ul style="list-style-type: none"> *Sound business plan *Commercial viability *Available co-investment partners
Application Documentation and Process	<ul style="list-style-type: none"> * a business plan or information memorandum; * a copy of the proposed investment terms and conditions (if available); * identification of other key parties, including other potential equity investors, strategic alliances, debt providers, and project sponsors (if applicable); * copies of relevant commercial documentation.
Application Deadlines	Continuous Intake
Processing Time	
Notes	

EDC EXPORT Express Credit

Summary	EDC provides fundin to promote your company in a new foreign market, attend a trade show or increase production capacity for an export order. Through EDC's partnership with Mercantile Finance Services Ltd., EDC can provide unsecured loans of up to \$50,000 with flexible repayment terms of up to two years
Abbreviation	
Website	http://www.edc.ca/english/financing_export_express_credit.htm
Funding Type	Loan
Source	Export Development Canada
Market	<ul style="list-style-type: none"> • Any
Keywords	Export, loan, trade show, marketing, trade, border, equipment, travel, foreign
Regions Available	Canada
Funding Amount	Up to \$50,000
Application Intake	Continuous intake
Program Objective	To promote Canadian companies in foreign markets.
Obligations	
Eligibility Requirements	This program is designed for Canadian exporting companies with at least two-years operating history and with annual sales of less than \$5 million.
Eligible Costs	<ul style="list-style-type: none"> •Cover specific contract costs – all costs associated with a specific export contract. •Fund a marketing program – this includes trade shows, brochures, display units, market research, etc. •Purchase equipment – the equipment must be specific to the manufacturer of the specific product being exported.
Terms	Borrow up to \$50,000 over 2 years, no penalty for early payback, no pledge of company or personal assets is required to qualify, \$200 administration fee is due at application.
Judgment Criteria	Viability of your business
Application Documentation and Process	4-page application form
Application Deadlines	Continuous intake
Processing Time	As little as 24 hours
Notes	

EDC Export Guarantee Program

Summary	Enables you to obtain loans from your financial institution to provide you with the financing you need for your export-related activities or foreign investments.
Abbreviation	
Website	http://www.edc.ca/english/financing_export_guarantee.htm
Funding Type	Loan guarantee
Source	Export Development Canada
Market	• All
Keywords	Guarantee, loan, export, trade, international,
Regions Available	Canada
Funding Amount	<ul style="list-style-type: none"> * up to 100% for loans where Canadian companies are making direct investments abroad; * up to 90% for guaranteed amounts up to and including \$500,000; * up to 75% for guaranteed amounts greater than \$500,000 and up to \$10 million.
Application Intake	Continuous intake.
Program Objective	By providing a guarantee to your financial institution, the Export Guarantee Program could help you access additional financing to support export-related activities and/or foreign investments.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> *Any Canadian company with export-related activities or foreign investments can inquire about this program. To qualify, your financial institution must be willing to establish a credit arrangement with your company and participate in the financing. *small and medium sized Canadian companies in most sectors; * you must have, or be able to obtain credit arrangements with your financial institution; and *your financial institution must indicate their willingness to participate in the deal.
Eligible Costs	<ul style="list-style-type: none"> • finance your work in progress and inventory related to a specific or multiple export contracts; •finance ongoing export-related working capital needs; •finance the purchase of equipment or other expenses related to export activities; •provide support for those looking to expand their business by making business investments outside Canada; •finance foreign-domiciled inventory. Among other requirements, this type of inventory must consist of finished goods for which the exporter has unencumbered legal title; and •free up your working capital by using the security of your foreign receivables and an EDC guarantee to your financial institution to increase your operating line of credit.
Terms	Costs are based on the associated risks, the duration of the contract and the amount of financing required.
Judgment Criteria	Contingent upon acceptance and participation by your banking institution.
Application Documentation and Process	<ul style="list-style-type: none"> *Signed Term Sheet or Facility Agreement *Export Contract or Exporter Declaration * Exporter's financial statements (3 years) *Financial Institution's credit write-up
Application Deadlines	Continuous intake.
Processing Time	
Notes	

EDC Project Finance

Summary	Project Finance provides structuring expertise and direct financing of complex, large-scale global projects across a variety of industry sectors. This type of financing support is typically required when the project sponsor needs to build, expand or acquire a project.
Abbreviation	
Website	http://www.edc.ca/english/financing_project_finance.htm
Funding Type	Loan
Source	Export Development Canada
Market	• Any
Keywords	Project, international, trade, export, large
Regions Available	Canada
Funding Amount	Variable
Application Intake	Continuous Intake
Program Objective	Provides project sponsors with access to limited-recourse financing for large-scale global infrastructure and industrial projects.
Obligations	
Eligibility Requirements	Complex, large-scale global projects. Any project sponsor with a project that demonstrates economic benefits to Canada can inquire about our project financing solutions
Eligible Costs	
Terms	Negotiated on a case-by-case basis.
Judgment Criteria	<ul style="list-style-type: none"> *research and development potential; *number of start-up firms created; *employment growth; *quality of jobs created; *dividends, royalties, licensing fees, etc.; *market share maintenance or growth (particularly for new products or technologies); *number of primary/lead contractor designations for projects; and *potential for small and medium sized business growth
Application Documentation and Process	<ul style="list-style-type: none"> * a financial model clearly detailing the sources of revenue; * market and feasibility studies; * an insurance review; * an independent engineer's report; * an environmental assessment; and * details of Canadian content and/or ownership (as applicable).
Application Deadlines	Continuous Intake
Processing Time	
Notes	

EDC Supplier Financing

Summary	Tailored towards small- and medium-sized export contracts. Under a note purchase arrangement, EDC can buy promissory notes issued to you by your foreign buyer related to the sale of Canadian goods and services. This reduces your risk of non-payment and increasing your access to cash.
Abbreviation	
Website	http://www.edc.ca/english/financing_supplier_financing.htm
Funding Type	Loan
Source	Export Development Canada
Market	• Any
Keywords	Guarantee, loan, export, trade, international, risk, note, payable, foreign
Regions Available	Canada
Funding Amount	Variable
Application Intake	Continuous Intake
Program Objective	provides you with access to cash rather than waiting for payment from your foreign buyers.
Obligations	
Eligibility Requirements	Contact us before the commercial contract with a foreign buyer is signed to determine whether a note purchase is feasible because certain requirements must be met to qualify for this arrangement.
Eligible Costs	*Transaction financing
Terms	Rates are based on credit risk of your customer, term of the note and market risk.
Judgment Criteria	*Financial standing of the supplier.
Application Documentation and Process	<p>From the Borrower/Investor:</p> <ul style="list-style-type: none"> * At least three (3) years of audited financial statements and interim reports; * Company profile and key clients; * Bank reference; * In some case, available security or guarantee; * The financial preference: currency, length of the credit, fixed or floating interest rate. <p>From the Canadian exporter:</p> <ul style="list-style-type: none"> * A copy of the commercial proposal or draft contract; * Information on the relationship with the buyer and the market; * Information on the exporter's competitor(s) for this transaction and suspected financing being offered (if available); * Information on the products being exported, and estimate of the contract, and the expected terms of payment, the expected terms of delivery, and a delivery schedule; * On a case-by-case basis, the exporter may be requested to complete a Canadian Benefits Report.
Application Deadlines	Continuous Intake
Processing Time	
Notes	

Enterprises North Job Creation Program

Summary	NOHFC provides financial assistance to the private sector to help bring new jobs and economic prosperity to the North.
Abbreviation	
Website	http://www.mndm.gov.on.ca/nohfc/program_enjcp_e.asp
Funding Type	Loan, Grant
Source	Ontario Ministry of Northern Development and Mines, Northern Ontario Heritage Fund Corporation
Market	<ul style="list-style-type: none"> • Agriculture • Mining • Forest products • Resource-based, cultural, adventure or nature-based tourism • Manufacturing • Technology • Telecom
Keywords	North, Northern Ontario, employee, salary, job,
Regions Available	Northern Ontario
Funding Amount	The maximum project funding from the NOHFC will generally not exceed 50 per cent of eligible costs up to \$1 million.
Application Intake	Continuous Intake
Program Objective	Job creation and economic growth in Northern Ontario
Obligations	
Eligibility Requirements	New and existing enterprises that will create jobs in Northern Ontario.
Eligible Costs	<ul style="list-style-type: none"> * Leasehold improvements * Purchase of new or used equipment * Intellectual capital * Capital construction costs related to establishing or expanding a business *Staff training *Marketing *Land servicing
Terms	Up to one-half of NOHFC funding may be in the form of a conditional grant with the remainder in the form of a repayable loan.
Judgment Criteria	<ul style="list-style-type: none"> *Job creation *Commercial viability
Application Documentation and Process	Application form
Application Deadlines	Continuous Intake
Processing Time	
Notes	

Export Market Access

Summary	If your company has 5 or more employees and annual sales of \$500,000 or more, you may qualify for a grant covering up to 50% of eligible costs incurred to develop export sales. Eligible activities include market research, marketing tools, direct contacts and foreign bidding projects.
Abbreviation	EMA
Website	http://exportaccess.ca/
Funding Type	Grant
Source	Ontario Chamber of Commerce
Market	• Any
Keywords	Export, trade show, travel, expenses
Regions Available	Ontario
Funding Amount	Up to 50% of the costs to become export-ready.
Application Intake	Continuous Intake
Program Objective	Export Market Access: A Global Expansion Program (EMA) is designed to assist small to medium size organizations (SMEs) to access and expand their growth in new foreign markets that are beyond the U.S.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> * Annual sales of \$500,000 or more * Have 5 to 500 employees * Registered company (federally or provincially) for minimum of two years * In full compliance with all government laws and regulations * Not receiving any other contributions from public funds towards the activities contained in the funding application other than support provided through export development programs offered by the International Trade Branch of the Ontario Ministry of Economic Development and Trade
Eligible Costs	<ol style="list-style-type: none"> 1. Direct Contacts: International trade shows, fairs and exhibits as well as incoming and outgoing missions which are verifiable and supported by a recognized third party such as governments (municipal, provincial and federal) and trade related organizations. 2. Marketing Tools: Developing promotional materials to be used for increasing awareness of applicant's activities, and goods and services for potential international buyers and/or foreign audiences to broadly market the applicant's products. 3. Market Research: Conducting market research for more precise international market targeting. 4. Foreign Bidding Projects: This element of EMA is intended for providers of professional services (engineering, consulting, constructions etc.) bidding on foreign projects against foreign competition.
Terms	The payment clause in the EMA legal agreement stipulates that payment of 25% of eligible costs will be made upon contract signing. The balance will be reimbursed upon submission by the applicant, following completion of the activities/project, a detailed report on project progress to include details on performance achievements upon project completion, and a financial report detailing costs incurred and revenues along with supporting documentation such as receipts and invoices. Upon approval and acceptance of the final report, the OCC will reimburse the applicant for the balance of 25% of eligible costs not to exceed the amount stipulated in the contract document.
Judgment Criteria	<p>Eligibility of activities and expenditures for funding and linking of proposed activities to EMA's objectives;</p> <ul style="list-style-type: none"> • Financial and management capability of the applicant to complete the proposed activities as described in a timely basis; • Level of funding requested in relation to the performance measurement; • Validation of expected results and outcomes - what are the measurements, how will these be measured and what performance indicators will be used; and • Completeness of the application.
Application Documentation and Process	Online Application
Application Deadlines	Continuous Intake
Processing Time	
Notes	

First Capital Business Loan Fund

Summary	The First Capital Business Loan Fund will provide loans of up to \$10,000 to qualified individuals who wish to start a new business or grow an existing business in Kingston and who have been turned down by a financial institution.
Abbreviation	
Website	http://www.firstcapitalchallenge.com/
Funding Type	Loan
Source	The Kingston Economic Development Corporation, Unity Savings and Credit Union.
Market	• Any
Keywords	Small business, loan, start-up
Regions Available	Kingston
Funding Amount	Up to \$10,000
Application Intake	Continuous Intake
Program Objective	To stimulate business growth and employment in the City of Kingston
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> * You must have a viable business idea * You must operate your business in Kingston * You must have been turned down for funding by an existing financial institution
Eligible Costs	*Business start-up costs.
Terms	*Similar to commercial lending terms.
Judgment Criteria	<ul style="list-style-type: none"> * The applicant has a complete business plan already prepared. * The applicant has a well-researched idea but needs help putting together the business plan. * The applicant is in the early stages of thinking about starting a business but needs advice on how to go about it.
Application Documentation and Process	<ul style="list-style-type: none"> *Individuals interested in meeting with the Loans Manager are invited to complete the Introductory Information Form and submit it electronically. *The Loans Manager will arrange a meeting to assess the applicant. *The applicant's business plan is presented to the Loan Review Committee. *The committee will review the plan and decide whether a loan should be granted to the applicant.
Application Deadlines	Continuous Intake
Processing Time	
Notes	

Index Award

Summary	<p>INDEX: is dedicated to change global mindsets by showing and exploring how design can improve life for people.</p> <p>INDEX: is the largest design award in the world and focuses solely on Design to Improve Life.</p>
Abbreviation	
Website	http://www.indexaward.dk/index.php?option=com_content&view=article&id=31&Itemid=9
Funding Type	Prize
Source	INDEX
Market	Any
Keywords	
Regions Available	Worldwide
Funding Amount	\$100,000
Application Intake	A new competition is announced each year. Check back at the competition website for new deadlines.
Program Objective	Inspire design worldwide that responds to the needs of people in societies, both developed and developing. The jury's main concern is that the nominated designs substantially improve important aspects of people's lives or carry the potential to do so. The jury will evaluate three aspects of the designs: Form, Impact and Context.
Obligations	
Eligibility Requirements	<p>Designers, design teams, public and private companies as well as design students and design enthusiasts from all over the world.</p> <p>INDEX: has no requirements regarding formal design education for INDEX:Award nominees.</p>
Eligible Costs	Not Applicable
Terms	<p>INDEX: Award is split into five categories: Body, Home, Work, Play and Community.</p> <p>One prize worth 100,000 euros will be presented to the winner of each category.</p> <p>Nominated designs can be tangible designs or intangible designs, such as concepts, strategies or services. The role of the designer/design team must be well-defined in each nomination.</p> <p>Nominated designs must be genuinely new. Sheer restyling of known designs is insufficient, unless it implies a genuinely new aspect to improve life. Publication of the design is accepted.</p> <p>Nominated designs must, as a minimum, be on a prototype stage, which enables testing or user comments.</p> <p>The nominated designs must not date back later than 2004.</p>
Judgment Criteria	<p>The jury's main concern is that the nominated designs substantially improve important aspects of people's lives or carry the potential to do so. The jury will evaluate three aspects of the designs: Form, Impact and Context.</p> <p>Form is concerned with the surface, material, interface, color, coherency and aesthetic of the design.</p> <p>Impact is concerned with the impact or potential impact of the design and, thus, the number of lives improved by the design, the distribution and the economic and environmental sustainability.</p> <p>Context is concerned with the context that the design is designed to fit: the challenge or the problem, the relevance of the challenge, the culture and the geography.</p> <p>Design to Improve Life is evaluated according to the three parameters of Form, Impact and Context because, in short, Form relates to Design, Impact to Improvements and Context to Life, which creates the formula seen below.</p> <p>+FORM = DESIGN</p> <p>+IMPACT TO IMPROVE</p>

	+CONTEXT LIFE
Application Documentation and Process	No information
Application Deadlines	A new competition is announced each year. Check back at the competition website for new deadlines.
Processing Time	
Notes	

Industrial Cooperation Program

Summary	The Industrial Cooperation Program (CIDA-INC) is a cost-sharing program that provides a financial incentive (a cash contribution) to Canadian companies to start a business or provide training in developing countries or countries in transition to a market economy.
Abbreviation	ICP
Website	http://www.acdi-cida.gc.ca/inc
Funding Type	Grant
Source	Canadian International Development Agency (CIDA)
Market	• Any
Keywords	International, global, development, sustainable, export, foreign, trade
Regions Available	Canada
Funding Amount	Up to \$600,000
Application Intake	Numerous application deadlines throughout the year. Best to check online.
Program Objective	CIDA-INC aims to stimulate private sector development and investment in developing countries in order to promote sustainable development and poverty reduction.
Obligations	
Eligibility Requirements	<p>Eligible firms are those that:</p> <ul style="list-style-type: none"> * are subject to corporate income tax in Canada; * have been in business in Canada at least three years and are financially sound; * have had annual sales of more than \$700,000 for at least two consecutive years; * have a proven track record in their product or service; * are committed to establishing long-term business relationships in a developing or in-transition country; * can show that their proposed project has a connection to their corporate business plan; * have established contact with a partner in a host country; * have a potential source of funding; and * are ready to invest in training, promote gender equality, and promote environmental responsibility as part of the project.
Eligible Costs	<ul style="list-style-type: none"> * Investment Mechanism—CIDA-INC will fund viability studies and start-up activities by Canadian firms that produce goods or services in an eligible developing country; or * Professional Services Mechanism—CIDA-INC will fund feasibility studies and implementation by Canadian consulting firms that wish to provide professional advice, or implement and transfer technology for a national or regional infrastructure project. These projects must have funding from the host country government or an international funding agency other than CIDA.
Terms	
Judgment Criteria	<ul style="list-style-type: none"> * the viability of the project on a technical and commercial basis; * the specific, measurable, benefits and developmental impacts for the host country; * the level of risk in terms of access to funding, the local partner's capacities, the project's potential for success, and the country's political situation; and * the technical approach, level of experience, the proposed team, and the firm's work methods.
Application Documentation and Process	<ul style="list-style-type: none"> * Read the CIDA-INC Program Guide to see if your firm is eligible and to understand the next steps to take to make an application. * Discuss the proposal with a Private Sector Directorate (PSD) contact to be sure the proposal will be considered. * This person will explain what information is necessary to include in an application. * Each of the two project phases (study and project support) that CIDA-INC will fund requires a separate application. * Submit your project proposal through Doing Business Online with CIDA. For technical assistance, please contact the CIDA Help Desk at (819) 994-1904 or toll free at 1-866-353-0333.
Application Deadlines	Numerous application deadlines throughout the year. Best to check online.
Processing Time	16 weeks
Notes	

Northern Ontario Entrepreneur Program

Summary	The NOHFC is proud to support northern entrepreneurs, with up to \$125,000 funding per project.
Abbreviation	
Website	http://www.mndm.gov.on.ca/nohfc/program_northern_entrepreneur_e.asp
Funding Type	Grant
Source	NOHFC
Market	•Any
Keywords	Northern Ontario
Regions Available	Northern Ontario
Funding Amount	up to \$125,000 funding per project.
Application Intake	Continuous intake
Program Objective	The NOHFC's Northern Ontario Entrepreneur Program aims to mobilize motivated entrepreneurs and community builders in the North to secure a prosperous economy and foster long term job creation.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> * Residents of Northern Ontario who plan to start their own for-profit business in the North. *The new venture cannot be an expansion of a similar business owned by the entrepreneur and/or relatives. *The proposed new business must operate full-time and result in job creation in Northern Ontario.
Eligible Costs	<ul style="list-style-type: none"> * Costs that may qualify for funding include but are not limited to leasehold improvements and capital costs related to starting a new business such as office furniture, fixtures and equipment. * Marketing costs totalling up to 20 per cent of eligible project costs.
Terms	<ul style="list-style-type: none"> * The NOHFC may provide a conditional grant generally up to 50 per cent of eligible costs and not to exceed \$125,000 per project. * The entrepreneur must make a cash investment in the business of no less than 10 per cent of the NOHFC's conditional grant. * NOHFC funding, when combined with other provincial and/or federal government funding will generally not exceed 75 per cent of eligible costs. *Contributions to projects are not intended to allow for-profit proponents to generate profits or to increase the value of their business. If a contribution to a project leads to the for-profit proponent generating a profit, the proponent may be required to repay the contribution or share the resulting financial benefits with the federal government. The requirements that could trigger repayments will be detailed in the Contribution Agreement, along with the process for repayment.
Judgment Criteria	<ul style="list-style-type: none"> *Job creation *Ability to obtain funding other than from the program *Business potential
Application Documentation and Process	<ul style="list-style-type: none"> * Application form to determine eligibility, then further documentation, including business plan. Possible interview.
Application Deadlines	Continuous intake
Processing Time	Unknown
Notes	

Northern Ontario Young Entrepreneur Program

Summary	Funding is available to help the North's youth develop their business skills and to help them start their own enterprises in Northern Ontario.
Abbreviation	YEP
Website	http://www.mndm.gov.on.ca/nohfc/program_noyep_e.asp
Funding Type	Grant
Source	Ontario Ministry of Northern Development and Mines, Northern Ontario Heritage Fund Corporation
Market	• Any
Keywords	North, Northern Ontario, project, entrepreneur, start-up, capital
Regions Available	Northern Ontario
Funding Amount	Up to \$25,000
Application Intake	Continuous Intake
Program Objective	The NOHFC Young Entrepreneur program aims to mobilize a new generation of entrepreneurs and community builders in the North, securing a more prosperous future for tomorrow's northern families and workers.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> * Residents of Northern Ontario, 18 to 29 who are planning on starting their own for-profit business in the North. * The new venture cannot be an expansion or natural extension of a similar business owned by the young entrepreneur and/or family members or direct relatives.
Eligible Costs	*Capital costs related to starting a new business such as office furniture, fixtures and equipment.
Terms	<ul style="list-style-type: none"> * Generally, funding does not have to be repaid and may cover up to 85 per cent of eligible costs, to a maximum of \$25,000 per project. * The young entrepreneur must make a cash investment in the business equal to 10 per cent of the NOHFC's conditional contribution. * The proposed new business will operate as a full-time business and create a minimum of one new job in Northern Ontario.
Judgment Criteria	Commercial viability, job creation
Application Documentation and Process	Application form and business plan
Application Deadlines	Continuous Intake
Processing Time	
Notes	

NORTHSTAR Trade Finance

Summary	NORTHSTAR Trade Finance Inc. brings together the export strengths of the government of Canada through Export Development Canada (EDC) and Western Economic Diversification, the provincial government of British Columbia, and the private sector through BMO Bank of Montreal, the Royal Bank of Canada, HSBC Bank Canada, and National Bank of Canada.
Abbreviation	
Website	http://www.northstar.ca/whoWeAre.php
Funding Type	Loan
Source	Export Development Canada + Commercial Banks
Market	Any
Keywords	
Regions Available	
Funding Amount	
Application Intake	Applications are accepted on an ongoing basis.
Program Objective	NORTHSTAR Trade Finance Inc. was created to support Canadian exporters by offering financing to credit worthy buyers of eligible Canadian goods and services.
Obligations	
Eligibility Requirements	To be eligible for either financing options, exported good and services must satisfy Canadian benefits requirements of EDC.
Eligible Costs	Export sales
Terms	<p>Term Finance Fixed-rate, medium-term loans, from two to five years, are available from NORTHSTAR to your foreign buyer, providing them with a regular repayment schedule. These loans are for amounts up to US\$5 million, and are secured by a registered lien on the exported goods. NORTHSTAR is also able to offer loans on a variable rate basis should your buyer prefer.</p> <p>Floor Plan Finance This option provides a short-term loan to your foreign buyer. The buyer repays NORTHSTAR when the goods are sold, or within 360 days, whichever occurs first. Interest is payable monthly on the outstanding balance. The loans are for amounts up to US\$5 million and are secured by a promissory note and security interest in the inventory financed.</p>
Judgment Criteria	No information.
Application Documentation and Process	<p>Step One</p> <p>Contact NORTHSTAR when negotiating an export contract that may require financing. A complimentary letter of intent can be issued to you by NORTHSTAR to assist in negotiations with your foreign buyer.</p> <p>Step Two</p> <p>Complete the Exporter application form (available on our website) when you have a final deal with your foreign buyer. Submit the application via the online application, by facsimile or mail directly to NORTHSTAR. Include all supporting documentation:</p> <ul style="list-style-type: none"> * Financial and corporate information about your foreign buyer (may be forwarded to NORTHSTAR by your buyer directly) * A copy of the export contract or proposed export contract * Canadian Benefits Report to confirm Canadian content requirements (available on our website) * A cheque for \$300 (plus GST / HST) <p>Step Three</p> <p>Once your application is approved, NORTHSTAR will issue an Offer Letter to your foreign buyer. If accepted, NORTHSTAR will enter into a loan agreement with the buyer. Once the acceptance of the exported goods is completed, including all sales conditions, NORTHSTAR will issue a cheque directly to you for the amount financed from the invoice. NORTHSTAR will then collect loan repayments directly from your buyer.</p>
Application Deadlines	Applications are accepted on an ongoing basis.
Processing Time	NORTHSTAR offers a quick turnaround of applications for buyer financing (within ten business days of submitting a complete application)
Notes	

Ontario Co-Operative Education Tax Credit

Summary	An eligible employer may claim a refundable tax credit for each qualifying work placement ending in the tax year equal to the lesser of: 10% to 15% of eligible expenditures made for the work placement and \$1,000.
Abbreviation	
Website	http://www.rev.gov.on.ca/english/credit/cetc/
Funding Type	Tax Credit
Source	Ministry of Revenue
Market	•Any
Keywords	Salary, Support, Job, self-employed, pay, benefit, student, graduate, co-op, placement
Regions Available	Ontario
Funding Amount	Up to \$1,000
Application Intake	File with corporate taxes.
Program Objective	The Co-operative Education Tax Credit (CETC) is a refundable tax credit available to employers who hire students enrolled in a recognized Ontario university or college co-operative education program.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> * have a permanent establishment located in Ontario, and * be subject to Ontario income tax, and * incur eligible expenditures associated with hiring co-op students enrolled in an Ontario university or college.
Eligible Costs	<p>Eligible expenditures are the following expenditures made by a business in respect of a qualifying work placement:</p> <ul style="list-style-type: none"> * Salaries and wages including taxable benefits (i.e., the amounts reported on the T-4 slip) paid or payable to the student in respect of the qualifying work placement. The student's remuneration must be attributable to an Ontario permanent establishment (place of business). * Fees paid or payable to an employment agency in respect of the qualifying work placement for the services of a student carried out primarily at an Ontario place of business.
Terms	Not Applicable
Judgment Criteria	Not applicable
Application Documentation and Process	Claim your tax credit on form ON479, Ontario Credits included in your federal income tax return.
Application Deadlines	File with corporate taxes.
Processing Time	
Notes	

Ontario Employer Health Tax Exemption

Summary	Employers are required to pay Employer Health Tax (EHT) based on Taxable Total Ontario Remuneration (i.e. annual gross total Ontario remuneration in excess of the employer's available exemption) paid to employees or former employees. Effective January 1, 1999, eligible employers become exempt from paying Employer Health Tax on the first \$400,000 of annual total Ontario remuneration. Eligible employers with a payroll less than the exemption amount for the year are not required to file an EHT annual return for that year. Associated employers are required to share the exemption amount, and must file an EHT annual return even if the payroll is below the exemption amount.
Abbreviation	
Website	http://www.rev.gov.on.ca/en/tax/eht/index.html
Funding Type	Tax Credit
Source	Ontario Ministry of Revenue
Market	Any
Keywords	Tax credit
Regions Available	Ontario
Funding Amount	Not applicable
Application Intake	Not applicable
Program Objective	Eligible employers do not pay tax on the first \$400,000 of annual Ontario payroll.
Obligations	
Eligibility Requirements	Eligible employers generally include private sector employers, organizations funded by the Ontario Government but not controlled by it and Crown corporations that are subject to federal income tax under Part I of the Income Tax Act (Canada).
Eligible Costs	Employer health tax
Terms	Eligible employers do not pay tax on the first \$400,000 of annual Ontario payroll.
Judgment Criteria	Not applicable
Application Documentation and Process	An eligible employer is not required to remit tax instalments until the cumulative remuneration exceeds the employer's allocated exemption amount for the year. Final adjustments to the exemption amount claimed during the year should be made at the time of filing the annual return.
Application Deadlines	Not applicable
Processing Time	
Notes	

Ontario Job Creation Partnerships

Summary	Ontario Job Creation Partnerships is an employment program that provides work experience to unemployed job seekers within projects that benefit the community or local economy.
Abbreviation	
Website	http://www.edu.gov.on.ca/eng/tcu/employers/jobCreation.html
Funding Type	Grant
Source	Service Canada
Market	•Any
Keywords	Job, Apprentice, Intern, Staff, Student, Graduate, Employee, Employment
Regions Available	Ontario
Funding Amount	Approximately \$400/week
Application Intake	Continuous Intake
Program Objective	At the end of their participation, participants in the program will have recent work experience and additional skills to add to their résumés, increasing their chances of successfully finding long-term employment.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> *Finite projects, incremental to the sponsors normal activities * Projects must provide a benefit to the community or the local economy * Projects must provide participants with a meaningful work experience .
Eligible Costs	*Salary
Terms	Not Applicable
Judgment Criteria	Projects are assessed on the extent to which they benefit the community or local economy.
Application Documentation and Process	*Telephone consultation and application form.
Application Deadlines	Continuous Intake
Processing Time	
Notes	

Ontario Self-Employment Benefit

Summary	The Ontario Self-Employment Benefit provides unemployed people who are or have recently been eligible for Employment Insurance with income and entrepreneurial support while they develop and start their business.
Abbreviation	
Website	http://www.servicecanada.gc.ca/eng/epb/sid/cia/grants/self-emp/desc_self-emp.shtml
Funding Type	Income support
Source	Ontario Ministry of Colleges, Training and Universities
Market	Any
Keywords	Salary, Support, Job, self-employed, pay, benefit
Regions Available	Ontario
Funding Amount	Approximately \$400/week for 10 months
Application Intake	Ongoing intake
Program Objective	Self-Employment assists unemployed eligible individuals create jobs for themselves by starting a business.
Obligations	
Eligibility Requirements	<p>Job seekers who are unemployed can apply to participate if they meet one of the following conditions:</p> <ul style="list-style-type: none"> * They established a claim for Employment Insurance benefits or their Employment Insurance benefit period ended within the past three years. * They established a claim for Employment Insurance maternity or paternity benefits and were paid 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.
Eligible Costs	*Wage support
Terms	* The maximum duration of an agreement with a participant is 52 weeks.
Judgment Criteria	*Strength of action plan/ongoing self-employment potential
Application Documentation and Process	<ul style="list-style-type: none"> * Complete the application form Self-Employment Employment Benefit Participant Application (EMP5260) and submit it to the nearest Service Canada Centre. * As part of the application process, it is necessary for you to receive an employment assessment and develop a Return to Work Action Plan with a case manager. The case manager's decision is required before Service Canada can assess your application. Please contact your Service Canada Centre for information on where you can receive this service. *Individuals must then bring their completed action plans and applications to their nearest Service Canada Centre for assessment and decision making.
Application Deadlines	Ongoing intake
Processing Time	
Notes	

Ottawa Community Loan Fund

Summary	The Ottawa Community Loan Fund provides short-term loans of up to \$15,000 to small business owners, aspiring entrepreneurs, talented individuals with international training and community groups.
Abbreviation	
Website	http://www.oclf.org
Funding Type	Loan
Source	OCLF is a not-for-profit supported by various finance and community development organizations
Market	•Any
Keywords	Ottawa, start-up
Regions Available	Ottawa
Funding Amount	Up to \$15,000
Application Intake	Continuous intake
Program Objective	By focusing on the micro-credit needs of our community, OCLF contributes to the wider prosperity of the Ottawa area.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> * You are 18 years or older and not attending school on a full-time basis. * You live in the City of Ottawa and have permanent legal status in Canada. * You have sole ownership in the company or partners that are willing to co-sign for the business loan. * You can demonstrate to the satisfaction of OCLF that you can fully repay the loan. * If applicable, you have been discharged from bankruptcy. * You can submit a complete business plan including start-up or expansion costs, and a cash flow forecast. * You have participated in a business training program associated with OCLF or, you are presently operating a business and can supply the required documentation or; * you have experience in a similar business. <p>Your business must:</p> <ul style="list-style-type: none"> * Be located in the City of Ottawa and operates a minimum of 10 hours per week. * Not be a network marketing business. * Be, or will be, a legally registered sole proprietorship, partnership, corporation or co-operative. * Use the funds to start or expand business operations. * Not be applying the funds to consolidate debt.
Eligible Costs	<p>OCLF loan proceeds may be used to start or expand a business and can be used for a number of purposes including:</p> <ul style="list-style-type: none"> * Working capital * Seed capital to start a business * Purchasing fixed assets
Terms	OCLF loans start at \$1,000 and go up to a maximum \$15,000 with interest rates that range from 3-7% above the current prime rate. Loan repayment terms range from 12 to 48 months.
Judgment Criteria	Assessment of OCLF loan applications is based on the viability of the business, the commitment and character of the applicant, and the capacity for repayment.
Application Documentation and Process	*Complete an application form and submit an application fee
Application Deadlines	Continuous intake
Processing Time	up to 4 weeks
Notes	

RST Exemption for Manufacturing Equipment

Summary	(RST) exemptions for production machinery and equipment bought by, or for the use of, qualified manufacturers.
Abbreviation	
Website	http://www.rev.gov.on.ca/en/guides/rst/400.html
Funding Type	Tax Credit
Source	Canada Revenue Agency
Market	
Keywords	
Regions Available	Canada
Funding Amount	
Application Intake	Submit with corporate tax return.
Program Objective	
Obligations	
Eligibility Requirements	<p>Under Ontario's Retail Sales Tax Act, a manufacturer is a person who manufactures, fabricates, produces or assembles goods for sale where the fair value of the goods sold to others is more than \$5,000 in the fiscal year or, the fair value of goods manufactured for own use is more than \$50,000 in the fiscal year.</p> <p>Note: This exemption also applies to machinery and equipment used by a manufacturer exclusively in research and/or development of goods and manufacturing/production processes for others. Non-manufacturing organizations involved in research and/or development are not entitled to the exemptions available to manufacturers.</p>
Eligible Costs	Purchase of manufacturing equipment and processing materials.
Terms	<p>If you qualify as a manufacturer, the following items may be bought without paying RST:</p> <p>* machinery and apparatus used primarily and directly in the:</p> <ol style="list-style-type: none"> 1. manufacture or production of goods 2. *development of manufacturing/production processes 3. *development of goods for manufacture
Judgment Criteria	Not applicable.
Application Documentation and Process	Fill out appropriate entry in corporate tax return.
Application Deadlines	Submit with corporate tax return.
Processing Time	
Notes	

SSMIC CEO In Residence

Summary	The “CEO in Residence” will work directly with local companies identified by SSMIC staff as having high growth potential.
Abbreviation	
Website	http://www.ssmic.com/News/index.cfm?fuseaction=view&id=62&categoryid=1
Funding Type	Grant
Source	NRC-IRAP and The Sault St. Marie Innovation Centre
Market	Unknown
Keywords	Unknown
Regions Available	Sault Ste. Marie area
Funding Amount	up to \$203,400
Application Intake	Unknown
Program Objective	Unknown
Obligations	Unknown
Eligibility Requirements	To be eligible for the CEO in Residence program, clients must be a Canadian incorporated firm with less than 500 employees. They must be identified as having high growth potential.
Eligible Costs	<ul style="list-style-type: none"> • attract investment • further their efforts to develop new products or services • strengthen their capability of bringing products to market • adopt new technology, which has the potential to help increase sales, employment or productivity
Terms	Unknown
Judgment Criteria	Unknown
Application Documentation and Process	Unknown
Application Deadlines	Unknown
Processing Time	Unknown
Notes	This is a new program. Check back at the website for further program information once it is released.

Summer Company

Summary	If your application is accepted, you will be eligible to receive up to \$1,500 to put toward start-up costs and up to \$1,500 upon successful completion of the program.
Abbreviation	
Website	http://www.sbe.gov.on.ca/ontcan/sbe/en/youth_summerco_en.jsp
Funding Type	Grant
Source	Ministry of Small Business and Entrepreneurship
Market	•Any
Keywords	Summer, intern, job, start-up, young
Regions Available	Ontario
Funding Amount	\$3,000
Application Intake	Early spring
Program Objective	an exciting opportunity for enterprising students, 15 to 29 years old, to start and run their own summer businesses.
Obligations	
Eligibility Requirements	<ul style="list-style-type: none"> *Between the ages of 15 - 29 by *A student returning to school in the fall of 2009? Yes No *A Canadian Citizen or a Landed immigrant living in Ontario? *Proposing a new business idea? *Operate in Ontario? *Not working elsewhere for more than 12 hours per week.
Eligible Costs	
Terms	
Judgment Criteria	*Commercial viability
Application Documentation and Process	<ul style="list-style-type: none"> *Business plan according to online template *Interview
Application Deadlines	Early spring
Processing Time	
Notes	Summer Company 2009 is now closed. Check back at the program website for updates.

Work-Sharing Program - Human Resources and Social Development Canada

Summary	WSP agreements benefit employers by allowing them to stabilize their work force, to retain trained employees and to avoid the costly process of recruiting and training new employees when business returns to normal levels. Employees benefit by maintaining their job and receiving Employment Insurance income benefits for the days without work. If a worker is laid off subsequent to the WSP, his/her entitlement to Employment Insurance regular benefits is unaffected by the receipt of WSP benefits.
Abbreviation	
Website	http://www.canadabusiness.ca/servlet/ContentServer?cid=1081944193860&lang=en&pagename=C_BSC_FE%2Fdisplay&c=Services
Funding Type	Employment assistance
Source	Human Resources and Skills Development Canada
Market	Any
Keywords	Employment benefit, employment insurance, job protection.
Regions Available	Canada
Funding Amount	Employment insurance benefits for the time the employee spends not working as part of the work-sharing arrangement with their employer.
Application Intake	Applications are accepted on an ongoing basis.
Program Objective	The Work-Sharing Program (WSP) is designed to help employers and workers avert temporary layoffs. The program provides income support to workers eligible for Employment Insurance benefits and who are willing to work a temporary reduced work week when there is a reduction in the normal level of business activity that is beyond the control of the employer.
Obligations	
Eligibility Requirements	<p>WSP agreements must be approved by both employee and employer representatives and by the Employment Insurance Commission and can range from 6 to 26 weeks with an extension of up to a maximum of 38 weeks.</p> <p>WSP is a voluntary program in which management and workers agree to participate.</p> <p>A WSP unit may include any group of Employment Insurance eligible employees in a company, but does not necessarily include all of the employees. The unit should not include those employees who are needed to help generate work and assist in the recovery of the company. Outside sales staff and managers are generally not eligible.</p> <p>Employees must be deemed qualified Employment Insurance claimants and must mutually agree with the employer's strategy to share available work over a reduced work week in order to avert layoffs. Part-time employees may participate in WSP but seasonal employees are not eligible.</p>
Eligible Costs	Not applicable
Terms	<p>The employees are eligible to receive Employment Insurance benefits for the days they are not working (55% of their maximum yearly insurable earnings). There is no Employment Insurance waiting period to be served under work sharing benefits.</p> <p>The shortage of work must be expected to last for a minimum of 6 weeks to a maximum of 26 weeks. Extensions beyond the maximum of 26 weeks may be considered in extenuating circumstances for up to a maximum of 38 weeks (12-week extension), and must be thoroughly substantiated.</p> <p>The employer is responsible for setting up a schedule of work hours and notifying HRSDC/Service Canada officials of any changes in the amount of time worked and the number of employees on the WSP. WSP agreements do not affect workers' rights to regular Employment Insurance benefits if they happen to be laid off after the agreement ends.</p>
Judgment Criteria	Not applicable.
Application Documentation and Process	Employers and employees must agree to the terms of the work sharing arrangement and apply jointly to the closest Service Canada Centre.
Application Deadlines	Applications are accepted on an ongoing basis.
Processing Time	
Notes	