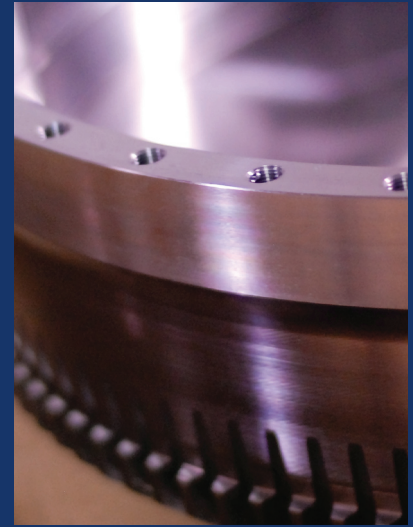

CITY OF ST. CATHARINES



GOVERNMENT GRANTS & BUSINESS SUPPORT PROGRAMS

ECONOMIC DEVELOPMENT
& TOURISM SERVICES
ST. CATHARINES



ECONOMIC DEVELOPMENT & TOURISM SERVICES

CITY OF ST. CATHARINES

P.O. BOX 3012, 50 CHURCH STREET

ST. CATHARINES, ONTARIO, L2R 7C2

PH. 905.688.5601 x 1707

FAX 905.688.8994

INTRODUCTION

Welcome to the St. Catharines Economic Development & Tourism Services Department's publication of Government Grants & Business Support Programs. The information was retrieved from multiple sources and compiled into a single document to benefit those seeking Government Grants and Subsidies - we hope you will find the information helpful.

Although, at the time of editing, we had undertaken all possible efforts to verify the accuracy of our Internet sources, not every web address might be accessible in the future. If an error message occurs, we suggest navigating to the home page of the URL, and then following the links on the home page to the program you are looking for. Additionally, a search engine may help you find the exact or new location.

ECONOMIC DEVELOPMENT & TOURISM SERVICES

PO Box 3012, 50 Church St., St. Catharines, Ontario, L2R 7C2

Phone: 905-688-5601 ext. 1768

Email: edt@stcatharines.ca



CITY OF ST. CATHARINES



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B U S I N E S S F I N A N C I N G

BUSINESS DEVELOPMENT BANK OF CANADA (BDC)

39 Queen Street, Suite 100, P.O. Box 1193, St. Catharines, Ontario, L2R 7A7

Phone: 905-988-2874

E-mail: info@bdc.ca

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

DESCRIPTION: The Business Development Bank of Canada has over 100 offices across the country. The BDC promotes entrepreneurship by providing highly tailored financing, venture capital and consulting services to entrepreneurs.

A financial institution owned by the Government of Canada, BDC has been serving Canadian entrepreneurs for more than 65 years. It helps almost 28,000 businesses reach their full potential. As a complementary lender, BDC offers loans and investments that fill out or complete services available from commercial financial institutions.

BDC puts special focus on SMEs in sectors such as manufacturing, exporting, innovation and knowledge-based industries. It pays particular attention to start-ups, innovators, fast growth companies, manufacturers and exporters. BDC also focuses on entrepreneurs who are working to commercialize the fruits of R&D to create innovative products and globally successful companies.

ELIGIBILITY: BDC's financing solution can provide support to entrepreneurs who:

- 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

Small Business Financing Program Directorate

C.D. Howe Building, 5th Floor, West Tower, 235 Queen Street East, Ottawa, Ontario, K1A 0H5

Phone: 1-866-959-1699

Fax: 613-952-0290

Web: <http://www.ic.gc.ca/eic/site/csbf-pfpec.nsf/eng/Home>

DESCRIPTION: Assists businesses obtain loans of up to \$500,000 to help finance fixed asset needs for new or expanded operations. Loans are made directly by a private sector lender.

ELIGIBILITY: Most small businesses starting up or operating in Canada -- excluding farming, charitable and religious enterprises - are eligible as long as their estimated annual gross revenues do not exceed \$5 million during the fiscal year in which they apply for a loan. Businesses may be operated as sole proprietorships, partnerships or incorporated companies. The maximum amount a small business can access under the Program is \$250 000. This is the combined total it is allowed for all its CSBF loans and capital leases, including any loans under the earlier Small Business Loans Program.

Commercial term loans can finance up to 90 percent of the cost of the purchase or improvement of:

- real property and immovables
- purchase of leasehold improvements, or improvements to leased property
- purchase or improvement of new or used equipment

Capital leases (containing an option to purchase) can finance the cost of various types of new and used equipment, including: vehicles; hotel and restaurant equipment; medical and health services equipment; computer hardware and software; telecommunications equipment; and manufacturing equipment. Interest rates on loans may be either floating or fixed.

The floating rate cannot be more than three percent higher than a lender's prime lending rate. Fixed rates cannot be more than three percent higher than the lender's residential mortgage rate for the term of the loan. The interest rates include a 1.25% administration fee. In addition, at the time of registration all participants must pay a two percent registration fee. The fees cover the costs of the CSBF Program, which is self-financing. All loans and leases must be paid in full within 10 years.

COMMUNITY FUTURES DEVELOPMENT CORPORATIONS (CFDCS)

Venture Niagara Community Futures Development Corporation

20 Pine Street North, Thorold, Ontario, L2V 0A1

Phone: 905-680-8085, Toll Free: 1-866-584-6782

Fax: 905-680-7253

Web: <http://www.ventureniagara.com/index.htm>

DESCRIPTION: Through federal support, the Ontario Community Futures Development Corporations administer local investment funds to help finance new or existing small businesses for start-up, expansion or stabilization plans that help maintain or create jobs.

Repayable financing of up to \$150,000 on commercial terms through loans, loan guarantees or equity investments is available when financing from other sources is insufficient. All CFDC financing decisions are made at the community level by the local boards of directors.

The CFDCs provide important services to businesses that include: business advice, counselling, information and referrals; help with business plans; export support; entrepreneurial training; and information on relevant federal and provincial programs and services.

ELIGIBILITY: Business must be located in Grimsby, Lincoln, Niagara-on-the-Lake, Pelham, Thorold & Welland

SOUTH NIAGARA COMMUNITY FUTURES DEVELOPMENT CORPORATION

P.O. Box 519, 198 Welland Street, Port Colborne, Ontario, L3K 5X7

Phone: 905-834-2173

Fax: 905-834-4225

Web: <http://www.southniagaracfdc.com/index>

DESCRIPTION: Through federal support, the Ontario Community Futures Development Corporations administer local investment funds to help finance new or existing small businesses for start-up, expansion or stabilization plans that help maintain or create jobs. Repayable financing of up to \$150,000 on commercial terms through loans, loan guarantees or equity investments is available when financing from other sources is insufficient.

All CFDC financing decisions are made at the community level by the local boards of directors. The CFDCs provide important services to businesses that include: business advice, counselling, information and referrals; help with business plans; export support; entrepreneurial training; and information on relevant federal and provincial programs and services.

ELIGIBILITY: Business must be located in Port Colborne, Wainfleet, Fort Erie and Niagara Falls.

SOUTHWESTERN ONTARIO DEVELOPMENT FUND

Ministry of Economic Development and Innovation

Sondra Meis, Senior Business Advisor, St. Catharines Office, Ministry of Economic Development and Innovation

Garden City Tower, 9th Floor, 301 St. Paul Street, St. Catharines, Ontario, L2R 7R4

Phone: 905-704-3941

Fax: 905-704-3955

E-mail: sondra.meis@ontario.ca

DESCRIPTION: The Southwestern Ontario Development Fund supports regional economic development by creating jobs, attracting private sector investment and promoting innovation, collaboration and cluster development in Southwestern Ontario. The fund is a discretionary, non-entitlement program with limited funding.

There are two funding streams, one for established businesses and a regional stream for economic development organisations including municipalities.

Under the business stream, the fund may provide up to 15% of eligible project costs to a maximum grant of \$1.5 million. For project investments of \$10+ million that create 50+ jobs, funding may be available in the form of a secured repayable loan, to a maximum of \$5 million in provincial support.

Under the regional stream, the fund may provide up to 50% of eligible project costs to a maximum grant of \$1.5 million. Stacking with other provincial programs is not permitted under either funding streams.

ELIGIBILITY:

BUSINESS STREAM:

- Employ at least 10 people and meet minimum job creation thresholds as outlined in the Business Application Guide;
- Be able to provide 3 years of financial statements;
- Be part of an eligible sector;
- Be located in, or plan to locate in Southwestern Ontario;
- Have a multi-year project that involves a minimum investment of \$500,000 in eligible project costs.

REGIONAL STREAM:

- Be focused on economic and business development and job creation initiatives in the community/region;
- Align with provincial and regional priorities;
- Have a multi-year project that involves a minimum investment of \$100,000;
- Be used for activities that are new or incremental to the organization.

For a full list of eligibility requirements (including eligible costs) refer to the Application Guide (Business or Regional) or contact a regional staff person.

VENTURE START

nGen – Niagara Interactive Media Generator

One St. Paul Street, Unit 10, St. Catharines, Ontario, L2R 7L2

Phone: 905-685-3460

Web: <http://venturestart.riccentre.ca/>

DESCRIPTION: VentureStart is a new program that enhances the success rate of start-up enterprises by providing essential business training for technology entrepreneurs. Plus, your start-up enterprise has the opportunity to receive matching seed financing of up to \$30,000.

ELIGIBILITY: Applicants must have a degree in science, technology, engineering, or mathematics.

FIRST ONTARIO MICROLOAN PROGRAM

FirstOntario Credit Union

St. Catharines Enterprise Centre

One St. Paul Street, Unit 10, St. Catharines, Ontario, L2R 7L2

Toll Free: 905-688-5601, extension 1767

E-mail: EnterpriseCentre@StCatharines.ca

DESCRIPTION: The MicroLending program has been developed in partnership with various community groups, in order to provide Micro-Loans up to \$2,500 to individuals who wish to start-up a business and require additional capital. The community partners will provide a support mechanism and provide hands-on coaching and guidance to these individuals. In effect, these community groups will guide an applicant through a pre-screening, due diligence process which acts as a guide and best practice to business management and organization.

ELIGIBILITY: Applications for microloans will be submitted to FirstOntario and will contain a letter of recommendation from the local community partner, indicating that the individual has completed all aspects of the pre-screening business program as part of the due diligence process.

OTHER FINANCING OPTIONS

Traditional Banks, Other Financial Institutions, Personal Lines of Credit and Credit Cards

BANKS AND OTHER FINANCIAL INSTITUTIONS

The most common source of financing for small businesses is the chartered bank. Banks can provide a number of financing options, such as short-term loans, long-term mortgage loans and, in some cases, loans against inventory or accounts receivable. Other important sources of financing in this category include trust companies and credit unions.

CREDIT CARDS AND PERSONAL LINES OF CREDIT

For very small firms and home-based businesses, credit cards and lines of credit often provide a ready means of obtaining small scale debt capital. While convenient, they bear relatively high rates of interest and limit the amount of capital available.

EMPLOYMENT & TRAINING

APPRENTICESHIP TRAINING TAX CREDIT

Ministry of Finance

33 King Street West, PO Box 624, Oshawa, Ontario, L1H 8H8

Phone: 1 866 ONT-TAXS (1 866 668-8297)

Web: <http://www.fin.gov.on.ca/en/credit/atcc/>

or <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/crprtns/prv/on/pprntcshp-eng.html>

DESCRIPTION: The Apprenticeship Training Tax Credit (ATTC) is a refundable tax credit. It is available to employers who hire and train apprentices in certain skilled trades. The Canada Revenue Agency (CRA) administers the program on behalf of Ontario through the federal income tax system. The ATTC is based on salaries and wages paid to an apprentice. The maximum credit for each apprenticeship is \$10,000 per year. The maximum credit over the first 48-month period of the apprenticeship is \$40,000.

ELIGIBILITY: The credit is available to businesses, which have permanent establishments in Ontario, are subject to Ontario Income Tax and incur eligible expenditures in respect of an eligible apprentice.

Corporations with permanent establishments in Ontario subject to Ontario corporate income tax are eligible. All proprietors filing Ontario personal income tax returns whose unincorporated business has a permanent establishment in Ontario are eligible.

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.

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.

GRADUATE ENTERPRISE INTERNSHIP

Niagara College

Niagara-on-the-Lake Campus

135 Taylor Road

Niagara-on-the-Lake, Ontario, L0S 1J0

Room W115 (905) 641-2252 ext. 4165

Welland Campus

300 Woodlawn Road

Welland, Ontario, L3C 7L3

Room SE 101 (905) 735-2211 ext. 7777

E-mail: ncemploymentsupport@niagaracollege.ca

Web: <https://mycareer.niagaracollege.ca/employer/GEI.htm>

DESCRIPTION: Recently Niagara College was awarded funding under a FedDev initiative called the Graduate Enterprise Internship (GEI) which provides hiring incentives to employers hiring graduates of Science, Technology, Engineering and Math (STEM) programs. The Purpose of the project is as follows:

- To develop a future generation of entrepreneurs and managers of STEM businesses in Niagara
- To enhance the experience, applied business and management skills and expand the career network of STEM graduates.
- To give Niagara businesses the opportunity to enhance technology transfer, work processes and recruitment practices.
- To give Niagara businesses the benefit of the technical knowledge of an intern.

The funding will provide local SMEs with a 50% contribution to an intern's salary up to a maximum of \$10,000 per graduate from an Advanced Diploma-level program for up to a six-month term.

ELIGIBILITY: The following programs have been deemed eligible for the internship program:

- Broadcasting, Radio, Television and Film • Computer Programming Analyst (Co-op) • Construction Engineering Technology
- Electrical Engineering Technology (Co-op) • Electronics Engineering Technology (Co-op) • Graphic Design
- Mechanical Engineering Technology (Co-op) • Photonics Engineering Technology • Ecosystem Restoration
- Environmental Management and Assessment • Geographic Information Systems – Geospatial Management

GRADUATE INTERNSHIP

Career Edge

144 Front Street West, Suite 310, Toronto, Ontario, M5J 2L7

Toll-free: 1-888-507-EDGE (3343)

Phone: 416-977-EDGE (3343)

Fax: 416-977-4090

E-mail: info@careeredge.ca

Web: <https://www.careeredge.ca/en/employers/employers>

DESCRIPTION: Career Edge offers six-, nine- or twelve-month paid internships for university, college and high school graduates in a variety of fields, including marketing, human resources, information technology and finance.

ELIGIBILITY: Career Edge internships are available to any employer that agrees to provide each intern with a professional workplace, a meaningful, entry-level internship position for six, nine or 12 months, and a designated mentor to coach the intern. Organizations interested in providing internships should apply online to become hosts.

Once approved, the host posts its internship opportunities on the Career Edge website, hires the intern of choice from a database of 12,000 potential candidates and becomes responsible for managing the day to day duties of the intern.

Career Edge handles the HR and payroll administration for each intern. Hosting an intern costs about one-third less than hiring a full-time employee for an equivalent job. Interns are placed on the Career Edge payroll and earn \$1,667/month during their internship (before taxes and other deductions). As Career Edge employees, all interns are covered by the appropriate provincial Medicare programs and WCB (CSST in Québec). Employers pay a one-time fee to Career Edge which covers the intern's stipend, all related taxes, plus a program delivery fee.

301 St. Paul Street, St Catharines, Ontario, L2R 7R4

Toll Free: 1-800-267-8097

Web: <http://www.tcu.gov.on.ca/eng/employers/jobCreation.html>

DESCRIPTION: 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.

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.

ELIGIBILITY: Job seekers who are unemployed can apply to participate if they meet one of the following conditions:

- 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 parental 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.
- For the purpose of determining whether an individual qualifies as a participant, the date the completed application is received by Employment Ontario is the date when he or she is considered to have requested assistance.

WORK SHARING PROGRAM

Service Canada

395 Ontario Street, St. Catharines, Ontario

Phone: 1-800-622-6232, TTY 1-800-926-9105

Web: http://www.servicecanada.gc.ca/eng/work_sharing/index.shtml

DESCRIPTION: Work-Sharing is designed to help employers and workers avert temporary layoffs. The measure 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.

Work-Sharing 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. The employer is responsible for setting up a schedule of work hours and notifying Service Canada officials of any changes in the amount of time worked and the number of employees on Work-Sharing. Work-Sharing Agreements do not affect workers' rights to regular Employment Insurance Benefits if they happen to be laid off after the agreement ends.

INNOVATIVE SMALL & MEDIUM-SIZED ENTERPRISES - INTERNSHIP PROGRAM

National Research Council – Youth Employment Program

55 St. Clair Avenue East, 200 Town Centre Court, Suite 1101, Scarborough, Ontario, M1P 4X8

Phone: (416) 973-4484, Fax: (416) 973-4303

Web: http://www.nrc-cnrc.gc.ca/eng/irap/services/youth_initiatives.html

DESCRIPTION: This program provides financial assistance to innovative Canadian small and medium-sized enterprises towards the employment of postsecondary graduates to work on innovation projects in these firms. In addition to meeting the needs of innovative firms, this program will facilitate the advancement of highly skilled young people within a rapidly changing labour market.

ELIGIBILITY: To be eligible for these programs, your firm must be a small or medium-sized enterprise (SME) with less than 500 employees, be incorporated and for profit, wish to enhance its innovation capability, be willing to establish a trusting relationship with NRC-IRAP. Internships last between six to twelve months and are available anywhere in Canada.

Host firms will receive financial support (max support is \$30,000) towards the employment of post-secondary graduates, who will work on technical opportunities in the firm and on non-technical but technology-related projects such as research and development, engineering, multi-media, development of new products and processes, market analysis for a new technology-based product, business development related to science and technology activities, improvement of customer services, etc.

JOB CONNECT

Business Education Council of Niagara

43 Church Street, Suite 102, St Catharines, Ontario, L2R 7E1

905-684-7200 ext. 1200

Web: <http://www.tcu.gov.on.ca/eng/document/brochure/jobconnect.html>

DESCRIPTION: Ontario Ministry of Education, Training, Colleges and Universities: the Business Education Council of Niagara delivers the Job Connect program in the St. Catharines area. Under Job Connect, Ontario Employers looking to hire and provide on-the-job-training may receive a wage subsidy of \$2,400 for up to 20 weeks.

ELIGIBILITY: Employers who operate a business in Ontario, who are looking to hire staff, are ready to provide on-the-job training and/or who are seeking people who want to work, may benefit from Job Connect. Job Development Placement Supports assists people who are at least 16 years of age, out of school, out of work, not currently in a training program and not receiving Employment Insurance or Workplace Safety and Insurance Board benefits.

If over 24 years of age, participants must be receiving Ontario Works benefits, Ontario Disability Support Program benefits or be unemployed for a minimum of 6 months.

SPECIALIZED LANGUAGE TRAINING PILOT PROJECTS

Ministry of Citizenship & Immigration

Niagara Catholic District School Board, Home Day Care and Children's Programs

Contact: Jennifer Schinkel

Phone: (905) 682-3360 ext. 211

Web: http://www.ontarioimmigration.ca/en/learn/OI_LEARN_SPECIALIZED.html

DESCRIPTION: The Specialized Language Training Pilot Projects offer immigrants the opportunity to strengthen their language skills so they can get jobs that reflect their qualifications or function more effectively in jobs they currently have.

Sixteen school boards across Ontario are offering this job-specific language training in one of two ways:

- Language Training for the Workplace (LTFW) assists immigrants in finding work in a specific field, by offering sector-specific English as a Second Language (ESL) / French as a Second Language (FSL) training; and
- Language Training in the Workplace (LTIW) helps immigrants who are already employed to improve their ESL/FSL language skills at work.

Since the launch of the Specialized Language Training Pilot Project initiative in 2006, 21 school boards across Ontario have received nearly \$5.6 million to deliver 50 projects serving over 4,600 learners.

The province is investing an additional \$4.3 million over three years for 16 school boards to deliver 31 language training projects which will benefit approximately 3,800 learners.

Overall, the Ontario government is investing over \$64 million per year to provide language training for more than 120,000 learners across Ontario.

ELIGIBILITY: Newcomers interested in this project should contact the District School Board's Continuing Education program and/or access the following link: <http://www.onlinetools.ontarioimmigration.ca/esl/wizard/index.aspx>

THE CANADIAN YOUTH BUSINESS FOUNDATION (CYBF)

St. Catharines Enterprise Centre

One St. Paul Street, Unit 10, St. Catharines, Ontario, L2R 7C2

Phone: 905-688-5601, Ext. 1767

E-mail: cybf@stcatharines.ca

Web: <http://www.cybf.ca/>

DESCRIPTION: A partnership agreement to offer mentorship, learning resources and business start-up loans to aspiring young entrepreneurs aged 18--39 years in the Niagara Region. CYBF offers young entrepreneurs start-up financing up to \$15,000 with support of a business mentor. The business mentor increases the likelihood of the entrepreneur's success through the transfer of experienced business knowledge.

The Business Development Bank of Canada will grant eligible entrepreneurs up to double the value of the financing granted by CYBF, up to \$30,000. Terms of the loan include interest-only payments in the first year and principal repayments are made in equal monthly instalments together with interest, over the remaining two to four years, depending on the amount borrowed. CYBF is a not-for-profit organization funded in part by the federal and provincial governments.

SUMMER COMPANY

St. Catharines Enterprise Centre

One St. Paul Street, Unit 10, St. Catharines, Ontario, L2R 7C2

Phone: 905-688-5601, Ext. 1767

E-mail: summercompany@stcatharines.ca

Web: http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb_ye_summerco_en.jsp

DESCRIPTION: Summer Company is a program designed to help young people returning to school that are between the ages of 15 and 29 years old start up and run their own summer business.

If accepted into the program, you'll receive:

- Up to \$1500 grant to help with your business start-up costs
- An additional \$1500 in the Fall after you successfully complete the Summer Company Program
- At least 12 hours of business training to get you started
- An opportunity to meet every two weeks with a business mentoring group

THE ONTARIO SELF-EMPLOYMENT BENEFIT PROGRAM

The Niagara College Business Development Centre

One St. Paul Street, Unit 5, St. Catharines, Ontario, L2R 7C2

Phone: 905-641-2252 ext. 4456

Fax: 905-988-4310

Web: <http://www.mybdc.biz/>

DESCRIPTION: The Program provides unemployed individuals who meet certain eligibility requirements with the funding and support to start their own businesses as an alternative to regular employment. The program is delivered by the Niagara College Business Development Centre.

ELIGIBILITY: To be eligible for financial assistance through this program you must:

- be eligible for, or in receipt of, Employment Insurance benefits, or
- have received Employment Insurance benefits within the last 36 months (3 years), or
- have received maternity or parental benefits within the last 60 months (5 years)

You are NOT eligible if:

- you are currently working
- you have already started your business
- you have a professional designation

OPPORTUNITIES FUND FOR PERSONS WITH DISABILITIES

Service Canada

395 Ontario Street, St. Catharines, Ontario, L2N 7N6

Phone: 1-800-622-6232 TTY 1-800-926-9105

Web: <http://www.servicecanada.gc.ca/eng/of/index.shtml>

DESCRIPTION: The Opportunities Fund is a program designed to help people with disabilities prepare for and obtain employment or self-employment. The Fund may provide assistance to individuals to cover all or part of their living expenses; all or part of the cost of participating in the activity, such as expenses related to specialized services, arrangements or equipment, dependent care, transportation and accommodation and all or part of the cost of training or taking a course.

Funding for local and regional projects helps organizations create local or regional projects involving eligible activities. Through local and regional projects, recipient organizations deliver eligible activities to individuals.

Funding for national projects helps organizations create projects designed to provide and improve employment services and increase the labour market participation of people with disabilities across Canada. Through national projects, recipient organizations deliver eligible activities to individuals in various regions.

Funding for local and regional projects is distributed through a contribution agreement with a service provider.

Funding for national projects is distributed by means of a Call for Proposals. Individuals may contact an organization currently funded under the National Projects option to determine the location(s) and types of services offered (i.e. eligible activities).

EXPORTS

CANADIAN COMMERCIAL CORPORATION (CCC)

50 O'Connor Street, 11th Floor, Ottawa, Ontario K1A 0S6

Phone: 613-996-0034, Fax: 613-995-2121

Toll Free: 1-800-748-8191

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

DESCRIPTION: As Canada's export contracting agency, the Canadian Commercial Corporation (CCC) brings buyers and Canadian exporters together through contracts built on the best possible terms and conditions. Since inception, CCC has provided assistance to thousands of companies from across Canada, helping them close more than \$30 billion in win-win deals with foreign governments and private sector buyers. CCC offers services for both Canadian exporters and buyers outside of Canada.

For Canadian Exporters, CCC wraps the Canadian flag around their proposal, providing government-backed guarantee of contract performance. CCC offers a range of pre-contract, contract advisory and post-contract services. CCC can help promote projects, prepare bids or proposals, negotiate and structure contracts, and provide management after the contract is awarded; can also provide access to working capital and competitive foreign exchange rates. Pay only for those services used.

EXPORT DEVELOPMENT CANADA

155 Wellington Street West, Suite 3120, Toronto, Ontario, M5V 3L3

Phone: 416-640-7600, Fax: 416-862-1267

Web: <http://www.edc.ca/english/index.htm>

DESCRIPTION:

Export services include:

- Insurance - Expand sales and increase working capital
- Financing - Offer flexible financing options to buyers

- Bonding - Obtain bid and performance bonds without impacting line of credit
- Online Services - Learn more about EXPORT Check and EXPORT Protect
- Economic & Political Research - Monitor trends in target markets
- Small Business - Exporting less than \$1 million annually
- Future Exporters - Assess your export-readiness

EXPORT MARKET ACCESS

Web: <http://exportaccess.ca/>

DESCRIPTION: Think your company is too small to be an exporter? Well, think again. Export Market Access: A Global Expansion Program (EMA) is designed to assist small to medium size organizations (SME) to access and expand their growth in new foreign markets that are beyond the U.S. 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. Export Market Access is an initiative of the Ontario Chamber of Commerce, with support and funding from the Government of Ontario.

ONTARIO EXPORTERS FUND

Louie DiPalma, Director, SME Programs

E-mail: louiedipalma@occ.on.ca

416-482-5222 ext. 2270

DESCRIPTION: The OEF has been established to assist small and medium-sized enterprises to become export ready and help them gain/increase access to international export markets. The fund will help companies with conducting an export readiness assessment by providing up to 50% of eligible expenditures to a maximum of \$5,000, and hiring an export manager by providing up to 50% of eligible costs to a maximum of \$50,000.

ELIGIBILITY: A minimum of five to a maximum of 500 employees; Registered company (federally or provincially) for a minimum of two years; In one of the priority sectors of the Ministry of Economic Development and Innovation

R E S E A R C H & D E V E L O P M E N T

SCIENTIFIC RESEARCH & EXPERIMENTAL DEVELOPMENT PROGRAM

Canada Revenue Agency

32 Church Street, P.O. Box 3038, St. Catharines, Ontario, L2R 3B9

Fax: 905-688-5996

Web: <http://www.cra-arc.gc.ca/sred/>

DESCRIPTION: the Scientific Research and Experimental Development (SR&ED) program is a federal tax incentive program to encourage Canadian businesses of all sizes and in all sectors to conduct research and development (R&D) in Canada that will lead to new, improved, or technologically advanced products or processes.

The SR&ED program is the largest single source of federal government support for industrial research and development. Claimants can apply for SR&ED investment tax credits for expenditures such as wages, materials, machinery, equipment, some overhead, and SR&ED contracts.

ELIGIBILITY: Generally, a Canadian-controlled private corporation (CCPC) can earn an investment tax credit (ITC) of 35% up to the first \$3 million of qualified expenditures for SR&ED carried out in Canada, and 20% on any excess amount. Other Canadian corporations, proprietorships, partnerships, and trusts can earn an ITC of 20% of qualified expenditures for SR&ED carried out in Canada.

Generally, a CCPC with a taxable income in the immediately preceding year that does not exceed the qualifying income limit may receive a portion of the ITC earned as a refund, after applying these tax credits against taxes payable.

The ITC earned by a Canadian corporation that is not a CCPC is non-refundable, but may be used to reduce any taxes payable. The ITC earned by a proprietorship or certain trusts may be partially refunded after applying these tax credits against taxes payable.

Work that qualifies for SR&ED tax credits includes:

- Experimental development to achieve technological advancement to create new materials, devices, products, or processes, or improve existing ones;
- applied research to advance scientific knowledge with a specific practical application in view;
- Basic research to advance scientific knowledge without a specific practical application in view; and
- Support work in engineering, design, operations research, mathematical analysis, computer programming, data collection, testing, or psychological research, but only if the work is commensurate with, and directly supports, the eligible experimental development, or applied or basic research.

NATURAL SCIENCES AND ENGINEERING RESEARCH COUNCIL OF CANADA (NSERC)

350 Albert Street, 6th Floor, Ottawa, Ontario, K1A 1H5

Toll free: 1-855-275-2861

Fax: 613-992-5337

Web: http://www.nserc-crsng.gc.ca/index_eng.asp

DESCRIPTION: NSERC's role is to make investments in people, discovery and innovation to increase Canada's scientific and technological capabilities for the benefit of all Canadians. NSERC invests in people by supporting postsecondary students and postdoctoral fellows in their advanced studies. We promote discovery by funding research conducted by postsecondary professors and foster innovation by encouraging Canadian companies to participate and invest in postsecondary research and training.

For a full list of programs available visit: http://www.nserc-crsng.gc.ca/Professors-Professeurs/Grants-Subs/index_eng.asp

ELIGIBILITY: Eligibility varies from program to program. For program requirements visit: http://www.nserc-crsng.gc.ca/NSERC-CRSNG/Eligibility-Admissibilite/faculty-corpsprof_eng.asp

INDUSTRIAL RESEARCH ASSISTANCE PROGRAM (IRAP)

55 St. Clair Avenue East, Suite 903, Toronto, Ontario, M4T 1M2

Phone: 416-973-4484

Fax: 416-973-4303

E-mail: publicinquiries.irap-pari@nrc-cnrc.gc.ca

Web: <http://www.nrc-cnrc.gc.ca/eng/irap/index.html>

DESCRIPTION: The Industrial Research Assistance Program (IRAP) is designed to help small- and medium-sized enterprises (SME) meet the unique challenges they face in developing new products, processes and service.

IRAP offers a range of services designed to help SME access key resources, expert advice, new technologies, testing facilities, and financial assistance at the right time and in the right place.

ELIGIBILITY: NRC-IRAP provides non-repayable contributions to Canadian SME interested in growing by using technology to commercialize services, products and processes in Canadian and international markets.

NRC-IRAP also provides mentoring support and invests on a cost-shared basis for research and pre-competitive development technical projects, upon assessment of a project and firm by a team of Industrial Technology Advisors. NRC-IRAP partner organizations also receive contributions to provide technical and research assistance to Canadian SME.

Youth Employment Strategy Programs: IRAP Internship Program with Innovative Small and Medium-sized Enterprises and Collaborative Research Internships Program provide firms with support to hire post-secondary graduates.

Both firms and graduates benefit from these programs: firms benefit from the graduate's expertise in a diverse variety of disciplines and graduates gain valuable work experience that will help open the doors for future employment.

NRC-IRAP delivers this youth initiative on behalf of the Government of Canada's Youth Employment Strategy (YES) Programs with funds from the Department of Human Resources and Skills Development (HRSD).

INNOVATION DEMONSTRATION FUND (IDF)

Ministry of Economic Development and Innovation

11th Floor, 56 Wellesley Street West, Toronto, Ontario, M7A 2E7

Phone: (416) 326-8458

E-mail: idf@ontario.ca

Web: <http://www.mri.gov.on.ca/english/programs/idf/guidelines.asp>

DESCRIPTION: The Innovation Demonstration Fund (IDF) is a discretionary, non-entitlement funding program administered by the Ministry of Economic Development and Innovation. The program focuses on emerging technologies, with a preference towards environmental, alternative energy, bio-products, hydrogen and other globally significant technologies. The purpose of the IDF is to support Pilot Demonstrations that will lead to the commercialization of processes and/or products in Ontario that are globally competitive, innovative Green technologies.

The objective of the IDF is to help companies mitigate the risk of Pilot Demonstration Projects in Ontario facing significant technical hurdles. By focusing on Pilot Demonstration hurdles, the IDF addresses the financing gap which exists between R&D and the commercialization of new technologies. The program is not aimed at routine engineering, upgrading, marketing, business development or improvements to existing technologies, processes, products or designs.

ELIGIBILITY: IDF will provide financial support covering up to 50 percent of eligible costs for approved Eligible Pilot Demonstration Projects that will lead to commercialization in Ontario. The funding potentially available under IDF ranges from a minimum of \$100,000 CAD to a maximum of \$4,000,000 CAD per project.

The Applicant is expected to have additional sources of financing for the remaining 50 percent of Eligible Project Costs. Total government funding, including IDF, cannot exceed 66 percent of the Total Eligible Project Costs*.

*In-kind funding is not considered a source of financing

ONTARIO INTERACTIVE DIGITAL MEDIA TAX CREDIT

Ontario Media Development Corporation

TAX CREDITS & FINANCING PROGRAMS

175 Bloor Street East, South Tower, Suite 501, Toronto, ON, M4W 3R8

Phone: 416.314.6858

Fax: 416.314.6876

E-mail: taxcredits@omdc.on.ca

DESCRIPTION: The OIDMTC is calculated as 40% of eligible Ontario labour expenditures and eligible marketing and distribution expenses incurred after March 26, 2009 by qualifying corporations, regardless of size of corporation, to create "non-specified" interactive digital media products in Ontario.

For those qualifying corporations applying for an OIDMTC on "specified products", products developed under a fee-for-service arrangement, the OIDMTC tax rate is 35% on qualifying expenditures incurred after March 26, 2009.

ELIGIBILITY: A qualifying corporation is a Canadian corporation (that is Canadian or foreign-owned), that develops an eligible product at a permanent establishment in Ontario operated by it, and files an Ontario tax return.

A qualifying small corporation meets these criteria as well, and had during the preceding taxation year (on an associated company basis) neither annual gross revenues in excess of \$20 million nor total assets in excess of \$10 million.

Corporations that are prescribed labour-sponsored venture capital corporations under the regulations made under the Income Tax Act (Canada) and corporations that are exempt from tax or are controlled directly or indirectly by a corporation exempt from tax are not eligible for the OIDMTC.

ONTARIO INNOVATION TAX CREDIT (OITC)

Ministry of Finance

33 King Street West, PO Box 622, Oshawa, ON, L1H 8H8

Toll free: 1-800-337-7222

Phone: 1-866-668-8297

Web: <http://www.fin.gov.on.ca/en/credit/oitc/index.html>

DESCRIPTION: The credit is a 10% refundable tax credit based on the sum of the corporation's qualified expenditures incurred in Ontario and any eligible repayments.

The credit is available to a maximum annual expenditure limit of \$3 million. Associated corporations must share in the \$3 million expenditure limit. The expenditure limit of \$3 million begins to reduce when the federal taxable income of the corporation and its associated corporations for the previous tax year exceeds \$500,000 (\$400,000 for tax years that end before 2010) and becomes nil at \$800,000 (\$700,000 for tax years that end before 2010).

The \$3 million expenditure limit also begins to reduce when the specified capital amount of the corporation and its associated corporations for the previous tax year reaches \$25 million and becomes nil at \$50 million.

Qualified expenditures include 100% of current expenditures and 40% of capital expenditures.

ELIGIBILITY: You are eligible to claim an Ontario innovation tax credit if you:

- had a permanent establishment in Ontario during the year;
- have carried on scientific research and experimental development (SR&ED) in Ontario during the year;
- are not exempt from tax under Part III of the Taxation Act, 2007 (Ontario);
- are eligible to claim a federal investment tax credit under section 127 of the federal Income Tax Act for the corporation's qualified expenditures; and
- have filed Form T661, Scientific Research and Experimental Development (SR&ED) Expenditures Claim, in the tax year).

University of Toronto, Banting Institute, 522 – 100 College Street, Toronto, Ontario, M5G 1L5

Phone: 647.478.5904, Fax: 604.822.3689

Ontario contact: Rebecca Bourque

E-mail: rbourque@mitacs.ca

Web: <http://www.mitacs.ca/accelerate>

DESCRIPTION: Through Mitacs-Accelerate, graduate students and postdoctoral fellows from over 50 universities apply their specialized expertise to business-related research challenges.

Armed with the very latest tools, techniques, and innovations, the intern (a graduate student or postdoctoral fellow) brings a new perspective to the problem faced by the industry partner.

- Interns spend approximately half of the time on-site with the industry partner; the remainder is spent at the university advancing the research under the guidance of a faculty supervisor.
- Open to all disciplines and all industry sectors, projects can span a wide range of areas, including: manufacturing, technical innovation, business processes, IT, social sciences, design, and more.
- Each 4-month internship project receives \$15,000 in direct funding, with the partner organization and Mitacs each providing \$7,500.
- Longer projects are possible as multiples of 4-month internships on a case-by-case basis where there is a strong justification to do so.

OTHER INCENTIVES

SAVE ON ENERGY FOR BUSINESS

Ontario Power Authority

120 Adelaide Street West, Toronto, Ontario, M5H 1T1

Phone: 1- 877- 797- 9473

E-mail: hpnc@enbridge.com

Web: <https://saveonenergy.ca/Business/Program-Overviews.aspx>

DESCRIPTION: Ontario Power Authority's High Performance New Construction (HPNC) program makes it easy to go green. Builders and architects will receive generous incentives and their clients will realize lower energy costs for achieving reduced kilowatt demand in excess of Code when building commercial, industrial or agricultural structures.

STRATEGIC AEROSPACE AND DEFENCE INITIATIVE (SADI)

Industrial Technologies Office - Industry Canada

235 Queen Street, 7th Floor, Ottawa, Ontario, K1A 0H5

Phone: 1-800-266-7531

Fax: (613) 954-5649

E-mail: info@ito.ic.gc.ca

Web: <http://ito.ic.gc.ca/eic/site/ito-oti.nsf/eng/home>

DESCRIPTION: SADI has three main objectives:

- to encourage strategic research and development (R&D) that will result in innovation and excellence in new products and services;
- to enhance the competitiveness of Canadian A&D companies;

- to foster collaboration between research institutes, universities, colleges and the private sector.

The Strategic Aerospace and Defence Initiative will provide repayable support for strategic industrial research and pre-competitive development projects in the aerospace, defence, space and security industries. Strategic projects are those that focus on next generation products/services, build on Canadian strengths, enable Canadian companies to participate in major platforms, and assist in meeting Canada's international obligations (e.g. development programs supported by Canada).

ELIGIBILITY:

- The applicant must be a Canadian incorporated company that conducts research and development in the aerospace and defence industries, and creates opportunities for Canadians to contribute to a highly skilled and knowledge-based workforce.
- The project must comprise either industrial research or pre-competitive development
- The project must include strategic research and development activities involving one or more technologies
- The applicant must demonstrate that SADI support is essential to the location, scope and/or timing of the project.
- The project must comprise research and development that takes place in Canada.
- The project must involve collaboration with academia in Canada.

SEE WEBSITE FOR COMPLETE DETAILS

E N E R G Y E F F I C I E N C Y

ECOENERGY FOR INDUSTRY ASSESSMENT INCENTIVE

Natural Resource Canada

Fax: 613-992-3161

E-mail: info.industry@nrcan.gc.ca

Web: <http://oee.nrcan-rncan.gc.ca/industrial/financial-assistance/assessment/index.cfm>

DESCRIPTION: The ecoENERGY Efficiency for Industry program is offering cost-shared assistance to industrial companies to implement the CAN/CSA-ISO 50001 Energy Management Systems Standard, and for two types of energy studies: Process Integration and Computational Fluid Dynamics.

ELIGIBILITY: Natural Resources Canada (NRCan) will provide financial assistance of up to 50 percent of eligible costs to a maximum of \$25,000 for

- ISO 50001 Standard Implementation Pilots
- Process Integration and Computational Fluid Dynamics Studies

MUNICIPAL PROGRAMS

*Note: These programs are only available to projects located within a Community Improvement Area

RESIDENTIAL CONVERSION & INTENSIFICATION GRANT PROGRAM

DESCRIPTION: Grants will be made available to applicants for the conversion of non-residential space to residential units, and the rehabilitation of residential space to provide additional residential units.

Grants will be available equal to 15 percent of the construction cost to a maximum of \$15,000 per unit.

ELIGIBILITY: Eligible costs include the cost of materials, equipment, and contracted labour. The cost of a study to determine the feasibility of undertaking the rehabilitation project may be eligible subject to consultation with the City.

Grants will be paid upon completion of the work and approval by the City.

RESIDENTIAL CONSTRUCTION GRANT PROGRAM

DESCRIPTION: Grants will be made available to applicants for the construction of residential units.

This incentive program is intended to stimulate investment by the private sector in those areas targeted by the City for infill or the intensification of underutilized sites i.e. areas where private investment might not otherwise happen.

- Priority will be given to apartments and townhouse units.
- Proposed rental projects will be the highest priority.
- Grants will be made available equal to 15 percent of the construction costs to a maximum of \$12,500 per unit.

ELIGIBILITY: Eligible costs include the cost of materials, equipment, and contracted labour. The cost of a study to determine the feasibility of undertaking the rehabilitation project may be eligible subject to consultation with the City. Grants will be paid upon completion of the work and approval by the City.

FAÇADE IMPROVEMENT GRANT PROGRAM

DESCRIPTION: Grants will be made available to assist commercial building owners to improve/restore building facades. Grants will be available equal to 50 percent of the eligible costs to a maximum of \$10,000 per building. Area Advisory committees will be established to develop design guidelines and program criteria. Grants will be available upon completion of the work and approval by the City.

TAX INCREMENT-BASED PROGRAM

DESCRIPTION: Grants will be made available to applicants who undertake rehabilitation activities that increase property assessment resulting in increased City property taxes. This incentive program is intended to stimulate investment by providing an eligible applicant with a grant equivalent to a portion of the resultant City property tax increase. Grants will be available for a maximum period of 10 years. In year one, the grant to the applicant would be equal to 90 percent of the tax increment. Thereafter, the grant decreases by 10 per cent per year.

ELIGIBILITY: Application for this program must include detailed work plans and cost estimates supported by Phase II and/or Phase III Environmental Site Assessments. Written invoices from contractors and other professionals must be provided for all other eligible works. A Business Plan may also be requested. The property owner will be responsible for the entire cost of the rehabilitation project. When the project is complete, a grant will be paid annually following the payment of all property taxes by the owner.

MUNICIPAL APPLICATION & PERMIT FEES REFUND PROGRAM

DESCRIPTION: Program is intended to augment the above grant programs. Where a property owner is undertaking improvements to lands and buildings in accordance with one or more of the grant programs, the City will provide a refund equivalent to the cost of normal application and permit fees in accordance with the provisions of Section 69 of the Planning Act.

This program does not constitute part of the Community Improvement Plan and does not require the approval of the Minister of Municipal Affairs and Housing.

ECONOMIC DEVELOPMENT & TOURISM SERVICES

CITY OF ST. CATHARINES

P.O. BOX 3012, 50 CHURCH STREET

ST. CATHARINES, ONTARIO, L2R 7C2

PH. 905.688.5601 x 1707

FAX 905.688.8994



ECONOMIC DEVELOPMENT
& TOURISM SERVICES
ST. CATHARINES

