

Funding your Business - Funding Options

	Funder/Provider	Who is Eligible	Amount Available	How to Apply
L	Personal Bank or Credit Union	Based on your own credit rating, the viability of your business, and the ability to provide collateral	Personal Loan and/or Line of Credit. Negotiate loan features and rates with several banks or credit unions.	Your financial Institution(s)
G	Innovators & Entrepreneurs Foundation (IEF) – sponsored by UPS, TD, Meta, intuit, cira	Small-medium business founders and innovators from equity-deserving and/or racialized groups	Annual competition for 11 \$5,000 Micro-grants under 4 categories, including 3 for women and 2 for Indigenous-owned businesses.	https://www.ief-fie.ca/microgrants/ apply mid Dec to Feb 14, 2023.
G	nomz	Indigenous individuals to pursue their dreams to start or grow their own business	Annual competition for 2 \$5,000 grants	https://nomz.com/pages/grant apply by late August.
G	Zensurance	Small businesses with less than \$1M in sales	Annual competition for \$10,000 grant. Apply by Oct. 31.	https://www.zensurance.com/sm-all-business-grant
G	FedEx #BackingSmall Business Contest	Canadian Small Businesses	1 x Grand Prize of \$25,000 5 x Second Prizes of \$10,000 25 x Third Prizes of \$1,000	FedEx #BackingSmall Business Contest Apply by April 30*, Register your business using your FedEx account number and make at least one qualifying shipment with FedEx



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Loans	Grants	Education	Wage Subsidy	Support	Tax Credit
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MG	JEDI Business Development Fund.	Graduates of JEDI Incubator/Accelerator Programs	Up to \$5,000 grant <ul style="list-style-type: none"> to cover costs to help grow and scale your business 	JEDI will provide application upon graduation from an INCUBATOR or ACCELERATOR program
MG	JEDI - JADF Aboriginal Development Fund	The JADF will provide assistance for: Business plans (start-up or expansion); Marketing plans; Management training; Mentoring programs and business support; seminars and workshops on specific business topics; entrepreneurship development.	Up to \$4,000 grant (50% of up to \$8,000 for qualifying expenses - for startup and expansion. No costs are to be incurred until JADF approval. Available once per year.	https://jedinb.ca/jedi-aboriginal-development-fund
MG	JEDI - Professional Services Grant	Graduates of JEDI <u>Incubator</u> Program. To provide assistance for professional services. Examples: legal fees for incorporation or to write contracts; accounting fees to get your books set up; Marketing plans, or other items approved by JEDI.	Up to \$5,000 grant for qualifying Professional Services. Quote(s) must be provided to JEDI for approval before any work begins - payments are made directly to the service-provider.	JEDI will provide application upon graduation from an INCUBATOR program.



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L oans	G rants	E ducation	W age Subsidy	S upport	T ax Credit
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L	<p>ACOA (Atlantic Canada Opportunities Agency - a federal government economic development organization)</p> <ul style="list-style-type: none"> Bus. Development Program (BDP) 	<ul style="list-style-type: none"> Business Development Loan Meet ACOA strategic priorities Economic Benefit to Atlantic Canada Demonstrated need Economic viability 	Up to \$500,000, Interest free loan, up to 50% of eligible start-up, working capital and capital costs of new establishment, modernization or expansion project. (up to 75% for studies, marketing/trade, innovation, training and QA	<p>Contact your nearest ACOA office to discuss your project and then complete and submit the Application for Financial Assistance form.</p> <p>General Info about ACOA: https://www.canada.ca/en/atlantic-canada-opportunities.html</p> <p>Click here for more information about the Bus. Development Program</p>
L	ACOA/CBDC (Community Business Development Corporation)	<ul style="list-style-type: none"> First time Entrepreneur Rural Atlantic Canada 	General Business Loan up to \$150,000 for Start-up costs, fixed assets, working capital, buildings and land, furniture and fixtures, machinery or equipment, Leasehold Improvements.	<ul style="list-style-type: none"> Ask your local CBDC office for the details in your area. CBDC Services and Programs may vary by region. Find My CBDC
L	ACOA/CBDC	<ul style="list-style-type: none"> Youth Loan (18-34) Rural Atlantic Canada May be a sole proprietorship, a limited company, or a partnership (majority of the care and control must reside with the new entrepreneur) 	General Business Loan up to \$150,000 for start-up costs, fixed assets and/or working capital. Leasehold improvements and franchise purchases qualify	Find My CBDC



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Version: Nov 2023

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L	ACOA: IMPACT Atlantic: Ignite Fredericton is the partner organization - a non-profit community economic development organization	<ul style="list-style-type: none"> • Impact Loan for start-ups and expansion • Entrepreneurs of all ages can apply • established business owners under 40 can apply for expansion financing • Within Greater Fredericton city limits 	Low-interest loans of up to \$25,000, with flexible repayment terms. No down payment required.	www.impactatlantic.ca Ignite Fredericton: Tel: 1.800.200.1180 info@ignitefredericton.com View our Website
G	Planet Hatch & Ignite Fredericton	For high-growth potential entrepreneurs in the Greater Fredericton Region.	Up to \$25,000 Seed Grant Fund, funded by the Province of New Brunswick. Provides working capital for prototyping, product and client validation and market entry activities.	https://www.planethatch.com/funding https://ignitefrederictonregion.com/
L S	CBDC (Community Business Development Corporation)	Small businesses and start-up loans and advisory support	<ul style="list-style-type: none"> • General Loans, youth loans • Advisory Services • Some loans in conjunction with ACOA 	https://www.cbdc.ca/en/programs
G S	CBDC	<ul style="list-style-type: none"> • Small businesses • To help with the costs to adopt e-commerce. • Supported by a network of e-commerce advisors. 	<ul style="list-style-type: none"> • Canada Digital Adoption Program • Micro-grant up to \$2,400 	https://www.cbdc.ca/en/programs/canada-digital-adoption-program



L oans	G rants	E ducation	W age Subsidy	S upport	T ax Credit
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S	Women in Business NB in assoc'n with NB CBDC	Rural and Urban women entrepreneurs	Mentorship (4 Development Officers)	Women in Business New Brunswick Website at www.wbnb-fanb.ca .
S	Indigenous Women's Association of the Maliseet and Mi'kmaq Territory	Aboriginal women located in New Brunswick	Support and resources to develop programs and initiatives (NB member of Native Women's Association of Canada)	https://www.nwac.ca/
L S	Ulnooweg - General Loan (Ulnooweg has been providing loans and business services to Aboriginal entrepreneurs in Atlantic Canada since 1986.)	<ul style="list-style-type: none"> Aboriginal business owners operating and residing in Atlantic Canada New business startups, purchase of existing businesses, expansion, working capital, refinancing and more 	<ul style="list-style-type: none"> General loan up to \$750,000 Flexible repayment and various interest rates Business Services 	<p>For details and eligibility, visit our Business Funding page or contact the team today!</p> <p>http://www.ulnooweg.ca/</p>
L S	Ulnooweg - Micro Loans	<ul style="list-style-type: none"> Aboriginal business owners operating and residing in Atlantic Canada Revenue/income from project is enough to support loan payments 	<ul style="list-style-type: none"> Up to \$5,000 2-year repayment at current lending rates Security is required, and a confirmation of 5% cash equity 	https://ulnoowegdevelopmentgroup.ca/entrepreneurship/business-funding/



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Version: Nov 2023

L oans	G rants	E ducation	W age Subsidy	S upport	T ax Credit
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L S	Ulnooweg – Women and Youth Loans	<ul style="list-style-type: none"> Aboriginal business owners operating and residing in Atlantic Canada For any business need ages of 18 – 35 	<ul style="list-style-type: none"> Up to \$25,000 5-year repayment at current lending rates 5% cash equity required 	https://ulnoowegdevelopmentgroup.ca/entrepreneurship/business-funding/
W	New Brunswick - Self-Employment Benefit / CBDC	<ul style="list-style-type: none"> The SEB Program helps unemployed individuals create a job for themselves by starting a new business. With the assistance of the SEB Coordinator, prepare a business plan. The application and business plan will be presented to a committee and evaluated according to provincially established program criteria. The applicant must not start their business until approval is granted. 	<p>The program provides various types of support during the initial development phase of the business including financial assistance, coaching and ongoing technical advice.</p> <ul style="list-style-type: none"> If on EI (employment insurance), continue to receive your benefits until your claim ends. You will receive support at a provincially established rate for remaining SEB duration; Or, if you are approved for the SEB Program, but are not currently receiving EI benefits, you will receive a weekly allowance at a provincially established rate. 	<p>SEB Website: Self-Employment Benefit - Workforce Expansion</p> <p>Guide for Applicant https://www2.qnb.ca/content/dam/qnb/Departments/petlepft/PDF/Publications/SEB_Guidelines_E.pdf</p> <p>Administered by CBDC: https://www.cbdc.ca/en/programs/self-employment-assistance-0</p>



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Version: Nov 2023

L oans	G rants	E ducation	W age Subsidy	S upport	T ax Credit
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W	New Brunswick: Student Employment Experience Development (SEED)	<ul style="list-style-type: none"> wage subsidy for First Nations communities, Nonprofits & municipalities to help them provide summer employment for 12 weeks. FT students (grade 12, University or College), resident of NB or FN in NB. 	<ul style="list-style-type: none"> 100% of min. wage to FN's & nonprofits for 35 hrs/wk for 12 weeks. 50% to municipalities 4 employees per organization 	<ul style="list-style-type: none"> Communities/employers must apply to GNB by Feb 24/23: SEED Job opportunities are posted to www.NBSEED.ca
T	New Brunswick Small Business Investor Tax Credit	<ul style="list-style-type: none"> eligible individual investors who invest in eligible small businesses, community economic development corporations and associations in the province. corporation and trust eligible investor, the New Brunswick Small Business Investor Tax Credit provides a 15% non-refundable corporate income tax credit of up to \$75,000 per year (for investments of up to \$500,000). 	A 50% non-refundable personal income tax credit of up to \$125,000 per year (for investments of up to \$250,000 per individual investor, for investments made after April 1, 2015. The tax credit can be carried forward seven years or back three years.	https://www2.gnb.ca/content/gnb/en/departments/finance/taxes/credit.html
G	Tourism, Heritage and Culture NB	Various programs (including grants) for Organizations, and Projects	Based on application/needs	https://www2.gnb.ca/content/gnb/en/departments/thc/services.html



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Version: Nov 2023

Loans	Grants	Education	Wage Subsidy	Support	Tax Credit
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	Indigenous Tourism Association of Canada (ITAC)	Canadian Indigenous tourism businesses that are at least 51% Indigenous-owned, and market ready	<ul style="list-style-type: none"> • up to \$10,000 for a project that helps your Aboriginal tourism business move towards market or export readiness. • Membership-Marketing and advertising benefits 	https://indigenoustourism.ca/
	Indigenous Tourism Association of Canada (ITAC)	<ul style="list-style-type: none"> • The Original Original Accreditation Program for Canadian Indigenous tourism businesses that are at least 51% Indigenous-owned, and Business Ready, Visitor Ready and Export Ready 	<ul style="list-style-type: none"> • Up to \$20,000 for business that earn Accreditation 	https://indigenoustourism.ca/programs-services/the-original-original-accreditation-program/
	CESO Indigenous-Rotary MICRO Grant	Project must align with the mission of Rotary which is to enable Indigenous Communities to advance world understanding, goodwill and peace through the improvement of health, the support of education & the alleviation of poverty.	\$1,000+ grant	Application form from CESO/Rotary



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LS	Futurepreneur Canada <ul style="list-style-type: none"> Mentoring and Financing Partners with BDC (Business Dev Bank of Canada) on funding 	<ul style="list-style-type: none"> Indigenous Entrepreneur Startup Program Ages 18 to 39 	Loan up to \$60,000 (5 year payback) <ul style="list-style-type: none"> Up to \$20,000 by FC, and up to \$40 by BDC CIBC Prime + 3.0% (interest only in year 1, then 4 years) BDC Floating Rate + 1.65% Resources and coaching 	www.futurpreneur.ca Financing & Mentoring
L	BDC Indigenous Entrepreneur Loan	Canadian Indigenous entrepreneurs.	<ul style="list-style-type: none"> Up to \$350,000 for businesses in operation for at least 12 months and generate revenue Flexible repayment terms and preferred rates 	https://www.bdc.ca/en/i_am/aboriginal_entrepreneur/pages/default.aspx BDC - Indigenous Banking, Atlantic Canada: Daniel Henry daniel.henry@bdc.ca 416-274-5741
LG	BDC & Canada Digital Adoption Program (CDAP)	<ul style="list-style-type: none"> Small and medium-sized enterprises (SMEs) To adopt digital technologies to increase their competitiveness. 	<ul style="list-style-type: none"> Up to \$15,000 grant from Innovation, Science and Economic Development Canada's (ISED) Up to \$100,000 loan from BDC to fund growth plan at 0% interest 	https://www.bdc.ca/en/canada-digital-adoption-program



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Version: Nov 2023

L oans	G rants	E ducation	W age Subsidy	S upport	T ax Credit
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L	<ul style="list-style-type: none"> • ABED - Aboriginal Business and Entrepreneur Development • They partner w 14 Aboriginal Financial Institutions (AFI) • Ulnooweg is a partner 	<ul style="list-style-type: none"> • Entrepreneur must be Canadian indigenous and involved in business Full Time • Requires debt financing from other institutions and some level of cash equity 	<p>An equity fund (10% cash equity) Up to \$99,000 Through the Program Delivery Partners (PDP) initiative, AANDC partners with AFIs to deliver funding for business development.</p>	<p>If you are seeking financial assistance from ABED, AANDC encourages you to speak with an AFI in your area or NACCA before you begin the application process.</p> <p>General information on Indigenous Services Canada website: https://www.sac-isc.gc.ca/eng/1375201178602/1610797286236</p>
L	Canada Small Business Financing Program (through Banks and Credit Unions - Fed gov't shares the risk)	<ul style="list-style-type: none"> • Business expansion activities that will create sustainable growth • Canadian-based business. 	<ul style="list-style-type: none"> • Up to \$1M for business expansion activities, including the acquisition of a building, leasehold improvements, purchasing new or used equipment, and software components. 	<p>http://www.ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/Home</p>



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	Canadian Council for Aboriginal Business (CCAB)	Canadian businesses at least 51% Indigenous owned	<ul style="list-style-type: none"> • Tools & Financing for Aboriginal Businesses • Certification & directory for Aboriginal- owned businesses (CAB) • networking to build your business • various annual grants: <ul style="list-style-type: none"> ○ Indigenous Women Entrepreneurship Fund: \$2,500 grant lottery in 2022/23, ○ Canada Digital Adoption Program \$2,400 grant ○ Indigenous Business Grant ○ Dow Indigenous Economy Fund 	<p>https://www.ccab.com/</p> <p>https://www.ccab.com/tfab-grants-and-funding-opportunities/</p>
	Government of Canada - Business Benefits Finder	Canadian entrepreneurs, businesses, or not-for-profit organizations	An online tool to help you find Benefits and Services that you may be eligible to receive	https://innovation.ised-isde.canada.ca/s/?language=en_CA



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L oans	G rants	E ducation	W age Subsidy	S upport	T ax Credit
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W	<p>WIL Digital Subsidy <i>Funded by the Government of Canada's Student Work Placement Program (SWPP).</i></p>	<ul style="list-style-type: none"> • Work Integrated Learning program that helps employers grow their businesses by providing wage subsidies for hiring post-secondary students. • Employers can provide a meaningful student work placement that includes digital technology in some capacity. • Students enrolled in program at a Canadian accredited post-secondary institution • "Net new" requirement is in effect 	<p>Wage subsidy of 50% up to \$5,000 (or 70% up to \$7,000 for underrepresented students)</p>	<ul style="list-style-type: none"> • Website for Student Work Placement Program • Apply through Partner Organizations listed under "How to Apply" https://www.canada.ca/en/employment-social-development/services/student-work-placements-wage-subsidies.html



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Version: Nov 2023

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