

BUSINESS FINANCING RESOURCES								
ORGANIZATION	PROGRAM/ RESOURCE NAME	AVAILABILITY	DESCRIPTION	ADDRESS	PHONE	WEB	E-MAIL	PROGRAM/ APPLICATION LINKS
TRENVAL BUSINESS DEVELOPMENT CORPORATION (COMMUNITY FUTURES DEVELOPMENT CORPORATION (CFDC))	Business Loan Program	Ongoing	Business loans up to \$150,000 for business start-up or expansion proposals that create and/or maintain permanent jobs in the Trenval region. To apply for a loan, you must be ineligible for conventional bank financing and be planning to locate, start or expand business operations in the areas serviced by Trenval. Our interest rate is Prime + 2% (minimum 8%) for fully secured or Prime + 4.5% (minimum 10%) for limited secured loans. Repayment terms are flexible and designed to bring maximum advantage to the client's business. Financial packaging with other lending institutions such as the Business Development Bank of Canada and local Banks and Trust companies can also be arranged.	284 B Wallbridge - Loyalist Road, Box 610 Belleville, Ontario K8N 5B3	613-961-7999	<a href="http://www.trenval.on.ca">www.trenval.on.ca</a>	<a href="mailto:info@trenval.on.ca">info@trenval.on.ca</a>	Loan Application: <a href="http://www.trenval.on.ca/applications/loanapplic.pdf">http://www.trenval.on.ca/applications/loanapplic.pdf</a>  Business Plan Guide: <a href="http://www.trenval.on.ca/applications/busoutl.pdf">http://www.trenval.on.ca/applications/busoutl.pdf</a>
TRENVAL BUSINESS DEVELOPMENT CORPORATION (COMMUNITY FUTURES DEVELOPMENT CORPORATION (CFDC))	Eastern Ontario Development Program (EODP)	Application Intake Dates Vary - Contact Organization	Business Planning Initiatives Program: Supports new and existing entrepreneurs with financial assistance for: business, export and/or marketing plans and feasibility studies; research and development initiatives; and other activities designed to stimulate business opportunities.  Skills Development Program: In acknowledgement of the significant financial investment required to train employees, applications will support further training of new and existing employees resulting in improved transferable skill sets for employers and in an enhanced local labour force. Funds will support legal commercial entities, or their representative associations, or Aboriginal organizations, by contributing to and encouraging further training of new or existing full-time employees (excl. seasonal employees), resulting in improved transferable skill sets for employers and in an enhanced local labour force.	284 B Wallbridge - Loyalist Road, Box 610 Belleville, Ontario K8N 5B3	613-961-7999	<a href="http://www.trenval.on.ca">www.trenval.on.ca</a>	<a href="mailto:info@trenval.on.ca">info@trenval.on.ca</a>	Business Planning Initiatives Program Application: <a href="http://www.trenval.on.ca/applications/busplan.pdf">http://www.trenval.on.ca/applications/busplan.pdf</a>  Skills Development Program Application: <a href="http://www.trenval.on.ca/applications/skills.pdf">http://www.trenval.on.ca/applications/skills.pdf</a>
TRENVAL BUSINESS DEVELOPMENT CORPORATION (COMMUNITY FUTURES DEVELOPMENT CORPORATION (CFDC))	Eastern Ontario Development Program (EODP)	Application Intake Dates Vary	Access to Capital Program: Supports investment in local small-and medium-sized businesses within the Trenval service area, which stimulate business growth and assist in the long-term economic development. The Access to Capital program offers repayable, non-interest bearing loan amortized over 3-10 years to offset some of the costs associated with retrofitting vacant or under-utilized commercial, or retail lands and properties to make them more appealing to businesses and customers. Preference will be given in support of downtown/heritage districts.	284 B Wallbridge - Loyalist Road, Box 610 Belleville, Ontario K8N 5B3	613-961-7999	<a href="http://www.trenval.on.ca">www.trenval.on.ca</a>	<a href="mailto:info@trenval.on.ca">info@trenval.on.ca</a>	Access to Capital Program Application: <a href="http://www.trenval.on.ca/applications/capitalpro.pdf">http://www.trenval.on.ca/applications/capitalpro.pdf</a>
INDUSTRY CANADA	CANADA SMALL BUSINESS FINANCING PROGRAM (CSBF)	Ongoing	The Canada Small Business Financing Program seeks to increase the availability of loans and capital leases for establishing, expanding, modernizing and improving small businesses. It does this by encouraging financial institutions and leasing companies to make their financing available to small businesses. Under the Program, a small business must apply for a loan or lease at a financial institution (bank, credit union or caisse populaire) or a participating leasing company of its choice. If the loan or lease is granted by the financial institution or the leasing company, the federal government will reimburse 85 percent of the lender's or lessor's losses in the event of default. Loan amount is a maximum of \$250 000 for any one business.	C.D. Howe Building 235 Queen Street, 5th Floor West Ottawa, Ontario K1A 0H5	613-954-5540 1-866-959-1699	<a href="http://www.ic.gc.ca/epic/site/ic1.nsf/en/home">http://www.ic.gc.ca/epic/site/ic1.nsf/en/home</a>	<a href="mailto:CSBFA-LFPEC@ic.gc.ca">CSBFA-LFPEC@ic.gc.ca</a>	Link to CSBF Program: <a href="http://www.ic.gc.ca/epic/site/csbfp/pepec.nsf/en/Home">http://www.ic.gc.ca/epic/site/csbfp/pepec.nsf/en/Home</a>
FEDERAL ECONOMIC DEVELOPMENT AGENCY FOR SOUTHERN ONTARIO	SOUTHERN ONTARIO DEVELOPMENT PROGRAM (SODP)	Application Intake Dates Vary - Contact Organization	Eligible activities include: •expanding capacity; •improving technology or equipment; •improving the productivity and competitiveness of your business; •accessing new markets; •innovation of products or services; •commercialization of innovations; and •improving community owned tourism facilities (e.g., conference centres, exhibition halls).  Applicant Eligibility: must be a commercial enterprise (note that the focus of this program will be for small- and medium-sized enterprises (SMEs), defined as having up to 1,000 employees) - the focus of this program will be on existing businesses with a proven track record that are looking to expand, modernize, innovate, and/or improve their competitiveness. Business start-ups will not be supported.	Southern Ontario Development Program 151 Yonge Street, 3rd Floor Toronto, ON M5C 2W7	1-866-593-5505	<a href="http://southernontario.gc.ca/eic/site/723.nsf/eng/h_00097.html">http://southernontario.gc.ca/eic/site/723.nsf/eng/h_00097.html</a>	<a href="mailto:sodp-pdso@feddevontario.gc.ca">sodp-pdso@feddevontario.gc.ca</a>	
MINISTRY OF ECONOMIC DEVELOPMENT & TRADE (MEDT)	Eastern Ontario Development Fund (EODF)	Ongoing	The program supports projects that create and retain jobs, encourages the introduction of new technologies, pursues growth in new markets and contributes to the diversification of the economy of Eastern Ontario. The Eastern Ontario Development Fund has two funding streams. •The Business Stream is available to businesses to help them improve their competitive position and pursue growth through the development of new products or new markets. Businesses must have at least 10 employees and a great project idea that will create new jobs in the next five years and help develop new products or pursue new markets. EODF will provide 15% of eligible project expenses for implementation of new technologies, new equipment or skills training for employees for projects valued at \$500,000 or more.	Sector Competitiveness Branch 6th Floor, Room 611A, Hearst Block 900 Bay Street Toronto, ON, M7A 2E1	416-325-6867	<a href="http://www.sbe.gov.on.ca/ontcan/1med/en/progserv_main_en.jsp">http://www.sbe.gov.on.ca/ontcan/1med/en/progserv_main_en.jsp</a>	<a href="mailto:info@edt.gov.on.ca">info@edt.gov.on.ca</a>	
MINISTRY OF ECONOMIC DEVELOPMENT & TRADE (MEDT)	Advanced Manufacturing Investment Strategy (AMIS)	Application Intake Dates Vary - Contact Organization	The \$500-million AMIS program provides repayable loans, interest free for up to five years, to encourage companies to invest in leading-edge technologies and processes.	Sector Competitiveness Branch 6th Floor, Room 611A, Hearst Block 900 Bay Street Toronto, ON, M7A 2E1	416-325-6867	<a href="http://www.sbe.gov.on.ca/ontcan/1med/en/progserv_main_en.jsp">http://www.sbe.gov.on.ca/ontcan/1med/en/progserv_main_en.jsp</a>	<a href="mailto:AMIS@ontario.ca">AMIS@ontario.ca</a>	

MINISTRY OF ECONOMIC DEVELOPMENT & TRADE (MEDT)	Next Generation of Jobs Fund (NGOJF)	Ongoing	The Next Generation of Jobs Fund is a five-year, \$1.15 billion strategy to help innovative companies grow and create well-paying sustainable jobs for today's workforce and for the next generation of Ontario's highly skilled workers.		1-800-819-8701	<a href="http://www.sbe.gov.on.ca/ontcan/1med/en/progserv_main_en.jsp">http://www.sbe.gov.on.ca/ontcan/1med/en/progserv_main_en.jsp</a>	<a href="mailto:info@2ontario.com">info@2ontario.com</a>	
CANADIAN MANUFACTURERS & EXPORTERS	Smart Program	Ongoing	50% project funding up to \$50,000. Project types include: lean manufacturing, lean design, quality improvement, energy efficiency, it best practices, and environmental impact reduction.	Canadian Manufacturers & Exporters (CME) 6725 Airport Road, Suite 200 Mississauga, Ontario	905 672 8331 Toll Free 877-913-4263	<a href="http://www.cme-smart.ca">http://www.cme-smart.ca</a>	<a href="mailto:louise.rubletz@cme-smart.ca">louise.rubletz@cme-smart.ca</a>	
NATIONAL RESEARCH COUNCIL OF CANADA (NRC)	Industrial Research Assistance Program (NRC-IRAP)	Ongoing	The NRC Industrial Research Assistance Program (NRC-IRAP) provides a range of both technical and business oriented advisory services along with potential financial support to growth-oriented Canadian small - and medium-sized enterprises.	1200 Montreal Road, Bldg. M-58 Ottawa, Ontario Canada K1A 0R6	(613) 993-9101 1-877-NRC-CNRC	<a href="http://www.nrc-cnrc.gc.ca/main_e.html">http://www.nrc-cnrc.gc.ca/main_e.html</a>	<a href="mailto:info@ic.gc.ca">info@ic.gc.ca</a>	Program Information: <a href="http://irap-pari.nrc-cnrc.gc.ca/main_e.html">http://irap-pari.nrc-cnrc.gc.ca/main_e.html</a>
NATIONAL RESEARCH COUNCIL OF CANADA (NRC)	NRC-IRAP - YOUTH EMPLOYMENT STRATEGY (YES) Youth Internships	Ongoing	NRC-IRAP delivers the Internship Program with Innovative Small and Medium-sized Enterprises on behalf of the YES. This program provides firms with support to hire post-secondary science, engineering, technology, business and liberal arts graduates.	55 St. Clair Avenue East Suite 903 Toronto, Ontario	1-877-994-4727	<a href="http://www.nrc-cnrc.gc.ca/main_e.html">http://www.nrc-cnrc.gc.ca/main_e.html</a>		Link to YES Program: <a href="http://irap-pari.nrc-cnrc.gc.ca/youthinitiatives_e.html#technology">http://irap-pari.nrc-cnrc.gc.ca/youthinitiatives_e.html#technology</a>
BUSINESS DEVELOPMENT BANK OF CANADA (BDC)	BDC Financing	Ongoing	The BDC offers financial services with a variety of flexible terms and conditions, such as stepped principal payments, seasonal payments, and, in some cases, deferred principal repayment. Financing is available for projects including expansion projects, plant overhauls, the purchase of existing businesses and the acquisition of fixed assets.	Plaza 16 16 Bath Road P.O. Box 265 Kingston, Ontario K7L 4V8	1 877 BDC BANX (232-2269) (613) 545-8636	<a href="http://www.bdc.ca/en/home.htm">http://www.bdc.ca/en/home.htm</a>	<a href="mailto:info@bdc.ca">info@bdc.ca</a>	Financing Link: <a href="http://www.bdc.ca/en/business_solutions/financial_services/default.htm">http://www.bdc.ca/en/business_solutions/financial_services/default.htm</a>
BUSINESS DEVELOPMENT BANK OF CANADA (BDC)	BDC Subordinate Financing	Ongoing	Subordinate financing is like debt financing because even though you need cash flow to repay the loan, the terms of repayment are generally more flexible than conventional debt financing. Your repayment can be based on your available cash flow rather than your depreciating company assets. Subordinate financing is often associated to equity financing because BDC may participate in your company's growth by receiving stock options and/or royalties, depending on the terms of your agreement with us.	Plaza 16 16 Bath Road P.O. Box 265 Kingston, Ontario K7L 4V8	1 877 BDC BANX (232-2269) (613) 545-8636	<a href="http://www.bdc.ca/en/home.htm">http://www.bdc.ca/en/home.htm</a>	<a href="mailto:info@bdc.ca">info@bdc.ca</a>	Subordinate Financing Link: <a href="http://www.bdc.ca/en/business_solutions/subordinate_financing/default.htm">http://www.bdc.ca/en/business_solutions/subordinate_financing/default.htm</a>
ONTARIO LOANS - SMALL BUSINESS FUNDING CENTRE (SBFC)	Business Loans	Ongoing	We can help you find the appropriate loan you seek to grow your business or start a new business in Ontario.	1500 Bank Street, Room 425, Ottawa, ON K1H 1B8	1-800-658-9792	<a href="http://www.grants-loans.org/index.php">http://www.grants-loans.org/index.php</a>		
EXPORT DEVELOPMENT CANADA (EDC)		Ongoing	EDC provides innovative financing, insurance and bonding solutions to Canadian companies that export goods and services, or invest in other countries.	150 York Street Suite 810 P.O. Box 810 Toronto (Ontario) M5H 3S5	1-866-283-2957 416-640-7600	<a href="http://www.edc.ca/english/index.htm">http://www.edc.ca/english/index.htm</a>		Financing Programs Link: <a href="http://www.edc.ca/english/financing.htm">http://www.edc.ca/english/financing.htm</a>  Export Finance Guide: <a href="http://www.edc.ca/english/tools_12185.htm">http://www.edc.ca/english/tools_12185.htm</a>
YOUNG CANADA WORKS	Employee Wage Subsidy Program for Employers	Ongoing	Young Canada Works (YCW) subsidizes up to 2,815 job opportunities. These wage subsidies are dedicated to offering summer jobs and internships to Canadian students and graduates, allowing them to gain valuable experience while putting their skills to the test. Young Canada Works sponsors three summer job programs: YCW for Aboriginal Urban Youth; YCW in Heritage Organizations; and YCW in Both Official Languages.  Young Canada Works also sponsors two internship programs for unemployed and underemployed college or university graduates: YCW at Building Careers in Heritage; and YCW at Building Careers in English and French.	Department of Canadian Heritage 2nd Floor 12 York Street Ottawa, Ontario K1A 0M5	1-800-935-5555	<a href="http://www.pch.gc.ca/ycw-jct/html/welcome_e.htm">http://www.pch.gc.ca/ycw-jct/html/welcome_e.htm</a>	<a href="mailto:ycwcoordinator@pch.gc.ca">ycwcoordinator@pch.gc.ca</a>	
JOB CONNECT	Employee Wage Subsidy Program for Employers	Ongoing	An employment service designed to help eligible businesses meet their hiring needs and reduce payroll costs. Services include wage subsidies and pre-screened candidate referrals.	54 Dundas Street East Belleville, ON K8N 1B8	613-966-0205 Toll Free: 1-866-860-5652	<a href="http://www.loyalistc.on.ca/jobconnect/index_e.aspx">http://www.loyalistc.on.ca/jobconnect/index_e.aspx</a>	<a href="mailto:questions@jconnect.on.ca">questions@jconnect.on.ca</a>	
HUMAN RESOURCES AND SOCIAL DEVELOPMENT CANADA (HRSDC)	Skills Development Program	Ongoing	Skills Development (SD) is an employment program of Human Resources and Social Development Canada (HRSDC) that provides financial assistance to eligible individuals to help them obtain the skills training they need to obtain employment.	1 North Front Street Belleville, Ontario K8P5G9	(613) 969-3350 1 800 622 6232	<a href="http://www.serviccanada.gc.ca/en/home.shtml">http://www.serviccanada.gc.ca/en/home.shtml</a>		Skills Development Link: <a href="http://www1.serviccanada.gc.ca/en/epb/sid/cia/grants/skills-devel/deve_desc_skills.shtml">http://www1.serviccanada.gc.ca/en/epb/sid/cia/grants/skills-devel/deve_desc_skills.shtml</a>
HUMAN RESOURCES AND SOCIAL DEVELOPMENT CANADA (HRSDC)	Targeted Wage Subsidies Program	Ongoing	Targeted Wage Subsidies (TWS) is an employment program of Human Resources and Social Development Canada (HRSDC) that provides funding to employers to encourage them to hire individuals whom they would not normally hire in the absence of a subsidy.	1 North Front Street Belleville, Ontario K8P5G9	(613) 969-3350 1 800 622 6232	<a href="http://www.serviccanada.gc.ca/en/home.shtml">http://www.serviccanada.gc.ca/en/home.shtml</a>		Employer Funding Application: <a href="http://www1.serviccanada.gc.ca/cgi-bin/search/eforms/index.cgi?app=profile&amp;form=emp5253&amp;dept=sc/e">http://www1.serviccanada.gc.ca/cgi-bin/search/eforms/index.cgi?app=profile&amp;form=emp5253&amp;dept=sc/e</a>

HUMAN RESOURCES AND SOCIAL DEVELOPMENT CANADA (HRSDC)	Skills Link & Career Focus Programs	Ongoing	<p>Skills Link Program: Helps youth facing barriers to employment develop the broad range of skills, knowledge and work experience they need to participate in the job market. This program offers a wide range of activities that can be tailored to meet individual needs and provide more intensive assistance over longer periods of time. This program is a client-centered program, designed to respond to the individual needs of youth facing barriers to employment. During the client assessment process, employability skills, issues and needs are identified, as well as employment goals. Youth selected to participate in Skills Link activities then develop an employment action plan and are case managed by a case manager or project manager.</p> <p>Career Focus Program: Career Focus is a client-centered program for post-secondary graduate youth designed to meet the needs of a knowledge-based economy. The program links highly skilled young people with potential employers, and offers financial support to Canadian employers and organizations to provide a combination of career-related work</p>	1 North Front Street Belleville, Ontario K8P5G9	(613) 969-3350 1 800 622 6232	<a href="http://www.serviccanada.gc.ca/en/home.shtml">http://www.serviccanada.gc.ca/en/home.shtml</a>		<a href="http://www1.servicecanada.gc.ca/en/epb/yi/yep/common/guide.shtml">http://www1.servicecanada.gc.ca/en/epb/yi/yep/common/guide.shtml</a>
MINISTRY OF REVENUE	Apprenticeship Training Tax Credit	Ongoing	<p>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. This measure became law on December 16, 2004, when legislative amendments to the CTA and the ITA received Royal Assent.</p> <p>The ATTC reimburses corporations and unincorporated businesses 25 per cent of eligible expenditures paid or payable after May 18, 2004 and before January 1, 2015, up to a maximum tax credit of \$5,000 per qualifying apprentice per taxation year. For corporations and unincorporated businesses that have total salaries and wages for</p>	PO Box 624 33 King Street West Oshawa ON L1H 8H8	1-800-262-0784 ext. 5450	<a href="http://www.rev.gov.on.ca/english/bulletins/ct/3020.html">http://www.rev.gov.on.ca/english/bulletins/ct/3020.html</a>		
CANADA REVENUE AGENCY (CRA)	Apprenticeship Job Creation Tax Credit	Ongoing	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.		1-800-959-5525	<a href="http://www.cra-arc.gc.ca/whtsnw/pprntcshp-eng.html">http://www.cra-arc.gc.ca/whtsnw/pprntcshp-eng.html</a>		
CANADA REVENUE AGENCY (CRA)	Scientific Research and Experimental Development (SR&ED) Tax Incentive Program	Ongoing	The SR&ED program is a federal tax incentive program, administered by the Canada Revenue Agency (CRA), that encourages Canadian businesses of all sizes, and in all sectors to conduct research and development (R&D) in Canada. It is the largest single source of federal government support for industrial R&D. The SR&ED program gives claimants cash refunds and/or tax credits for their expenditures on eligible R&D work done in Canada.	333 Laurier Avenue West Ottawa ON K1A 0L9	613-598-4233	<a href="http://www.cra.gc.ca">www.cra.gc.ca</a>		Link to SR&ED Program: <a href="http://www.cra-arc.gc.ca/txcrdt/sred-rsde/menu-eng.html">http://www.cra-arc.gc.ca/txcrdt/sred-rsde/menu-eng.html</a>
MINISTRY OF REVENUE	ONTARIO BUSINESS RESEARCH INSTITUTE TAX CREDIT PROGRAM	Ongoing	The OBRITC provides a qualifying corporation with a 20% refundable tax credit for a scientific research and experimental development (SR&ED) expenditures incurred in Ontario under an eligible contract with an eligible research institute (ERI).	Tax Advisory Services Branch, Corporations Tax Section 33 King Street West 4th Floor PO Box 622 Oshawa ON L1H 8H6 905 433-6618	905 433-6618	<a href="http://www.rev.gov.on.ca/english/credit/obritc/">http://www.rev.gov.on.ca/english/credit/obritc/</a>		
MINISTRY OF REVENUE	EMPLOYER HEALTH TAX EXEMPTION	Ongoing	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. Eligible employers are exempt from paying EHT on the first \$400,000 of annual total Ontario remuneration.					
CANADIAN INTERNATIONAL DEVELOPMENT AGENCY (CIDA)	INDUSTRIAL COOPERATION PROGRAM (CIDA-INC)	Ongoing	The Canadian International Development Agency's Industrial Cooperation Program (CIDA-INC) can provide financial support and advice to Canadian businesses planning sustainable business activities in developing countries in a variety of sectors. CIDA-INC can help Canadian firms by sharing the costs unique to doing business in developing or transition countries ensuring social development, gender equality, and a clean environment. Most CIDA-INC contributions range from \$100,000 to \$500,000.	200 Promenade du Portage Gatineau, Quebec K1A 0G4	819-997-5006 1-800-230-6349	<a href="http://www.acdi-cida.gc.ca/cidaweb/acdicida.nsf/En/Home">http://www.acdi-cida.gc.ca/cidaweb/acdicida.nsf/En/Home</a>	<a href="mailto:info@acdi-cida.gc.ca">info@acdi-cida.gc.ca</a>	Link to industrial cooperation program: <a href="http://www.acdi-cida.gc.ca/cidaweb/acdicida.nsf/En/JUD-1129121142-N6V">http://www.acdi-cida.gc.ca/cidaweb/acdicida.nsf/En/JUD-1129121142-N6V</a>
MINISTRY OF RESEARCH AND INNOVATION	ONTARIO COMMERCIALIZATION INVESTMENT FUNDS PROGRAM (OCIF)	Application Intake Dates Vary - Contact Organization	The purpose of the Ontario Commercialization Investment Funds program is to leverage seed capital for spin-off technology companies created by faculty, staff or students of research institutes. Once registered, an Ontario Commercialization Investment Fund corporation or partnership (OCIF) will raise money from investors and will receive a grant after it invests in eligible seed-stage businesses whose primary asset is intellectual property developed at qualifying institutes. The grant will be calculated as 30 per cent of eligible investments made in a year and payable once a year upon receipt of an application from the OCIF.	7th Floor 56 Wellesley Street West Toronto, Ontario M7A 2E7	(416) 325-5181 or 1-866-446-5216	<a href="http://www.mri.gov.on.ca/english/default.asp">http://www.mri.gov.on.ca/english/default.asp</a>		Link to OCIF program: <a href="http://www.mri.gov.on.ca/english/programs/ocif/program.asp">http://www.mri.gov.on.ca/english/programs/ocif/program.asp</a>
MINISTRY OF RESEARCH AND INNOVATION	INNOVATION DEMONSTRATION FUND (IDF)	Application Intake Dates Vary - Contact Organization	The objective of the IDF is to help companies in their efforts to commercialize innovative technologies in Ontario. The Innovation Demonstration Fund (IDF) is a discretionary, non-entitlement funding program administered by the Ministry of Research and Innovation that focuses on the commercialization and initial demonstration of globally competitive, innovative technologies, processes and/or products.	Commercialization Branch 11th Floor, 56 Wellesley Street West Toronto, ON M7A 2E7	(416) 326-0841	<a href="http://www.mri.gov.on.ca/english/default.asp">http://www.mri.gov.on.ca/english/default.asp</a>	<a href="mailto:idf@ontario.ca">idf@ontario.ca</a>	Link to IDF program: <a href="http://www.mri.gov.on.ca/english/programs/idf/guidelines.asp">http://www.mri.gov.on.ca/english/programs/idf/guidelines.asp</a>

NATURAL RESOURCES CANADA	ECOENERGY RETROFIT GRANT	Application Intake Dates Vary - Contact Organization	Natural Resources Canada's (NRCan's) ecoENERGY Retrofit program is designed to help industrial facilities overcome financial barriers to improving the energy efficiency of their operations. NRCan will provide a financial incentive of up to 25 percent of project costs to a maximum of \$50,000 per application and \$250,000 per corporate entity to help small- and medium-sized industrial facilities implement energy-saving projects.	Industrial Programs Division Office of Energy Efficiency Natural Resources Canada 580 Booth Street C/O Observatory #3 Ottawa ON K1A 0E4	1-877-360-5500 613-996-6891	<a href="http://oeenrncan.gc.ca/industrial/financial-assistance/retrofit/index.cfm?attr=0">http://oeenrncan.gc.ca/industrial/financial-assistance/retrofit/index.cfm?attr=0</a>	
NATURAL RESOURCES CANADA	ecoENERGY for Renewable Heat		The ecoENERGY for Renewable Heat program runs from April 1, 2007 to March 31, 2011. Incentives are offered to the industrial/commercial/institutional sector to install active energy-efficient solar air and/or water heating systems.	ecoENERGY for Renewable Heat Renewable and Electrical Energy Division Natural Resources Canada 615 Booth Street, Room 150, Ottawa, Ontario, K1A 0E9	1-877-722-6600	<a href="http://www.ecoaction.gc.ca/ecoenergy-ecoenergie/heat-chauffage/index-eng.cfm">http://www.ecoaction.gc.ca/ecoenergy-ecoenergie/heat-chauffage/index-eng.cfm</a>	<a href="mailto:ecoenergyrhp@nrcan.gc.ca">ecoenergyrhp@nrcan.gc.ca</a>
NATURAL RESOURCES CANADA	Loan Guarantee Program		The Loan Guarantee Program (LGP) has the capacity to provide a series of loan guarantees up to a maximum of \$350 million over five years. The loan guarantees will be issued to the forest industry's lenders to support and leverage new capital investment projects in: New value-added manufacturing Increased fibre use efficiencies Energy conservation/efficiency - where this is a primary purpose Development of co-generation	300 Water Street, P.O. Box 7000, Peterborough, Ontario, K9J 8M5	705-945-6765 705-755-2000	<a href="http://www.mnr.gov.on.ca/en/Business/Forests/2ColumnSubPage/STEL02_167204.html">http://www.mnr.gov.on.ca/en/Business/Forests/2ColumnSubPage/STEL02_167204.html</a>	<a href="mailto:loretta.alexander@ontario.ca">loretta.alexander@ontario.ca</a>
ABORIGINAL BUSINESS CANADA			ABC provides support to Aboriginal entrepreneurs for a range of activities including business planning, start-up, expansion and marketing. Eligible majority-owned Aboriginal enterprises are provided with financial assistance, business information, resource materials and referrals to other possible sources of financing or business support.	8th Floor 25 St. Clair Avenue East Toronto, Ontario M4T 1M2	416-973-6234	<a href="http://www.ainc-inac.gc.ca/ecd/abc/index-eng.asp">http://www.ainc-inac.gc.ca/ecd/abc/index-eng.asp</a>	<a href="mailto:InfoPubs@ainc-inac.gc.ca">InfoPubs@ainc-inac.gc.ca</a>
ONTARIO CENTRES OF EXCELLENCE	INVESTMENT ACCELERATOR FUND (IAF)		The Investment Accelerator Fund (IAF) is an early stage seed fund managed by the Ontario Centres of Excellence (OCE) that is designed to help Ontario technology companies bring their products and services to market. Through early stage investment of up to \$500K in the form of a convertible debenture (loan) in return for a nominal equity position, the IAF helps launch high potential ventures that are attractive to follow-on investors. The IAF is open to Ontario-based start-up or early stage technology companies that have not received significant institutional	156 Front Street West, Suite 200 Toronto, Ontario M5J 2L6	1.866.759.6014 416.861.1092	<a href="http://www.oce-ontario.org/Pages/Home.aspx">http://www.oce-ontario.org/Pages/Home.aspx</a>	<a href="mailto:trish.barrow@oce-ontario.org">trish.barrow@oce-ontario.org</a>
ONTARIO MINISTRY OF ENERGY AND INFRASTRUCTURE	Ontario Solar Thermal Heating Incentive (OSTHI)		The Ontario government has allocated \$14.4 million in funding to OSTHI, available until March 31, 2011, to encourage industrial, commercial and institutional (CI) entities in Ontario to install qualifying solar thermal heating equipment.	Ministry of Energy 900 Bay Street, 4th Floor Hearst Block Toronto, Ontario, M7A 2E1	1-888-668-4636	<a href="http://www.energy.gov.on.ca/index.cfm?fuseaction=conservation.osthi">http://www.energy.gov.on.ca/index.cfm?fuseaction=conservation.osthi</a>	<a href="mailto:write2us@energy.gov.on.ca">write2us@energy.gov.on.ca</a>
SUSTAINABLE DEVELOPMENT TECHNOLOGY CANADA (SDTC)	SD Tech Fund		The SD Tech Fund is a \$550 million fund from the federal government in support of the late-stage development and pre-commercial demonstration of clean technology solutions: products and processes that contribute to clean air, clean water and clean land, that address climate change and improve the productivity and the global competitiveness of the Canadian industry.	45 O'Connor Street, Suite 1850 Ottawa, Ontario K1P 1A4	613.234-6313	<a href="http://www.sdtec.ca">http://www.sdtec.ca</a>	<a href="mailto:s.prince-richard@sdtec.ca">s.prince-richard@sdtec.ca</a>
ONTARIO CHAMBER OF COMMERCE	Export Market Access - A Global Expansion Program		The Export Market Access (EMA): A Global Expansion Program is specifically intended to: Assist SME's access and expand their growth in new international markets that are beyond the US; Encourage SME exporters to the US to seek other global markets (based on the application, there may be circumstances for those who are currently exporting to the US to develop another US market); and Increase export sales of Ontario goods and services by sharing the cost of initiatives that companies normally could not or would not undertake alone, thereby reducing risks involved in entering a foreign market.  Approved applications will receive funds covering up to 50% of eligible costs. Half (25%) of the funds will be given upon contract signing and the remaining balance (the other 25%, for a total of up to 50%) will be reimbursed following completion of the activities/project, with receipt of a detailed report on project progress to include details on performance achievements and a financial report detailing costs incurred and revenues along with supporting	180 Dundas Street West, Suite 505 Toronto, Ontario M5G 1Z8	416-482-5222	<a href="http://www.exportaccess.ca">www.exportaccess.ca</a>	<a href="mailto:info@exportaccess.ca">info@exportaccess.ca</a>