

Building a stronger economy together

ACOA's mandate

The Atlantic Canada Opportunities Agency (ACOA) is a federal government economic development organization mandated to work with businesses, business organizations, provincial governments and other federal departments to help create more and better employment opportunities in Atlantic Canada.

Our business service strategy

Because new employment is the direct result of business growth, particularly among small and medium-sized enterprises, ACOA seeks to provide Atlantic Canadians with the advice, encouragement, and access to capital, information and technology they need to start and expand their own businesses.

A commitment to sustainable development

At ACOA, we believe that a healthy environment is essential to the development of a strong, growing and sustainable economy. We are committed to protecting the environment of this region by setting an example in the environmental management of ACOA's own operations, by promoting sustainable businesses in the Atlantic region, and by advancing the environmental industry sector in Atlantic Canada.

Atlantic Canada Opportunities Agency

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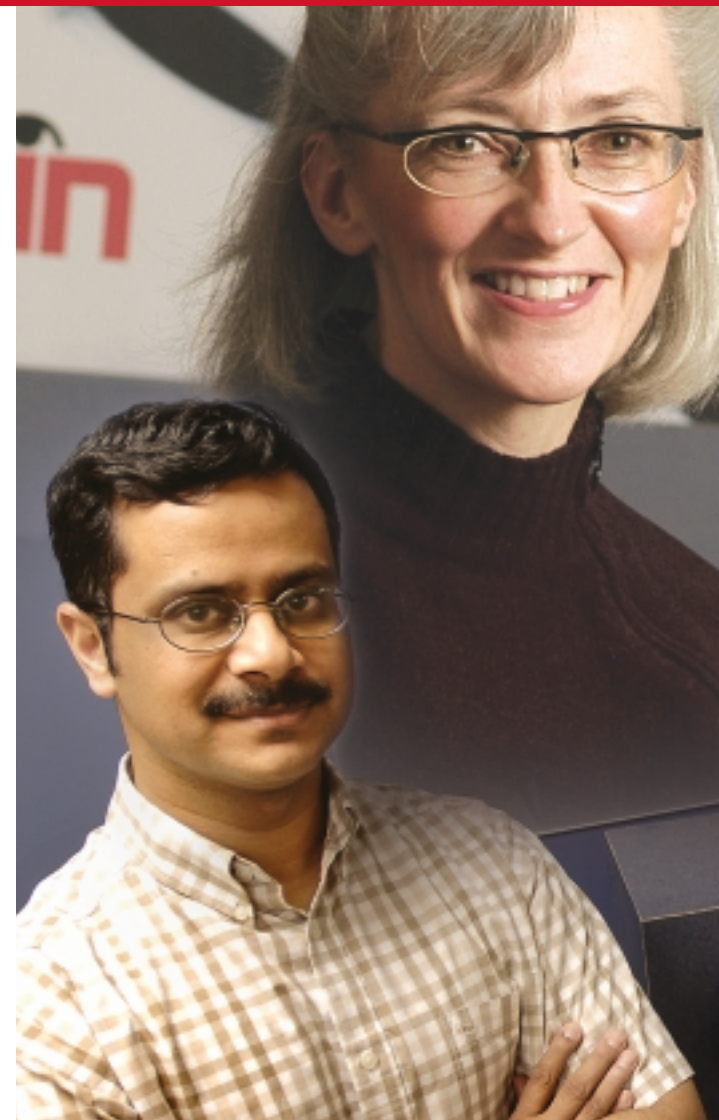
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The Business Development Program

Business Assistance



Atlantic Canada
Opportunities
Agency

Agence de
promotion économique
du Canada atlantique

Canada

The Business Development Program

The Business Development Program (BDP) is designed to assist with the financing of your project. Focusing on small and medium-sized enterprises (SMEs), the program offers access to interest-free, unsecured loans. For some types of projects, repayment may be contingent on the success of the project.

We can accommodate a combination of business activities, including:

- Business start-up, expansion or modernization
- Developing business ideas, innovation, research and development
- Public tender bid preparation activities
- Training, productivity or quality improvements and development of environmental management system
- Trade development and marketing
- Consultant advice

Funding is also available to non-profit organizations for activities that support SMEs including:

- Training, skills development, planning, business counselling and advice
- Research and development, testing, technical or innovation services
- Business networking and market development
- Construction, renovation or expansion of a facility that houses these services

What qualifies for BDP financing?

By assisting eligible business activities, the Business Development Program helps create permanent jobs in many sectors of the Atlantic economy including: information technology and knowledge-based business, research and development, manufacturing and processing, tourism, aquaculture, and industries that provide services to business.

Overall, your project should meet the following criteria:

- Provide economic benefit to an area or a community
- Demonstrate need for ACOA's financial assistance
- Be viable

How much assistance is available?

The maximum level of assistance under ACOA's Business Development Program is 50% of eligible costs for start-ups, expansions and modernizations; and 75% of eligible costs for activities such as studies, marketing/trade, innovation, training and quality assurance.

ACOA's Account Managers and Development Officers can provide you with more details on the program.

Environmental assessment

As part of its project assessment process, ACOA requires that all projects conform with the environmental guidelines set out in the *Canadian Environmental Assessment Act*.

Let's talk!

One of ACOA's Account Managers or Development Officers can help you identify your project's needs in terms of professional advice and financing (see back panel for list of ACOA offices).

You can also obtain business development information from a Canada Business Service Centre, a Community Business Development Corporation, or your local industrial or economic development commission.

An electronic application form for BDP financing is available at:

<http://www.acoa.gc.ca/e/financial/business.shtml>