

# Building a 21<sup>st</sup> Century Economy, Together

A guide to the  
programs and services  
of the Atlantic Canada  
Opportunities Agency



Atlantic Canada  
Opportunities  
Agency

Agence de  
promotion économique  
du Canada atlantique

Canada

# What's in this Guide

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The Atlantic Canada Opportunities Agency (ACOA) delivers a wide variety of programs and services for aspiring entrepreneurs, business owners and managers, non-commercial organizations, communities, as well as academic and research institutions throughout the region.

## How to find what you're looking for

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This guide is intended to provide you with a reference to many of the programs and services available in Atlantic Canada through ACOA and our partners in regional development. Further details on eligibility requirements can be provided upon request. Some percentages and conditions for assistance may be expressed as averages and vary based on differences from market to market within the Atlantic region.

Although ACOA will certainly welcome your call, we suggest that you start your inquiries by calling or visiting the Canada Business Service Centre nearest you.

Please see page 31 for further contact information for ACOA, the Canada Business Service Centres and the Community Business Development Corporations.

For information on other Government of Canada programs and services call 1-800-O-Canada; or visit the Canada Web site at: [www.canada.gc.ca](http://www.canada.gc.ca)

# Building A 21<sup>st</sup> Century Economy, Together

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## *Introduction*

Atlantic Canada is a region in transition, transforming itself into an economy driven by innovation and ideas.

A dynamic trading region in the 19th century, Atlantic Canada's economy declined in the 20th. Now the pendulum has begun to swing back. The world is smaller, trade barriers fall daily, economies are global, and it's the innovative and the entrepreneurial who reap the rewards.

In such a world, Atlantic Canada is poised to compete successfully once again. A growing reputation for its skilled workers, a sophisticated telecommunications and transportation infrastructure, along with abundant low-cost energy, a burgeoning oil and gas sector and an ideal location, promise a dynamic future for the region.

While significant challenges remain, the Government of Canada, through the Atlantic Canada Opportunities Agency (ACOA), is taking an aggressive approach to overcoming regional barriers to growth and identifying dynamic opportunities.

As you will see in this reference guide, ACOA and its economic development partners support a large number of initiatives that are fast turning challenges into opportunities.

The Atlantic Innovation Fund, for example, is a driving force behind the latest acceleration of Atlantic research and development. The Strategic Community Investment Fund is helping small and rural communities strengthen their economic base. The Business Development Program and other ACOA programs are helping thousands of entrepreneurs start up and expand businesses, optimize trade and export opportunities, and develop new tourism products.

At ACOA, we recognize there is no easy way to build an economy. Nevertheless, our broad-based approach to development has helped create thousands of jobs in Atlantic Canada, and our investments in the region have helped lower the overall unemployment rate. These are the kinds of practical results that will continue to drive our work in the years to come.

This guide, too, is a practical tool designed to help Atlantic Canadian entrepreneurs and community leaders build new enterprises and healthy communities. Together, we can all build a stronger regional economy.

## An Overview of ACOA

### *Building a 21<sup>st</sup> Century Economy, Together*

The Government of Canada believes that strong regions are the building blocks of a strong nation. For this reason, it is committed to helping Canadians in all parts of the country to build strong regional economies.

### *ACOA, Made in Atlantic Canada*

ACOA was created by the Government of Canada in 1987 as a full-fledged federal government department, totally focused on the economic development of Atlantic Canada.

### *The Industry Portfolio*

ACOA is one of sixteen federal departments and agencies that make up the Industry Portfolio. Together, these organizations are positioned to further the Government of Canada's goal of building a knowledge-based economy in all regions of the country.

### *Serving a Changing Economy*

The economy of Atlantic Canada is changing. Traditional resource sectors like tourism and forestry are modernizing, new sectors are growing rapidly, and the start-up of offshore oil and gas production has already begun to have a positive impact on the Atlantic economy. While this is good news, Atlantic Canada still faces skills, innovation and productivity gaps in comparison with the rest of Canada. Total business research and development expenditures in Atlantic Canada are relatively low and overall productivity levels are below the national averages. ACOA focuses its efforts on closing these gaps.

### *Creating the Right Programs*

Through policy research and analysis, ACOA lays the foundation for the creation and delivery of policies, programs and initiatives that support and promote new opportunities for economic development in Atlantic Canada.

The Agency works first to improve the overall climate for business growth—through the co-ordination of national and regional policies and programs, and through its role as a major advocate on behalf of the region's interests. Equally important, ACOA works to improve the growth and competitiveness of small and medium-sized businesses. Additionally, the Agency is helping to build stronger, self-sustaining communities.

## ACOA Priorities



**Policy, Advocacy and Coordination**



**Innovation and Technology**



**Entrepreneurship and Business Skills Development**



**Community Economic Development**



**Access to Capital and Information**



**Trade, Tourism and Investment**



## ACOA in Brief *continued*

### *ACOA Research Initiatives*

The primary mechanism through which ACOA carries out its research responsibilities is the Atlantic Policy Research Initiative (APRI). Activities supported under the APRI include research studies and roundtables focused on various economic issues and opportunities.

### *Measuring the Impact, Monitoring the Success*

ACOA tracks performance results and measures the impact. For example:

- The five-year survival rate of ACOA-assisted business start-ups is two-and-a-half times better than that of all new business in the Atlantic region.

- ACOA program spending generates, on average, \$1.25 in tax revenues for every dollar invested in business start-ups and expansions.

### *Speaking up for Atlantic Canada in Ottawa*

ACOA ensures that Atlantic Canada's interests are reflected in both the policies and programs developed in other departments and agencies of the federal government.

Through a special procurement assistance program, ACOA also works to ensure that Atlantic Canadians are taking advantage of opportunities to provide services and sell products to the Government of Canada.

### *ACOA Key Programs and Services*

ACOA links its strategic priorities to its business and community clients through a variety of key programs and services.

#### **Atlantic Investment Partnership**

Makes major investments in four key areas: Innovation; Trade and Investment; Entrepreneurship and Business Skills Development; and Community Economic Development.

#### **Atlantic Innovation Fund**

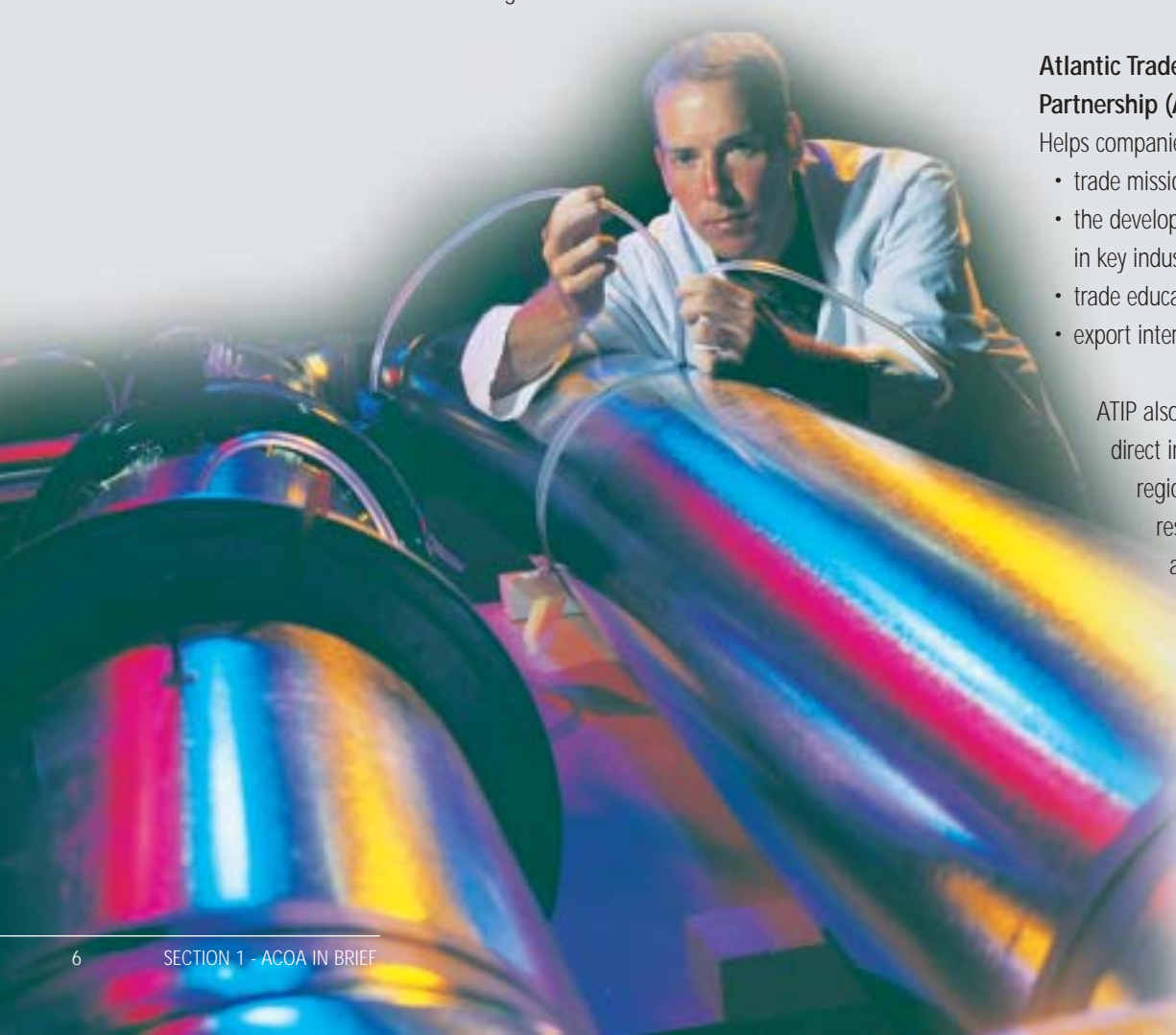
Supports projects and activities that have a strategic importance for the development and commercialization of technology in Atlantic Canada.

#### **Atlantic Trade and Investment Partnership (ATIP)**

Helps companies export through:

- trade missions to U.S. and Europe;
- the development of export strategies in key industries;
- trade education and skills development;
- export internship for trade graduates.

ATIP also works to increase foreign direct investment in the Atlantic region through investment research, promotional activities and investment development partnerships.





### Entrepreneurship and Business Skills Development Partnership

Helps increase the number of Atlantic Canadians choosing to start a business and enhances the ability of existing businesses to compete and grow.

The program has three key elements:

- Innovation Skills Development Initiative helps businesses address issues of staff training and skills development, the recruitment of experts and managers, and recruitment of skilled graduates.
- Women in Business Initiative invests in activities that help prospective and existing women entrepreneurs to start up and expand a business. It is delivered in co-operation with various partners.
- Young Entrepreneurs Development Initiative targets the development of entrepreneurship and business skills among 15-29 year olds.

### Strategic Community Investment Fund

Supports initiatives that help communities adopt new technologies, improve the competitiveness of their industrial base, and develop selective infrastructure identified as being critical to their economic development.

### Business Development Program (BDP)

ACOA's principal program for providing direct financial assistance to Atlantic Canada's small and medium-sized enterprises (SMEs). It helps them to get started, expand or modernize their business by offering access to capital in the form of interest-free, unsecured, repayable contributions.

BDP also provides financial contributions to non-commercial organizations that provide services to SMEs.

### International Business Development Agreement

Assists small and medium-sized companies in Atlantic Canada explore, enter and succeed in international markets. The partners in this agreement include three federal departments—ACOA, Industry Canada, and Department of Foreign Affairs and International Trade—and the four Atlantic provincial governments.

### Seed Capital ConneXion Program for Young Entrepreneurs

A program designed for entrepreneurs under 30 who often find it difficult to secure financing and who may also require special business counselling and training.

## Building Innovation Capacity

*Policy research is the foundation on which ACOA programming is built. In 2002, with support from ACOA, Dr. Alan Cornford, GPT Management Ltd, authored and released an important study, "Innovation and Commercialization in Atlantic Canada." This study indicates that while Atlantic Canada boasts certain innovation-related strengths, particularly that of university-conducted R&D, increasing overall R&D in the region will require greater private-sector investment and the adoption of technology. It also suggests the crucial role that government can play in building innovation capacity in the region.*

# ACOA in Brief

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## **Community Business Development Corporations (CBDCs)**

A network of 41 autonomous, not-for-profit organizations, located throughout Atlantic Canada. The CBDCs work with all levels of government and the private sector to provide counselling and financial services for small business.

## **Canada Business Service Centres (CBSCs)**

The CBSCs provide a comprehensive first stop for information on government services, programs and selected regulations. ACOA is the federal managing partner of the CBSCs in Atlantic Canada.

## **Regional Economic Development Organizations (REDOs)**

ACOA works with, and provides funding to, 52 REDOs located throughout Atlantic Canada, including:

- 15 Community Economic Development Agencies in New Brunswick;
- 11 Regional Development Authorities in mainland Nova Scotia;
- 2 Regional Development Authorities in Cape Breton;
- 20 Regional Economic Development Boards in Newfoundland and Labrador; and
- 4 Community Economic Development Corporations in Prince Edward Island.

The role of these organizations is to develop and drive economic development at the local level in partnership with other federal, provincial and municipal governments, economic development organizations and various stakeholders.

## **Tourism Development**

The Tourism Atlantic branch of ACOA plays a leadership role in growing tourism in the region by bringing a pan-Atlantic approach to research, marketing and product development. Its initiatives are designed to enhance and extend the tourism-related efforts of ACOA's regional offices, the provincial tourism departments and the private sector.

The Agency carries out this work at the local level through the commercial and non-commercial elements of the Business Development Program.

At the regional level, Tourism Atlantic is engaged in a number of initiatives that bring a pan-Atlantic approach to tourism development. The principal pan-Atlantic initiative is the Atlantic Canada Tourism Partnership, which includes ACOA, the four Atlantic Canada tourism industry associations and the four provincial departments responsible for tourism, and is dedicated to promoting Atlantic Canada as a tourism destination in international markets. The primary market is the New England States, with the Mid-Atlantic States, Europe and Japan as secondary markets.

## **Other Programs Managed by ACOA**

### **Infrastructure Canada Program**

Budget 2000 announced federal funding of \$2.65 billion for physical infrastructure, to be divided between municipal infrastructure and provincial highways.

With participation from provincial and municipal levels of government, the total Atlantic investment is expected to be \$550 million over five years.

“Green Municipal Infrastructure” has been identified as a priority. This essentially includes water and wastewater systems, water management, solid waste management and recycling. ACOA manages this program in Atlantic Canada on behalf of the Government of Canada.

## **Canada Strategic Infrastructure Fund (CSIF)**

This program emphasizes partnerships with any combination of municipal, provincial, territorial governments, as well as the private sector. Investments are directed to projects of major national and regional significance, and will be made in areas that are vital to sustaining economic growth and supporting an enhanced quality of life for Canadians.

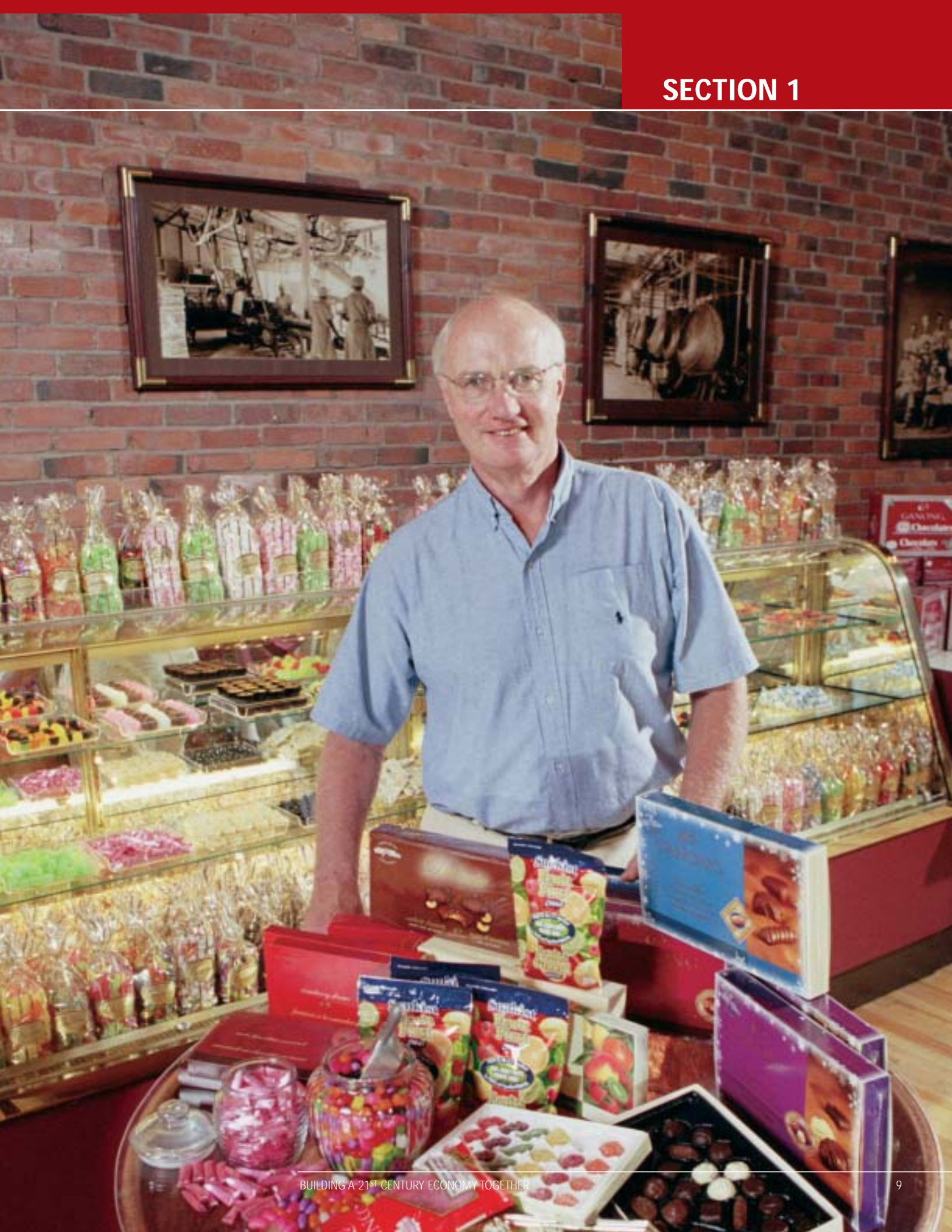
## **Adjustment Activities**

Adjustment activities are programs that address special economic circumstances in the Atlantic region. ACOA has either initiated or managed a number of these initiatives on behalf of the Government of Canada including:

- Canadian Fisheries Adjustment and Restructuring
- Base Closure Funds
- Borden-Cape Tormentine Redevelopment
- The Atlantic Groundfish Strategy
- Action Plan to assist fishers, plant workers and communities affected by the closure of three cod fisheries
- Interdepartmental Partnership with Official Language Communities
- Argentinia Management Authority
- The Atlantic Canada Cultural and Economic Partnership

In Cape Breton, ACOA's programs are delivered by Enterprise Cape Breton Corporation.







## Starting Your Own Business

*Starting a new business is no small undertaking. It starts with a good idea. But, you also need to know who the competition is and where to find financing. Or, you may need to learn about things like copyright, patenting, communication, accounting and marketing. The fact is there are a lot of questions about starting up a new business. Where to find information shouldn't be one of them.*

### Where do I start?

To help answer your questions, the Government of Canada, through ACOA, has built a business information service in Atlantic Canada called the **Canada Business Service Centres (CBSCs)**.

It is easily accessible no matter where you live in Atlantic Canada. Whether you need information on business planning, market research, sources of funding and more, the CBSCs should be your **first stop** for business answers. The knowledgeable staff can offer advice, answer questions and provide access to a wealth of information on government programs, services and more. In addition to answering your specific questions, generic business start-up kits are provided that address issues of concern to all new enterprises.

Aboriginal entrepreneurs who need information and resources to develop their businesses can also call the **Aboriginal Business Service Network (ABSN)**. The ABSN builds on the structure of existing CBSCs located across the country. These resources are tailored to meet the unique requirements of Aboriginal clients. For more information, contact your local Aboriginal Economic Development Officer through the CBSC nearest you.



**Call: 1-800-668-1010**

**Click: [www.cbsc.org](http://www.cbsc.org)**

**Visit:** There is a CBSC office located in each of the four Atlantic provinces. See page 31 for further contact information.

*CBSCs... Your first stop. One stop.*

## *I need help financing my new business... where do I turn?*

There are many sources of financing available through both private and public sector programs. Start by calling the nearest Canada Business Service Centre. Their business information officers can advise on the program that is right for you.

The following financing program for business start-ups is available through ACOA.

### *Business Development Program (BDP)*

The BDP can help you finance the costs associated with the establishment of a business. This normally involves the construction, purchase or installation of buildings and equipment; but may also include working capital, training, studies or marketing—essentially those costs that are reasonably required to establish a viable business.

However, not all kinds of business start-ups are eligible for ACOA funding.

Eligible sectors include: manufacturing, tourism and business services. While primary industries sectors are not normally eligible, there may be some exceptions.

The wholesale and retail trade industries, real estate industries, Government Services industries and services of a personal or social nature are not eligible.



ACOA may loan up to 50% of eligible project costs for capital costs, start-up costs and working capital—and up to 75% for such costs as the hiring of management expertise, the preparation of business studies, or the implementation of marketing, training and productivity improvement plans—normally up to a maximum of \$500,000 (a larger amount may be considered in exceptional cases).

*It is estimated that small and medium-sized business start-ups account for more than 70% of all new jobs created by new firms in the region. Investing in the development and success of potential and existing entrepreneurs—particularly those belonging to groups that traditionally face greater barriers in business, such as women, youth and Aboriginals—is essential to building employment and economic security in the region.*

# Starting Your Own Business

## *Community Business Development Corporations: another source of financing and advice.*

ACOA provides funding for the 41 Community Business Development Corporations (CBDCs) located throughout Atlantic Canada. CBDCs assist in the creation of small businesses and in the expansion and modernization of existing businesses.



### **Programs and services available through the CBDCs include:**

- Financial assistance to a maximum of \$125,000 (at an interest rate, typically, of prime plus 2%) in the form of loans, loan guarantees, equity financing; and
- Technical assistance in the form of business counseling, advice and information.

- *Seed Capital ConneXion Program for Young Entrepreneurs\** is targeted to entrepreneurs under 30. As a client in this program, you participate in counselling or training tailored to your needs. Knowledgeable staff can help you identify areas where your skills may need upgrading. Seed Capital ConneXion, provides loans of up to \$15,000 with flexible repayment terms. You may also be eligible for up to \$2,000 for specialized training and business counselling.

To find out more about the CBDCs and their services, call 1-888-303-2232 or visit their Web site at: [www.cbdc.ca](http://www.cbdc.ca) For further contact information, see page 31.

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*\* Note: To maximize access to the Seed Capital ConneXion Program for Young Entrepreneurs in rural areas, ACOA has entered into a third-party delivery partnership with the 41 Community Business Development Corporations located in rural communities across Atlantic Canada. There are also 8 other delivery agents, 6 of which are in urban areas. Please see page 31 for further contact information.*

## *Venture Capital*

Venture capital is money that is invested, or is available for investment, in potentially highly profitable enterprises, but at a higher risk of loss. The term “venture capital” is often used interchangeably with “risk capital,” “patient capital” or “equity financing.”

To promote the supply of venture capital in Atlantic Canada, ACOA supports three such funds:

### **ACF Equity Atlantic Inc.**

is a \$30-million, Atlantic Canadian venture capital fund focused on helping entrepreneurs to accelerate the growth of their businesses and build shareholder value through equity investment.

**The PEI Capital Fund** is a venture capital corporation designed to assist small to medium sized business start-up projects in Prince Edward Island requiring between \$100,000 and \$250,000.

### **Workers Investment Fund Inc.**

is a venture capital corporation designed to assist small to medium-sized business start-up projects in New Brunswick requiring between \$100,000 and \$500,000.





## SECTION 2

### Other sources of business expertise

Small business counsellors are an important source of advice for many small business owners who are trying to improve the management of their firms. They are knowledgeable in a wide range of issues important to your business, including marketing and trade consultancy.

Other helpful tools to look for on-line:

- How to Prepare a Business Plan
- How to Prepare a Marketing Plan
- Evaluate your Management Practices
- Interactive Business Planner
- Interactive Export Planner
- Small Business Workshops
- Making it Your Business
- Young Entrepreneur's Information Kit.

Visit: [www.cbsc.org](http://www.cbsc.org)



## Expanding Your Business

### *Improving Your Business Management Skills*

*In the current economy, management and technical skills are crucial factors in determining business success.*

ACOA's Entrepreneurship and Business Skills Development Partnership (EBSDP) can help your business acquire technological, innovation and business management skills.

The EBSDP includes three key elements.

#### *Innovation Skills Development Initiative*

Helps your company address its critical needs in the areas of: existing staff training and skills development; recruitment of experts and managers; and recruitment of skilled graduates.

Your company may be eligible for assistance if:

- it is an export-oriented, growth-focused enterprise in a traditional or high-knowledge sector; and
- it develops, produces and/or commercializes new technologies or technology-based products, processes or services.

- OR -

- it adopts state-of-the-art technologies.

If your business is technology-oriented and demonstrates a commitment to enhancing your innovation and technical skills capabilities, you could qualify for contributions of up to 75% of approved project costs to a maximum of \$100,000 per project.

#### *Young Entrepreneur Development Initiative (YEDI)*

Under this program, ACOA provides funding to not-for-profit and non-commercial organizations, educational institutions, or municipalities to enhance the availability of business skills training and support for young entrepreneurs. This includes, for example, business skills workshops, mentoring programs and on-line support.



Your local ACOA representative can let you know about business skills development opportunities in your area. (See page 23 for further details on YEDI).

### *Women in Business Initiative (WBI)*

ACOA provides funding to the New Brunswick Association of Community Business Development Corporations (CBDCs), the Newfoundland and Labrador Organization of Women Entrepreneurs, the Centre for Women in Business at Mount Saint Vincent University, and the Prince Edward Island Business Women's Association in order to deliver the following two WBI programs.

In Nova Scotia, the Nova Scotia Association of CBDCs delivers the Business Management Training Allowance (see below) in Cape Breton and rural parts of the province.

### *Business Counselling and Community Outreach*

Through this component of the WBI, women business owners can get one-on-one support from the above organizations to develop and successfully implement a business plan; to obtain accurate and timely business information; and to meet other business people, particularly other women who have accepted the challenge of running a business.

### *Business Management Training Allowance*

This component of WBI provides financial assistance to women business owners who wish to undertake business management training. Financial assistance can be provided up to 75% of eligible costs to a maximum of \$2,000.

### *Consultant Advisory Services*

The Business Development Program has been structured to allow ACOA Account Managers to hire consultants, after a project has been approved, when such outside help may be important to a client's success. Under this element, such consultants may diagnose the current performance of your business; help you develop and implement plans for increasing sales, productivity or product quality; advise on operations, management; or assess your firm's export readiness. Ask your ACOA account manager if this program is right for you.

### *Best Practices Missions Program: Tourism*

This program provides opportunities for tourism operators in Atlantic Canada to meet with and learn from leading-edge tourism operators outside the region. The program, helps participants to experience outstanding tourism products and acquire industry knowledge from tourism experts. It helps stimulate the development of new product ideas, improved practices in customer service, innovative operation techniques and sound planning models for the tourism industry.

Each mission can accommodate up to 17 participants with an emphasis placed on private-sector tourism operators and entrepreneurs. Participants must be involved in a registered tourism business in operation for at least one year; their business must relate to the theme of the mission; and they must be a senior representative of the business.

ACOA works with the tourism department of each Atlantic provincial government to identify a list of nominees for each mission. If you would like more information about the Best Practices Mission Program, please visit the Best Practices Web site at: [www.tourismbestpractices.com](http://www.tourismbestpractices.com).

The program funds 50% of eligible expenses for private-sector participants.

## Expanding Your Business

### *Expand and Modernize Your Business*

*If you are thinking of manufacturing a new product line, increasing the volume of an existing product, or finding more efficient and competitive production methods, you may be eligible for assistance under ACOA's Business Development Program.*



#### ***Business Development Program (BDP)***

The BDP can help you finance the cost of:

- construction or acquisition of a building;
- machinery and equipment;
- working capital for an establishment or expansion;
- site improvements;
- leased equipment;
- infrastructure (e.g. sewer and water);
- self-built assets; and
- intangible assets such as patents, trademarks and licenses.

Eligible companies may also include courier services, telemarketing operations, data processing firms, where the nature of the operation does not involve a significant level of tangible assets.

Eligible costs could include the physical expansion of the facility, as well as costs that are reasonably required to successfully complete the expansion, such as marketing.

ACOA may loan up to 50% of eligible project costs for capital costs, start-up costs and working capital—and up to 75% for such costs as the hiring of management expertise, the preparation of business studies, or the implementation of marketing, training and productivity improvement plans—normally up to a maximum of \$500,000 (a larger amount may be considered in exceptional cases).



## Develop Your Export Potential

*The fastest growing segments of the economy in Atlantic Canada are being led by companies that export their products and services.*

ACOA programs can help you:

- become export ready by getting the right advice and training;
- navigate regulations related to exporting;
- enter new markets through trade missions and Canada's foreign trade offices;
- identify sources of financing by identifying Government of Canada and provincial financing for export development;
- obtain market intelligence and research available in current reports and statistics to assist in targeting markets.

### **Business Development Program**

Under the Market/Trade Development Initiatives component of the Business Development Program, financial assistance can be provided to companies with new or existing products or services seeking an export market for the first time, or to current exporters seeking to develop new export markets for new or existing products or services.

Eligible expenses may include new packaging and labelling, new promotional materials, advertising, or product or equipment demonstrations at trade fairs. ACOA can provide a provisionally repayable contribution of 75% of eligible costs, to a maximum for \$70,000.

### **Trade Education and Skills Development Initiative**

Through a variety of seminars, workshops and marketing programs, this initiative assists small and medium-sized enterprises in gaining the expert advice and knowledge they need to confidently undertake export activity.

ACOA's regional offices deliver this initiative in partnership with third-party organizations. See page 24 for further details on this program.

### **Student Internship Programs**

#### **Export Internships for Trade Graduates**

Matches trade graduates from selected universities and colleges with new and existing firms in Atlantic Canada. The goal is to provide export-ready companies with the in-house trade expertise they need to expand their markets and increase their sales. Firms must commit to employing a graduate for a period of one year. ACOA will contribute 75% of the costs of their salary and benefits to a maximum of \$25,000.



*Every day Canada exports goods worth more than \$1 billion. It is estimated that each \$1 million in exports sustains between eight and eleven jobs.*

# Expanding Your Business



## *Student Internship Programs cont'd*

### **Internship Program (IBDA)**

MBA students from across the region are matched with Atlantic Canadian companies before being placed in Canadian offices abroad. Each student will normally work for two Atlantic Canadian companies who instruct the student on their particular requirements prior to departure. This provides the companies with a unique method of gathering current, on-the-ground market intelligence.

This program is a collaboration between five universities (Dalhousie, Memorial, Université de Moncton, University of New Brunswick and Saint Mary's), the Department of Foreign Affairs and International Trade and the Regional Trade Networks (federal and provincial trade departments).

### **Export Partnering Program**

This program helps match potential and export-ready businesses with university students who can provide them with marketing research and assist in the development of an export plan. It is available in New Brunswick only.

## *Trade and Investment Missions Led By ACOA*

These missions to selected international markets include, but are not limited to, the following sectors:

- Ocean Industries
- Environmental Industries
- Information and Communications Technology
- Life Sciences
- Culture
- Fish and Aquaculture

The number of export-ready companies from each of the four Atlantic provinces who participate in these cost-shared missions varies. The selection of participating companies largely depends on their export readiness and on the nature of the mission.

The core activity for each mission is one-on-one matchmaking sessions. Companies from Atlantic Canada meet with companies from the targeted market. The matchmaker is responsible for contacting each of the companies to determine their objectives for the mission, identifying potential customers/partners and scheduling meetings.

Participating companies pay a participation fee and normally pay their own travel costs, but ACOA covers some of the on-site costs such as ground transportation and matchmaking services.

To find out more about participating in an ACOA-led trade mission, contact your local ACOA office.

## *Team Canada Atlantic Trade Missions*

The missions are a proven method for introducing export-ready firms to international markets, as well as for exposing existing exporters to new markets.

Approximately 40 companies, recruited from among export-ready companies, may participate on any given mission. The missions feature business-to-business, one-on-one matchmaking sessions and trade and investment opportunities and depending on the format of the mission, there can be three types of delegate, full, associate and junior. Delegates pay their own expenses.

Team Canada Atlantic trade missions are typically led by the Minister of State responsible for ACOA, the four Atlantic Premiers and, at times, the Prime Minister. Past missions have targeted New England, Boston, Atlanta, New York and Washington, D.C.



## Innovation:

### *Business Development Program (BDP)*

Under the Innovation component of the BDP, ACOA can help you finance the development of new or improved products, services and processes.

Eligible costs may include:

- labour costs for engineers, scientists, technicians, draftsmen, market analysts, researchers and shop labour essential to the project;
- materials purchased specifically for the project or issued from your inventory and used to produce sample products, prototypes or pilot plants;
- special-purpose equipment purchased or constructed exclusively for your project, and associated rental and lease costs;
- travel costs incurred solely for your project;
- costs related to defining specifications of your products, service or process, including the use of sub-contracts and consultants;
- other allowable costs include: testing services, patents, leased space, acquiring the rights to a technology, the preparation of a first-user manual, and marketing and feasibility studies;
- acquisition of leading edge technology that is new to the applicant and will improve business performance and productivity.

Under the Innovation element of BDP, ACOA can provide an interest-free, provisionally repayable loan of up to 75% of the eligible costs to a maximum of \$500,000 (in exceptional cases, a higher amount may be considered).

### **E-commerce**

ACOA also wants to assist small and medium-sized businesses acquire the technologies and skills necessary to participate more fully in electronic-based business activities.

Under the BDP, ACOA can help finance:

- e-business planning activities;
- hiring of outside expertise to assist in the adoption of e-business models suited to the firm;
- development or acquisition of enabling technologies;
- marketing activities; and
- skills training.

### *Atlantic Innovation Fund (AIF)*

In June 2000, the Prime Minister of Canada announced funding for the Atlantic Innovation Fund. This program is designed to strengthen the economy of the region by accelerating the development of knowledge-based industries. The fund supports projects and activities that have a strategic importance for the development and commercialization of technology in Atlantic Canada.

### **What is “innovation”?**

*The Conference Board of Canada defines innovation as: “a process through which economic value is extracted from knowledge through the generation, development and implementation of ideas to produce new or significantly improved products or processes.” The innovation process is multi-dimensional, and can involve many players and partners (e.g. entrepreneurs, companies, researchers, investors, patent agents and government). Successful innovation takes place over extended periods of time and is characterized by the resulting product, process or service being introduced into the marketplace, followed by market acceptance and use.*

# Expanding Your Business

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### *Atlantic Innovation Fund (AIF) cont'd*

Specifically, AIF finances research and development and related initiatives in the natural sciences, applied sciences, and the social sciences and humanities where these are linked to the development of technology-based products, processes or services, or their commercialization.

The AIF strongly encourages collaboration between the private sector and research institutions, and between institutions.

Applications for funding are normally made in response to a Call for Proposals.

*Note: For private sector commercial operations, the AIF will consider proposals where the level of assistance is over \$500,000. However, if you are a commercial applicant seeking assistance of \$500,000 or less, you should direct your request to the Innovation element of ACOA's Business Development Program.*

### *Innovation Skills Development Initiative*

The Innovation Skills Development Initiative (see page 14 for further details) can help you improve its innovation management and technical skills in order to make your business more productive and globally competitive.

## *Selling to Government*

*Enhance your competitive ability to bid on and/or acquire private sector, international or public sector procurement contracts or sub-contracts.*

### *Business Development Program - Supplier Development*

Governments use a wide variety of goods and services, most of which are purchased from the private sector. If you are interested in selling to government, ACOA can help you identify contract opportunities as well as provide financial assistance for up to 75% of the eligible costs to a maximum of \$500,000 (a larger amount may be considered in exceptional cases) associated with improving your ability to bid on and/or acquire public or private-sector procurement contracts or sub-contracts. The emphasis should be on new products or services rather than products already well serviced by Atlantic firms.

To be eligible for assistance, your project must have the potential to create employment or economic benefits to Atlantic Canada. It can be aimed at procurement for foreign, federal and provincial governments, large private sector companies, publicly owned corporations, hospitals and municipalities.

This program can help you defray the costs of such activities as bid preparation, pre-positioning, pre-production, testing services, patent costs, technology transfer, licensing, packaging and product literature, specialized training, quality assurance, quality control, capital costs and more.



## Working with Non-Commercial Organizations

*If your not-for-profit organization provides services directly to Atlantic business, it may be eligible for ACOA funding.*

### *Strategic Community Investment Fund (SCIF)*

ACOA invests in community projects with non-commercial, not-for-profit organizations such as local development associations, municipalities and their agencies, business or technology institutes, industry associations, economic development associations, universities, educational institutions, local cooperatives or other business entities undertaking not-for-profit initiatives.

Community-held commercial initiatives—a tourism attraction, for example—may also be eligible.

SCIF plays a key role in the support of non-commercial projects in communities where new skills are required and important infrastructure is not present to help build the economy.

The program supports initiatives that are critical to the economic development of a community or group of communities. A variety of initiatives are eligible provided that they enhance the economy of the community, build the skills and capacity needed to attract investment, or help increase the success of existing industries.



## *Business Development Program-Non-Commercial*

The non-commercial element of ACOA's Business Development Program can help your not-for-profit operation provide specialized services and infrastructure for small and medium-sized business or local economic development.

Non-commercial operations—defined as not-for-profit organizations or associations—are eligible for funding under this element. Such organizations include provincial Crown corporations or organizations, universities, educational institutions, local development associations, municipalities and their agencies, business or technology institutes, industry associations, economic development associations and service clubs.

## *Young Entrepreneur Development Initiative (YEDI)*

YEDI is designed to expand and enhance the entrepreneurship training, information and support services available to Atlantic Canadians aged 15 to 29. This initiative has three elements under which projects are developed.

- Aspiring Entrepreneurs: provides young people with opportunities to explore entrepreneurship as a career option and develop practical entrepreneurship and business skills.



- Existing Entrepreneurs: focuses on enabling existing young entrepreneurs to develop the business skills needed to survive and grow.
- Community Entrepreneurs: helps ensure that support for young entrepreneurs is factored into economic development planning and activities at the local community level.

Not-for-profit and non-commercial organizations such as business and economic development associations, educational institutions or municipalities are eligible for YEDI assistance to develop and deliver a variety of youth projects and support services which emphasize entrepreneurship and business skills development.

ACOA assistance under YEDI is non-repayable and limited to the percentage of eligible costs, up to a maximum of \$500,000 (a larger amount may be considered in exceptional cases), necessary for the project to proceed.



# Working with Non-Commercial Organizations

## *Atlantic Trade and Investment Partnership*

### **Trade Education and Skills Development Initiative**

This initiative seeks to heighten awareness of trade as a tool for economic expansion in the region and to provide opportunities for small business counsellors to improve their trade and investment knowledge.

ACOA's regional offices deliver this initiative, with actual training delivered through existing third-party expertise.

Additionally, the program encourages selected universities and colleges to develop a closer working relationship with the business community in order to improve the level of trade and investment training for students.

ACOA may offer funding up to 100% of eligible costs in support of development and delivery, by universities and colleges, of export skills enhancement programs or for small business counsellor modules. Eligible costs include developing and delivering seminars, workshops, counselling and mentoring programs,

training modules, on-line programs and university and college curricula. Other eligible expenses are those associated with implementing community-based training in international trade and the recruitment and compensation of visiting trade experts or professors.

### **Atlantic Investment Strategy**

The Atlantic Investment Strategy is designed to increase foreign direct investment in Atlantic Canada by demonstrating that Atlantic Canada is a profitable place to do business.

The strategy involves an accelerated region-wide co-operative effort in the areas of investment research, awareness and promotion, dissemination of investment intelligence and partnerships. The ultimate goal is to demonstrate to investment communities in the U.S. and Europe that Atlantic Canada is a profitable place to do business.

Funding requests are accepted from not-for-profit economic development or business organizations in Atlantic Canada. Applicants must have an investment plan

in place and demonstrate the ability to complement existing federal and provincial investment activities.

ACOA will normally contribute up to 70% of eligible costs, which include could training, web site development, promotional campaigns, video and CD production and investment conferences.

### **Sector Export Strategies Initiative**

This initiative provides support to industry associations and organizations that wish to assess opportunities and ability to develop an export market; and helps companies in selected knowledge-based and value-added resource-based industries in target markets to prepare for, establish and expand their sales.

Eligible participants include not-for-profit entities such as industry associations and trade organizations with an export mandate. ACOA will fund up to 100% of eligible costs in the area of strategy development, while implementation may receive up to 75% support. Eligible costs include such items as market research, survey costs, consultant fees, training expenses and promotional displays.

**For further information on any of ACOA's non-commercial programs, contact the ACOA office nearest you.**

New Brunswick: 1-800-561-4030

Prince Edward Island: 1-800-871-2596

Newfoundland and Labrador: 1-800-668-1010

Nova Scotia: 1-800-565-1228

In Cape Breton, call Enterprise Cape Breton Corporation: 1-800-705-3926

**Or visit the ACOA Web site at: [www.acoa-apeca.gc.ca](http://www.acoa-apeca.gc.ca)**

### *International Business Development Agreement (IBDA)*

This trade agreement is a partnership between the four Atlantic provinces and the federal government, including ACOA the Department of Foreign Affairs and International Trade, and Industry Canada. It is designed to increase the number of new exporters and export-ready companies in the Atlantic region, increase export sales to current markets, and help exporters diversify their export markets

Four components have been designed to meet IBDA objectives:

#### **Export Training and Awareness**

Provides export training to small and medium-sized companies and developing an awareness of exporting as a tool for business expansion.

#### **Market Information and Intelligence**

Facilitates the delivery of market information and intelligence to Atlantic Canadian firms.

#### **International Business Development**

Supports activities that help Atlantic companies explore new foreign markets and secure business.

#### **Planning and Research**

Supports the development of market strategies and the implementation of market initiatives on a pan-Atlantic scale.

Not-for-profit corporations, and non-commercial organizations such as business and economic development associations, educational institutions or municipalities are eligible for assistance. Funding requests are not accepted from individual companies.

**For further information, visit the IBDA Web site:**

**[www.acoa-apeca.gc.ca/ibda](http://www.acoa-apeca.gc.ca/ibda)**

### **Making Beautiful Music Together**

*Under the Non-Commercial element of the BDP program, ACOA is investing in the 2004 East Coast Music Association (ECMA) Awards and conference in St. John's.*

*The business side of the event allows musicians to perform for, and meet face to face with industry professionals. A series of panel discussions will cover topics such as marketing, media, work permits and other topics relevant to the development of the music industry, or a career in the music industry.*

*ACOA has a long-standing relationship with the ECMA and has provided support for the awards show and conference since 1997. The four-day event attracts upwards of 1,500 delegates as well as a great many music fans from across the region.*

*Non-commercial investments made through BDP support the promotion of entrepreneurship, trade, marketing and education through industry, community, youth and business associations.*

## Building Stronger Communities

*More than half of all Atlantic Canadians live in small and rural communities like Joe Batt's Arm, Baie Ste. Anne, D'Escousse and Malpeque. Many of our communities face unique challenges in a rapidly changing Atlantic economy.*

Together with community groups and other non-commercial organizations, ACOA can help your community by working to:

- improve local infrastructure;
- develop community strategic planning capabilities;
- create sustainable employment opportunities; and
- adjust to sudden downturns in the local economy.

### *Strategic Community Investment Fund*

ACOA's Strategic Community Investment Fund helps communities throughout Atlantic Canada create opportunities for economic development in order to stimulate investment and job creation. The fund assists in creating an environment in Atlantic communities that encourages and enhances the development of strategic

sectors, the adjustment to a knowledge-based economy, the adoption of new technologies and innovative practices, and the capacity to compete in the global economy.

### *Infrastructure Canada Program*

This program helps enhance municipal infrastructure and improve the quality of





life in your community through investments that protect the environment and support long-term economic growth.

With contributions from provincial, territorial and municipal partners and the private sector, the Infrastructure Canada Program will generate at least \$6 billion in infrastructure investments in thousands of rural and urban communities across Canada.

Infrastructure Canada's first priority is "green" municipal infrastructure-projects that improve the quality of our environment and contribute to our national goals of clean air and water. Priority projects target water and wastewater systems, water management, solid waste management and recycling.

Other program initiatives include local transportation, roads and bridges, affordable housing, telecommunications and tourism, cultural and recreational facilities.

Infrastructure Canada agreements, which are in force until 2006, are in place in each Atlantic province. These agreements are administered by ACOA, on behalf of the Government of Canada, and the four provincial governments.

For further information on this program contact your local ACOA office.

### *Canada Strategic Infrastructure Fund*

A new Strategic Infrastructure Fund was announced in the 2001 federal budget that complements Canada's other

infrastructure programs but differs in its orientation. It emphasizes partnerships with any combination of municipal, provincial, territorial governments, as well as the private sector. Investments will be directed to projects of major national and regional significance, and will be made in areas that are vital to sustaining economic growth and supporting an enhanced quality of life for Canadians.

The new program may invest in five categories of infrastructure that are vital to advancing Canada's social and economic objectives:

- Highway and Railway Infrastructure
- Local Transportation Infrastructure
- Tourism or Urban Development Infrastructure
- Water or Sewage Infrastructure
- Broadband

In Prince Edward Island, Newfoundland and Labrador, Nunavut, Yukon and the Northwest Territories, where populations are under 750,000, total eligible project costs will be at least \$10 million.

In Nova Scotia, New Brunswick, Saskatchewan and Manitoba, where populations range between 750,000 and 1.5 million, the threshold will be at least \$25 million.

In Atlantic Canada, ACOA will administer these projects under a Memorandum of Understanding with Infrastructure Canada. For further information, visit the Web site at:

[http://www.infrastructurecanada.gc.ca/index\\_e.shtml](http://www.infrastructurecanada.gc.ca/index_e.shtml)

### **A new Lease on Life**

*For years the people of the tiny fishing village, Victoria, PEI had to deal with recessions, shut-downs and layoffs. Then they decided to take matters into their own hands. With imagination, hard work and a bit of support from ACOA they undertook a serious effort to develop their commercial and recreational potential. Today, the town boasts craftshops, tea rooms, a playhouse for live theatre and a refurbished wharf with its own restaurant. When communities take responsibility for their own futures, the results can be transforming.*



# Building Stronger Communities



## *Community Futures Program*

This is a national program that provides funding to over 300 community development organizations across Canada. In Atlantic Canada, these organizations are now known collectively as the Community Business Development Corporations, a network of 41 autonomous, not-for-profit organizations that work with all levels of government and the private sector to meet the needs of small business.

For further information on the programs and services provided by the CBDCs, see *Community Business Development Corporations: another source of financing and advice* on page 12.

## *ACOA Adjustment Programs*

When a community faces a significant loss of employment, solutions are easier to come by when everyone—community leaders, local enterprise, not-for-profit organizations and governments—pull together.

**The Atlantic Canada Cultural and Economic Partnership** is a funding mechanism designed to stimulate economic development in Atlantic Canada by supporting strategic, cultural activities relating to the 400th anniversary of the arrival of the French in North America. This three-year initiative (2002-2005) is funded and managed jointly by ACOA and the Department of Canadian Heritage.

## **Cod Fishery Action Plan**

In April 2003, the Government of Canada announced the closure of three cod stocks in the Gulf of St. Lawrence and along the northeast coast of Newfoundland. In spite of 10 years of major conservation efforts, recent scientific assessments of the stocks indicated they are at historically low levels



and showed no signs of early recovery. To assist individuals and communities most affected by the closure of the cod fishery, the Government of Canada developed an action plan that will help create alternative employment opportunities, and expand scientific research into the decline of the cod stocks.

### **The Argentia Management Authority (AMA)**

The AMA is a not-for-profit organization established in 1994 to mitigate the economic impact of the U.S. naval facility closure at Argentia, Newfoundland and Labrador. The Board of the AMA continues to manage a \$5 million fund established by the federal government. The AMA's marketing efforts have attracted several

new businesses to the area and created some 80 jobs in the region, as well as actively supporting communities in the region to secure Voisey Bay Nickel Company's secondary processing facilities.

### **Interdepartmental Partnership with Official Language Communities (IPOLC)**

In 2001, the Atlantic Canada Opportunities Agency signed a Memorandum of Understanding with the Department of Canadian Heritage under the Interdepartmental Partnership with Official-Language Communities (IPOLC). This is a five-year initiative designed to further the development of official-language minority communities in Canada.



### ***Partnering for Success***

*In 1989, Summerside, PEI's second largest city, faced the prospect of economic disaster when the local air force base, CFB Summerside, was shut down and 1,200 jobs were eliminated. It was estimated that closure would remove fully 33% of income from the Summerside area. And, indeed, just three months after it closed a Globe & Mail article reported: "The real estate market has collapsed, prices are down 40%. Investment has dried up. The largest contractor in town has laid off his last employee."*

*But, Summerside never did go into a sustained decline. Indeed, employment went up—from 3,825 jobs in 1986 to 5,360 in 1996. And, the trend has continued to this day.*

*According to Donald Savoie, of the Canadian Institute for Research on Regional Development, "The community left no stone unturned in its efforts to find a solution." The community defined an adjustment strategy and engaged the help of federal and provincial governments. Committees were set up to identify new private sector initiatives and alternate public sector activities as well as to dispose of the physical assets of the base.*

*The federal government then turned over the base and its assets in trust—along with federal/provincial funding of \$15 million—to develop the facilities. The rest, as they say, is history. The newly formed Slemon Park Development Corporation made a commitment to deliver 500 new jobs within 10 years. And did.*

*The moral of the story? When a community engages in creative partnerships with government and the private sector, good things happen. Development happens.*



*Virtually all of ACOA's developmental work involves partnerships.*



The Agency works closely with business leaders and associations in a variety of economic sectors. In tourism, for example, the Agency leads broad-based initiatives with the industry through the Atlantic Canada Tourism Partnership, Best Practices Missions and the Atlantic Canada Technology Initiative. As part of the Team Canada Atlantic missions, ACOA and the Provinces promote trade and investment opportunities.

ACOA partners with a variety of boards, agencies and commissions, particularly in rural areas including the volunteer boards of the Community Business Development Corporations, local Chambers of Commerce and Boards of Trade.

ACOA works in partnership with Aboriginal communities throughout the region to increase economic opportunity for Aboriginal peoples. In New Brunswick,

the Joint Economic Development Initiative represents an ongoing partnership between Aboriginal peoples and a variety of public and private sector stakeholders.

In partnership with universities and research institutes, the Agency plays a leadership role in developing the regional agenda for innovation. ACOA and Atlantic universities are partners in the national programs of the Canada Foundation for Innovation, the National Research Council, the National Sciences and Engineering Research Council and Genome Canada.

ACOA also co-ordinates the federal government's infrastructure programs in collaboration with the four Atlantic Provinces and, along with other federal government departments, initiates other partnership arrangements through Federal Councils in each of the Atlantic provinces.

### ***ACOA's Partners***

- *Aboriginal communities*
- *The Business Sector*
- *Research Institutes*
- *Provincial Governments*
- *Municipalities*
- *Universities and Colleges*
- *Community-based Economic Development Organizations and Voluntary Groups*
- *Other Federal Government Departments*

# Contact Information

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## *Atlantic Canada Opportunities Agency*

### **Head Office**

644 Main Street, P.O. Box 6051  
Moncton, NB E1C 9J8

Toll free: 1-800-561-7862  
Tel: (506) 851-2271  
Fax: (506) 851-7403

### **New Brunswick**

570 Queen Street, 3rd Floor  
P.O. Box 578, Fredericton, NB E3B 5A6

Toll free: 1-800-561-4030  
Tel: (506) 452-3184  
Fax: (506) 452-3285

### **Newfoundland and Labrador**

John Cabot Building, 11th Floor  
10 Barter's Hill  
P.O. Box 1060, Station C  
St. John's, NL A1C 5M5

Toll free: 1-800-668-1010  
Tel: (709) 772-2751  
Fax: (709) 772-2712

### **Nova Scotia**

1801 Hollis Street, Suite 600  
P.O. Box 2284, Station M  
Halifax, NS B3J 3C8

Toll free: 1-800-565-1228  
Tel: (902) 426-6743  
Fax: (902) 426-2054

### **Prince Edward Island**

Royal Bank Building, 3rd Floor  
100 Sydney Street, P.O. Box 40  
Charlottetown, PE C1A 7K2

Toll free: 1-800-871-2596  
Tel: (902) 566-7492  
Fax: (902) 566-7098

### **Enterprise Cape Breton Corporation**

Commerce Tower, 4th Floor  
15 Dorchester Street, P.O. Box 1750  
Sydney, NS B1P 6T7

Toll free: 1-800-705-3926  
Tel: (902) 564-3600  
Fax: (902) 564-3825

## *Canada Business Service Centres*

### **To contact any of the CBSCs**

**Call: 1-800-668-1010**

**Click: [www.cbsc.org](http://www.cbsc.org)**

**Or visit the following CBSC  
offices at:**

### **Canada/New Brunswick Business Service Centre**

570 Queen Street, Suite 102  
Fredericton, NB E3B 6Z6

Tel: (506) 444 6140  
Fax: (506) 444-6172

### **Canada/P.E.I. Business Service Centre**

75 Fitzroy Street, P.O. Box 40  
Charlottetown, PE C1A 7K2

Tel: (902) 368-0771  
Fax: (902) 566-7377

### **Canada/Nova Scotia Business Service Centre**

1575 Brunswick Street  
Halifax, NS B3J 2G1

Tel: (902) 426-8604  
Fax: (902) 426-6530

### **Canada/Newfoundland & Labrador Business Service Centre**

90 O'Leary Ave  
P.O. Box 8687  
St. John's, NL A1B 3T1

Tel: (709) 772-6022  
Fax: (709) 772-6090

## *Community Business Development Corporations*

### **To contact any of the CBDCs**

**Call: 1-888-303-2232**

**Click: [www.cbdc.ca](http://www.cbdc.ca)**

**Or visit the following CBDC  
offices at:**

### **Prince Edward Island**

Active Communities Lending Inc.  
1A Crescent Lane  
P.O. Box 758  
Montague, PE COA 1R0

Tel: (902) 838-4030  
Fax: (902) 838-4031

East Prince Development Inc.  
660 Water Street East  
Summerside, PE C1N 4J1

Tel: (902) 888-3793  
Fax: (902) 888-2399

West Prince Ventures Ltd.  
Gard Road, Industry Centre  
R.R. #1  
Alberton, PE COB 1B0

Tel: (902) 853-3636  
Fax: (902) 853-3298

### **Nova Scotia**

Annapolis Ventures Ltd.  
P.O. Box 478  
Bridgetown, NS BOS 1C0

Tel: (902) 665-2635  
Fax: (902) 665-2769

Blue Water Business  
Development Corporation Ltd.  
24, Rowling Drive  
P.O. Box 39  
Musquodoboit Harbour, NS BOJ 2L0

Tel: (902) 889-9040  
Fax: (902) 889-9101

## Contact Information

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Cumberland Development Corporation Ltd.  
P.O. Box 487  
Amherst, NS B4H 4A1

Tel: (902) 667-5700  
Fax: (902) 667-1452

Growth Opportunities Ltd.  
Digby-Clare Business Development Centre  
68 Water Street  
P.O. Box 160  
Digby, NS B0V 1A0

Tel: (902) 245-6166  
Fax: (902) 245-5011

Guysborough County Business Development Centre Ltd.  
P.O. Box 199  
Guysborough, NS B0H 1N0

Tel: (902) 533-2770  
Fax: (902) 533-2016

Hants-Kings Business Development Centre Ltd.  
80 Water Street  
P.O. Box 2788  
Windsor, NS B0N 2T0

Tel: (902) 798-5717  
Fax: (902) 798-0464

Northern Opportunities for Business Ltd.  
980 East River Road  
P.O. Box 817  
New Glasgow, NS B2H 3S8

Tel: (902) 752-7402  
Fax: (902) 752-8856

Shelburne County Business Development Centre Ltd.  
157 Water Street  
P.O. Box 189  
Shelburne, NS B0T 1W0

Tel: (902) 875-1133  
Fax: (902) 875-4199

South Shore Opportunities Ltd.  
137 Old Bridge Street  
P.O. Box 1204  
Liverpool, NS B0T 1K0

Tel: (902) 354-2616  
Fax: (902) 354-7355

Yarmouth Regional Business Corporation Ltd.  
103 Water Street  
P.O. Box 607  
Yarmouth, NS B5A 4P4

Tel: (902) 742-5364  
Fax: (902) 742-1027

### Cape Breton

Coastal Business Opportunities Inc.  
292 Charlotte Street  
Sydney, NS B1P 1C7

Tel: (902) 539-4332  
Fax: (902) 562-1016  
Email: p.macneil@ecbc.ca

Inrich Business Development Centre Ltd.  
15991 Central Avenue  
P.O. Box 600  
Inverness, NS B0E 1N0

Tel: (902) 258-3698  
Fax: (902) 258-3689  
Email: inrich@atcon.com

Northside Economic Development Assistance Corporation  
P.O. Box 99  
Sydney Mines, NS B1V 2Y4

Tel: (902) 736-6211  
Fax: (902) 736-6212  
Email: nedac@atcon.com

### Newfoundland and Labrador

Avalon West Community Development Corporation  
McCormack Building  
P.O. Box 419  
Placentia, NL A0B 2Y0

Tel: (709) 227-2147/2084  
Fax: (709) 227-3670

Eastern Initiatives Community Business Development Corporation Inc.  
Manitoba Professional Building  
111 Manitoba Drive, Suite 101  
Clareville, NL A5A 1K2

Tel: (709) 466-1170  
Fax: (709) 466-1450

Burin Peninsula Community Business Development Corporation  
W.R. Building, Ville Marie Drive  
P.O. Box 470  
Marystown, NL A0E 2M0

Tel: (709) 279-4540  
Fax: (709) 279-4545

Central Community Development Corporation  
30 Hardy Avenue  
Grand Falls-Windsor, NL A2A 2T9

Tel: (709) 489-4496  
Fax: (709) 489-5897



## Contact Information

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Emerald Business  
Development Corporation  
Barker Building  
325 Highway 410  
Baie Verte, NL A0K 1B0

Tel: (709) 532-4690  
Fax: (709) 532-4669

Gander Area Community  
Development Corporation  
10 Roe Avenue  
P.O. Box 471  
Gander, NL A1V 1W8

Tel: (709) 651-4738  
Fax: (709) 651-3295

Gateway Community  
Development Corporation  
82 Main Street  
Port-aux-Basques, NL A0M 1C0

Tel: (709) 695-7406  
Fax: (709) 695-9726

Humber Community  
Development Corporation  
19 Union Street, Suite 4  
P.O. Box 657  
Corner Brook, NL A2H 6G1

Tel: (709) 639-2927  
Fax: (709) 639-1040

Labrador Community  
Development Corporation  
P.O. Box 1089, Station B  
Goose Bay, NL A0P 1E0

Tel: (709) 896-5814/5182  
Fax: (709) 896-4333

Long Range Community Business  
Development Corporation  
W.E. Cormack Development Centre  
35 Carolina Avenue, Suite 111  
Stephenville, NL A2N 3P8

Tel: (709) 643-5606  
Fax: (709) 643-3421

Northeast Avalon Community  
Futures Development Corporation  
ReMax Building  
P.O. Box 14067, Station Manuels  
Conception Bay South, NL A1W 3J1

Tel: (709) 834-1000  
Fax: (709) 834-1180

NORTIP Development Corporation  
P.O. Box 140  
Plum Point, NL A0K 4A0

Tel: (709) 247-2040  
Fax: (709) 247-2042

South Coast Community  
Development Corporation  
P.O. Box 37  
St. Alban's, NL A0H 2E0

Tel: (709) 538-3846  
Fax: (709) 538-3439

Celtic Business  
Development Corporation  
Paul Building  
Ferryland, NL A0A 2H0

Tel: (709) 432-2662  
Fax: (709) 432-3056

Trinity-Conception Community  
Development Corporation  
Croke Building  
21 Industrial Cres., Suite 101  
Carbonear, NL A1Y 1A5

Tel: (709) 596-3849  
Fax: (709) 596-7721

### **New Brunswick**

CBDC Chaleur  
275 Main Street, Suite 212-J  
Bathurst, NB E2A 1A9

Tel: (506) 548-5951  
Fax: (506) 548-5008

CBDC Westmorland Albert  
11B Hamilton Street  
Shediac, NB E4P 1W1

Tel: (506) 532-8312  
Fax: (506) 532-1373

CBDC Madawaska  
121, de l'Église Street, Suite 407  
Edmundston, NB E3V 1J9

Tel: (506) 737-8925  
Fax: (506) 737-8922

CBDC Péninsule Acadienne  
439 du Moulin Street  
P.O. Box 3666, Main Station  
Tracadie-Sheila, NB E1X 1A4

Tel: (506) 395-9700  
Fax: (506) 395-5672

## Contact Information

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CBDC Victoria/Madawaska-South  
551 Main St., Suite 300  
P.O. Box 7295  
Grand Falls, NB E3Z 2W4  
  
Tel: (506) 473-6446  
Fax: (506) 473-1280

CBDC Kent  
190 Irving Blvd.  
P.O. Box. 668  
Bouctouche, NB E4S 3L6  
  
Tel: (506) 743-2422  
Fax: (506) 743-1033

CBDC Southwest  
1910 Route 3, Suite 112  
Harvey Station, NB E6K 2P4  
  
Tel: (506) 366-3022  
Fax: (506) 366-3444

CBDC Charlotte/Kings  
123 Milltown Blvd.  
P.O. Box 455  
St. Stephen, NB E3L 1G5  
  
Tel: (506) 466-5055  
Fax: (506) 466-4859

CBDC Restigouche  
113 Roseberry Street  
P.O. Box 1089  
Campbellton, NB E3N 2G6  
  
Tel: (506) 753-3344  
Fax: (506) 753-7131

CBDC Northumberland  
158 Wellington St.  
Miramichi, NB E1N 1L9  
  
Tel: (506) 778-2121  
Fax: (506) 778-2224

### *Seed Capital ConneXion Program*

**Besides the Community Business  
Development Corporations listed  
above, there are 8 delivery agents  
of this program:**

Enterprise Fredericton  
570 Queen Street  
Fredericton, NB E3B 6Z6  
  
Tel: (506) 444-4686  
Fax: (506) 444-4649

Enterprise Moncton  
910 Main Street, Suite 101  
Moncton, NB E1C 1G6  
  
Tel: (506) 858-9550  
Fax: (506) 859-7791

Enterprise Saint John  
40 King Street  
Saint John, NB E2L 1G3  
  
Tel: (506) 658-2877  
Fax: (506) 658-2872

Metro Business Opportunities Inc.  
Atlantic Place  
215 Water Street, Suite 805  
Box 61  
St. John's, NL A1C 6C9  
  
Tel: (709) 738-1626  
Fax: (709) 576-3115

Centre for Entrepreneurship Education  
and Development (CEED)  
1521 Grafton Street  
P. O. Box 578  
Halifax, NS B3J 2R7  
  
Tel: (902) 421-2333 (CEED)  
Fax: (902) 482-0291

Baie Acadienne  
Development Corporation  
48 Mill Road  
P. O. Box 67  
Wellington, PE COB 2E0  
  
Tel: (902) 854-3439  
Fax: (902) 854-3099

Central Development Corporation  
Box 3981  
Central Bedeque, PE COB 1G0  
  
Tel: (902) 887-3400  
Fax: (902) 887-2400

UPEI School of Business  
550 University Avenue  
Charlottetown, PE C1A 4P3  
  
Tel: (902) 628-4397  
Fax: (902) 628-4398

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the Canada Web site at:  
[www.canada.gc.ca](http://www.canada.gc.ca)***

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