

STATUS REPORT

2006-2007

BUSINESS DEVELOPMENT BANK OF CANADA



Implementation of Section 41  
of the  
*Official Languages Act*

**RESULTS-BASED STATUS REPORT  
IMPLEMENTATION OF SECTION 41 OF THE  
OFFICIAL LANGUAGES ACT  
2006-2007**

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**GENERAL INFORMATION**

Minister Responsible: The Honorable Maxime Bernier  
Minister of Industry

Name of Institution: Business Development Bank of Canada (BDC)  
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**MANDATE**

BDC is a financial institution wholly owned by the government of Canada. BDC plays a leadership role in delivering financial, investment and consulting services to Canadian small business, with a particular focus on the technology and export sectors of the economy.

Building on 60 years of success as Canada's small business bank, BDC provides solutions to today's business challenges to help small businesses develop into tomorrow's business leaders.

BDC's services are available across Canada in both official languages through a network of more than 90 branches. Its head office is in Montreal.

**SUMMARY**

BDC's operating structure is divided into 21 key market areas across the country. These 21 areas and districts include over 90 branches located in all provinces and territories. Information and access to BDC's services are available in English and French 13 hours a day, 5 days a week, through the 1-888-INFO BDC line and its virtual branch, which is accessible through BDC's Web site ([www.bdc.ca](http://www.bdc.ca)). BDC is therefore present in one form or another in all communities right across Canada, which naturally includes both urban and rural OLMCs.

All senior executives at BDC speak both French and English and this has a cascading effect on the culture of the organization and on its employees. It helps promote the full recognition and equality of use of the two official languages, not only in its branches but also in all communities in Canada where BDC is present.

In order to better identify the needs of OLMCs and BDC's contribution to their development, BDC initiates and participates in formal and informal consultations at the national, regional and local levels. The employees of BDC branches have also had the opportunity to discuss the OLMCs' needs in the course of their ongoing business development activities. Employee membership and participation in OLMC associations and groups also help create long-lasting relationships with their representatives.

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## **AWARENESS**

BDC's annual report on the implementation of section 41 of the Official Languages Act is available on its corporate site. Bulletin 41-42 is distributed to our branches and Head Office reception area regularly to keep our employees informed.

As new employees join BDC and leaders are transferred from one location to another, the national coordinator meets and delivers a presentation to leaders on BDC's responsibilities as it pertains to the *Official Language Act*. The leaders, in turn, disseminate the information to their employees.

BDC continues to publish articles on Official Languages in BDC's newsletter to keep employees informed and to enhance employees' and leaders' knowledge of the *Official Languages Act* and BDC's responsibility.

New leaders and employees who will soon take on a leadership role at BDC participate in the Transitional Leadership Program. Official Languages is a component of the program. For the year under review, 28 employees who participated in the program were provided with tip sheets that summarize and highlight BDC's responsibilities as it pertains to Official Languages.

## **CONSULTATION**

BDC continued its focused consultation with the francophone community in Ontario and participated at meetings with the francophone communities organized by Industry Canada. In addition, several provincial and local initiatives took place during the year.

### **At the national level,**

- § A practical assessment of the eligibility of OLMCs for the BDC's programs and services was undertaken in the past. The first part of that assessment consisted of a survey of management personnel at the branches to determine how much of an impact they think the BDC's operating procedures have on the eligibility of OLMCs for its programs. All the respondents indicated that the BDC's operating procedures, programs and services serve OLMCs well.
- § BDC contributed to the National Committee for Canadian Francophonie Human Resources Development by appointing an employee to represent BDC and by participating in committee meetings, a sub-group on communications and three subcommittees on youth, tourism and the knowledge economy.

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At the provincial level,

***Atlantic & Quebec***

- In Nova Scotia, our Halifax branch provides weekly its conference room to ACOA (Atlantic Canada Opportunities Agency) so that they can conduct French classes for the federal government.
- BDC is a member of the *Conseil économique du Nouveau Brunswick* (CENB), the largest "francophone" business organization east of Quebec. During the year, BDC participated in and sponsored various business activities organized and/or supported by the CENB, including business lunches, the Entrepreneur of the Year Banquet, the Manager of the Year Banquet, golf tournaments, etc.
- Our Moncton branch sponsored the *Entrepreneurinc.ca* portal which serves the French-speaking population of Atlantic Canada. It is a unique portal for all new francophone entrepreneurs. It offers an array of services developed internally but also promoting the best services offered by other organizations working with the development of entrepreneurship globally.
- Branch employees are also members of various francophone committees and organizations such as the *Comité de fonds de bourses Clément-Cormier* at the Université de Moncton, the *Fondation de l'Hôpital Georges-Dumont*, *Club Richelieu International*, etc.
- In July 2006, BDC was a silver sponsor and provided promotional items for the *Camps d'été en entrepreneurship* organized by Jeunesse en Action Inc., which were held in Place Jeunesse Central at Notre-Dame-de-Kent, NB. The camp's objective was to introduce the young people of rural communities to the business world.
- With the support of L'Acadie Nouvelle and other organizations, the Moncton branch sponsored the publication of a business newspaper entitled *La Voix des affaires francophone*. It was distributed by L'Acadie Nouvelle, the only francophone daily in New Brunswick. The Moncton branch regularly places advertisements in various other local francophone newspapers.
- One of our account managers from the Montreal area was a judge for the regional finals of the national contest, *Enterprize*. The event took place at Concordia University, which allowed him to promote BDC to the Anglophone student population.
- The Montreal Area branches regularly participate at monthly Anglophone networking breakfasts with accounting firms and/or chartered banks and real-estate agents.
- The St. Leonard branch established contacts with the local Chamber of Commerce and organized a presentation for their members titled "BDC in Collaboration with CIBPA". This presentation was delivered primarily in English.
- One of our account managers from the Dorval-Lachine branch is on the Board of Directors for the Hellenic Board of Trade of Montreal and is Vice President of the Montreal West Island Chamber of Commerce. Many presentations were delivered to these groups which primarily serve the Anglophone community.

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- The Montreal Area supported and sponsored the *Youth Employment Services*, a non-profit community organization that delivers English-language job search and self-employment services to Quebecers.
- BDC contributed \$4,000 to *L'initiative Jeunes Entrepreneurs* which was organized by the CBDC (*Corporation au bénéfice du développement communautaire*) and took place in the Madawaska region. The event's objective was to encourage young people to view entrepreneurship as a possible and interesting career choice.
- In February 2007, following last year's success, BDC sponsored a CEGEP-level business competition held in English. The BDC-sponsored event was so successful that this year's edition was expanded to include colleges from Ontario as well as Quebec. Quebec students from Vanier, John Abbott, Champlain and Dawson and Ontario students from Seneca, Centennial, St. Lawrence and Algonquin participated in the event. The case competition gave students the opportunity to test their business acumen in real-life settings and present their findings to members of the business community. One of BDC's account manager from the Montreal West Area was a judge for this competition.

### **Ontario**

- Ongoing informal and formal consultations continue in the Ottawa-Vanier region to gain a better understanding of the challenges facing the local francophone community. These consultations involved numerous meetings with different members of the community. These initiatives continue to strengthen BDC's links with the Ottawa-Vanier francophone business community. Employees at the Ottawa branch are actively involved in the *Chambre économique de l'Ontario* and *Prix d'Affaires Prescott-Russell*. Finally various presentations have been made to such organizations as *Femmes d'affaires et développement économique rural*.
- BDC also supported the *Regroupement des gens d'affaires de la Capitale nationale Inc.* The Ottawa branch is a major sponsor of this association and supports many of their events including the Annual Business Gala. The Ottawa branch continues to sponsor the "Bilingual Business Plan" competition organized by the BDC and National Bank of Canada. The participants are from the *University of Ottawa*, *Carleton University* and *Université du Québec en Outaouais*. The event is communicated in *the Citizen*, *Le Droit*, and other French community newspapers.
- The Ottawa branch has instituted a very comprehensive outreach program into the many rural communities of eastern and northern Ontario, i.e. Rockland, Hawkesbury, Cornwall, New Liskeard, Kapuskasing, etc., which has had great success. There are French-speaking BDC officers responsible for delivering BDC's services and we are helping an increasing number of French-speaking entrepreneurs. BDC's joint alliance with *FedNor* to help northern Ontario companies also remains in place. This will further increase BDC's reach into rural communities in eastern and northern Ontario where most of the French-speaking community is located.
- The Toronto Area continues to be very active in the French speaking business community. It has entered into a consulting arrangement with *La Chambre Economique de l'Ontario* under the auspices of Industry Canada. The purpose of the program is to

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deliver in French business management consulting services. Sixteen members from a variety of industries were chosen to participate in this program. The program was promoted in *l'Express* and administered by *La Chambre Economique de l'Ontario*. All the participants benefited extensively from the expertise of our Market Impact consultant. The feedback was excellent, the benefits to the participants and BDC were invaluable. On the wave of this success, the BDC will continue with this the program. The Toronto branch continues to advertise in the *Annuaire Francophone de Toronto* to further reach the Francophone community.

- One of our Partners in Consulting Services from Toronto branch continues to be a keynote speaker at several meetings of the *Association Francophone des Entrepreneurs et des Professionnels (AFEP)*. This year's theme was on financing options, completing effective business plans and approaching financial institutions for financing. This was a continuation of last year's theme in assisting entrepreneurs in the early stages of starting up their business. A summary of the keynote address was published in *L'Express*, a newspaper for Francophone Ontarians.
- One of our Partners in Consulting Services from the Toronto branch met with members of *CEDES* - an association of French speaking African Canadian entrepreneurs. Last year the association was interested in the financial services sector as it relates to early stage and growth companies. This year's objective was how to assess the success of their business and how to take it to the next level. Topics discussed were the diversification of their products and services, geographical diversification and attracting, hiring and retaining key employees.
- One of our Partners in Consulting Services from the Toronto branch is a member of the *Cercle Canadien*. French speaking business professionals meet on a quarterly basis and have the opportunity to network and establish business contacts. Our Partner follows up with 2-3 entrepreneurs after each meeting and discusses current challenges and transition strategies.
- The Halton-Niagara area continues its efforts and is pro-active in establishing strong links with the francophone business organizations and community. Our employees endeavour to establish strong affiliations whenever possible and strive to work closely with these organizations.
- Three employees from our Halton branch acted as judges for the *Entrepreneur Fair* that took place at one of the local schools. There were approximately 90 exhibits presented by grade 8 students and half of the students presented their business plan in French. Halton branch will continue to participate at this event in future years.
- The St. Catharines branch continues to be an active member of the Club 2000, a francophone business group located in the Niagara Peninsula. This provides BDC with continuing opportunities to develop relations and actively promote BDC's products and services, exchanging information with the Club while supporting the development of the French-speaking community.
- BDC sponsored the « *L'écho d'un peuple* » show, presented by the *Francoscénie* in summer 2006 in Casselman. *Francoscénie* is a non-profit community organisation in Eastern Ontario.

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- In an effort to increase our partnership agreements with CFDC (Community Futures Development Corporation), one of our employees from our Barrie Branch made presentations, in both languages, to members of the CFDC.

***Prairies & Western Canada***

- In Manitoba, francophone account managers have further developed relations with the province's major francophone business organizations by actively promoting BDC's services, participating in their events and maintaining frequent contacts. These organizations include the *Conseil de développement économique des municipalités bilingues du Manitoba*, *Chambre de commerce de Saint-Boniface*, *Caisses Populaires du Manitoba*, *Club des hommes d'affaires* et *Corporations de développement communautaire*. BDC also sponsored Small Business Week's French-speaking activities organized by the *Conseil de développement économique des municipalités bilingues du Manitoba* and the *Bilingual Services Centre*. The Franco-Manitoban Loan program launched in 2005 continues to attract and facilitate financing for Franco-Manitoban businesses.
- The original loan loss reserve fund with WED and CDEM was implemented in October 2001. Under this program, BDC provided 23 loans for a total financing of \$3.3 million. This fund aims at taking more financial risks with French-speaking companies who are in a minority linguistic situation, and due to its success, a new 3-year agreement for \$3 million was concluded by the partners - WED, CDEM, & BDC.
- BDC was a key partner and sponsored \$6,000 to the *Camp Jeunes Entrepreneurs 2006*. This event united Francophone youth from Saskatchewan, Manitoba, Alberta and British Columbia. It was an opportunity to initiate young people with the processes of creating and developing businesses.
- In Vancouver, one of our account managers is a member of the *Rendez-vous de la Franchphonie*. The account manager has also been in contact with the head of the *Educa-Centre*, which provides assistance to French entrepreneurs. This organization is funded by the Federal Government (Industry Canada).
- BDC's Vancouver office sponsored and contributed \$2,500 to the *Festival d'été francophone de Vancouver 2006*. BDC promoted its products and services while supporting the development of the French-speaking community in Vancouver.
- In Victoria, one of our account managers developed a relationship with Pascale Lavoie-Scott at *Société de Développement Économique*, which lead to contacts with the Francophone business community and concluded to BDC providing a loan to a start-up business from the French community. The account manager is also a member of the *French Business Breakfast Club* and has presented during their meetings. The account manager also maintains regular contact with Vincent Portal, Intergovernmental Relations Secretariat for the Francophone Community.



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- Ongoing consultations continue with the Youth Economic Development Branch of the Association Franco-Yukonnaise. The Association offers support in areas of culture, economic development, employment and education to the French community in the Yukon.

## COMMUNICATIONS

As part of its advertising strategy, BDC placed advertisements across the country in numerous periodicals.

- § **New Brunswick:** L'Acadie Nouvelle (Caraquet); L'Étoile de Kent (Richibouctou); Le Moniteur Acadien (Shédiac); Info Week-end (Edmundston)
- § **Newfoundland & Labrador:** Le Gaboteur (Le Gaboteur)
- § **Nova Scotia:** Courrier de la Nouvelle-Écosse (Pointe de l'Église)
- § **Prince Edward Island:** La Voix Acadienne (Summerside)
- § **Quebec:** The Gazette (Montreal)
- § **Ontario:** L'Express (Toronto); Le Régional (Hamilton); Le Voyageur (Sudbury); Le Journal (Cornwall); Le Carillon (Hawkesbury); Le Rempart (Windsor)
- § **Alberta:** Le Chinook (Calgary); Le Franco (Edmonton)
- § **Manitoba:** La Liberté (St-Boniface)
- § **Saskatchewan :** L'Eau Vive (Regina)
- § **British Columbia:** L'Express du Pacific (Vancouver) and Fédération des francophones de la C-B Annuaire.
- § **NWT & Yukon :** L'Aquilon (Yellowknife); L'Aurore Boréale (Whitehorse)

BDC also advertises in the following websites:

[www.Lesaffaires.com](http://www.Lesaffaires.com)  
[www.Carrefourpme.com](http://www.Carrefourpme.com)  
[www.lcriq.com](http://www.lcriq.com)  
[www.Acquization.biz](http://www.Acquization.biz)

## COORDINATION & LIAISON

- § BDC's Champion, a senior executive member, participates at the annual meetings for the Champions of Official Languages. The Champion promotes official languages within the organization to ensure full integration of the *Official Languages Act*.

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- § BDC's national coordinator attends and participates at all meetings for official languages and works closely with senior management and branch management to ensure understanding and full integration of the *Official Languages Act*.
- § BDC appointed an employee to participate on the *National Committee for Canadian Francophonie* Human Resources Development. BDC continues to sponsor Les Lauriers de la PME.
- § BDC continues its efforts to partner with organizations that serve the Francophone communities outside Quebec and Anglophone communities within Quebec. Following is a list of signed partnership agreements between BDC and these organizations:
- Prince Edward Island: West Prince Ventures Ltd-Alberton
  - New Brunswick: Community Business Development Corporation Northumberland-Miramichi, CBDC Peninsule Acadienne-Tracadie- Sheila, CBDC Restigouche - Campbellton, CBDC Victoria Madawaska South-Grand Falls, CBDC Kent-Bouctouche, CBDC Westmoreland Albert-Shediac, CBDC Chaleur-Bathurst, CBDC Madawaska-Edmundston
  - Nova Scotia: CBDC Yarmouth County-Yarmouth N.S., InRich CBDC Inverness, Digby Claire CBDC
  - Ontario: Venture Centre-Timmins, Nickel Basin Federal Development Corporation-Sudbury, North Claybelt CFDC-Kapuskasing, CDC of Sault Ste Marie & Area-Sault Ste. Marie, Prescott-Russell Community Development Corporation-Hawksbury, South Temiskaming Community Futures Development Corporation- Haileybury
  - Manitoba: Winnipeg River/Brokenhead CFDC, Lac du Bonnet Manitoba, White Horse Plains CFDC, Portage La Prairie Manitoba
  - Alberta: Lac La Biche Regional Community Development Corporation, Lac La Biche Alberta

BDC also meets regularly with these Francophone groups as well as with the Anglophone groups in Quebec, in particular with Eeyou Economic Group of Waswanip and Nunavik Investment Corporation of Kuujuag.

## **FUNDING AND PROGRAM DELIVERY**

BDC's contribution to the application of Part VII of the Official Languages Act (OLA) is realized through its mandate of providing small and medium-sized businesses with flexible financing, affordable consulting services and venture capital. BDC supports the needs of entrepreneurs at every stage of growth.

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**ACCOUNTABILITY**

- § BDC's branch network continues to develop local and provincial initiatives in conjunction with OLMCs. Since these initiatives are the result of business development efforts by BDC employees they will continue to meet with OLMC representatives through their involvement with these groups and through formal and informal consultations organized by BDC and other organizations. BDC will continue to negotiate loans and the Consulting Group will continue to provide services to OLMCs, and local employees will continue to seek out opportunities to collaborate or partner in initiatives that will contribute to the development and recognition of French and English across Canada.
- § BDC's Human Resources Department is responsible for coordinating the application of Part VII. The operational employees in more than 90 branches under the direction of 21 Vice Presidents and District Managers actually carry out the application. The strategy regarding responsibility reflects the BDC's organizational structure and its mechanisms for ensuring accountability.
- § BDC integrates the application of Part VII in its daily operations in promoting Canada's two official languages in its mandate and organizational priorities. Through business development, membership in associations, partnerships, financial services and consulting groups, BDC maintains an active presence nationwide in relation to the official language minority communities.

**DISTRIBUTION LIST** - BDC's action plan is available on our website at <http://www.bdc.ca/en/about/overview/mandate.htm>

- § Ms. Judith A. LaRocque  
Deputy Minister, Canadian Heritage
- § Graham Fraser, Commissioner of Official Languages
- § Mark D'Amore, Clerk  
Standing Committee on Official Languages  
House of Commons of Canada
- § Gaëtane Lemay, Clerk  
Standing Committee on Official Languages  
Senate of Canada
- § Committee of Deputy Ministers on Official Languages, Privy Council Office
- § Fédération des communautés francophones et acadienne du Canada (FCFAC)
- § RDÉE Canada (Réseau de développement économique et d'employabilité)
- § CEDEC (Comités d'employabilité et de développement économique communautaire)
- § Quebec Community Groups Networks

**SIGNATURE**

ORIGINAL SIGNED BY:

JUNE 26, 2007

\_\_\_\_\_  
Mary Karamanos  
Senior Vice President, Human Resources

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Date