



GOVERNMENT FUNDING & SUPPORT FOR BUSINESSES



GOVERNMENT FUNDING & SUPPORT PROGRAMS

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NIAGARA FALLS COMMUNITY INCENTIVE PROGRAMS (CIP'S)

Niagara Falls Community Incentive Programs (CIP's) - Section 28 of the City's Planning Act permits a municipality to identify specific areas as community improvement areas and, in conformity with an implementing Community Improvement Plan, offer grants or loans to pay for the whole or part of the eligible costs of the community improvement to property owners.

The City of Niagara Falls has approved five Community Improvement Plans (CIP) that provide guidelines and financial incentives towards physical, economic and environmental improvements within the Plan area.

- Downtown Community Improvement Plan *
- Historic Drummondville Community Improvement Plan *
- Lundy's Lane Community Improvement Plan
- City Wide Brownfields Community Improvement Plan *
- Niagara Gateway Economic Zone Community Improvement Plan

You can read the Planning Report [PBD-2017-09 \(PDF\)](#) for more detail on the extension and the changes made to the incentive programs.

NIAGARA FALLS COMMUNITY INCENTIVE PROGRAMS (CIP'S)

Funding Program	Funding Stream	Description	Contribution	Application
City of Niagara Falls Downtown Community Improvement Plan (PDF)		Strategy for Downtown CIP area revitalization.		Downtown CIP Brochure (PDF) Brochure offers a brief overview of the incentive programs offered for Commercial Building Façade Grant Program, Revitalizations Grant, and Development Charges Exemption Program.
City of Niagara Falls Downtown CIP	Downtown Commercial Building and Façade	Owners of properties (and tenants with written authorization from owners) within the Downtown Community Improvement Project Area may apply.	The program is structured as a matching grant program where the City will provide a grant to an applicant for 50% of the cost of certain types of facade improvement and building rehabilitation and improvement works, up to a maximum grant of \$25,000 per property. This program has two components: Façade Component; and Building Component.	Commercial Building and Façade Improvement Grant (PDF)
City of Niagara Falls Downtown CIP	Improvement Grant	To promote the restoration and improvement of the facades of commercial and mixed-use buildings and promote the maintenance and physical improvement of existing buildings and properties.		

NIAGARA FALLS COMMUNITY INCENTIVE PROGRAMS (CIP'S)

Funding Program	Funding Stream	Description	Contribution	Application
<p>City of Niagara Falls Downtown Community Improvement Plan</p>	<p>Downtown Revitalization Grant</p>	<p>Community Improvement Project Area may apply to provide financial incentive to help offset the increased property taxes that result from the rehabilitation of downtown residential and commercial properties.</p> <p>All alterations / improvements made to buildings and properties shall be made pursuant to a building permit, and constructed in accordance with the Ontario Building Code and all applicable zoning requirements and planning approvals.</p>	<p>The program is structured as a “pay-as-you go” program. The owner is expected to initially pay for the entire cost of the rehabilitation/revitalization project. Then, as the municipality receives the increased property taxes that result from the project, the City will reimburse the owner in the form of an annual grant.</p> <p>The grant is payable for up to 10 years after project completion or once the costs of the rehabilitation /revitalization project have been repaid to the owner, whichever comes first.</p> <p>The grant is equivalent to 80% of the increased municipal (City and Regional) property taxes in years 1 to 5, 60% in years 6 and 7, 40% in year 8, and 20% in years 9 and 10.</p> <p>In no case will the total amount of the grant payments provided under this program exceed the cost of the rehabilitation / revitalization project that resulted in the reassessment.</p>	<p>Revitalization Grant (PDF)</p>

NIAGARA FALLS COMMUNITY INCENTIVE PROGRAMS (CIP'S)

Funding Program	Funding Stream	Description	Contribution	Application
City of Niagara Falls Downtown CIP	Downtown Residential Loan	To provide a 0% interest loan to promote the: conversion of non-residential buildings to residential use; upgrade of existing residential buildings to meet Building Code, Fire Code and Property Standards By-law; and construction of residential units on vacant properties.		Residential Loan (PDF)
City of Niagara Falls Historic Drummondville Community Improvement Plan (PDF)		This Plan encourages redevelopment and private sector investment in the creation of new residential units and the rehabilitation of commercial buildings.		Historic Drummondville CIP Brochure (PDF) <i>Brochure is a brief overview of the incentive programs offered.</i>
City of Niagara Falls Historic Drummondville CIP	Historic Drummondville Commercial Building and Façade Improvement Grant	Owners of properties (and tenants with written authorization from owners) within the Historic Drummondville Community Improvement Project Area may apply. Commercial and mixed use (commercial /residential) buildings, including buildings designated under the Ontario Heritage Act, are eligible. <i>To promote the restoration and improvement of the facades of commercial and mixed use buildings, and promote the maintenance and physical improvement of existing buildings and properties.</i>	The program is structured as a matching grant program where the City will provide a grant to an applicant for 50% of the cost of certain types of facade improvement and building rehabilitation and improvement works, up to a maximum grant of \$25,000 per property. This program has two components: Façade Component and Building Component	Commercial Building and Façade Improvement Grant (PDF)

NIAGARA FALLS COMMUNITY INCENTIVE PROGRAMS (CIP'S)

Funding Program	Funding Stream	Description	Contribution	Application
<p>City of Niagara Falls Historic Drummondville CIP</p>	<p>Historic Drummondville Revitalization Grant</p>	<p>Owners of properties within the Historic Drummondville Community Improvement Project Area may apply to provide a financial incentive to help offset the increased property taxes that result from the rehabilitation of residential and commercial properties.</p>	<p>The program is structured as a “pay-as-you go” program. The owner is expected to initially pay for the entire cost of the rehabilitation/revitalization project. Then, as the municipality receives the increased property taxes that result from the project, the City will reimburse the owner in the form of an annual grant. The grant is payable for up to 10 years after project completion or once the costs of the rehabilitation/revitalization project have been repaid to the owner, whichever comes first. The grant is equivalent to 80% of the increased municipal (City and Regional) property taxes in years 1 to 5, 60% in years 6 and 7, 40% in year 8, and 20% in years 9 and 10. In no case will the total amount of the grant payments provided under this program exceed the cost of the rehabilitation /revitalization project that resulted in the reassessment.</p>	<p>Revitalization Grant (PDF)</p>

NIAGARA FALLS COMMUNITY INCENTIVE PROGRAMS (CIP'S)

Funding Program	Funding Stream	Description	Contribution	Application
City of Niagara Falls Historic Drummondville CIP	Historic Drummondville Residential Loan	Owners of properties within the Historic Drummondville Community Improvement Project Area may apply to promote the: conversion of non-residential buildings to residential use; upgrade of existing residential buildings to meet Building Code, Fire Code and Property Standards By-law; and construction of residential units on vacant properties.	<i>To provide a 0% interest loan of \$20 per square foot of habitable space created up to a maximum of \$20,000 per unit and to a maximum of \$500,000. The loan is interest free for a 5-year term and must be repaid in equal consecutive monthly instalments equal to 15% of the loan amount each year, starting one (1) year after completion of the project, with a balloon payment at the end of 5 years.</i>	Residential Loan (PDF)
City of Niagara Falls Lundy's Lane Community Improvement Plan (PDF)	Lundy's Lane Urban Design Guidelines (PDF)	This Plan encourages redevelopment and private sector investment in the creation of new residential units and the rehabilitation of commercial buildings.		
City of Niagara Falls Lundy's Lane CIP	Lundy's Lane Commercial Façade, Landscaping and Property Improvement Grant	Owners of properties (and tenants with written authorization from owners) within the Lundy's Lane CIP Area may apply. To promote building rehabilitation and facade improvement of existing commercial and mixed use (commercial/residential) buildings. The program applies to aesthetic improvements to the exterior façade of buildings, landscaping and related property improvements that improve pedestrian friendliness such as outdoor restaurant patios, walkway improvements and bicycle parking.	The program is structured as a matching grant program of up to 50% of the cost of certain types of façade improvement and building rehabilitation and improvement works, up to a maximum grant of \$40,000 per property. This program has two components: Façade Component and Landscaping and Property Improvements	Commercial Façade, Landscaping and Property Improvement Grant (PDF)

NIAGARA FALLS COMMUNITY INCENTIVE PROGRAMS (CIP'S)

Funding Program	Funding Stream	Description	Contribution	Application
City of Niagara Falls Lundy's Lane CIP	Lundy's Lane Adaptive Reuse & Motel Revitalization Grant Program	To provide a financial incentive in the form of a grant to promote the conversion of existing vacant spaces or existing uses to new, more viable commercial uses.		Adaptive Reuse & Motel Revitalization Grant Program (PDF)
City of Niagara Falls Lundy's Lane CIP	Lundy's Lane Tax Increment based Grant	To provide a financial incentive to help offset the increased property taxes that result from the rehabilitating, redeveloping or developing buildings and properties.		Tax Increment Based Grant (PDF)
City of Niagara Falls Brownfield Community Improvement Plan (PDF)	Brownfield CIP Brochure (PDF)	A brief overview of the incentive programs offered		
	Brownfield Environmental Study Grant	Owners of properties within the area designated as Urban Area in the City of Niagara Falls Official Plan may apply. Prospective purchasers of property and other non-owners may apply, but only with the written consent of the property owner. A grant to help offset the cost of conducting a Phase II Environmental Assessment, Remedial Work Plan, and/or Risk Assessments/Risk Management Plans.	The program is a "50-50" matching grant program where the City of Niagara Falls will provide a grant to an applicant for up to 50% of the cost of an eligible environmental study (excluding taxes).	Environmental Study Grant (PDF) Applications will be accepted only for properties where there is the potential for remediation and rehabilitation /redevelopment.

NIAGARA FALLS COMMUNITY INCENTIVE PROGRAMS (CIP'S)

Funding Program	Funding Stream	Description	Contribution	Application
City of Niagara Falls Brownfield CIP	Brownfield Rehabilitation Grant	Only owners of properties within the area designated as Urban Area in the City of Niagara Falls Official Plan may apply. The attached application form can be used to apply for both the Tax Assistance Program and the Rehabilitation Grant Program to encourage the environmental remediation, rehabilitation, adaptive re-use and redevelopment of brownfield properties. Therefore, only projects on brownfield properties that result in an increase in property assessment and property taxes will be eligible for funding under either of the programs.	To provide a financial incentive in the form of a freeze of property taxes for up to 5 years to help offset the costs of remediation and to provide financial incentive in the form of an annual grant for up to 10 years after Tax Assistance Program ends to offset the costs of remediation and redevelopment.	Rehabilitation Grant (PDF)

CITY OF NIAGARA FALLS DEVELOPMENT CHARGES, EXEMPTIONS, BY-LAW

City of Niagara Falls Development Charge Exemptions	Development Charges By-law 2014-87 (PDF)	Offers exemptions for various types of development located within the Community Improvement Plans listed above. Development Charges Background Study, March 29, 2019 Hemson Consulting Ltd.	Please contact our Building Department for further details. 905-356-7521 Ext. 4254	City of Niagara Falls 2019 Development Charges for Residential, Commercial, and Industrial
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NIAGARA GATEWAY ECONOMIC ZONE COMMUNITY IMPROVEMENT PLAN

The Region of Niagara will work with the Province, local municipalities and its economic development agencies to create an attractive investment climate for its employment lands through such measures as improving their appearance, improving infrastructure, reducing the cost of servicing industrial lands, expanded targeted tax increment equivalent grant programs on a regional scale and opportunities for developing environmentally sustainable industrial buildings in such a way as to ensure sufficient employment lands are available for the future.

The Niagara Gateway Economic Zone Final Report identified incentives within a CIP as a way to make employment lands in the Gateway Economic Zone more attractive and accelerate the process of bringing these employment lands to market, The Niagara Gateway Economic Zone Final Report highlights the use of a CIP to accomplish these objectives because the Province's Growth Plan designated the Niagara Gateway Economic Zone as the only Gateway Zone in Ontario.

<https://niagarafalls.ca/pdf/business/cip/gateway/final-niagara-falls-gateway-economic-zone-cip-amendment.pdf>

NIAGARA GATEWAY ECONOMIC ZONE COMMUNITY IMPROVEMENT PROGRAMS

Funding Program	Funding Stream	Description	Contribution	Application
Niagara Gateway Economic Zone CIP – Region	Tax Increment Based Grant Program and Development Charge Grant Application	A tax increment based grant following completion of an eligible project involving development, redevelopment, construction, reconstruction, rehabilitation or adaptive reuse of buildings and properties on employment lands where that project creates an increase in assessment.		Tax Increment Based Grant Program and Development Charge Grant Application
Niagara Gateway Economic Zone CIP (PDF) - City	Municipal Employment Incentive Program	Offers further incentives at the Municipal level for development that qualifies under the Tax Increment Based Grant Program including planning application Fee waivers, building permit fee rebates and study grants.		Municipal Employment Incentive Program (PDF)

ENBRIDGE GAS - SMART SAVINGS PROGRAMS

Sustainable solutions for your business. Enbridge will help you save energy, cut operating costs, reduce carbon emissions and qualify for financial incentives.

Make energy work for you.

Whether you're looking to cut operating costs, purchase new heating equipment or create a more comfortable climate, Enbridge Gas can help you find and fund smart ways to less energy and save money.

- Industrial Sectors – Manufacturing & Greenhouses
- Business Partners
- Commercial Sectors – Hospitals, Long-Term Care Homes and Retirement Homes, Multi-Family Residential, Offices, Arts Entertainment and Recreation, Retail, Primary & Secondary Schools, Warehouse and Logistics, Accommodation, Colleges and Universities, Food Services, Government.

<https://enbridgesmartsavings.com/business-energy-management>

ENBRIDGE GAS – SMART SAVINGS PROGRAMS

Funding Program	Funding Stream	Description	Contribution	Application
<p>Enbridge Gas Inc.</p> <p>https://enbridgesmartsavings.com/business-energy-management</p>	<p>Commercial Custom Retrofit Program</p>	<p>To help customers offset the upfront cost of implementing energy efficient measures. For full details on the incentives available, view our brochure online. Should you have any questions regarding the status of the incentive claim, please contact us at: energyservices@enbridge.com.</p>	<p>Commercial Sectors- We offer commercial customers complimentary technical support and financial incentives to help you identify and implement energy efficient initiatives that save energy, cut operating costs, reduce carbon emissions and improve your bottom line.</p> <p>https://enbridgesmartsavings.com/business-energy-management/programs-and-campaigns/commercial-custom-retrofit-program</p>	<ul style="list-style-type: none"> • Fixed Incentive On-Line Application Form Multi-Address On-Line Application Form <p>Application for use by Customer / Builder or Contractor claiming an incentive for a single installation address. If you are applying for multiple addresses, email your completed and signed Fixed Incentive Application Form and Multi-Address Application Form with proof of purchase and installation to energyservices@enbridge.com. Contact Joe Meriano at 416-882-2639 or email: joseph.meriano@enbridge.com</p>
<p>Enbridge Gas Inc.</p>	<p>Industrial Custom Solutions and Incentives Program</p>	<p>Energy can be an expensive input in to your operations. Through data driven decision making, capital expenditures, operational improvements, and proactive maintenance can make a significant difference to the health of your business. Enbridge will work with you to develop a solution that meets your unique energy, budget and cost savings objectives. You can also qualify for a range of incentives for audits and implementing energy efficiency projects.</p>	<p>Industrial Sectors - Whether you manufacture vehicles, prepare confectionery products or produce pharmaceuticals, we offer a variety of complimentary technical services and financial incentives to help you become more energy efficient, reduce carbon emissions and improve your bottom line.</p>	<p>Application (above).</p> <p>https://enbridgesmartsavings.com/business-energy-management/programs-and-campaigns/industrial-custom-solutions-and-incentives-program</p>

ENBRIDGE GAS – SMART SAVINGS PROGRAMS

Funding Program	Funding Stream	Description	Contribution	Application
Enbridge Gas Inc.	Heat Recovery Program	<p>Did you know that by recovering waste heat you can significantly lower the heating cost and the carbon footprint of your facility? Heat recovery is a low cost energy efficiency measure that captures otherwise wasted process heat and puts it back to work for you, improving the energy efficiency of your industrial processes.</p>	<p>Extended until October 30, 2019, Enbridge is doubling the incentive for all process heat recovery projects. This means you can get up to 75% of your project cost covered (with a maximum incentive of \$50,000 per project)</p> <p>https://enbridgesmartsavings.com/~/_media/Microsites/DSM/PDFs/Business%20Energy%20Management/2019/ENB3015_%20Heat_Recovery_Sheet_WEB%20June2019_R1.pdf</p>	<p>Funding is limited and the offer is available on a first-come, first-serve basis.</p> <p>Tel 1-866-844-9994 Email: energyservices@enbridge.com</p> <p>https://enbridgesmartsavings.com/business</p>
Enbridge Gas Inc.	<p>New Home Construction Incentives – Savings by Design</p> <p>http://www.savingsbydesign.ca/</p>	<p>This Program provides incentives designed to encourage home builders and renovators to construct energy-efficient homes in Ontario by incorporating energy efficiency into their construction or any extensive renovation. It promotes home energy performance and the installation of energy-efficient products to builders and renovators across the province.</p>	<p>There's no cost to participate. Smaller projects can now qualify – the minimum threshold is now 50,000sq.</p>	<p>Savings by Design Application Form</p> <p>https://saveonenergy.ca/For-Business-and-Industry/Programs-and-incentives</p> <p>https://buildingknowledge.ca/services/builder-evaluation-services/industry-incentives-program-compliance/</p>

OEB - CEAP- SMALL BUSINESS ENERGY ASSISTANCE PROGRAM

Funding Program	Funding Stream	Description	Contribution	Application
Ontario Energy Board	<u>(CEAP-SB)</u> ENERGY ASSISTANCE PROGRAM FOR SMALL BUSINESS	Provides a one-time, on-bill credit to eligible small business and registered charity customers to help them catch up on their energy bills and resume regular payments as a result of COVID-19.	Small business and registered charity Electricity Customers may be eligible for up to \$850 in support towards their electricity bill if they primarily use electricity for heating; or Natural Gas Customers may be eligible for up to \$425 .	Apply for CEAP-SB directly through your utility or USMP (Unit Sub-Meter Providers) in accordance with rules laid out by the OEB. <u>Electricity (pdf)</u> <u>Natural Gas (pdf)</u>
	<u>CEAP</u> ENERGY ASSISTANCE PROGRAM FOR LOW-INCOME ENERGY CONSUMERS	Provides a one-time, on-bill credit to eligible residential electricity and natural gas customers to help them catch up on their energy bills and resume regular payments as a result of COVID-19.	Natural gas utilities whose rates are set by the Ontario Energy Board all have customer service standards and practices for residential customers that are similar to those we require electricity utilities to follow, including <u>policies specific to low-income customers.</u>	Rates and your Bill: <u>Help for low-income consumers.</u>
	<u>SAVE ON ENERGY PROGRAM</u>	Discover your energy-saving potential for your home, small business, business & industry, for contractors & allies. New programs to be available through the implementation of a 2021-2024 Conservation and Demand Management Framework launching the week of January 4, 2021. <u>Learn more.</u>		COVID-19: To learn how Save on Energy is adapting to support customers please <u>visit our update and FAQs page.</u>

FEDERAL ECONOMIC DEVELOPMENT AGENCY FOR SOUTHERN ONTARIO (FED DEV ONTARIO)

FedDev Ontario delivers programs and services to support innovation and economic growth in southern Ontario — Canada's most populous region - by helping businesses become more competitive, innovative and productive. FedDev also works with southern Ontario communities to develop and diversify local economies.

- Business Scale Up and Productivity
- Regional Innovation Ecosystem
- Community Economic Development and Diversification
- Achieving Innovation and Manufacturing
- Fierce Founders – Women Led Tech Startups
- Next Canada – Entrepreneurial Network | Next 36 | Next Founders | Next AI
- COVID-19 Programs: Regional Relief and Recovery Fund (RRRF) | CEBA | CECRA | CERB | CEWS/TWS | LEEFF | and Work Sharing
- Digital Main Street – shopHERE | Digital Transformation Grant

FEDERAL ECONOMIC DEVELOPMENT AGENCY FOR SOUTHERN ONTARIO (FED DEV ONTARIO)

Funding Program	Funding Stream	Description	Contribution	Application
Fed Dev Ontario	<u>RRRF Liquidity Support</u>	<p>For Businesses and Not for Profits - Liquidity support for fixed operating costs to maintain regular operations where business revenues or cash flows have been affected by the COVID-19 pandemic.</p> <p>You can apply to the RRRF if you have either:</p> <ul style="list-style-type: none"> ◦ Applied for other federal relief measures and have not been able to secure funds; or ◦ Accessed federal COVID-19 relief measures and continue to experience hardship. <p>For businesses or organizations engaged in commercial activities, the loan is repayable (see the <u>Funding for Liquidity Support</u> section with repayment conditions.</p>	<p>RRRF funding may support operating costs incurred during the first year of the pandemic, interest-free up to a maximum of \$1 million.</p> <p>Note: For not-for-profit economic or business support organizations not engaged in commercial activities (e.g., business or sector organizations), the loan is non-repayable.</p> <p>2-year grace period ending March 31, 2023 before repayment starts.</p>	<p>New: Not for profit organization that provide support services to businesses are now eligible to apply.</p> <p><u>Apply Here – Scroll to Applicant Toolkit</u></p> <p><u>RRRF Application Guide</u></p>
	<u>Business Scale-up and Productivity</u>	<ul style="list-style-type: none"> • Leverage risk capital • Assist high-growth firms to scale up and expand. • Support technology demonstration and the commercialization of new technologies. • Encourage the early adoption or adaptation of leading-edge technologies and processes to improve productivity. • Increase businesses' capacity to grow thru market diversification and entry into global markets. • Foster innovation, technology adoption and digital connectivity in rural areas. 	<p>No-interest, repayable contributions from \$500,000 up to \$10 million per project.</p>	<p><u>Read our guidelines</u></p> <p><u>Get answers to common questions</u></p> <p><u>Review the application guide</u></p> <p><u>Connect with FedDev Ontario</u></p> <p><u>Submit your application</u></p> <p><u>Stream reference card</u></p>

FEDERAL ECONOMIC DEVELOPMENT AGENCY FOR SOUTHERN ONTARIO (FED DEV ONTARIO)

Funding Program	Funding Stream	Description	Contribution	Application
Fed Dev Ontario	<u>Regional Innovation Ecosystem</u>	<ul style="list-style-type: none"> • Seed funding, mentoring, networking opportunities and other programs and services for not-for-profit organizations promoting entrepreneurial talent of underrepresented groups including women, Indigenous peoples, and young entrepreneurs. • Grow and sustain strategic clusters and consortia that support businesses to scale up and commercialize innovative products, technologies and services. • Enhance the development and reach of business incubators, accelerators, and other organizations, which support entrepreneurs, start-ups and innovative companies with high-growth potential. • Support projects led by innovation-oriented organizations to increase and promote business productivity and global competitiveness, and investment and talent attraction. • Leverage local advantages, institutions and infrastructure in rural areas. 	Non-repayable contributions from \$500,000 up to \$10 million per project.	<u>Read our guidelines</u> <u>Get answers to common questions</u> <u>Review the application guide</u> <u>Connect with FedDev Ontario</u> <u>Submit your application</u> <u>Stream reference card</u>

FEDERAL ECONOMIC DEVELOPMENT AGENCY FOR SOUTHERN ONTARIO (FED DEV ONTARIO)

Funding Program	Funding Stream	Description	Contribution	Application
Fed Dev Ontario	<u>Community Economic Development and Diversification</u>	<ul style="list-style-type: none"> Businesses or not-for-profit organizations in small communities who are working to develop, diversify and transform their local economies by investment in innovative technologies. Rural partners to help address the unique economic conditions in small towns and rural communities. Enhance business attraction, investment, retention and employment opportunities in southern Ontario communities. Develop and expand collaborative efforts that strengthen regional competitiveness. Support regional businesses, hubs and communities with the goal of economic diversification, integration and transformation into national or global supply chains. 	<p>Non-repayable contributions from \$250,000 up to \$5 million per project for not- for-profit organizations.</p> <p>No interest, repayable contributions from \$250,000 up to \$5 million per project for incorporated businesses, including Indigenous businesses.</p>	<p><u>Read our guidelines</u></p> <p><u>Get answers to common questions</u></p> <p><u>Review the application guide</u></p> <p><u>Connect with FedDev Ontario</u></p> <p><u>Submit your application</u></p> <p><u>Stream reference card</u></p>
	<u>Video: Women Entrepreneurship Strategy</u>	<p>Advancing women's economic empowerment with the first ever Women Entrepreneurship Strategy (WES), a nearly \$5-billion investment that seeks to double the number of women-owned businesses by 2025.</p>		

FEDERAL ECONOMIC DEVELOPMENT AGENCY FOR SOUTHERN ONTARIO (FED DEV ONTARIO)

Funding Program	Funding Stream	Description	Contribution	Application
<p>Fed Dev Ontario – 3rd Party Partners</p>	<p><u>Achieving Innovation and Manufacturing Excellence (AIME) Global Initiative:</u></p>	<p>Delivered by the Yves Landry Foundation, this initiative provides funding for export-oriented manufacturers in southern Ontario to undertake training activities related to new technology, new processes or procedures.</p> <p><u>Yves Vision:</u> To forge an enlightened partnership between industry and education, train a world-class pool of skilled manufacturing workers, technicians, technologists and engineers, and secure technological advantage in a rapidly changing world.</p> <p>Participants must meet the following criteria:</p> <ul style="list-style-type: none"> • 10-1000 employees in southern Ontario; • continuous business for at least 3 yrs; • demonstrate solid financial footing 3 yrs; • Manufacturing facility(s) in Southern ON • Manufacture product for ON/elsewhere. • Demonstrate engagement in interprovincial or international market or due to urgent demands to retool production as a result of COVID 19 to respond to emerging needs. 	<p>First time applicants who have never received AIME funding from us in the past may be eligible for up to a maximum of \$100,000 with 50% shared costs.</p> <p>Manufacturers who have received funding from us in the past, but more than 24 months ago, may be eligible for a second tier of funding; these second-generation applications may be eligible for up to \$100,000 with a shared contribution up to 25%. In other words, the company must demonstrate 75% of the costs, with a 25% contribution from YLF up to \$100,000.</p> <p>***The maximum non-repayable contribution per company, over multiple projects and under the AIME Global 3.0 and AIME@HOME programs will be limited to a combined maximum of \$100,000.</p>	<p><u>FedDev AIME @ Home Program Guide</u></p> <p><u>Mandatory Claim Submission Document – AIME @ Home</u></p> <p><u>Letter of Training Certification</u></p>

FEDERAL ECONOMIC DEVELOPMENT AGENCY FOR SOUTHERN ONTARIO (FED DEV ONTARIO)

Funding Program	Funding Stream	Description	Contribution	Application
<p>Fed Dev Ontario – 3rd Party Partners</p> <p>Delivered by Communitech</p>	<p><u>Fierce Founders</u></p>	<p>This accelerator program provides women-led technology start-ups with seed funding, training and mentoring to help accelerate the growth of their businesses.</p> <ul style="list-style-type: none"> You are a female founder of a tech or tech-driven company based in southwestern Ontario. You have less than \$5 million USD in investment and able to prove matching funds of at least \$50,000 at the time of acceptance into the program Your team has a balance of both technical and business expertise. You are a Communitech member who has been engaged with your CSM / advisor for at least six months. Your product is in market and generating revenue. You have a plan to navigate the COVID-19 pandemic. You have product market fit and have defined my ideal customer profile, along with a mapped out customer journey. 	<p>Matched seed funding of \$50,000.</p> <p>Up to eight plans accepted for 2020.</p>	<p>Application deadline is September 14, 2020. Following this, your plan will be considered for April 2021.</p> <p><u>APPLICATION: Communitech Fierce Founders Intensive Track</u></p> <p>Update: Thank you for your interest in the Fierce Founders Intensive Track. All of the matching funds for 2020 have been allocated.</p> <p>Fierce Founders will be re-opening the application process once again in February 2021 and Intensive Track projects will start as early as April 2021.</p> <p>Fierce Founders look forward to receiving your applications in 2021!</p>

FEDERAL ECONOMIC DEVELOPMENT AGENCY FOR SOUTHERN ONTARIO (FED DEV ONTARIO)

Funding Program	Funding Stream	Description	Contribution	Application
<p>Fed Dev Ontario – 3rd Party Partners</p> <p>Delivered by Communitech</p>	<u>Next Canada</u>	Dedicated entrepreneurial network of 500+ top Canadian academics, entrepreneurs, investors and founders. Provides education, mentoring, training and seed funding for high-potential entrepreneurs through three programs: Next36, NextFounders, and NextAI.	Raising the profile of the Canadian tech ecosystem around the world.	600 entrepreneurs launched. 250 ventures scaled and counting.
	<u>Next 36</u>	Business idea to launch! There are 3 components to this application process. General info and essay style questions; a Kira “video interview”; and submitting your unofficial transcripts. Your application is only complete once all these components are submitted.	<p>36 students and recent grads launching their startups in 8 months.</p> <p>After submission, invites to National Selection Weekend Nov 27-29, 2020 will be sent out in early November.</p>	<p><u>Next 36 Applications for next cohort open August 10, 2020</u></p> <p>App Deadline: October 14, 2020.</p> <p>Upon completion of submission, your application will go through internal review process. Questions: Olivia.lunderville@nextcanada.com</p>
	<u>Next Founders</u>	Non profit charity support through the generosity of Canadian Business leaders, entrepreneurs, and government partners. Founders of high growth ventures looking to scale into a world class venture. The ideal applicant is building one of their first ventures, often has a STEM background with little formal business education, or are startup founders from top-tier accelerators, looking to complement their experience. Ventures should have traction in the form of: Funding Significant revenue Full-time employees Other milestones that put you in a prime position to scale.	<p>Providing mentorship, access to capital, and unparalleled entrepreneurial education taught by world-class faculty.</p> <p>Flexible program, offering a-la-carte education/workshops from some of North America’s top minds and successful entrepreneurs, business leaders, and world class faculty based on your individual needs.</p> <ul style="list-style-type: none"> - No equity, no strings, no brainer. - Next Founders takes no equity in your venture. 	<p>Delivered in person in Toronto starting early May.</p> <p>Applications (by individual) Open For The Next Cohort : February 2021</p> <p><u>BE THE FIRST TO KNOW</u></p>

FEDERAL ECONOMIC DEVELOPMENT AGENCY FOR SOUTHERN ONTARIO (FED DEV ONTARIO)

Funding Program	Funding Stream	Description	Contribution	Application
<p>Fed Dev Ontario – 3rd Party Partners</p> <p>Delivered by Communitech</p>	<p><u>NextAI</u></p>	<p>World class program for artificial intelligence based ventures and technology commercialization. They identify talented idea or early-stage teams with ambitious solutions and leverage Canada’s leadership position in AI to provide them with the capital, mentorship, education, and network to disrupt industries.</p> <p>Video: <u>https://www.nextcanada.com/next-ai/</u></p>		<p>Next AI is delivered on two campuses: Toronto and Montreal. Applications for the next cohort open: November 2, 2020</p> <p><u>BE THE FIRST TO KNOW</u></p>

CANADA-ONTARIO COVID-19 EMERGENCY ECONOMIC RESPONSE PLAN - SUPPORT

The Government of Canada is taking immediate, significant and decisive action to support Canadians and businesses facing hardship as a result of the COVID-19 outbreak.

These measures are part of the Government of Canada's [COVID-19 Economic Response Plan](#) – a comprehensive plan to help ensure that Canadians can pay for essentials like mortgages, rent and groceries, and to help businesses continue to pay their employees and their bills during this time of uncertainty.

Health and safety remain priority number 1 in all cases, while providing continuous support for workers and businesses through **RRRF, CEBA, CECRA, CERB, CEWS/10% TWS, LEEFF, Digital Main Street, and Work Sharing** programs. See these following Emergency Response programs below:

CANADA-ONTARIO COVID-19 EMERGENCY ECONOMIC RESPONSE PLAN - SUPPORT

Funding Program	Funding Stream	Description	Contribution	Application
<p>Canada-Ontario COVID-19 Economic Response Plan – Emergency Benefits</p>	<p>Regional Relief and Recovery Fund (RRRF)</p> <p>Delivery Agent: <u>Venture Niagara - Enterprise Niagara, Community Futures Development Corporation</u></p>	<p>The RRRF is intended for those SME businesses that have not been able to receive any other Government of Canada COVID-19 related funding. If you have received any of the following programs (or are planning to apply for them) you <u>are not</u> eligible for the RRRF:</p> <ul style="list-style-type: none"> • Business Credit Availability Program (BCAP) • Canadian Emergency Business Account (CEBA) • Canadian Emergency Commercial Rent Assistance (CECRA) - <i>Received by the applicant or their landlord</i> • Canada Emergency Wage Subsidy (CEWS) • CRA Temporary 10% Wage Subsidy • Service Canada Work-sharing program • NRC-IRAP Wage Subsidy • Emergency loans through CFDCs • Indigenous Business Support Loans • BDC Co-Lending Program for SMEs • Other federal programs announced, please specify 	<p>Maximum assistance will be \$40,000</p> <p>0% interest and no principal payments until December 31, 2022</p> <p>Principal repayments can be voluntarily made at any time</p> <p>If the recipient is unable to repay the loan by December 31, 2022, the loan will be converted to a three-year term loan with an interest rate of 5%, effective January 1, 2023.</p> <p>The full balance must be repaid no later than December 31, 2025.</p> <p>Coming Soon: Main Street Recovery Plan providing a one-time \$1,000 PPE Grant – for eligible small Main Street businesses in retail, food and accommodations, and other service sectors with 2-9 employees to help offset the unexpected costs of PPE.</p>	<p>If you <u>have not</u> received any of the noted programs and you are in Venture Niagara’s service area, register for a REGIONAL RELIEF & RECOVERY FUND application by sending an email to <u>loans@ventureniagara.com</u>.</p> <p>Please fill information in the email form. You will then receive the application package.</p> <p>Tel. 905.680.8085 <u>www.ventureniagara.com</u></p>

CANADA-ONTARIO COVID-19 EMERGENCY ECONOMIC RESPONSE PLAN - SUPPORT

Funding Program	Funding Stream	Description	Contribution	Application
Canada-Ontario COVID-19 Economic Response Plan – Emergency Benefits	<p>CEBA CANADA EMERGENCY BUSINESS ACCOUNT</p>	<p>Businesses that can attest to losses of revenue due to the pandemic have access to capital to recover non-deferrable operating costs such as payroll, rent, utilities, insurance, property tax and regularly scheduled debt service for small businesses and not-for-profits for small businesses and not-for-profits with >\$20K-\$1.5M in 2019 payroll. Expanded eligibility criteria includes hoteliers that are sole operators and farmers that rely on contractors, or are a family owned business that pays employees through dividends.</p>	<p>Government-backed interest-free loans up to \$40K; administered by banks; Repay \$40K loan balance on or before Dec 31 2022 and receive 10% forgiveness up to 25% (or \$10K max).</p> <p>PLUS - Receive an additional interest free loan of up to \$20K; Half of this additional financing would be forgiven if repaid by Dec 31 2022.</p> <p>Applying for CEBA would make you ineligible for RRRF program.</p>	<p>Small businesses and not-for-profits should contact their financial institution to apply for these loans. There are currently 233 financial institutions participating in the CEBA program.</p> <p>Once you have applied, you can expect to receive funds within 10-15 business days.</p> <p>Application deadline extended to December 31, 2020.</p>
Canada-Ontario COVID-19 Economic Response Plan – Emergency Benefits	<p>CERS CANADA EMERGENCY RENT SUBSIDY</p> <p><i>Previously: CECRA CANADA EMERGENCY COMMERCIAL RENT ASSISTANCE</i></p>	<p>Assists businesses and organizations through the expected second wave of the virus, CERS will provide financial assistance to both commercial tenants and property owners. The rent subsidy would be provided directly to tenants.</p> <p>The CERS replaces the Canada Emergency Commercial Rent Assistance (CECRA) program via CMHC, which provided commercial rent assistance for the months of April to September 2020.</p>	<p>CERS will subsidize on a sliding scale, up to a maximum of 65% of eligible property expenses including rent or mortgage interest payments, with an additional 25% subsidy provided to businesses/organizations ordered to shut down temporarily by a qualifying public health authority until Dec 19, 2020. In total, a qualifying business or organization could potentially have up to 90% of their rent or mortgage interest payment subsidized.</p>	<p>The new CERS will apply retroactively to provide rent and mortgage support from September 27, 2020 to June 2021 to qualifying organizations affected by COVID-19.</p> <p>CERS Application coming soon via Canada Revenue Agency.</p> <p>CECRA Application: Jul-Sept 2020 extensions. Deadline to opt-in for CECRA for small businesses extensions is Oct 30, 2020.</p>

CANADA-ONTARIO COVID-19 EMERGENCY ECONOMIC RESPONSE PLAN - SUPPORT

Funding Program	Funding Stream	Description	Contribution	Application
Canada-Ontario COVID-19 Economic Response Plan – Emergency Benefits	<p>CERB CANADA EMERGENCY RESPONSE BENEFIT</p> <p>Note: CERB Program ends Sept 26th.</p> <p>Apply for income support through the EI program starting Sept 27th.</p>	<p>Temporary income support for workers who have stopped working due to COVID-19, are eligible for EI or Sickness Benefits; or have exhausted their EI regular benefits or EI fishing benefits between Dec 29, 2019 and Oct 3, 2020.</p> <p>Federally regulated workers taking the new leave related to COVID-19 may be eligible for CERB.</p>	<p>Subsidy for \$2000 for a 4-week period (\$500/week) extended from 16 weeks to 24 weeks.</p> <p>When submitting 1st claim, you cannot have earned <\$1,000 in employment/or self-employment income for 14+ consecutive days within the 4-week benefit period of your claim.</p> <p>When submitting subsequent claims, you cannot have earned >\$1,000 in employment/or self-employment income for the entire 4-week benefit period of your new claim.</p>	<p>Apply through your CRA Account or Service Canada EI Account (not both).</p> <p>CERB final eligibility Period ends with Period 7 on Sept 26, 2020.</p> <p>Application to the CERB can be made no later than December 2, 2020, for payments retroactive for Period 7 (Aug 30-Sept 26, 2020)</p> <p>Canadians can apply for the CERB and get more information online or by calling 1-833-966-2099.</p>
Canada Employment Insurance	EI Modification	<p>For Canadians who qualify for EI. Requires 120 hours of eligible employment to access unemployment and work-sharing benefits.</p> <p>Minimum unemployment rate is 13.1% across Canada starting August 9, 2020.</p>	<p>Taxable Benefit is \$500 gross per week, or \$300 gross per week for extended parental benefits up to 26 weeks.</p> <p>Also, “Working while on a Claim” rules will apply allowing claimants to benefit and keep all their earning from work. Employers will be able to make use of registered Supplemental Unemployment Benefit (SUB) to provide support to employees with min of 120hrs insurable work to qualify.</p>	<p>EI support is via Service Canada.</p> <p>Canadians who received CERB through Service Canada will be seamlessly transitioned to EI without need to apply.</p> <p>Those who qualify for EI, but have received CERB through CRA, will have to file a new application.</p> <p>Effective from September 27, 2020 for one year.</p>

CANADA-ONTARIO COVID-19 EMERGENCY ECONOMIC RESPONSE PLAN - SUPPORT

Funding Program	Funding Stream	Description	Contribution	Application
Canada Revenue Agency New Canada Recovery Benefit Program	<u>New Canada Recovery Benefit (CRB)</u>	For unemployed workers due to COVID and seeking work, but not eligible for EI - mainly the self-employed and including those working in the gig economy. Claimants are encouraged to return to work and may continue to receive the benefit.	<p>Taxable benefit of \$1,000 Gross per 2-week periods for up to 13 periods (or 26 weeks), between Sept 27 2020 - Sept 25 2021.</p> <p>Claimants earning <u>over</u> \$38K in the calendar year, excluding the CRB, must pay back \$.50 /\$1 dollar or all of the CRB to a maximum of the amount of benefit they received depending on their income.</p>	<p>Effective from September 27, 2020 to September 25, 2021.</p> <p>Administered by the CRA with applications now open with payment flowing in 3-5 days.</p>
	<u>The Canada Recovery Sickness Benefit</u>	For those workers who are sick with COVID-19 or must self-isolate because of the virus.	<p>Taxable benefit of \$500 Gross per week for up to two weeks. Claimants will be able to simply attest that they qualify for the program.</p>	<p>Effective from September 27, 2020 to September 25, 2021.</p> <p>Administered by the CRA with applications now open with payment flowing in 3-5 days.</p>
	<u>The Canada Recovery Caregiving Benefit</u>	For those workers unable to work because they are caring for a child under 12 yrs. or dependent because of school and other facility closures linked to the pandemic.	<p>Taxable benefit of \$500 Gross per week period for up to 26 weeks per household to eligible Canadians. Claimants will be able to simply attest that they qualify for the program.</p>	<p>Effective from September 27, 2020 to September 25, 2021.</p> <p>Administered by the CRA with applications now open with payment flowing in 3-5 days.</p>

CANADA-ONTARIO COVID-19 EMERGENCY ECONOMIC RESPONSE PLAN - SUPPORT

Funding Program	Funding Stream	Description	Contribution	Application
Canada-Ontario COVID-19 Economic Response Plan – Emergency Benefits	CEWS CANADA EMERGENCY WAGE SUBSIDY	For taxable corporations, partnerships consisting of eligible entities, nonprofit organizations, registered charities, and unions. Employers of all sizes and across all sectors qualify, except public bodies to prevent further job losses, rehire workers previously laid off as a result of COVID-19, and resume normal operations following the crisis.	Businesses with any revenue decline due to COVID-19 will be eligible to receive CEWS - subsidy rate of up to a maximum of 65% remuneration until Dec 19 2020. CEWS is taxable income and must be included your Annual Return of Income at the end of the year.	Update: Benefit is extended to June 2021 retroactive to Apr 11, 2020. Apply for subsidy through your CRA “My Business Account” portal; or through the CRA’s webform application .
Canada-Ontario COVID-19 Economic Response Plan – Emergency Benefits	TWS 10% TEMPORARY WAGE SUBSIDY	Fortaxable corporations, partnerships consisting of eligible entities, nonprofit organizations, registered charities, and unions. Employers of all sizes and across all sectors qualify, except public bodies. The 10% Temporary Wage Subsidy is a 3-month measure that will allow eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA).	The subsidy is equal to 10% of the remuneration you pay from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee to a maximum of \$25,000 total per employer. You may elect for the subsidy to be equal to a lower percentage of the remuneration you pay in order to only take advantage of the Canada Emergency Wage Subsidy. Any benefits received through the TWS would reduce the amount available to be claimed under CEWS.	Reduced through payroll deductions remitted to CRA. Any employer ineligible for CEWS can still claim the TWS as long as they meet the conditions for program. Subsidy is considered taxable income.

CANADA-ONTARIO COVID-19 EMERGENCY ECONOMIC RESPONSE PLAN - SUPPORT

Funding Program	Funding Stream	Description	Contribution	Application
<p>Canada-Ontario COVID-19 Economic Response Plan – Emergency Benefits</p>	<p><u>DIGITAL MAIN STREET shopHERE</u></p>	<p>ShopHERE powered by Google program provides independent small businesses and artists with a quick, easy and no-cost way to get selling online right away. Choice of an online store customized with your information, branding, logo, etc.</p> <ul style="list-style-type: none"> • Hands-on assistance setting up and launching your online store. • Training to support your online store, incl. topics such as digital marketing, shipping and inventory management. • Access to free tools to help support the launch of your online stores. <p>Following requirements:</p> <ul style="list-style-type: none"> • It is a registered business, or a registered non-profit organization. • Commercial location or home-based. • It has fewer than ten employees or fewer than 25 employees if a restaurant or bar. • It is not a corporate chain or franchise. • Or must be an artist. 	<p>The ShopHERE program is free for participants to sign up and have a Shopify store built.</p> <p>Businesses will be responsible for the monthly Shopify fee after the initial 90-day trial.</p> <p>Eligible businesses and artists must be located in Ontario or a participating municipality.</p>	<p>Digital Main Street is collaborating with Google, Shopify, Mastercard, Microsoft, Facebook, Intuit Quickbooks, the Government of Canada and the Province of Ontario to build and optimize online stores for small independent businesses and artists in just a matter of days.</p> <p><u>shopHERE Sign Up</u></p>
<p>Canada-Ontario COVID-19 Economic Response Plan – Emergency Benefits</p>	<p><u>DIGITAL MAIN STREET DIGITAL TRANSFORMATION GRANT</u></p>	<p>To support local main streets and main street businesses across Ontario with Digital Transformation. Ontario Grants Program provides main street businesses with \$2,500 Digital Transformation Grants, and grants for municipalities/local communities to implement a Digital Service Squad.</p>	<p>Providing Digital Transformation training and guidance and the opportunity for main street businesses to apply for a grant of up to \$2,500.</p>	<p><u>Sign up</u> Register your main street business to help reach more customers and boost sales.</p> <p>Application Deadline: November 30, 2020.</p>

CANADA-ONTARIO COVID-19 EMERGENCY ECONOMIC RESPONSE PLAN - SUPPORT

Funding Program	Funding Stream	Description	Contribution	Application
Innovation, Science, and Economic Development Canada	<u>LEEFF</u> LARGE EMPLOYER EMERGENCY FINANCING FACILITY	<p>To provide short term liquidity - bridge financing to Canada's largest employers, whose needs during the pandemic are not being met through conventional financing, in order to keep their operations going.</p> <p>https://www.cdev.gc.ca/leeff-factsheet/</p>	<p>Minimum \$60 million for 5-year term based on cash flow needs for next 12 months or until the pandemic persists. Regarding unsecured facility, cumulative at 5% per annum payable quarterly in arrears. The interest rate will increase to 8% per annum on the one-year anniversary and will increase by a further 2% per annum each year thereafter.</p> <p>For the secured facility, the interest rate will be based on the interest rate of the borrower's existing secured debt.</p>	<p>Applicants should register their interest at LEEFF-CUGE@cdev.gc.ca. A CEEFC representative will promptly send applicants a non-disclosure agreement, application form and instructions. The application will request information re applicant and its financial condition. Applicants will be contacted by both representatives of CEEFC and ISED Canada to begin the process. LEEFF will be open while the current economic situation persists.</p>
Canada-Ontario COVID-19 Economic Response Plan – Emergency Benefits	<u>WORK SHARING ADJUSTMENT PROGRAM</u> Between SERVICE CANADA EMPLOYER and EMPLOYEE	<p>To avoid layoffs when there is a temporary reduction in normal level of business activity beyond the control of the employer.</p> <p>Provides income support to employees eligible for EI who work a temporarily reduced work week while their employer recovers.</p>	<p>3-Party Work Sharing Agreement - The employer, employees (and union if applicable) and Service Canada agree to participate in a reduced schedule of work and to share the available work over a specified period of time and apply together. Any EI benefits received by employees through the Work-Sharing program will reduce the benefit that their employer is entitled to receive under the CEWS. Duration of 76 weeks.</p>	<p>An application for agreement must be submitted a minimum of 30 days prior to the requested start date. Learn the Work-Sharing eligibility criteria and program terms and conditions before applying: Applicant Guide ; provide your employees with a copy of the Employee Annex before submitting an application.</p> <p>To submit your completed application email: ESDC.ON.WS-TP.ON.EDSC@servicecanada.gc.ca</p>

CANADIAN CENTRE FOR OCCUPATIONAL HEALTH AND SAFETY (CCOHS)

CCOHS has released the e-course *Pandemic Planning: Reopening for Business*, to help organizations across Canada safely return to work during the COVID-19 pandemic.

The course will guide employers, supervisors, managers and workers on how to prepare for a safe return to work, and what controls are needed to be put in place to protect everyone and minimize the impact of the pandemic. Topics covered in the course include how coronavirus spreads and its symptoms, employer and worker duties and responsibilities in a COVID-19 return to business plan, methods of control (including cleaning and disinfecting), how to manage the workplace and prepare workers for a safe return, and understanding the impacts of a pandemic on mental health.

Pandemic Planning: Reopening for Business is available on the CCOHS website in French and English languages:

www.ccohs.ca/products/courses/pandemic-reopening/

CANADIAN BUSINESS RESILIENCE SERVICE FINANCIAL PLANNING ADVICE AMID COVID-19

<https://www.canadianbusinessresiliencenetwork.ca/>

CANADIAN BUSINESS RESILIENCE NETWORK - The Canadian Chamber of Commerce established the Canadian Business Resilience Network to bring together its vast network of over 450 chambers of commerce and boards of trade, and over 100 of Canada's leading business and industry associations, including the Business Council of Canada, the Canadian Council for Aboriginal Business, the Canadian Federation of Independent Business, Canadian Manufacturers & Exporters and the Retail Council of Canada, to help the business community prepare, persevere and ultimately, prosper as we collectively face the COVID-19 pandemic with the tools and supports in their business continuity efforts from development to implementation.

Business Resources: <https://www.canadianbusinessresiliencenetwork.ca/resources/support-for-business/>

Every step of the way through this crisis, the government will continue to support Canadian business owners and entrepreneurs—especially vulnerable businesses in dire need of help.

CANADA-ONTARIO EMPLOYMENT & TRAINING SUPPORT PROGRAMS

Employment Ontario can help you get training, build skills or find a job. We also help employers train their staff and find the talent they need. Employment Ontario can help you get the experience you need to achieve your goals. Connecting people looking for work with employers looking for workers, and have locations across the province to help with job search and employment and training opportunities.

The **Canada-Ontario Job Grant** provides direct financial **support** to individual employers or employer consortia who wish to purchase **training** for their **employees**. It is available to small, medium and large businesses with a plan to deliver short-term **training** to existing and new **employees**.

CANADA-ONTARIO EMPLOYMENT & TRAINING SUPPORT PROGRAMS

Funding Program	Funding Stream	Description	Contribution	Application
Youth Employment Service Canada/CRA	Apprenticeship Job Creation Tax Credit (CRA)	<p>The Apprenticeship Job Creation Tax Credit (AJCTC) is a non-refundable investment tax credit (ITC) equal to 10% of the eligible salaries and wages payable to eligible apprentices in respect of employment after May 1, 2006.</p> <p>The maximum credit an employer can claim is \$2,000 per year for each eligible apprentice. If your business hires an eligible apprentice, you qualify to claim the credit.</p>	<p>If you are an employer, you will be able to claim the AJCTC on your individual income tax return, on line 41200 – Investment tax credit, ^{Footnote 1} by filing form T2038(IND), Investment Tax Credit (Individuals). Also, any unused credit may be carried back 3 years and carried forward 20 years. When two or more related employers employ the same apprentice, special rules apply to ensure that the \$2,000 limit is allocated to only one employer.</p>	<p>Apprenticeship Grants (Service Canada)</p> <ul style="list-style-type: none"> Federal income tax and benefit package T2 Corporation - Income Tax Guide (T4012) Form T2SCH31 Investment Tax Credit - Corporations
Youth Employment Ontario	Apprenticeship Completion Employer Bonus	<p>Your company trains, mentors apprentice(s)</p>	<p>Access to grants/federal tax credits, pre-apprenticeship programs.</p>	<p>https://www.ontario.ca/page/hire-apprentice#section-8</p>
	Graduated Apprenticeship Grant for Employers (GAGE)	<p>How employers train and hire an apprentice</p>	<p>Assistance from financial incentives.</p>	<p>https://www.ontario.ca/page/graduated-apprenticeship-grant-employers</p>
	Co-op Education Tax Credit	<p>Ontario businesses that hire students enrolled in a post-secondary co-operative education program.</p>	<p>Businesses are eligible for the refundable Co-operative Education Tax Credit. It is available to employers who hire students enrolled in a co-operative education program at an ON university college.</p>	<p>https://www.fin.gov.on.ca/en/credit/cetc/</p>

CANADA-ONTARIO EMPLOYMENT & TRAINING SUPPORT PROGRAMS

Funding Program	Funding Stream	Description	Contribution	Application
Ministry of Labour, Training and Skills Development	Canada-Ontario Job Grant Delivered by Government of Ontario	<p>Available to small, medium and large businesses with a plan to deliver short-term training to existing and new employees.</p> <p>Canada-Ontario Job Grant (COJG) provides opportunities for employers, individually or in groups, to invest in their workforce, with help from the government.</p> <p>The Canada-Ontario Job Grant provides direct financial support to individual employers or employer consortia who wish to purchase training for their employees. It is available to small, medium and large businesses with a plan to deliver short-term training to existing and new employees.</p> <p>http://www.tcu.gov.on.ca/eng/eopg/cojg/</p>	<p>Employers can get up to \$10,000 in government support per person for training costs. The training has to be delivered by an eligible, third-party trainer.</p> <p>Employers with 100 or more employees need to contribute 1/2 of the training costs. Small employers with less than 100 employees need to contribute 1/6 of training costs.</p> <p>Most organizations acting as an intermediary are eligible for administrative funding equal to 15% of the government contribution.</p>	<p>https://www.eoss.tcu.gov.on.ca/COJG_Online/?locale=en#/COJG_Online/ For employer groups applying for training supports, the government offers a COJG Consortium Stream.</p> <p>The Consortium Stream allows a group of employers (2+) to pool their resources to support common training objectives and goals.</p> <p>To apply as a consortium, the intermediary organization ensures participating employers/trainees meet COJG requirements, and make their required contribution towards the training cost.</p>
Employment Ontario	Employment Programs for People under 30	If you are under the age of 30, we have programs and tools to help you build skills, start a business, or find work.		https://www.ontario.ca/page/employment-programs-people-under-30
	Youth or Student Job Search	If you're a young person or student looking for a job, you can get help through these programs – regardless of your background or circumstances.		https://www.ontario.ca/page/get-help-finding-youth-or-student-job

SUPPORTING WOMEN & VISIBLE MINORITIES IN CANADA

Gender, diversity and inclusion.

https://www.statcan.gc.ca/eng/topics-start/gender_diversity_and_inclusion

Business Performance and Ownership – Key Indicators

https://www150.statcan.gc.ca/n1/en/subjects/business_performance_and_ownership?text=sex&archive=2

Canada to empower visible minority newcomer women

<https://www.canada.ca/en/immigration-refugees-citizenship/news/2019/06/canada-to-empower-visible-minority-newcomer-women.html>

New Partners selected to support Visible minority newcomer women – Government to provide up to \$7 million
Organizations, Locations, and Projects list:

<https://www.canada.ca/en/immigration-refugees-citizenship/news/2019/06/new-partners-selected-to-support-visible-minority-newcomer-women.html>

Visible minorities are defined as persons, other than Aboriginal peoples, who are non-Caucasian in race or non-White in colour.

Almost 4 million Canadians identified themselves as a visible minority in the 2001 Census, accounting for 13.4% of the population.

WOMEN AND VISIBLE MINORITIES - SUPPORT PROGRAMS

Funding Program	Funding Stream	Description	Contribution	Application
Ontario Business Grants Female Entrepreneur Programs for Women-Owned Businesses	Startup Canada – Women Entrepreneurs; EDC Export Development Canada – Champions for Canadian Women in Trade; BDC Business Development – Women in Technology Venture Fund; Pitch for the Purse; SHeEO, Paro Centre for Women’s Enterprise; Women’s Enterprise Organizations of Canada; Black Entrepreneurs and Business Owners.	Grant, Loan, Digital Technology, Peer Support, Membership Opportunities		Search Grants, Loans & More for your Ontario business Ontario Business Grants – Female Entrepreneur Grants (2020)
	Startup Canada Women Entrepreneurs Program	Supporting women entrepreneurs from marginalized background to start and scale business. Access to Women Entrepreneurs Resource Guide; stay up on the latest opportunities for funding, support, and exposure for your business.	Education, training, mentorship, support and resources.	Note: 2020 program is completed. 2021 to start soon. Register Women Entrepreneurs Program

WOMEN AND VISIBLE MINORITIES - SUPPORT PROGRAMS

Funding Program	Funding Stream	Description	Contribution	Application
Ontario Business Grants Female Entrepreneur Programs for Women-Owned Businesses	EDC Export Development Canada – Champions for Canadian Women in Trade	<p>Helping Canadian women-owned and -led businesses achieve success on the global stage by providing the financial solutions and knowledge to grow with confidence.</p> <p>EDC is working with our federal partners and financial institutions to bring financial relief and support to Canadian companies through the Business Credit Availability Program (BCAP). We're proud to assist businesses—both exporting and non-exporting—with expertise, insurance, and improved cash flow. Many of our solutions have been adjusted to meet today's needs, including deferred fees, increased risk tolerance and faster approvals.</p>	<p>EDC COVID-19 Assistance Tool</p> <ul style="list-style-type: none"> • EDC – Business Credit Availability Program (BCAP) Guarantee • EDC Credit Insurance • Export Guarantee Program • Foreign Exchange Facility Guarantee • Account Performance Security Guarantee • EDC Advance Payment Insurance (CapEx) <p>Up to \$100,000 to help get women exporting if your company has more than \$1 million in revenue.</p>	<p>Search Grants, Loans & More for your Ontario business</p> <p>Ontario Business Grants – Female Entrepreneur Grants (2020)</p>
	BDC Business Development – Women in Technology Venture Fund	<p>The BDC Capital Women in Technology (WIT) Venture Fund is one of the world's largest venture capital funds dedicated to investing in women-led technology companies and helping to build a robust ecosystem to support women in tech today and in the future.</p> <p>Unique in that we have a dual mandate: To deliver a return on the investment and make a lasting impact on the Canadian tech ecosystem.</p>	<ul style="list-style-type: none"> • \$200 million available for Direct or Indirect Investment or Ecosystem Development. • Capital investment, mentorship, networking and learning resources. 	<p>Contact an Advisor for assistance.</p> <p>Subscribe to Women in Tech Newsletter: <i>Thrive</i></p>

WOMEN AND VISIBLE MINORITIES - SUPPORT PROGRAMS

Funding Program	Funding Stream	Description	Contribution	Application
Ontario Business Grants Female Entrepreneur Programs for Women-Owned Businesses	Pitch for the Purse	Experience of Business Community of women entrepreneurs - Share your business vision, grow your community, receive dedicated coaching and mentorship, amplify and celebrate your business.	Opportunity to win \$5K- \$25K cash, coaching, mentoring, promotion for your business at FEW's Pitch for the Purse.	Applications for 2020-2021 opened Sept 8, 2020; Application Deadline is Oct 23 2020 at 5 p.m.
	Paro Centre for Women's Enterprise	Peer lender for women in Ontario to vulnerable populations, Francophone, Indigenous, and Immigrant women and communities who are ready to start, grow or promote their business.	Opportunities include BIZGrowth funding from \$5000 to \$7500, and Circle grants/loans from \$1000 to \$5000, and support to complete application to outside sources.	Access to webinars, events, funding forums, cluster innovation tables, networking opportunities, and most crucial one-on-one business counselling. Contact info here.
	SHeEO	SheEO Activators select to fund various types of Ventures who create significant positive impact across all sectors; wellness, AI, education, food sustainability, waste reduction, energy efficiency, inclusion, and biotech innovation. We call it working on the World's To-Do List . They are women-owned and women-led and create new models, new mindsets, and new solutions that benefit humanity. Currently, our Founders range in age from 22-70+ years old. We are agnostic about age or sector or structure. Receive coaching, and access to a global community of women who support you as customers, advisors, connectors.	Funding entrepreneurs with a 0% interest loan ; you set the milestones, goals + the highest use of the funds. As you pay back the loan, the money is paid forward to new Ventures. Criteria = \$50K - \$2 million in recurring revenue from customers, majority owned 51% led by women-identified or non-binary people, able to share how your Venture is working on the World's To-Do List.	If you are a for-profit, not-for-profit or charity that generates revenue and can pay back a loan over 5 years, then you can apply. Apply by Nov 2, 2020 in Canada, US and UK.

WOMEN AND VISIBLE MINORITIES - SUPPORT PROGRAMS

Funding Program	Funding Stream	Description	Contribution	Application
Ontario Business Grants Female Entrepreneur Programs for Women-Owned Businesses	Women Entrepreneurship Knowledge Hub	COVID-19 Resources for women entrepreneurs in Canada.	Find data on women entrepreneurs; research an extensive library of research on women's entrepreneurship; search an extensive database of organizations supporting women entrepreneurs across Canada; search a national database of events for women entrepreneurs.	COVID-19 – Resources for Women Entrepreneurs in Canada Calendar of Upcoming Events & Webinars Data on Women Entrepreneurs Research Library on Women's Entrepreneurship Resources – Database of organization supporting women entrepreneurs
Government of Canada Women Entrepreneurship Strategy (WES)	Women's Enterprise Organizations of Canada	WEOC is anti-racist and stands against the systemic racism faced by Black and Indigenous Canadians.	Members supporting women entrepreneurs by providing business skills development, financing, networking, export opportunities.	In Ontario: Business Women in International Trade (BWIT) , Canadian Women's Chamber of Commerce , Canadian Women's Foundation , DMZ at Ryerson University , Earth to Business Marketing , Welland Heritage Council and Multicultural Centre .
Government of Canada Black Entrepreneurs and Business Owners	National Ecosystem Fund	Supporting Black-led business organizations across the country.	Helping Black business owners and entrepreneurs access funding and capital, mentorship, financial planning services, and business training.	

WOMEN AND VISIBLE MINORITIES - SUPPORT PROGRAMS

Funding Program	Funding Stream	Description	Contribution	Application
Government of Canada Black Entrepreneurs and Business Owners	Black Entrepreneurship Loan Fund	Loan Fund for Black business owners and entrepreneurs is \$3.3 million supported through the National Ecosystem Fund + \$1.5 million from the Black Entrepreneurship Knowledge Hub.	Provide loans of between \$25,000 and \$250,000	The Government of Canada is partnering with financial institutions, including RBC, BMO Financial Group, Scotiabank, CIBC, National Bank, TD, Vancity, and Alterna Savings, to make up to \$128 million available in additional lending support. News Release: Program just announced. Government sites will update soon.
	Black Entrepreneurship Knowledge Hub	Hub that will collect data on the state of Black entrepreneurship in Canada and help identify Black entrepreneurs' barriers to success as well as opportunities for growth.	The Hub will be run by Black-led community and business organizations, in partnership with educational institutions.	

RBC'S CANADA UNITED SMALL BUSINESS RELIEF FUND

<https://occ.ca/canada-united-small-business-relief-fund/>

The Canada United Small Business Relief Fund (CUSBRF) was established to help small businesses due to COVID-19:

1. Offset the cost of expenses to reopen safely; and/or
2. Adopt digital technologies to move more of their business online.

Funding for over \$14 million is contributed by [Federal Government](#), RBC , and [Canada United](#) partners to support recovery efforts due to COVID-19.

Relief Grants of up to \$5,000 available to all Provinces for expenses incurred no earlier than March 15, 2020.

This is a reimbursement of costs program (not a loan, line of credit or repayable product). Funds will be paid within 30 business days of receipt of banking information and signed approval letter.

CUSBRF continued...

RBC'S CANADA UNITED SMALL BUSINESS RELIEF FUND

Canada United Small Business Relief Fund (CUSBRF) ...

Starting on October 26, small businesses can [apply online](#) through the [Ontario Chamber of Commerce](#) for the next wave of Canada United Small Business Relief Fund grants. *(You don't have to be a member of OCC to apply.)*

3 Categories for Purchases: *Use the grant to cover the costs of...*

- Personal protective equipment;
- Physical modifications (renovations) to your business space to meet local health and safety requirements; and
- Enhance your digital (website) or e-commerce capabilities.

Eligibility: *See Canada United Program Guidelines link below for further Eligibility requirements.*

- Small businesses that have between \$150,000 and \$3 million in annual sales;
- Have up to 75 employees; and
- Registered in Canada.

Canada United Program Guidelines: <https://occ.ca/wp-content/uploads/Canada-United-Program-Guidelines-EN.pdf>

SMALL BUSINESS ENTERPRISE SERVICES



The Niagara Falls Small Business Enterprise Centre is your “one-stop” for information and advice on starting or growing your small business. We offer free and confidential consultations by appointment to discuss your business and assist you in the development of your business plan. We can guide you through any registration or licensing requirements and help answer any business related questions you may have.

[Get Connected with Small Business](#)

[Help Starting a Business](#)

[Online Resources](#)

[Small Business Events](#)

[Starter Company Plus](#)

[Steps in Starting a Business \(PDF\)](#)

[Young Entrepreneurs](#)

<https://niagarafalls.ca/business/small-business/default.aspx>

Contact Information

Niagara Falls Small Business Enterprise Centre
Business Development Division
City of Niagara Falls
4343 Morrison Street
(Behind City Hall)
Niagara Falls, ON L2E 6Z9
Telephone: 905-356-7521 extension 5130

NIAGARA FALLS-RYERSON INNOVATION HUB (NFRIH)



Niagara Falls-Ryerson Innovation Hub (NFRIH)

4321 Queen Street, Niagara Falls, ON

289-650-1770

nfrih@sparkniagara.com

<https://www.niagarafallsryersonhub.ca/>

We help Niagara startups *scale* their business. By bringing together ambitious founders and teams, the NFRIH enables innovation through unique opportunities and valuable resources.

The NFRIH program is cohort-based. Each cohort contains 4 months of programming and up to 2 months of additional stay at the NFRIH free of charge. In order to participate in NFRIH programming, you must operate and maintain business operations in Niagara Falls for 2 years following the program.