

Catalog 2019 Edition

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# Canadian Government Grants & Loans for Atlantic Canada Businesses

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As of April 2019

Brought to you by



FAIR GRANT WRITING



Thank you for your interest in government financing. We recommend you to read this catalog carefully. There you'll find a full list of grants & loans from different federal & provincial resources selected specially for Atlantic Canada-based businesses.

**Let us guide you to millions of dollars in government grants and loans that are available for your business to:**

- Help you overcome skills shortage
- Improve productivity, quality and/or make your processes more efficient
- Access new markets locally and/or internationally
- Increase your manufacturing capacity or capabilities
- Build new or expand your existing facilities
- Replace or augment traditional business development financing

**While studying the catalog, you may have questions** like: Is my business eligible? Do my current projects meet eligibility criteria? Which programs can I use for them? What's the whole application process? And may be much more questions. We assure you that it's absolutely normal as government regulations are quite difficult.

**To find out if your business qualifies for government funding programs, fill out the Eligibility Check form at [www.FGWinc.ca/eligibility](http://www.FGWinc.ca/eligibility).**

**We help you solve the most pressing challenges of your business** by unlocking your access to government financing.

- Complete funding application writing: from information collection, documentation analysis and filling out application forms to writing supportive documentation, assisting in submitting application packages and writing intermediary and final reports.
- Writing selected documentation for your application package: have us to write only selected specific documents like business cases, technical overview, statement of intent and some others on your behalf.
- Editing and enhancing your application package if you chose to write the grant application on your own: our grant writing experts take a close look and provide the recommendations to improve your application.
- Report writing after your application is approved as every time you are approved for government funding the government requires submitting reports on a regular basis.



**Act now as** grants are available for a limited time; each grant program has a limited budget; there is a fierce competition for grant money; also, grants are often awarded on a first-come-first-served basis.

**Check your eligibility right now at [www.FGWinc.ca/eligibility](http://www.FGWinc.ca/eligibility) to find out if your business qualifies.**

### **Why Fair Grant Writing?**

- Dedicated to helping clients solve their most pressing business challenges (including skills shortage, productivity, business expansion and market access issues) and grow by unlocking their access to the government funding.
- Big enough to do the job and small enough to care. We make a personal 100% commitment to our clients until the last possible penny from the government is received. No arrogance of big consulting firms. Regular meetings to keep you up-to-date.
- Fair pricing leaving most money to our clients who deserve it.
- Experts at writing successful applications for government funding since 2009, Fair Grant Writing works with all Government funding programs for businesses. Thousands of hours of writing and millions of dollars secured for our clients.
- Fast and efficient information gathering process minimizing time clients spend with us.
- Expert assistance preparing both application packages and reports. Application packages are written by top-level business & technical writers, finance professionals & editors.
- 4-step quality control process and professional project management performed by former government employees and proofreaders.

Looking forward to hearing from you soon.

Best regards,  
Team of Fair Grant Writing

***P.S. Here is what some of our clients say:*** “We didn’t think we were eligible for grant funding. But Igor Chigrin’s group showed us the way. They identified several available grants and loans that we could qualify for, and helped us to understand the programs’ details and requirements. As a result, we were able to purchase and install the equipment we needed. They were great to have working with us!” - Werner Amsler, President & Founder, W Amsler Equipment Inc., PET Blow Molding Equipment Manufacturing



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## **Purchase or Upgrade of Equipment, Productivity Improvement**

### **Business Development Support Program (NL)**

#### **Eligibility Criteria**

- Be a small and medium-sized enterprise (SME) based and operating in Newfoundland and Labrador having fewer than 100 employees and less than \$10 million in sales.
- Demonstrate its ability to undertake the work identified in the project proposal.
- Demonstrate its ability to access the financial capital required to complete the project.
- Operate in a strategic sector as defined by TCII.
- Be in good standing with the Government of Newfoundland and Labrador.

#### **Eligible Cost**

- Land and Improvements
- Building and Structures
- Machinery and Equipment
- Leasehold Improvements
- Other Capital Costs
- Marketing
- Working Capital
- Wages and MERC
- Training
- Travel
- Professional/Technical Assistance

#### **Amount**

Up to \$100,000 per government fiscal year. Additional \$500,000 may be available in a form of 3%-interest government loan via Business Investment Program.

### **Productivity and Innovation Voucher Program (NS)**

The program lets businesses seek out expertise within post-secondary institutions to:

- Improve productivity;
- Develop a new product, service, or process; and
- Create growth.

#### **Amount**

Up to \$25,000.



## **Innovation Rebate Program (NS)**

### **Eligibility Criteria**

- Be a taxable Canadian corporation
- Have a permanent establishment in Nova Scotia and be in operation for a period of at least 12-months, or a planned permanent establishment in the province
- Be engaged in its primary business activity in the following industries:
  - advanced manufacturing and processing;
  - development of non-traditional sources of energy;
  - life-sciences;
  - aerospace and defence;
  - information and communication technology (ICT);
  - ocean technology; and
  - professional, scientific, and technical services excluding the following: legal services; accounting; tax preparation; bookkeeping and payroll services; advertising and related services; photographic services; veterinary services; translation and interpretation services.
- Demonstrate, to the satisfaction of Nova Scotia Business Inc. (NSBI), that it is financially viable and has reasonable prospects for continued growth and success.

### **Eligible Cost**

- Implementation of new or significantly improved production processes or waste stream processing;
- Investment in production capacity to enter new markets and/or produce new products;
- Establishment of new production facilities in Nova Scotia.

The costs can include:

- Direct costs of advanced machinery, equipment, clean technology, software, and hardware, including associated transportation and commissioning costs;
- Used equipment costs (if applicable)
- New building or building alterations related to the commissioning of equipment or implementation of business process improvements to a maximum of 25% of total Eligible Project Costs;
- Consulting, engineering, and subcontracting expenses directly related to the Eligible Project;
- Company incurred labour and wage costs for work performed directly on the Eligible Project; and
- Cost of industry or product certifications required for entry into new markets

### **Amount**

25% of eligible cost up to a maximum of \$3,750,000 over a 24-month period.



## **Business Development Program – Improving Competitiveness**

### **Eligibility Criteria**

- Be private-sector business;
- Demonstrate economic benefits for Atlantic Canada;
- Have adequate financing for the duration of the project;
- Be incremental;

### **Eligible Cost**

Cost of Development and Implementation of the following plans.

- Marketing Plan
- Human Resource Plan
- Productivity plan,
- Quality improvement plan
- Environmental management system
- Business plan or feasibility study,
- Investigate licensing opportunities,
- Conduct a venture capital search,
- Conduct technology transfer search,
- Provide mentoring services to improve your business skills
- Improve your ability to bid on and/or acquire public or private-sector procurement contracts or sub-contracts

### **Amount**

Up to 75% of eligible cost up.

## **Steel and Aluminum Initiative**

### **Eligibility Criteria**

- For-profit firms or Indigenous organizations, located in Atlantic Canada, that employ between 10 to 499 individuals on a full-time basis in Canada.
- Intensive users of steel or aluminum that can demonstrate plans for projects to enhance productivity or to increase competitiveness by adopting new innovative technologies.

### **Eligible Cost**

- Bolster the productivity and competitiveness of SMEs operating within the Canadian steel and aluminum supply chain through investments in innovative projects.





- Productivity improvement through acquiring, adapting, adopting new technologies, and/or processes; process re-engineering; and/or improving manufacturing capacity.
- Business scale-up through market development/expansion; diagnostics; adopting best management practices, processes and systems; and/or business opportunity development.
- Technology commercialization such as late-stage product development geared toward market diversification and growth, such as technology showcasing and technology demonstration.

### **Amount**

Non-repayable contributions from \$150,000 up to \$1 million, to support up to a maximum of 45 percent of eligible project costs. Priority will be given to projects submitted before April 8, 2019.

### **Productivity Improvement Assistance (PEI)**

#### **Eligibility Criteria**

- Be a small business located in PEI.
- Have a well-developed business and marketing plan
- Manufacture, process, or provide exportable services in one of the following sectors:
  - food development
  - manufacturing
  - information and communication technology
  - bioscience
  - First-of-its-kind exportable services in other sectors may be considered.

#### **Eligible Cost**

- Engaging professional expertise to develop and implement a productivity improvement plan
- Expanding industry knowledge through networking events and seminars (conditions may apply)
- Developing and implementing customized education, training and lean programs that will improve productivity for your company

### **Amount**

40% of eligible cost up to a maximum of \$16,000



## **Equipment Purchase and/or Renovations Assistance (PEI)**

The Capital Acquisition Support provides financial help to Prince Edward Island businesses in getting the infrastructure needed from start-up to international exporting. Through this program, business and government work together at those times when the business is most exposed to financial risk. Government will provide financial help during the start-up period and during growth of product lines or production of new products.

### **Eligibility Criteria**

- Be a small business located in PEI.
- Have well-developed business and marketing plan
- Manufacture, process, or provide exportable services

### **Eligible Cost**

- Cost of machinery and equipment
- Leasehold improvements, renovations

### **Amount**

25% of eligible cost up to a maximum of \$40,000

### **See Also**

- [Small Business Investment Grant](#)
- [Equipment Purchasing Tax Credit](#)
- [Aerospace & Defence Tax Rebate](#)
- [Marine Technology Tax Rebate](#)

**Fill out eligibility check form at [www.fgwinc.ca/eligibility](http://www.fgwinc.ca/eligibility)  
or Call us at [647-800-5006](tel:647-800-5006) to get started with your application now  
before it's too late!**



## Skills Development and Training

### Canada- Newfoundland and Labrador Job Grant

#### Eligibility Criteria

- Be a for-profit business of any size and industry OR non-profit organization acting on behalf of employers (e.g. industry association, union)
- Be incorporated or a sole proprietor.)
- Have a Canada Revenue Agency business number.
- Be in good standing with Registry of Companies and Deeds.
- Have an office location/base in Newfoundland and Labrador.
- Current employee or Candidate is a Canadian citizen, permanent resident, or protected person under the Immigration and Refugee Protection Act (Canada) entitled to work in Canada. Temporary workers are not eligible.
- Training provider is a third party.

#### Eligible Cost

- Training (tuition) fees for the skills training that:
- Books & training supplies/materials
- Examination fees
- Travel cost
- Other mandatory training fees, if applicable
- It is up to the employer to select the training institution or educational service provider as long as the one provides a certificate or a record of the completion of the training.

#### Amount

The program provides 2/3 to 5/6 of the training cost up to a maximum of \$10,000 per trainee (\$15,000 if the trainee is an unemployed individual the company hires as a result of the training).

#### Deadline

March 31, 2019

#### How to Get Started?

Send us a quote or training proposal including training duration, scope, budget, and the number of employees you wanted to train to [grants@fgwinc.ca](mailto:grants@fgwinc.ca). Our team will review your information and confirm project eligibility within 2 business days.



## **Workplace Innovation and Productivity Skills Incentive (Nova Scotia)**

### **Eligibility Criteria**

- Located in Nova Scotia
- Registered and active in the Nova Scotia Registry of Joint Stock Companies or incorporated by an Act of the Nova Scotia Legislature
- Over one calendar year into operations
- Generating directly or representing businesses (e.g. Sector councils) that have at least thirty percent (30%) of revenues from commercial activity\*
- Producing a minimum of \$25,000 in wages or owner remuneration
- Not solely generating profit from wholesale, retail, and accommodations and foodservices (e.g. businesses that manufacture and sell products).

### **Eligible Cost**

- Registration, tuition, course fees, or examination fees
- Manuals, books, and support materials
- Costs for accommodations for persons with disabilities (100%)
- Employee travel costs (up to 50%)

### **Amount**

The program provides 50% to 100% depending on the number of employees of the applicant up to a maximum of \$10,000 per trainee per fiscal year.

### **Deadline**

March 31, 2019

### **How to Get Started?**

Send us a quote or training proposal including training duration, scope, budget, and the number of employees you wanted to train to [grants@fgwinc.ca](mailto:grants@fgwinc.ca). Our team will review your information and confirm project eligibility within 2 business days.



## **Workplace Skills Training (PEI)**

### **Eligibility Criteria**

- Located in PEI
- Registered private sector businesses or Organization acting on behalf of a group of employers

### **Eligible Cost**

- Registration, tuition, course fees, or examination fees
- Manuals, books, and support materials
- Costs for accommodations for persons with disabilities
- Employee travel costs

### **Amount**

50% of eligible cost.

### **How to Get Started?**

Send us a quote or training proposal including training duration, scope, budget, and the number of employees you wanted to train to [grants@fgwinc.ca](mailto:grants@fgwinc.ca). Our team will review your information and confirm project eligibility within 2 business days.

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## Software, IT & Web Development

### **Business Website Assistance (PEI)**

#### **Eligibility Criteria**

- Be a for-profit business located in PEI
- Does not have a website

#### **Eligible Cost**

- Website design,
- Website development, a
- Host a website
- Domain name registration

#### **Amount**

40% of eligible cost up to a maximum of \$500.

### **Information Technology Planning Assistance (PEI)**

#### **Eligibility Criteria**

- Be PEI-based and not involved in IT.
- Be a sole proprietorship, partnership, cooperative or limited liability company with well-grown export business and marketing plans.
- Business that leads to growth and wealth will be considered on a priority basis
- Engaged PEI-based IT consultant or consulting firm

#### **Eligible Cost**

- Cost of studies and consulting work:
  - Evaluating the likelihood for growth, by way of information technology.
  - Identifying the most useful tools for communications, transactions, operations and management.
  - Creating a plan to integrate information technologies into the business.

#### **Amount**

The amount is determined by the government on a case-by-case basis.



## **Information Technology Implementation Assistance (PEI)**

### **Eligibility Criteria**

- Be PEI-based and not involved in IT.
- Be a sole proprietorship, partnership, cooperative or limited liability company with well-grown export business and marketing plans.
- Have well-developed export-oriented business and marketing plans

### **Eligible Cost**

- Hardware and software acquisition
- Computer, network and peripheral equipment
- Commercial off-the-shelf or custom software
- Commerce / e-business solutions development
- Project management and systems integration services

### **Amount**

40% of eligible cost up to a maximum of \$40,000.

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before it's too late!**



## Research, Development & Commercialization

### Industrial Research Assistance Program (IRAP)

#### Eligibility Criteria

- Small or medium-sized enterprise in Canada, incorporated and profit-oriented;
- 500 or fewer full-time equivalent employees; and
- Have the objective to grow and generate profits through development and commercialization of innovative, technology-driven new or improved products, services, or processes in Canada.

#### Eligible Cost

- Internal Labor and Subcontractors' cost of the following activities:
  - Small R&D projects limited in scope and nature
  - Research or technology evaluation-related travel
  - Market research and competitive intelligence studies
  - Technical Feasibility studies
  - Assessment of technology needs for the adoption of technology.
  - Diagnostics
  - Lean manufacturing/productivity studies
  - IP planning and strategy assistance
  - Validation of technology which in turn can attract external investment

#### Amount

50%-80% up to a maximum of \$50,000, extendable upon project approval (\$150,000 maximum)

#### Deadline

March 31, 2019

#### How to Get Started?

Send us a brief description of your R&D project and its budget or estimate of costs to [grants@fgwinc.ca](mailto:grants@fgwinc.ca). Our team will review your information and confirm project eligibility within 2 business days. Templates are available upon request.

### Atlantic Innovation Fund (AIF)

#### Eligibility Criteria

- Be private-sector business;
- Be scientifically and/or technically sound;
- Demonstrate management capability to successfully undertake the project;
- Demonstrate significant economic benefits for Atlantic Canada;





- Demonstrate the commercialization potential of the project;
- Support new or improved technologies or new applications of technologies;
- Have adequate financing for the duration of the project;
- Be incremental;
- Support one or more strategic sectors or technologies;
- Be seeking the funding between \$500,000 and \$3 million.

### **Eligible Cost**

- Wages, salaries,
- Capital costs
- Other operating expenses directly related to the project

### **Amount**

Up to 75% of eligible cost. Repayable.

## **Business Development Program - Developing and Commercializing Innovative Ideas**

### **Eligibility Criteria**

- Be private-sector business;
- Be scientifically and/or technically sound;
- Demonstrate management capability to successfully undertake the project;
- Demonstrate significant economic benefits for Atlantic Canada;
- Demonstrate the commercialization potential of the project;
- Support new or improved technologies or new applications of technologies;
- Have adequate financing for the duration of the project;
- Be incremental;
- Support one or more strategic sectors or technologies;
- Be seeking the funding up to \$500,000.

### **Eligible Cost**

- Wages, salaries,
- Capital costs
- Other operating expenses directly related to the project

### **Amount**

Up to 75% of eligible cost up to a maximum of \$500,000. Repayable.



## **Scientific Research & Experimental Development (SR&ED) Tax Credit**

SR&ED is a tax incentive program that encourages Canadian businesses to participate in research and/or experimental development. Contact us to learn more about the program and your eligibility.

## **Strategic Innovation Fund. Streams 1 & 4**

### **Eligibility Criteria**

- Be a for-profit corporation incorporated under the laws of Canada.
- Requests at least \$10 million in government funding.
- Located anywhere in Canada.

#### **Stream 1**

- Be involved in research & development or commercialization activities within Technology Readiness Levels (TRLs) 1-9
- Eligible project supports the development of a technology to a higher readiness level which then has the potential to lead to the implementation or commercialization of a resultant product, process or service.

#### **Stream 4**

- Supports activities within Technology Readiness Levels (TRLs) 1-7
- Eligible project supports industrial research, including activities related to the discovery of new knowledge that aim to support the development of new technology-driven products, processes or services at early-stage technology readiness levels; and, large-scale technology demonstration, including the advancement and development of new technologies into product-specific applications at mid-to-late stage technology readiness levels.

### **Eligible Cost**

- Direct labour
- Overhead (program limits apply)
- Subcontracts and Consultants
- Direct materials and equipment
- Other direct costs
- Land and buildings (limited to construction and development)

### **Amount**

Up to 50% of eligible costs

### **How to Get Started?**



Send us an R&D project budget or your estimates of project cost to [grants@fgwinc.ca](mailto:grants@fgwinc.ca). Our team will review your information to make sure that the project meets the eligibility criteria and contact you within 2 business days.

## **Research Collaboration Programs**

### **Eligibility Criteria**

- Incorporated for-profit company located in Atlantic Canada;
- Employing less than 500 full-time equivalent (FTE) positions.

### **Eligible Cost**

- Business or technical study conducted by Atlantic Canada college or University
- Collaboration with graduate students, professors, PhDs or post-graduates to complete research for the applicant

### **Programs**

- Natural Sciences and Engineering Research Council's Partnership Programs
- Mitacs Programs, Going Global Innovation Program
- NFIB Innovation Voucher (NB)

### **Amount**

Typically, between 25% and 80% of the project cost, no maximum

### **How to Get Started?**

Send us a brief description of your R&D project and its budget or estimate of costs to [grants@fgwinc.ca](mailto:grants@fgwinc.ca). Our team will review your information and confirm project eligibility within 2 business days. Templates are available upon request.

## **Industry Specific and Regional R&D Funding Programs**

### **Eligible Industries, Regions & Available Programs**

- Clean Technologies: SD Tech Fund
- Biofuels: Next Gen Biofuels
- Aerospace & Defense: Strategic Innovation Fund, CARIC, GARDN
- Automotive: Strategic Innovation Fund, Automotive Partnership Program.
- Agriculture: Agri Science and AgriInnovate
- Fishing, Aquaculture & Seafood Processors: Atlantic Fisheries Fund (NL, NB, NS, PEI)
- Fishing, Aquaculture & Seafood Processors: Building Tomorrow Fund (NS)
- [Fisheries & Aquaculture Clean Technology Adoption Program](#)
- Commercialization Consulting and Mentoring (NL, NB, NS, PEI)



- Development & Commercialization Fund (PEI)
- Ignition Fund (PEI)
- LaunchPad Fund (PEI)
- Pilot & Discovery Fund (PEI)
- International Research: Going Global Innovation

### **Eligible Cost**

- Prototyping
- Late-stage development and Pre-commercial demonstration

### **Amount**

Up to \$200,000,000 depending on the industry and the program.

### **How to Get Started?**

Send us a brief description of your R&D project and its budget or estimate of costs to [grants@fgwinc.ca](mailto:grants@fgwinc.ca). Our team will review your information and confirm project eligibility within 2 business days. Templates are available upon request.

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or Call us at [647-800-5006](tel:647-800-5006) to get started with your application now  
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## Export Sales, Marketing and Business Development

### CanExport Program

#### Eligibility Criteria

- Be a for-profit company;
- Be an incorporated legal entity or a limited liability partnership (LLP);
- Have a Canada Revenue Agency (CRA) business identifier number;
- Have a 1-250 full-time equivalent (FTE) employees;
- Have \$200,000 - \$50 million in annual revenue declared in Canada.
- Target export market where the applicant hasn't exported for the last 24 months
- All sectors except agriculture, food and beverages qualify for CanExport. Other industries qualify for AgriMarketing or Canadian Agricultural Partnership programs.

#### Eligible Cost

- Business travel
  - Airfare & Ground transportation
  - Per diem up to \$400
  - Visa fee
- Participation at trade fairs, trade shows, conferences, trade missions
  - Booth cost
  - Trade show space/floor rental, design and construction services, etc.
  - Registration fees, trade show registration, seminar fees, including room fees, audio-visual equipment rental, etc.
  - Shipping and handling costs related to the participation
  - Trade show space/floor rental, design and construction services, etc.;
  - Registration fees, trade show registration, seminar fees, including room fees, audio-visual equipment rental, etc.;
  - Shipping and handling costs related to the participation
  - Translation & interpretation costs
- Market research;
- Adaptation of marketing tools for a new market; and
- Legal fees associated with a distribution/representation agreement.

#### Amount

50% of eligible costs up to a maximum of \$99,999

#### Deadline

5 weeks before the project starts



## **AgriMarketing Program**

### **Eligibility Criteria**

- Be directly involved in growing, harvesting, processing or otherwise transforming or consolidating their products
- Have up to 250 employees
- Have annual revenues below \$50 million
- Be independently incorporated
- Have completed market research
- Be export and market ready

### **Eligible Cost**

- Company-specific marketing and advertising related to the export activities
- Business travel
  - Airfare & Ground transportation
  - Per diem up to \$425
- Food service promotions and product demonstrations for buyers and consumers
- Trade seminars to provide information on specific attributes of your products
- Technical training for buyers about products and product handling
- Market development strategies
- In-market expertise
- Contracted Services:
  - consultant/expert services
  - installation/construction
  - financial auditing (required for the project)
  - environmental assessment
  - research

### **Amount**

\$50,000 per fiscal year; and \$100,000 over two consecutive fiscal years. Applicant can apply more than once, but for each applicant, funding will not be more than \$250,000 over five years.

### **How to Get Started?**

Send us a list of upcoming trade shows & trade missions and their budgets to [grants@fgwinc.ca](mailto:grants@fgwinc.ca). Our team will review your information and confirm project eligibility within 2 business days.



## **Export Market Access Program**

### **Eligibility Criteria**

- For-profit company;
- Atlantic-based SME;
- Aim to improve export performance
- Has generated revenue in the last year
- Applicants may apply once per year
- Note: The funding is temporary unavailable in NS and NB as of November 2018

### **Eligible Cost**

- Market research or strategy development
- Export plan development
- Mentoring / coaching to improve export market research and planning
- Lead generation
- Sales
- Development of promotional materials (brochures, catalogues, trade booth designs, etc.)

### **Amount**

65% of eligible costs up to a maximum of \$15,000

## **E-Tools for Exporting**

### **Eligibility Criteria**

- For-profit company;
- Atlantic-based SME;
- Aim to improve export performance
- Has an export market plan
- Has generated revenue in the last year
- Applicants may apply once per year
- Note: The funding is temporary unavailable in NS and NB as of November 2018

### **Eligible Cost**

- Website development, re-design or rebranding
- Responsive web design conversion (ensuring mobile-friendly design)
- Integration of e-commerce functionality
- Search Engine Optimization (SEO)
- Paid advertising (PayPerClick, Google Adwords, etc.)
- Social media strategy or integration



- Videos, online catalogues and other online customized tools
- Translation of website
- Creation/design of language toggle
- Training on any of the above

### **Amount**

65% of eligible costs up to a maximum of \$15,000

## **Small Business Development Program (NS)**

### **Eligibility Criteria**

- Be engaged or plan to engage in commercial activities outside of Nova Scotia;
- Have the majority of its workforce reside in Nova Scotia;
- Demonstrate a clear link between the requested project funding and the plan and articulate how the funding for each project will increase export sales outside of Nova Scotia;
- Have a fully-developed exportable product, service, technology, or intellectual property that can be sold into a target market outside of Nova Scotia.
- Have an export plan outlining the following:
  - The products or services you plan to market;
  - Your company's target market(s) and distribution channels with supporting research;
  - Challenges in the target market(s) (competition, cultural differences, import controls, intellectual property status, certifications, etc.) and how these will be overcome;
  - Personnel and company resources dedicated to exporting; and
  - Your company's projected growth plan including revenue and employees.
- If the company is pre-revenue, the company clearly demonstrates the development of both a business plan and export plan and the application may be subject to additional review or additional information required

### **Eligible Cost**

- Business growth, strategic and marketing plans
- Market research, feasibility or business case analysis for proposed or existing business activity
- Product research, development, and design
- Development plan for e-commerce platform for markets outside of Nova Scotia
- Business matchmaking or lead generation in new markets
- Business valuations for succession planning





- Productivity, efficiency, lean, capacity improvements
- Intellectual Property and/or Certification research or development (not legal fees)

### **Amount**

50% of eligible cost up to a maximum of \$15,000 (\$25,000 for high-growth businesses).

## **Export Growth Program (NS)**

### **Eligibility Criteria**

- Be engaged or plan to engage in commercial activities outside of Nova Scotia;
- Have the ability to attract financing for growth and development;
- Have a fully-developed exportable product, service, technology, or intellectual property that can be sold into a target market outside of Nova Scotia;
- Have an export plan outlining the following; and
  - The products or services you plan to market and any modifications, if any, that need to be made to adapt them to the target market(s);
  - Your business' target market(s) and supporting research;
  - Customers for each market and what marketing and distribution channels will be used to reach them;
  - Challenges in the target market(s) (competition, cultural differences, import controls, intellectual property status, certifications, etc.) and how these will be overcome;
  - The strategy you intend to use to succeed in the market including timelines;
  - Personnel and company resources dedicated to exporting; and
  - Outline your planned expansion (if any) inclusive of projected increase in staff
  - Expected outcomes in the target market(s).
- Demonstrate a clear link between the requested project funding and the plan and articulate how the funding for each project will increase export sales outside of Nova Scotia.

### **Eligible Cost**

- Floor space cost for a non-retail trade show;
- Conference registration fees (up to two representatives of the business);
- Return economy travel or equivalent transportation (up to two representatives of the business);
- Standard-class accommodations (up to two representatives of the business);
- In-market ground transportation or standard car rental (up to two representatives of the business);
- Fees for translators or interpreters related to the project.

**Amount**

50% of eligible cost up to a maximum of \$15,000 (\$25,000 for high-growth businesses).

**Trade Team PEI Export Development Programs (PEI)  
Programs**

- [Export Help! Program](#)
- [International Incoming Buyers Program](#)
- [Trade Assistance Program](#)
- [Grow Export Program](#)

**Amount**

50% to 75% of eligible cost.

**Marketing Assistance (PEI)****Eligibility Criteria**

- Be a PEI-based business
- Have a well-developed business and marketing plans
- Manufacture, process, or provide exportable services in one of the following sectors:
  - aerospace
  - food development
  - diversified manufacturing
  - information technology
  - bioscience
  - renewable energy
  - craft/giftware
  - first-of-its-kind exportable services in other sectors may be considered.

**Eligible Cost**

- Primary, qualitative, or quantitative research identified in the marketing plan;
- Design, development and placement of advertising and promotional materials; and
- Attendance and exhibits at appropriate tradeshows and exhibitions, and market investigation.

**Amount**

40% of eligible cost up to a maximum of \$40,000.



### **Customs Duty Drawback**

If you pay duties on source materials or components that you later export in the original or modified form, you may qualify for a refund of customs duties paid at the time of import.

**Have you ever attempted to expand into new export markets?  
Are you puzzled with foreign customs regulations, business culture  
and product perception? Unsure whether export market entry  
is feasible? Already exporting, but feel like missing opportunities?**

**Our sister company Win Global ([www.winglobal.ca](http://www.winglobal.ca))  
can help you answer these questions.**

**To discuss your export market expansion strategy  
contact Igor Chigrin at [647-800-7233](tel:647-800-7233) or [igor@winglobal.ca](mailto:igor@winglobal.ca).**



## Hiring New Employees

### Career Focus (Employment and Social Development Canada)

#### Eligibility Criteria

##### Participating host employers meet the following criteria:

- Be a for-profit business
- Hire a **minimum of 8 youth employees** over the course of the project

##### Prospective participants meet the following criteria:

- Between the ages of 15 and 30 (inclusive) at the time of intake/selection;
- Post-secondary graduates;
- Out of school;
- Canadian citizens, permanent residents, or persons who have refugee status in Canada;
- Legally entitled to work according to the relevant provincial/territorial legislation and regulations;
- Not in receipt of employment insurance (EI) benefits.

##### Prospective participants meet the following criteria:

#### Eligible Cost

- Income support to participants (wages) based on the prevailing wage rate for the occupation and mandatory employment-related costs (MERCs) for participants;
- Additional support to cover all or part of the incremental costs for individuals to participate, such as dependent care, travel or transportation;
- Other support to cover the cost of items associated with the youth's participation, including disability supports;
- Overhead costs required to carry out the project, including wages and employment-related costs for staff; and,
- Costs associated with central administrative functions of the applicant organization that is used to support agreement activities.

#### Amount

\$15,000 - \$20,000 per employee hired



## **Career Focus (Industry Specific Wage Subsidies)**

### **Eligibility Criteria**

#### **Participating host employers meet the following criteria:**

- Be a for-profit business
- Belong to one of the following industries:
  - Agriculture (Career Focus, Youth Green)
  - Aerospace, Aviation (Wage Subsidy Program for New Hires)
  - Food Processing (Career Focus)
  - National Heritage (Young Canada Works)
  - Environment Protection (Science Horizons)
  - Manufacturing, all industries (IRAP Youth Employment Fund, TalentEdge)
  - Research & Development (IRAP Youth Employment Fund)
  - Natural Resources, including Mining, Oil & Gas (Science and Technology Program)
  - Bio Technologies, Pharmaceuticals (Career Focus)
  - Apparel & Garment (Apparel Connexion)
  - Utilities, Energy, Power Generation (Career Focus)
  - Information and Communication Technologies (CareerConnect)
  - Services (Career Focus)
  - Construction (Heritage Canada)

#### **Prospective participants meet the following criteria:**

- Between the ages of 15 and 30 (inclusive) at the time of intake/selection;
- Post-secondary graduates (be out of school);
- Canadian citizens, permanent residents, or persons who have refugee status in Canada;
- Legally entitled to work according to the relevant provincial legislation and regulations;
- Not in receipt of employment insurance (EI) benefits.

### **Eligible Cost**

- Income support to participants (wages) based on the prevailing wage rate for the occupation and mandatory employment-related costs (MERCs) for participants;
- Additional support to cover all or part of the incremental costs for individuals to participate, such as dependent care, travel or transportation;
- Other support to cover the cost of items associated with the youth's participation, including disability supports;
- Overhead costs required to carry out the project, including wages and employment-related costs for staff;
- Costs associated with central administrative functions of the applicant organization that is used to support agreement activities.

**Amount**

\$10,000 - \$20,000 per employee hired

**Wage Subsidies, Summer Work Experience, Internship & Apprenticeship Funding Programs****Eligibility Criteria**

- Applying Organization is a small business with 50 or fewer employees.
- Participating candidate is a student of an educational institution and return to classroom after the program is completed OR
- Participating candidate is going through apprenticeship training OR
- Be a recent graduate

**Eligible Cost**

- Employee's salary and training
- Human Resources planning
- Creation of policies and procedures that lead to a full human resource plan.

**Funding Programs**

- Jobs NL (NL)
- Apprenticeship Wage Subsidy (AWS) Program (NL)
- Payroll Rebate Program (NS)
- Graduate to Opportunity Program (NS)
- Innovate to Opportunity Program (NS)
- Co-op Education Incentive (NS)
- Job Creation Partnerships (NS)
- Human Resources Implementation Assistance (PEI)
- Career Prep (PEI)
- Employ PEI (PEI)
- Graduate Mentorship (PEI)
- Post-Secondary Program (PEI)
- Specialized Labour Tax Credit (PEI)
- Canada Summer Jobs (open for applications December to March)
- Youth Jobs Connection
- Mitacs Accelerate for hiring Post-Secondary Graduates and PhDs

**Amount**

Up to \$10,000 per student, and up to \$40,000 per apprentice.



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before it's too late!**



## **Large-Scale Business Expansion (incl. Plant Expansion)**

### **Strategic Innovation Fund, Stream 2&3**

Expansions over \$10 million in budget may be eligible. Contact us for details about the program.

#### **Eligibility Criteria**

- Be a for-profit corporation incorporated under the laws of Canada.
- Located anywhere in Canada.

#### **Stream 2: Firm Expansion and Growth**

- Be involved in company growth, increased efficiency or output capacity for commercialization activities within Technology Readiness Levels (TRLs) 8-9
- Supports the expansion or material improvement of existing industrial or technological facilities, or projects.

#### **Stream 3: Investment Attraction and Reinvestment**

- support the expansion or material improvement of existing industrial or technological facilities
- be involved with supporting the establishment of new facilities or be bringing new mandates to Canada.

#### **Eligible Cost**

- Direct labour
- Overhead (program limits apply)
- Subcontracts and Consultants
- Direct materials and equipment
- Other direct costs
- Land and buildings (limited to construction and development)

#### **Amount**

Up to 50% of eligible costs unless academic institution which will cover 100%

#### **How to Get Started?**

Send us an R&D project budget or your estimates of project cost to [grants@fgwinc.ca](mailto:grants@fgwinc.ca). Our team will review your information to make sure that the project meets the eligibility criteria and contact you within 2 business days.





## **Business Start-Ups, Expansions and Modernizations**

### **Eligibility Criteria**

- Be private-sector business in Atlantic Canada looking for expansion, or
- Be private-sector business located outside Atlantic Canada and looking to expand in Atlantic Canada;
- Be financially sound;
- Demonstrate management capability to successfully undertake the project;
- Demonstrate significant economic benefits for Atlantic Canada;
- Have adequate financing for the duration of the project.

### **Eligible Cost**

- Cost of acquiring, constructing or expanding buildings
- Leasehold improvements on rented premises
- Machinery and equipment
- Product development costs
- Costs for such things as land clearing, paving, sidewalks, rail beds and signs
- Patents, trademarks and licences
- costs of self-built assets, including material and direct labour costs and fringe benefits, may be eligible
- Start-up costs: Interest capitalized during construction, insurance during construction, operation of equipment for adjustment and calibration and other organization costs such as incorporation fees and legal fees may be eligible
- Working capital

### **Amount**

50% to 75% of eligible cost. Repayable.

## **Economic Diversification and Growth Enterprises (EDGE) - NL**

### **Eligibility Criteria**

- A new business or an existing business interested in expanding in NL
- Have a potential to create and maintain at least 10 new permanent jobs in the province;
- It is prepared to make a minimum capital investment of \$300,000 or generate incremental annual sales of \$500,000;
- It would not establish or expand in the province in the absence of the EDGE incentives;
- The EDGE incentives will not give it a direct competitive advantage over other existing businesses in the province;



- New business activity will have a substantial net economic benefit to the province.

### Eligible Cost

- Land and Improvements
- Building and Structures
- Machinery and Equipment
- Leasehold Improvements
- Other Capital Costs
- Marketing
- Working Capital
- Wages and MERC
- Training
- Travel
- Professional/Technical Assistance

### Amount

- A 100 per cent rebate on provincial corporate income tax and the provincial health and post-secondary education (payroll) tax for a period of 10 years if the business is established within the northeast Avalon area, or for 15 years if it is established outside the northeast Avalon area.
- A 50 per cent rebate on federal corporate income tax for the periods referenced above.
- A further five-year period of partial rebates on the provincial and federal taxes referenced above, declining by 20 per cent in each year of this phase-out period.
- A 100 per cent rebate on municipal property and/or municipal business taxes for 10 or 15 years, followed by a five-year phase-out of such rebates, where individual municipalities elect to participate in the EDGE program.
- Access to unserviced Crown land for \$1.00 where such land is required to implement the company's business plan.

**Fill out eligibility check form at [www.fgwinc.ca/eligibility](http://www.fgwinc.ca/eligibility)  
or Call us at [647-800-5006](tel:647-800-5006) to get started with your application now  
before it's too late!**



## **Agriculture, Food & Beverage Funding Programs**

### **Canadian Agricultural Partnership - Federal**

#### **Eligible Projects**

- Agri-food Technology Development and Commercialization via:  
[AgriScience](#)  
[AgriInnovate programs](#)
- Export Marketing via:  
[AgriMarketing Program](#)
- Certification to Meet Export Market Requirements via:  
[AgriAssurance program](#)

#### **Amount**

50% of eligible costs. Maximum amounts vary.

### **Funding for Dairy Sector - Federal**

#### **Eligible Projects**

- [Dairy Processing Investment Fund](#)
- [Dairy Farm Investment Program](#)
- [Matching Investment Fund](#)

#### **Amount**

Varies from program to program.

### **Nova Scotia Agri-Food Funding Programs**

#### **Eligible Projects**

- [Advancing Innovative Technologies](#)
- [Bee Biosecurity Program](#)
- [Business Advisory Services](#)
- [Crop and Livestock Management Trials Program](#)
- [FarmNEXT Program](#)
- [Industry Driven Research and Innovation Program](#)
- [Limestone Trucking Assistance 2018-2019](#)
- [Market Expansion and Export Readiness](#)
- [Missions and Investigative Travel](#)



- [Small Farm Accelerator Program](#)
- [Soil and Water Sustainability](#)
- [Technologies for Value Added Agriculture Program](#)
- [Vineyard Development and Expansion Program](#)
- Vineyards and Wineries Investment Program
- [Wild Blueberry Harvest Efficiency Program](#)

### **Amount**

Varies from program to program.

## **New Brunswick Agri-Food Funding Programs**

### **Eligible Projects**

- [Advancing Agri-Food Processing](#)
- [Agri-Industry Development & Advancement](#)
- [Mitigation, Prevention, Occupational Health and Safety](#)
- [Enabling Agricultural Research and Innovation](#)
- [Environmentally Sustainable Agriculture](#)
- [Public Trust and Agricultural Awareness](#)
- [More programs](#)
- [Canadian Agricultural Partnership Programs](#)

### **Amount**

Varies from program to program.

## **Prince Edward Island Agri-Food Funding Programs**

### **Eligible Projects**

- [Canadian Agricultural Partnership – PEI](#)
- [Improve Food Product or Process](#)
- [Lobster Holding Assistance](#)

### **Amount**

Varies from program to program.



## **Newfoundland & Labrador Agri-Food Funding Programs**

### **Eligible Projects**

- [Agriculture Business Program](#)
- [Future Farms Program](#)
- [Agriculture Land Development Program](#)
- [Mitigating Agriculture Risks Program](#)
- [Agriculture Growth and Innovation Program](#)
- [Environmental Sustainability and Climate Change Program](#)
- [Agriculture Processing and Value Added Program](#)
- [Advancing Public Trust Program](#)

### **Amount**

Varies from program to program.

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## Special Initiatives

### Women Entrepreneurship Fund

#### Eligibility Criteria

- Be a Small- to medium-sized enterprise (SME) under 500 employees.
- Over 50% of shares are owned by women or is women-led.
- be in business over 2 years.
- Priority will be given to the applicants representing manufacturing, technology and agri-food sectors.
- The project focuses on (1) pursuing export market opportunities or (2) business scale-up and growth.

#### Eligible Cost

- Cost of labour
- Capital costs: purchase of machinery, equipment and infrastructure
- Operating costs: management fees or working capital
- Consultancy fees
- Costs related to intellectual property
- Preproduction
- Commercialization costs
- Subcontracting costs
- Production and distribution of promotional materials and management tools
- Anticipated cost of maintaining the useful life of an asset for a reasonable period
- Production of management tools, and
- Other costs necessary to support the purpose of the funding, as approved by the Minister

#### Amount

80% of eligible costs up to \$100,000.

#### Deadline

November 15, 2018. Ask us about upcoming intakes in 2019.



## **Consultant Advisory Services (NL)**

Consultant Advisory Services provides affordable access to consulting services for small businesses and not-for-profit organizations. The program helps cover the fees associated with hiring a professional consultant to address specific challenges, deficiencies and opportunities for the business or organization.

### **Eligibility Criteria**

- Be a small business or non-profit organization located in St. John's & Mount Pearl, NL.

### **Eligible Cost**

- **Diagnostic Assessment:** focuses on client's operation. Analysis client's current performance and the final report should recommend measures to stimulate growth.
- **Business Management Skills Development:** Focuses on management practices or skills within the client's business. The consultant will analyze key areas of the business and recommend key skills development opportunities to stimulate growth.
- **Trade Assessment:** Focuses on trade, including: export readiness, new potential markets, marketing strategy, distribution strategy, and new product development. The consultant will provide an assessment and measures to facilitate new trade, or new trade strategies.
- **Competitiveness Assessment:** Analyzes the capabilities of the client's business or organization skills training and includes recommendations to stimulate optimum competitiveness.
- **Access to Capital:** Analyze the client's best options for accessing capital, and addresses roadblocks: development of a business plan or capital criteria adherence. The final report should make recommendations for potential sources of capital.

### **Amount**

75% of eligible costs up to \$50,000.



### **Cluster Development Program (PEI)**

Through the intervention of a skilled facilitator, firms will be led through a multi-step business planning process that steers them through vision and goal setting exercises into the development of targeted and executable action plans tailored to specific international market opportunities.

#### **Eligibility Criteria**

- Be a small business located in PEI.
- Be interested in forming a cluster or business network and attracting other businesses to it.

#### **Eligible Cost**

- Cost of hiring a skilled facilitator (maximum allowable cost is \$10,000).

#### **Amount**

75% of eligible costs up to \$7,500.

### **Rental Cost Assistance (PEI)**

The Rental Incentive Assistance contributes to rental costs for Prince Edward Island companies to establish a new business or to expand existing production capabilities.

#### **Eligibility Criteria**

- Be a small business located in PEI.
- Have a well-developed business and marketing plan
- Manufacture, process, or provide exportable services in one of the following sectors:
  - food development
  - manufacturing
  - information and communication technology
  - bioscience
  - First-of-its-kind exportable services in other sectors may be considered.

#### **Eligible Cost**

- One-year rental subsidy

#### **Amount**

\$6 per sq. ft.





## **Professional Service Assistance (PEI)**

The Professional Services Assistance provides a non-repayable contribution towards the cost for a Prince Edward Island small business to hire a professional for business development services.

### **Eligibility Criteria**

- Be a small business located in PEI.
- Have limited business development experience and require guidance to develop a business/marketing plan or obtain training in management skills.

### **Eligible Cost**

- Acquiring professional services to create a business/marketing plan and present the information in a clear, professional format; and
- Developing management skills in areas such as, but not limited to:
  - Bookkeeping
  - Personnel management
  - Advertising and promotion
  - Financial analysis
  - Market planning
  - Quality control
  - Franchising

### **Amount**

50% of eligible cost up to a maximum of \$1,000.

## **Business Development Assistance (PEI)**

### **Eligibility Criteria**

- Be a small business located in PEI.

### **Eligible Cost**

- Cost related to :
  - business improvement,
  - business start up and expansion,
  - tax incentives, or
  - trade and marketing assistance.

### **Amount**

Covers 15% of total costs with a maximum of \$25,000 (total of \$3,750)



## **Quality Assurance Assistance (PEI)**

The Quality Improvement Support contributes to the cost for Prince Edward Island companies to hire a professional to create or improve a system for quality improvement within the company or provide a certified quality education program for management and employees.

### **Eligibility Criteria**

- Be a small business located in PEI.
- Have a well-developed business and marketing plan
- Manufacture, process, or provide exportable services in one of the following sectors:
  - food development
  - manufacturing
  - information and communication technology
  - bioscience
  - First-of-its-kind exportable services in other sectors may be considered.

### **Eligible Cost**

- hire an expert to develop and implement a productivity or quality improvement plan
- establish a quality assurance/quality control program (QA/QC) including the cost of technical equipment necessary for testing, inspecting and measuring quality and productivity improvement
- provide quality assurance documentation, auditing, registration, certification
- implement HACCP and other food safety projects
- provide certified quality education programs for management or key supervisory employees, excluding degree granting or credit courses
- provide environmental management planning with a focus on increased efficiency through waste reduction

### **Amount**

40% of eligible cost up to a maximum of \$16,000.

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or Call us at [647-800-5006](tel:647-800-5006) to get started with your application now  
before it's too late!**



## Supercluster Funding

### **Digital Technology Supercluster**

Based in British Columbia, the Digital Technology Supercluster will use bigger, better datasets and cutting-edge applications of augmented reality, cloud computing and machine learning to improve service delivery in the natural resources, precision health and manufacturing sectors. Employing digital technologies will save time and money and improve the health and lives of Canadians.

### **Protein Industries Supercluster**

Based in the Prairies, the Protein Industries Supercluster will use plant genomics and novel processing technology to increase the value of key Canadian crops, such as canola, wheat and pulses that are coveted in high-growth foreign markets, such as China and India, as well as to satisfy growing markets in North America and Europe for plant-based meat alternatives and new food products. Building on Canada's worldwide reputation as a leader in agricultural production, this supercluster will make Canada a leading source for plant proteins and, ultimately, feed the world.

### **Advanced Manufacturing Supercluster**

Based in Ontario, the Advanced Manufacturing Supercluster will build up next-generation manufacturing capabilities, incorporating technologies like advanced robotics and 3D printing. By focusing on training and technology adoption, this supercluster will help make the words “Made in Canada” synonymous with “innovative” and “value added.”

### **AI-Powered Supply Chains Supercluster**

Based in Quebec, the AI-Powered Supply Chains Supercluster (SCALE.AI) will bring the retail, manufacturing, transportation, infrastructure, and information and communications technology sectors together to build intelligent supply chains through artificial intelligence and robotics. This supercluster will help Canadian small and medium-sized businesses scale up and help ensure Canada is a globally competitive export leader.

### **Ocean Supercluster**

The Ocean Supercluster will harness emerging technologies to strengthen Canada's ocean industries—industries like marine renewable energy, fisheries, aquaculture, oil and gas, defence, shipbuilding, and transportation. This supercluster will ensure Canada's future prosperity as a source of jobs and solutions to global challenges, such as how to meet the energy demands of the 21st century.

### **Amount**

44.4% of eligible costs related to the collaboration of 3 or more for-profit companies to create, commercialize or adopt new technology related to the subject area of the supercluster.

The applicants must not be located in the province where the supercluster is located.



## Other Ways to Get Funded

### Business Plans

Fair Grant Writing is a professional business and technical writing firm. Our roots are in government grant writing, and we provide business plan writing for both types of clients who are eligible for government funding and who are not. Headquartered in Toronto Area, Ontario, Canada, our experienced team of writers serves clients coast-to-coast.

Business plan is a customized document, so it will only contain those topics that are relevant to your case and your business.

### Structure:s

- Executive Summary
- Goals and Company Description (including current business performance for established businesses)
- Management Team
- Technology Description (for technology companies or manufacturers only)
- Marketing Plan
- Construction / Capital Plan
- Human Resource Plan
- Service Model and Delivery or Production Plan and Distribution
- Financial Analysis (including cash flow projections, profits & loss statement, payback period calculation)

Fair Grant Writing and its Trusted Partners also help you get other non-bank financing support.

**Factoring.** This type of financing helps you free up capital that is stuck in unpaid debts and transfers the default risk associated with the collection to a factoring company.

**Capital Lease.** A capital lease is a contract entitling a renter to a temporary use of an asset (such as equipment). The capital lease requires a renter to add assets and liabilities associated with the lease if the rental contract meets specific requirements.

**Asset-Based Lending.** Asset-based lending is a business loan secured by collateral (assets). The loan, or line of credit, is secured by inventory, accounts receivable and/or other balance-sheet assets.