

EMPLOYER SUPPORT PROGRAMS

Min./Agency	Program	Purpose	Business Retention and Expansion Consulting	Financial Assistance	Export	Research / Commercialization	Networking	Skilled Workforce	Other
Additional Information / Local Contact (where applicable)									
Financing for Equipment Purchase									
<p>Business Development Bank of Canada, Government of Canada</p>	<p>Financing for an equipment purchase</p>	<p>BDC can finance up to 100% of the cost to help you purchase new or used equipment, including:</p> <ul style="list-style-type: none"> • Production line machinery and equipment • Specialized technology, such as lab equipment • Commercial vehicles to transport goods <p>BDC can offer</p> <ul style="list-style-type: none"> • Repayment period up to 12 years and the possibility of additional financing to cover transportation, installation and training • An option to defer payments on principal up to 24 months • Collateral requirements that exclude personal assets • Customized repayment schedules • 15% annual prepayment feature without penalty at loan anniversary • Long-term committed financing with stable terms and conditions that do not change without due cause <p><i>Chris Garwood / 905 308-8913 / Chris.GARWOOD@bdc.ca http://www.bdc.ca/EN/solutions/financing/Pages/fs_purchase_equipment.aspx</i></p>		■					

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Industry Canada, Government of Canada	Canada Small Business Financing Program	<p>The program can help you secure up to \$500,000 from your financial institution by backing your loan with a government guarantee. The loans can cover 90% of the costs to:</p> <ul style="list-style-type: none"> • Purchase or improve land or property • Purchase leasehold improvements or improve leased property • Purchase new equipment or improve used equipment <p>Eligible small businesses have annual gross revenues below \$5 million. Apply directly to an approved financial institution (for example, bank, credit union); the institution has the final say on the loan approval.</p> <p>http://www.ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/home / 1-866-959-1699</p>		■					
Private Sector Financing - Debt Financing									
Canadian Bankers Association		<p>For banking, commercial loans and other debt financing services, you can turn to Canadian chartered banks and foreign bank subsidiaries.</p> <p>http://www.cba.ca/en/component/content/category/56-member-banks</p>		■					
Canadian Financing and Leasing Association		<p>Procure equipment, vehicles and related items or services by way of leases, secured loans or conditional sales contracts obtained through this association.</p> <p>http://www.cfla-acfl.ca/</p>		■					

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Credit Union Central of Canada		Find out about commercial loans, credit options and banking services that are available from your local credit union branch. http://www.cucentral.ca/SitePages/Home.aspx		■					
Cooperatives — Desjardins Group		You can access financial services such as commercial loans and credit through this financial cooperative. http://www.desjardins.com/fr/bienvenue.jsp		■					
Fed Dev Ontario	Community Futures Development Corp. (Enterprise Brant)	Community based, not-for-profit organizations encouraging entrepreneurship and economic opportunities. Provides loans to small businesses in rural communities for equipment, inventory, working capital, etc. <i>Cindy Swanson / 519.752.4636 / Cindy@enterprisebrant.com</i> www.enterprisebrant.com /	■	■			■		■

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Government of Canada	Export Development Canada	<p>Crown corporation that supports and develops, directly or indirectly, Canada's export trade and Canadian capacity to engage in that trade and to respond international business opportunities. The majority of clients are small business. EDC provides insurance and financial services, bonding products, and small business solutions to Canadian exporters and investors, EDC also provides online credit risk management tools. Services include export financing to customers, receivable insurance and due diligence. Export Express and Export Express Credit assists with marketing.</p> <p><i>Cam Ellis / 519.963.1441 / CEllis@edc.ca</i> http://www.edc.ca/en/Pages/default.aspx</p>	■	■	■				■
Private Sector Financing - Equity Financing									
Canada's Venture Capital and Private Equity Association		<p>If you seek long-term financing for your business, consider accessing potential investors through this association.</p> <p>http://cvca.ca/membership/directory/</p>		■					
Ontario Venture Capital Fund Finder		<p>Use this online tool to find sources of venture capital for your Ontario business.</p> <p>http://www.ovcf.com/FundFinder/FundFinder/tabid/78/Default.aspx</p>		■					

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Wage Subsidy									
Canada Revenue Agency (CRA), Government of Canada	Apprenticeship Job Creation Tax Credit	<p>If you hire an apprentice, you could receive a tax credit equal to 10% of their salary. The maximum credit is \$2,000 per year. You must hire an apprentice who is:</p> <ul style="list-style-type: none"> • In a trade listed under the Red Seal Trades or approved by the Minister of Finance • In the first two years of an apprenticeship program registered with a federal, provincial or territorial government • Working towards getting a certificate or licence in that trade <p><i>Cheryl Gregory / Cheryl.Gregory@ontario.ca / 519-756-5197</i></p> <p>http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmplng/ddctns/lns409-485/412/jctc-eng.html</p>		■				■	

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Government of Canada	Apprenticeship Grants	<p>Apprenticeship Incentive Grant (AIG) is a taxable cash grant of \$1,000 per year/level, up to a maximum of \$2,000. This grant helps registered apprentices in designated Red Seal trades get started. Please consult the Apprenticeship Incentive Grant (AIG) program page for more information.</p> <p>Apprenticeship Completion Grant (ACG) is a taxable cash grant of \$2,000. This grant helps registered apprentices who have completed their training become certified journeypersons in designated Red Seal trades. Please consult the Apprenticeship Completion Grant (ACG) program page for more information</p> <p><i>Cheryl Gregory / Cheryl.Gregory@ontario.ca / 519-756-5197</i></p> <p>http://www.servicecanada.gc.ca/eng/goc/apprenticeship/index.shtml</p>		■				■	
Service Canada, Government of Canada	Career Focus	<p>You could get money to help you hire and pay the salary of college or university graduates. You need to:</p> <ul style="list-style-type: none"> • Be a Canadian business • Pay part of the salary yourself • Have full-time work that lasts at least four months • Give the graduates work experience that will help them in their careers <p>http://www.servicecanada.gc.ca/eng/epb/yi/yep/newprog/career.shtml / 1-800-935-5555</p>		■				■	

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Ministry of Revenue, Government of Ontario	Co-operative Education Tax Credit	You may qualify for a refundable tax credit of up to \$3,000 per placement to hire a student who is participating in a co-operative education program at a recognized Ontario university or college. http://www.fin.gov.on.ca/en/credit/cetc/index.html		■				■	
Ministry of Training, Colleges and Universities, Government of Ontario	Employer Signing Bonus	You may qualify for a \$2,000 signing bonus, if you register a new apprentice under 25 years of age in a sector where there is a high demand for skilled workers. You must provide on-the-job training for at least six months from the date that the apprentice was registered. Other conditions apply. http://www.tcu.gov.on.ca/eng/employers/emp_bonus.html / 1-800-387-5656		■				■	
Mathematics of Information Technology and Complex Systems — MITACS	MITACS-Accelerate	Learn how your business could receive specialized expertise by recruiting a graduate student or postdoctoral fellow to research your technology project for 4 or more months. Why apply? <ul style="list-style-type: none"> • Expand your R&D program for an investment of \$7,500 • Recruit highly-skilled future employees • Drive your own research projects • Start an internship at any time <i>Rebecca Bourque (Strategic Accounts) / rbourque@mitacs.ca / 905.921.7557 / http://www.mitacs.ca/accelerate</i>		■				■	

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Ministry of Training, Colleges and Universities, Government of Ontario	Ontario Job Creation Partnerships	<p>If you need an employee for a new business project, you may be eligible for this program. You can apply to hire an employee who will be paid by the program. To qualify, your project should:</p> <ul style="list-style-type: none"> • Have a fixed start and end time • Be new and in addition to your normal projects • Offer meaningful work experience • Benefit the community or the local economy <p>Your business does not have to pay the employee but should be able to pay a share of the project costs.</p> <p>1-800-387-5656 / http://www.tcu.gov.on.ca/eng/employers/jobCreation.html</p>		■				■	
Ministry of Training, Colleges and Universities, Government of Ontario	Ontario Labour Market Partnerships	<p>If you are an employer or employee/employer association, you may receive funding to assist in developing and implementing strategies for dealing with labour force adjustments and meeting human resource requirements in Ontario. Your projects should:</p> <ul style="list-style-type: none"> • Address a labour market issue • Include two or more partners who contribute resources • Start and end on fixed dates • Require no future funding <p>1-800-387-5656 / http://www.tcu.gov.on.ca/eng/employers/labourMarket.html</p>		■				■	

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Human Resources and Skills Development Canada, Government of Canada	Opportunities Fund	<p>If you're an employer, you could get a wage subsidy to hire someone with a disability. Before proceeding with the project, you are required to get approval.</p> <p>1-800-622-6232 / http://www.servicecanada.gc.ca/eng/of/index.shtml</p>		■				■	
Service Canada, Government of Canada	Skills Link	<p>You could receive money to hire and train young Canadians between the ages of 15 and 30 (inclusive) who are registered with the Skills Link program. The youth must be at risk of not finding work for one of the following reasons:</p> <ul style="list-style-type: none"> • They didn't finish high school • They live in a remote area • They have a disability • They are Aboriginal • They are from a visible minority • They face other barriers <p>Service Canada could pay you up to \$25,000 to cover the salary of an employee for up to 52 weeks, based on the minimum wage rate in your province or territory.</p> <p>1-800-935-5555 / http://www.servicecanada.gc.ca/eng/epb/yi/yep/newprog/skillslink.shtml</p>		■				■	

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National Research Council Canada, Government of Canada	Youth Employment Program	<p>You could receive a financial contribution towards the salary of a post-secondary graduate to help you research, develop and commercialize new technologies. To be eligible, your business needs to:</p> <ul style="list-style-type: none"> • Be incorporated and for-profit • Have up to 500 full-time employees • Be ready to enhance its innovation capacity <p>The duration of the internship must be between six and twelve months.</p> <p><i>Sandra Kodis / 519-429-0170 / Sandra.Kodis@nrc-cnrc.gc.ca http://www.nrc-cnrc.gc.ca/eng/services/irap/youth-initiatives.html</i></p>		■				■	
Human Resources Development Canada	Grand River Employment & Training Wage Subsidy Program	<p>Targeted training assistance for Six Nations Band Members: Financial assistance amount subject to employer's business plan.</p> <p><i>Elvera Garlow / 519-445-2222 / www.greatsn.com</i></p>		■				■	
Human Resources Development Canada	Mississaugas of the New Credit First Nation Employment and Training	<p>Wage subsidy and employment incentive programs for New Credit Band Members.</p> <p><i>Tabitha King / 905-768-7963 / www.greatsn.com</i></p>		■				■	

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Human Resources Development Canada	Aboriginal Labour Force Development Circle (A.L.F.D.C.)	<p>Employment and Training services for Aboriginal people in Ontario. <i>Heather Johnston / 416-925-1331</i></p> <p>http://alfdc.on.ca/site/index.php?option=com_content&task=view&id=30&Itemid=46</p>		■				■	
Training									
Ministry of Training, Colleges and Universities, Government of Ontario	Job Connect	<p>As an owner of a business operating in Ontario, you may access services that could help you find the right employees for your business. You could get:</p> <ul style="list-style-type: none"> • Access to free job-posting services • Pre-screened applicants that match your requirements • Information on funding for employee training <p><i>St. Leonard's Community Services, 519-756-7665</i></p>		■				■	

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Ministry of Revenue, Government of Ontario	Apprenticeship Training Tax Credit	Your Ontario business may be eligible for a tax credit up to \$10,000 per year, to hire and train an apprentice in certain skilled trades. The maximum credit amount is \$40,000 over a 48 month period. Eligible expenditures for qualified apprenticeships include: <ul style="list-style-type: none"> Salaries and wages (including taxable benefits) Fees paid to an employment agency for services performed by an apprentice <i>Cheryl Gregory / Cheryl.Gregory@ontario.ca / 519-756-5197</i>		■				■	
Human Resources Development Canada	Grand River Employment & Training Wage Subsidy Program	Targeted training assistance for Six Nations Band Members: Financial assistance amount subject to employer's business plan. <i>Elvera Garlow (Executive Director) / 519-445-2222 / www.greatsn.com</i>		■				■	
Human Resources Development Canada	Mississaugas of the New Credit First Nation Employment and Training)	Wage subsidy and employment incentive programs for New Credit Band Members. <i>Tabitha King / 905-768-7963 / www.greatsn.com</i>		■				■	
Human Resources Development Canada	Aboriginal Labour Force Development Circle (A.L.F.D.C.)	Employment and Training services for Aboriginal people in Ontario. <i>Heather Johnston / 416-925-1331</i> http://alfdc.on.ca/site/index.php?option=com_content&task=view&id=30&Itemid=46		■				■	

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LOCAL CONTACT LISTING

Name	Organization	Email	Telephone
Municipal Program Contacts			
John Frabotta	City of Brantford Economic Development & Tourism Department	jfrabotta@brantford.ca	519-751-9900 x 303
Paisley Mackenzie	City of Brantford Economic Development & Tourism Department	pmackenzie@brantford.ca	519-751-9900 x 301
Robert Ham	City of Brantford Economic Development & Tourism Department	rham@brantford.ca	519-751-9900 x 302
Kevin Finney	City of Brantford Economic Development & Tourism Department	kfinney@brantford.ca	519-751-9900 x 304
Karen Eldridge	City of Brantford Business Resource Enterprise Centre	keldridge@brantford.ca	519-756-4269 x 2403
Susan Evenden	City of Brantford Public Health, Safety and Social Services	sevenden@brantford.ca	519-759-3199 x 6227
Gil Martino	City of Brantford Public Health, Safety and Social Services	gmartino@brantford.ca	519-759-3199 x 6275
Provincial Program Contacts			
Scott Brunton	Employment Ontario, Ministry of Training Colleges and Universities (TCU) – Service Delivery	scott.brunton@ontario.ca	519-752-4070
Doug Reddick	Ministry of Economic Development and Innovation	douglas.reddick@ontario.ca	519-571-6077
Erin Panek	Ministry of Agriculture, Food and Rural Affairs	erin.panek@ontario.ca	519-537-3537
Cheryl Gregory	Employment Ontario, Ministry of Training Colleges and Universities (TCU) / Apprenticeship	Cheryl.Gregory@ontario.ca	519-756-5197
Nadia Fleming	Employment Ontario, Ministry of Training Colleges and Universities (TCU) / Labour Adjustment Programs	Nadia.Fleming@ontario.ca	905-870-8880
Eva Salter	Ministry of Citizenship & Immigration, Ministry of Tourism, Culture and Sport	eva.salter@ontario.ca	905 704 3953
Federal Program Contacts			
Robin MacNab	Foreign Affairs and International Trade Canada	Robin.MacNab@international.gc.ca	519-571-6656
Sandra Kodis	National Research Council	Sandra.Kodis@nrc-cnrc.gc.ca	519-429-0170
Yvonne Gruenthaler	Canadian Consulate General (Chicago IL)	Yvonne.Gruenthaler@international.gc.ca	312-327-3631
Cindy Swanson	Community Futures Development Corp. (Enterprise Brant)	Cindy@enterprisebrant.com	519-752-4636
Elvera Garlow	Grand River Employment & Training (GREAT)	elvera@greatsn.com	519-445-2222

This report has been compiled to assist businesses in the City of Brantford. The following individuals and organizations represent an excellent source of information on the initiatives identified within this document and can be considered as a reliable local contact to offer additional guidance.

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