
























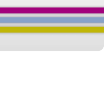
















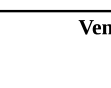
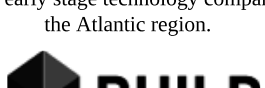





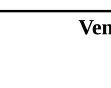

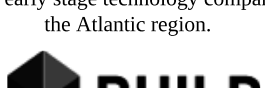


FUNDING FOR ENTREPRENEURS

	For-Profit	Social Enterprise <i>Profit, non-profit & other business models</i>	Non-Profit Organization
Idea & Early-Stage - Exploration	Catalyst Fund Program - Pond-Deshpande Centre  For early-stage entrepreneurs with the purpose of testing ideas & market validation. Applications are open year-round. Up to \$5,000. Student Catalyst Fund (up to \$1000) and Failure Fund applications are now included within this fund.		
	SEED Capital Initiative - ACOA Amount of money is dependent on location of municipality; funding is to help start, expand or modernize your business. Individuals must be between 18-34 years of age.   		
	Community Business Development Corporation (CBDC) - Loan Program  Maximum of \$150,000 designed for anyone looking to start or purchase a business. The business must make a net economic impact on the community. Innovation Social Entrepreneur General Business Loan Youth Loan		
	Futurepreneur - Financing and Mentoring  Can finance up to \$45,000 for a term of 5 years, with interest only payments in the first year. Age eligibility is 18-39. Applicants must be starting a full-time business. Part-time students or full-time students in last year of studies, newcomers, social enterprise, almost all sectors are eligible, ready for commercialization.		
	Technology Commercialization Program - Technology, Management and Entrepreneurship @ UNB  Up to \$10,000 of seed capital to conduct market validation and prototyping.		
Business Model and Business Plan - Experimentation	Saint John True Growth Fund - Pond-Deshpande Centre  Funding to support a new venture through market validation, research and developing a business plan. The grant is focused innovation in Saint John's priority growth sectors (see website).		
	Ignition Fund Program - Pond-Deshpande Centre  Assists with early-stage business model & prototype development. Up to \$10,000.		
	Start-Up Investment Fund - NBIF  An already-established company pursuing the opportunity to sell a new or improved product, service or technology that meets an unmet market need - up to \$100,000 grant.	Project Feasibility Study - Canadian Alternative Investment Foundation  The foundation will provide grants in the \$5000 - \$8000 range for project feasibility studies. This stream provides a preliminary level of support meant to help charitable organizations better understand their goals, roles and what deliverables are possible. Step 1 of 3 provided by CAIF.	
	Self-Employment Benefit Program - Government of New Brunswick  This program helps unemployed individuals create a job for themselves by starting a new for-profit business. The individual must be unemployed and eligible for EI. Program will cover some funding, coaching, and technical advice.	Breakthru - NBIF An innovative business that hasn't been previously launched & has a solid business case; strong market demand with growth potential; commercially feasible; economic impact in NB. \$750,000 in cash and in-kind for winning teams. 	
	Saint John Community Loan Fund  Loans range from \$2,500 to \$7,500. Businesses must have a completed business plan that demonstrates viability. Individuals must reside in Saint John, Kings or Charlotte County to be eligible.		
Incorporated - Formal Legal Structure	Canada Small Business Financing Loan  Can provide a Canadian business with up to \$500,000 in financing to further develop an existing business.	Crowdfunding Crowdfunding raises funds through the collection of small contributions of money from the general public using internet & social media. With a clear message, a defined goal of funds to be raised & strong passion for the enterprise, entrepreneurs can raise the funds they need without banks or other institutions. Note: new opportunities in NB & NS for equity crowdfunding. Crowdfunding is open at any stage of business development. Below are some examples of crowdfunding platforms.     	
	Industrial Research Assistance Program (IRAP) - National Research Council For small and medium-sized businesses in Canada (500 or fewer employees); must be incorporated, profit-oriented, building innovative technology-driven new or improved products, services or processes. 	Partnership Development Grants - SSHRC  Between \$75,000 and \$200,000 over 1 - 3 years for a fellowship for a student to research, building knowledge and understanding towards complex and important topics. A SE or Non-Profit must apply with a student applicant and university to assist in administering the research.	
	Training and Consulting Services (TCS) Program - LearnSphere  \$10,000 grant for SMEs who are currently exporting or planning to export internationally.	Commercialization Consulting and Mentoring (CCM) Program - LearnSphere  Maximum of \$16,750 grant for SMEs, Universities, Research Institutions, Strategic partners who are looking to test and validate a product or service and launch it.	
	Business Development Program - ACOA  Interest-free repayable assistance to cover start-up working capital and for developing and commercializing innovative ideas.	Community and College Social Innovation Fund - SSHRC  Up to \$200,000 over 1-3 years for post-secondary institutions, students and community organizations who are looking to collaborate to generate socially innovative ideas.	
	Youth Employment Program - IRAP  IRAP will assist in paying a recent graduate (aged 15-30) to work for a small to medium sized enterprise. The SME must be incorporated and have less than 500 employees.	Trico Foundation - Futurepreneur Canada  Loans for small-profit social enterprise or non-profits who have more than 20% of their revenue generated through business activity.	
	Business Innovation Access Program - NRC IRAP  \$20 million pool to be spread nationally to fund small and medium sized enterprises access business services/tech. assistance.	Business Plan Development - Canadian Alternative Investment Foundation  Grants of \$8000-\$10,000 for business plan development consultation and support. In order to receive this grant, an organization must have completed a Feasibility Study (financed by CAIF or otherwise). This grants will allow an organization to move from the theoretical to the practical in how objectives will be met in order to reach organizational goals. Step 2 of 3.	
	Innovative Communities Fund - ACOA  Assistance is non-repayable. The amount to each project is determined by the assessment of the level of funding required. Must have strategic projects that build the economies of Atlantic Canada's communities.		
	Atlantic Innovation Fund - ACOA  Designed for companies that are looking to adapt existing technology to their enterprise. Assistance of up to 80% fund coverage for non-profit organizations; 75% for private-sector projects. Funding can range from \$500,000 - \$3M.		
	Accelerate - Mitacs  Up to \$15,000 grant for student employment (Masters or PhD) who are researching to solve business-related challenges.		
	Capacity Building Grants - Canadian Alternative Investment Foundation  Grants from \$10,000 to \$15,000 for organizational capacity building. Grants would be made available to assist in the execution of a specific project with direction towards hiring/retaining project management expertise and/or financial expertise. In order to access this fund, organizations must have completed a Business Plan (financed by CAIF or otherwise).		
Operation over 24 Months - Profit and Self-Sustainability	Small Business Loan - Business Development Bank of Canada  Up to \$50,000 for a business that has been in operation for at least 24 months and is owned by a Canadian citizen or permanent resident.	Trico Foundation - Social Enterprise Financial Award for social entrepreneur or small-profit business that has been doing well for more than three years. 	
	Working Capital Hybrid Solutions - BDC  Companies must be an established, high-growth firm with a strong management team, demonstrating quality of financial reporting. Funding ranges from \$250,000 - \$35M.	Elevate - Mitacs  At least \$50,000 per year for a research fellow. Eligibility depends upon federal, provincial & partner organizations funds.	
	Women in Business New Brunswick - CBDC  Grants available for businesses with women who own at least 50% of the business, have 50% of operating control, are involved in daily operations of the business, and the business being in operation for 2 years. Please contact christina.allain@cbdc.ca for an application.		
	National Sciences and Engineering Research Council of Canada (NSERC) - Engage Grants  Up to \$25,000 for up to 6 months. The grant orientation is towards solving a company specific problem. The company problem should have technical merit, industrial relevance and potential for innovative impact with a benefit to Canada economically, socially, and environmentally.		
	Innovation Voucher - NBIF  Can be used for concept validation, development or evaluation for a provincially or federally incorporated business. Projects ranging in size from \$10,000 to \$100,000. NBIF will fund 80% of the total cost.		
	Venture Capital Investments - Business Development Bank of Canada  For high growth: IT Companies, Ithcare Venture Fund, Industrial, and Energy Technology, and diversified Portfolio. Initial direct venture investments usually range from \$250,000 - \$3,000,000 and are part of a financing round that can range from \$1M - \$10M.		
	Venture Capital Fund - NBIF  The company must be high-risk and growth oriented. The product or service must fit within one of NBIF's strategic industries (ICT, Energy & the Environment, Bioscience, Aerospace & Defence, etc). Investments range from \$50,000 - \$1,000,000.		
Venture Capital - Scale	Build Ventures Focused on early stage technology companies across the Atlantic region. 		
	Rho Canada Ventures - Rho Capital Partners  Early-stage investment into Canada's most innovative technology companies from new media, to mobile application, to wireless infrastructure, and everything between.		
	The Entrepreneurship Society Access to Capital Missions - connects established, growth-oriented business owners (5M+ in revenue or \$1M VC) from Atlantic Canada into investment heavy cities such as Toronto for investment readiness training & strategic guidance on growth. Also provides access to quarterly key networking events. By application & invitation. 		
	First Angel Network Seeking early stage start-ups with high growth potential, global prospects, competitive advantage and a business opportunity in a superior product. 		
	Venture Capital Investments - Business Development Bank of Canada  For high growth: IT Companies, Ithcare Venture Fund, Industrial, and Energy Technology, and diversified Portfolio. Initial direct venture investments usually range from \$250,000 - \$3,000,000 and are part of a financing round that can range from \$1M - \$10M.	ArcTern Ventures ArcTern Ventures is a privately-backed venture capital fund that provides early-stage capital to companies developing breakthrough ideas in the clean-tech sector. 	
	Venture Capital Fund - NBIF  The company must be high-risk and growth oriented. The product or service must fit within one of NBIF's strategic industries (ICT, Energy & the Environment, Bioscience, Aerospace & Defence, etc). Investments range from \$50,000 - \$1,000,000.	RBC Generator Fund  The RBC Generator fund aims to generate market, or near-market, returns by investing in Canadian for-profit businesses tackling social or environmental challenges. Investment opportunities will be evaluated based on their potential to deliver long-term financial return, as well as benefiting either energy, water, employment or education.	
	Build Ventures Focused on early stage technology companies across the Atlantic region. 	Center of Excellence in Energy Efficiency C3E contributes to the commercial success of proven technological innovations in energy efficiency and renewable energy by financially supporting the implementation of innovative business models. Investment criteria: - energy efficiency and renewable energy sectors - product/technology distinction - rising sales cycle - techno-managerial entrepreneurial culture - innovative business models - creates jobs in Canada 