

Western Economic Diversification Canada (WD)

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Western Economic Partnership Agreements

<http://www.wd.gc.ca/eng/297.asp>

What are WEPAs?

Western Economic Partnership Agreements (WEPAs) are multi-year federal-provincial funding commitments to strengthen economic activity and improve quality of life in western Canadian communities. Through the agreements, Western Economic Diversification Canada (WD) and each western province provide a matching contribution, enabling significant investments to fund projects that support federal and provincial priorities.

The new series of agreements, will provide \$25 million in funding for each of the western provinces, matched by the provincial governments, for a total investment of \$200 million to stimulate opportunities for western Canadians.

What's the WD connection?

WD's mandate is to promote economic development and diversification in Western Canada. Projects funded under the WEPAs have benefited Western Canadians by helping to create a better environment for growth, business development and innovation.

Funding is directed to initiatives that support WD's three strategic outcomes:

- A competitive and expanded business sector in Western Canada and a strengthened western Canadian innovation system;
- Economically viable communities in Western Canada with a high quality of life; and
- Policies and programs that support the development of Western Canada. Specific priorities in some regions include tourism revitalization, development and promotion of environmental technologies, and ground-breaking health technology research and development.

What are the federal Priorities?

The federal priorities in the renewed WEPAs are as outlined in the Government of Canada's *Advantage Canada: Building a Strong Economy for Canadians* and the *Science and Technology Strategy*. They include:

- Support the creation and growth of research and development, with a focus on getting new products, technologies and services out to market;
- Support trade and investment;
- Enhance business productivity and competitiveness;
- Increase value-added production in traditional industries.

Eligibility Criteria and Submission Guidelines

Contact Regional Offices:

Canada-Alberta Economic Partnership Agreement

Direct any inquiries to either of the individuals listed below:

Sharlotte Weslosky

Advanced Education and Technology

5th Floor - Phipps-McKinnon Building

10020 - 101A Avenue

Edmonton, Alberta

Telephone: (780) 427-2192

E-mail: sharlotte.wesloky@gov.ab.ca

Visit the [Advanced Education and Technology](#) website for more information on eligibility and assessment criteria, and submission guidelines.

Rosy Amlani or Tim Haysom

Western Economic Diversification Canada

Suite 1500-9700 Jasper Avenue

Edmonton, Alberta T5J 4H7

Telephone: (780) 495-5779 or (780) 495-3044

E-mail: rosy.amlani@wd-deo.gc.ca or tim.haysom@wd-deo.gc.ca

Canada-British Columbia Western Economic Partnership Agreement

Direct inquiries to either of the addresses listed below:

Ministry of Small Business, Technology and Economic Development

Economic Initiatives Branch

PO Box 9327 Stn Prov Govt

7th Floor, 1810 Blanshard Street

Victoria, British Columbia V8W 9N3

Telephone: (250) 952-0398

Fax: (250) 952-0688

Western Economic Diversification Canada

700 - 333 Seymour Street

Vancouver, British Columbia V6B 5G9

Telephone: (604) 666-6256

Fax: (604) 666-2353

E-mail: info.bc@wd-deo.gc.ca

Canada-Manitoba Western Economic Partnership Agreement

Direct any inquiries to either of the individuals listed below:

Canada-Manitoba Infrastructure Secretariat

1140-363 Broadway

Winnipeg, Manitoba R3C 3N9

Telephone: (204) 945-4074

Toll Free: 1-800-268-4883

Fax: (204) 948-2035
E-mail: epa@gov.mb.ca

Western Economic Diversification Canada
P.O. Box 777
Suite 712, The Cargill Building
240 Graham Avenue
Winnipeg, Manitoba R3C 2L4
Telephone: (204) 983-4472
Toll Free: 1-888-338 WEST (9378)
Fax: (204) 983-3852
E-mail: info.manitoba@wd-deo.gc.ca

Canada-Saskatchewan Western Economic Partnership Agreement

Direct any inquiries to either of the individuals listed below:

Larry Caderma, Program Manager
Research & Development Programs Enterprise Saskatchewan
Room 115 - 3085 Albert Street
Regina, Saskatchewan S4S 0B1
Telephone: (306) 787-7207
Fax: (306) 798-0796
E-mail: larry.caderma@gov.sk.ca

Doug Jones, Program Manager
Western Economic Diversification Canada
P.O. Box 2025
601 - 119 4th Avenue South
Saskatoon, Saskatchewan S7K 3S7
Telephone: (306) 975-5854
Toll Free: 1-888-338 WEST (9378)
Fax: (306) 975-5484
Email: doug.jones@wd-deo.gc.ca

Western Diversification Program (WDP)

<http://www.wd.gc.ca/eng/301.asp>

The Western Diversification Program (WDP) is the main program through which Western Economic Diversification Canada (WD) makes strategic investments in initiatives that enhance and strengthen the economy of Western Canada. Increasingly, the WDP is used to collaborate with others and is designed to respond to economic priorities.

The underlying objective of the WDP is to create *a stronger West and a stronger Canada*. Several guiding principles are used to help assess how initiatives contribute to this objective, including:

- A strengthened western Canadian innovation system, which connects western research with industry's commercialisation focus,
- An improved business climate in Western Canada, fostering increased competitiveness in global markets and sustained growth,
- Increased economic activity that improves the viability, prosperity, and quality of life for individuals and communities across Western Canada,
- Increased economic research in the areas of, innovation, entrepreneurship and community economic development to provide a sound base for economic development in areas of importance to Western Canada.

Eligibility

Funding is normally only provided to not-for-profit organizations such as:

- Industry associations, community and/or economic development organizations & research organizations
- Post-secondary institutions, health organizations/regions engaged in research
- Indian bands, as represented by their Chief and Council
- Provincial or municipal governments, agencies, and crown corporations.

WD supports activities that are aligned with its mandate as well as with its current priorities as outlined in its annual Report on Plans and Priorities

(<http://www.wd.gc.ca/eng/59.asp>)

Funding under the WDP may support the following activities:

- Stimulate trade and export opportunities that result in increased participation in domestic and international markets

- Support the creation and growth of emerging industrial clusters
- Facilitate the commercialization of technologies
- Strengthen community innovation and capacity building by bringing people, communities, ideas and resources together
- Enhance the participation specific population groups in the economy
- Improve small business productivity, and access to information, training, business advisory services and capital
- Improve understanding of Western Canada's economic challenges and opportunities.

What Costs are Eligible

Incremental operating and capital costs that are incurred by the recipient and which are required to achieve the desired outcomes are eligible for consideration and may include:

- Personnel & professional consultation costs
- Purchases, leases and acquisitions of equipment, supplies, or proprietary process
- Information management and information technology acquisitions
- Other costs specified in the project agreement that are reasonable, incremental, and directly attributable to activities necessary to achieve desired results.

How to Apply

Before submitting a proposal, or for additional information on the Western Diversification Program, please contact the WD office nearest you, or call 1 888 338 -WEST (9378).

You will be required to submit a signed Funding Request Summary form along with your basic proposal and after review, a more detailed proposal may be required. To find out more about the application process for the Western Diversification Program visit <http://www.wed.gc.ca/eng/10430.asp>

Funding for Business and Loan and Investment Program

<http://www.wd.gc.ca/eng/259.asp#a>

WD helps to fill the gap between traditional bank lending and the availability of venture capital for small business by working with western financial institutions and not-for-profit organizations.

Community Futures

<http://www.wd.gc.ca/eng/272.asp>

Throughout Western Canada the locally run, non-profit, Community Futures organizations have achieved outstanding success by integrating the social and economic needs of their communities. A wide range of services and financing opportunities are available to small businesses and entrepreneurs at the local Community Futures (CF) offices.

In general, businesses seeking financing must:

- be located in a rural area of one of the four Western provinces (Manitoba, Saskatchewan, Alberta or British Columbia)
- be operating, or about to operate, in a designated Community Futures area
- contribute to local economic growth
- be seeking financing of up to \$150,000

Loans on commercial terms, equity financing and loan guarantees are available through the Community Futures offices. Applications are assessed by the Community Future's local volunteer Board of Directors. Training and assistance preparing business plans are also available at the Community Futures offices.

As each Community Futures community is different, specific financing activities undertaken by each individual Community Futures office varies from community to community. Search the Business Service Network (<http://www.wd.gc.ca/eng/4834.asp>) database to locate the network offices nearest you or visit the Community Futures national website.

Women's Enterprise Initiative Loan Program

<http://www.wd.gc.ca/eng/274.asp>

To help remove barriers facing women entrepreneurs, Western Economic Diversification Canada established the Women's Enterprise Initiative (WEI). This non-profit initiative has offices in each of the four western provinces and provides

business information and services (including business loans), advisory services and training options aimed at women business owners.

To access the WEI Loan Program, you must be:

- A legal entity 50% or more owned and controlled by a woman or women.
- Operating or about to operate in one of the four western provinces.
- Be able to submit a business plan that outlines a viable business (WEI will counsel you on how to develop a business plan).
- Seeking debt financing up to a maximum of \$150,000.
- Seeking financing for start-up, expansion or the purchase of an existing business.

How to Apply

Each province has established its own lending criteria and loan program details. For more information, contact the WEI office in your province.

Le Conseil de développement économique des municipalités bilingues du Manitoba

The Council for economic development of bilingual cities of Manitoba manages a risk capital fund for Manitoba businesses owned by Francophones.

Loan and Investment Program

Through the Loan and Investment Program, WD partners with independent western financial institutions to offset a portion of the risk they experience when lending to small business. From the beginning of the program in 1995 until September 2008, WD's loss support contribution of \$37 million has leveraged 3,291 loans totalling \$250 million. It is estimated that this financing has helped businesses create more than 7,200 jobs and increase revenues by \$910 million.

Growth Capital for Traditional Industries

<http://www.wd.gc.ca/eng/262.asp>

This loan program is designed for small and medium-sized B.C. businesses in traditional industries

Eligibility

The Growth Capital Loan Program has been designed to benefit small and medium-sized businesses in British Columbia in traditional industries fitting the following criteria:

- Operate a business in British Columbia;

- Have less than 300 employees and average annual total sales of less than \$25 million;
- Have demonstrated the ability to generate sufficient operational cash flow to support the level of financing requested;
- Lack of tangible asset base to support the amount of conventional line of credit or term financing required; yet possess a favourable combination of management expertise and sustainable market opportunity;
- Are a growth oriented company operating in any industry with the exclusion of mining, oil and gas and real estate;
- Demonstrate a strong commitment to their business and have a significant financial stake in the business; and,
- Exhibit ethical principles that meet or exceed generally accepted community standard.

Examples of operations ineligible on the basis of ethics include those which fail to adhere to employment equity, labour safety practices and child labour laws, and who do not comply with environmental regulations.

How to apply

For more information on the Growth Capital Program, or other programs and services available through Vancity Capital Corporation, visit their website at <http://www.vancitycapital.com/>

VanCity Credit Union Micro Loan Program

<http://www.wd.gc.ca/eng/263.asp>

Western Economic Diversification Canada (WD) and Vancity Credit Union (Vancity) jointly offer the Vancity Credit Union Micro Loan Program.

Who is eligible?

The Vancity Credit Union Micro Loan Program has been specifically designed to benefit small business people (including those applicants that have a self-declared long-term disability) meeting the following criteria:

- Are a Vancity Savings Credit Union member in good-standing for at least six months; or
- Enrolled in or a graduate of the Self-Employment Benefits Program, or similar entrepreneurial program; and
- Are operating, or about to operate a business in the Greater Vancouver Regional District, the Fraser Valley Regional District, or the Greater Victoria area.
- Have less than 50 employees and average annual total sales not exceeding \$1 million.

To be eligible, interested applicants must clearly show a commitment to starting or expanding a small business. This may involve demonstrating a significant time commitment to the start-up or management of the business and some financial stake in the potential or existing business.

What can the loans be used for?

The Vancity Credit Union Micro Loan Program is designed to provide access to credit for projects not normally financed by traditional lenders, such as:

- Research and development of projects leading to commercialization;
- Pre-commercial and commercial product or service development;
- Market development;
- New production and service capacity enhancements;
- Acquisition and application of new technology;
- Lines of credit for business operations.

What are the terms of the loans?

The loan terms are designed to be flexible to help you maintain adequate cash flow throughout the year. Individual loans are subject to the following terms:

- Up to 5 years for repayment.
- Loans can range to a maximum of \$35,000 per borrower.
- Principal payments may be postponed up to two times a year, including an option to delay the first two principal payments.
- Interest rates are set at Vancity Credit Union's Prime Rate* plus a risk premium of 4%.
- Vancity Credit Union to make final decisions on all loan approvals.

* The Vancity Credit Union Prime rate fluctuates with market interest rates.

How can my company apply?

For more information on the Vancity Credit Union Micro Loan Program, or other programs and services available through VanCity Credit Union, visit their website at <http://www.vancity.com/>.

Servus Credit Union Micro Loan Program

<http://www.wd.gc.ca/eng/264.asp>

Western Economic Diversification Canada (WD) offers this Micro Loan Program in cooperation with Servus Credit Union. This loan program is designed to improve access to patient debt capital for companies that are unable to secure regular financing due to a lack of hard assets, a lack of resources and experience in preparing a business case, the early stage of the company, and/or a lack of familiarity of capital providers with the industry sector.

Who is eligible?

The Servus Credit Union Micro Loan Program is specifically designed to benefit people meeting the following criteria:

- Servus Credit Union member in good standing; or
- Enrolled in or a graduate of the Self-Employment Benefits Program or similar entrepreneurial program;
- Operating or about to operate a business in the Edmonton area;
- Less than 50 employees and average annual sales not exceeding \$1 million; and
- Willing to act as a mentor to other borrowers in the program.

To be eligible for a business micro loan, interested applicants must clearly show a commitment to starting or expanding a small business. This may involve demonstrating a significant time commitment to the start-up or management of the business and some financial stake in the potential or existing business.

What can the loans be used for?

The Servus Credit Union Micro Loan Program is designed to improve access to financing for small businesses starting or expanding in the Edmonton area. This could include activities such as:

- Getting your product or service ready for sale
- Developing or enhancing your product or service
- Marketing
- Working capital

What are the terms of the loans?

The loan terms are designed to be flexible to help you maintain adequate cash flow throughout the year. Individual loans are subject to the following terms:

- up to five years for repayment
- loans can range to a maximum of \$35,000
- security for the loan at Servus Credit Union's discretion
- Servus Credit Union makes the final decision on all loan approvals
- interest rates are set at Servus Credit Union's Prime rate * plus a risk premium

* *Servus Credit Union's Prime Rate fluctuates with market interest rates*

How can my company apply?

If you would like more information about this or other programs and services we offer, contact Western Economic Diversification Canada at 1-888-338-WEST (9378) or visit our Web site at <http://www.wd-deo.gc.ca/>.

For more information on programs and services available through the Servus Credit Union Business Banking Centre call (780)496-2142, or visit the Web site at <http://www.servuscu.ca/>.

Assiniboine Credit Union Micro Loan Program

<http://www.wd.gc.ca/eng/265.asp>

Western Economic Diversification Canada (WD) and Assiniboine Credit Union (ACU) jointly offer the Assiniboine Credit Union Micro Loan Program.

Who is eligible?

The Assiniboine Credit Union Micro Loan Program is specifically designed to benefit entrepreneurs, small businesses and social enterprises meeting the following criteria:

- Assiniboine Credit Union member in good standing
- Operating, or about to operate, in the Winnipeg area
- Less than 50 employees and average annual sales not exceeding \$1 million

To be eligible, interested applicants must clearly show a commitment to starting or expanding a small business. This may involve demonstrating a significant time commitment to the start-up or management of the business and some financial stake in the potential or existing business.

What can the loans be used for?

The Assiniboine Credit Union Micro Loan Program provides access to loans for small business start-up and expansion in the Winnipeg area as well as social enterprises. This could include activities such as:

- Research and development leading to commercialization
- Pre-commercial and commercial product development
- Market development
- New product and services capacity
- Working capital

What are the terms of the loans?

The loan terms are designed to be flexible to help small businesses maintain adequate cash flow throughout the year. Individual loans are subject to the following terms:

- Up to five years for repayment
- Loans can range to a maximum of \$35,000
- Flexible repayment terms at ACU's discretion
- Assiniboine Credit Union makes the final decision on all loan approvals
- Interest rates are set at Assiniboine Credit Union's Prime rate* plus a risk premium

**The Assiniboine Credit Union Prime rate fluctuates with market interest rates*

How can my company apply?

If you would like more information about this or other programs and services we offer, please call WD at (204) 983-4472 where a business development officer will discuss your business idea and review your financing options; or contact us through our e-mail address at info.Manitoba@wd-deo.gc.ca; or visit the Web site at <http://www.wd-deo.gc.ca/>.

For more information on program and services available through Assiniboine Credit Union, visit their Web site at <http://www.assiniboine.mb.ca/>.

**Western Economic
Diversification**

Suite 250, The Cargill
Building
240 Graham Avenue
Winnipeg, MB R3C 2L4
(204) 983-4472
1-888-338-WEST(9378)
Email: [info.Manitoba@wd-
deo.gc.ca](mailto:info.Manitoba@wd-deo.gc.ca)

Assiniboine Credit Union

Business and Community
Financial Centre
200 Main Street
Winnipeg, MB R3C 2G1

Affinity Credit Union Micro Loan Program

<http://www.wd.gc.ca/eng/266.asp>

Western Economic Diversification Canada (WD) offers this Micro Loan Agreement in cooperation with Affinity Credit Union. It is designed to improve access financing for small businesses starting or expanding in the province of Saskatchewan.

Who is eligible?

The Affinity Credit Union Micro Loan Agreement is specifically designed to benefit people meeting the following criteria:

- Affinity Credit Union member in good standing; or
- Enrolled in or a graduate of the Self-Employment Benefits Program or similar entrepreneurial program;
- Employs less than 50 employees and average annual total sales not exceeding \$1 million; and
- Operating or about to operate a business in Saskatchewan.

To be eligible for a business micro loan, interested applicants must clearly show a commitment to starting or expanding a small business. This may involve demonstrating a significant time commitment to the start-up or management of the business and some financial stake in the potential or existing business.

What can the loans be used for?

The Affinity Credit Union Micro Loan Agreement provides access to loans for small business start-up or expansion in Saskatchewan. This could include activities such as:

- Getting your product or service ready for sale
- Developing or enhancing your product or service
- Marketing
- Purchasing equipment or other assets

What are the terms of the loans?

The loan terms are designed to be flexible to help you maintain adequate cash flow throughout the year. Individual loans are subject to the following terms:

- Up to five years for repayment
- Loans can range to a maximum of \$35,000
- Flexible repayment terms at Affinity Credit Union's discretion
- Affinity Credit Union makes the final decision on all loan approvals
- Interest rates are set at FirstSask Credit Union's Prime rate* plus a risk premium

** The Affinity Credit Union Prime rate fluctuates with market interest rates*

How can my company apply?

If you would like more information about this or other programs and services that are offered, contact Western Economic Diversification Canada at 1-888-338-WEST (9378) or visit the Web site at <http://www.wd-deo.gc.ca/>.

For more information on programs and services available through the Affinity Credit Union, contact Rich Harries at (306) 934-4034, or visit <http://www.affinitycu.ca/>.

Coast Capital Savings Micro Loan

<http://www.wd.gc.ca/eng/267.asp>

Western Economic Diversification Canada (WD) and Coast Capital Savings Credit Union jointly offer the Coast Capital Savings Micro Loan Program.

Who is eligible?

The Coast Capital Savings Micro Loan Program is specifically designed to benefit people meeting the following criteria (including those applicants that have a self-declared long term disability):

- member/client of Coast Capital Savings Credit Union; or
- enrolled in, or graduate of, a Self Employment Benefits Program (SEBP) or similar entrepreneurial program; and
- less than 50 employees and average annual sales not exceeding \$1 million;
- have proof of community/personal network support (2 letters of reference, documentation outlining support);
- have a financially viable business plan;
- demonstrated proof of their own contribution to business (financial or in-kind).

To be eligible, interested applicants must clearly show a commitment to starting or expanding a small business. This may involve demonstrating a significant time commitment to the start-up or management of the business and some financial stake in the potential or existing business.

What can the loans be used for?

The Coast Capital Savings Micro Loan Program provides access to loans for small business start-ups and expansion in the Greater Vancouver Regional District, the Fraser Valley Regional District or the Greater Victoria area. This could include activities such as:

- research and development leading to commercialization;
- pre-commercial and commercial product development;
- marketing development;
- new production and services capacity;
- working capital through the use of lines of credit.

What are the terms of the loans?

The loan terms are designed to be flexible to help you maintain adequate cash flow throughout the year. Individual loans are subject to the following terms:

- up to five years for repayment loans can range to a maximum of \$35,000
- flexible repayment terms at Coast Capital's discretion
- Coast Capital Credit Union makes the final decision on all loan approvals

- interest rates are set at Coast Capital's Prime rate* plus a risk premium

**The Coast Capital Savings Credit Union Prime rate fluctuates with market interest rates*

How can my company apply?

For information on the Coast Capital Savings Micro Loan Program , or other programs and services available through Coast Capital Savings Credit Union visit their website at Coast Capital Savings Credit Union website at:

<http://www.coastcapitalsavings.com/>, or contact their offices at:

Victoria, British Columbia

Telephone: (250) 483-7000,

Lower Mainland, British Columbia

Telephone: (604) 517-7000

Western Canada Business Service Network

<http://www.wd.gc.ca/eng/99.asp>

WD's Western Canada Business Service Network consists of several integrated organizations that provide entrepreneurs with services and resources to help Western Canadians start, grow and expand their businesses. This network of more than 100 offices across the west, includes:

Canada Business reduces the complexity of dealing with various levels of government by serving as a single point of access for information on federal and provincial/territorial government services, programs and regulatory requirements for business. These offices also serve as the referral point for the Aboriginal Business Service Network. www.canadabusiness.ca
<http://www.wd.gc.ca/eng/253.asp>

Community Futures Development Corporations (CFDCs) offer a variety of services to rural entrepreneurs, including business counseling, loan programs and services targeted to youth and entrepreneurs with disabilities.
<http://www.wd.gc.ca/eng/254.asp>

Women's Enterprise Initiative (WEI) offices provide loan programs, business information, mentoring and other services designed to support women entrepreneurs.

Alberta: www.awebusiness.com

British Columbia: www.womensenterprise.ca

Manitoba: www.wecm.ca

Saskatchewan: www.womenentrepreneurs.sk.ca

Francophone Economic Development Organizations (FEDOs) enhance the vitality of minority language communities in Western Canada and assist in their economic development.

Support from WD enables these regional organizations to provide enhanced services to Francophones including training, business and community economic development, access to capital, information services, marketing advice, networking and mentoring.

Alberta: <http://www.lecdea.ca/en/index.php> (English) or www.lecdea.ca (French)

British Columbia: <http://www.sdecb.com/> (website only available in French)

Manitoba: www.cdem.com

Saskatchewan: www.ccs-sk.ca (Website only available in French)

Western Canada Business Service Network database -

<http://www.wed.gc.ca/eng/4834.asp> - can help you find the office closest to you.

Telephone: 1 888 338-WEST (9378)

Infrastructure Canada programs in Western Canada

<http://www.wd.gc.ca/eng/4843.asp>

What is Infrastructure Canada?

Infrastructure Canada - part of the federal department of Transport, Infrastructure and Communities - creates and manages programs to help maintain and create shared physical assets that support economic growth and quality of life in communities across Canada. Projects undertaken through Infrastructure Canada programs are generally cost-shared between the federal, provincial and municipal governments.

What's the WD connection?

Infrastructure is a significant priority for WD, because of the role modern infrastructure - such as water management, sanitation, transportation and communication - plays in supporting and enhancing competitiveness. We deliver Infrastructure Canada programs in the provinces of Manitoba, Saskatchewan, Alberta and British Columbia.

Programs that are available

For information regarding Infrastructure Canada programs in Western Canada, refer to Transport, Infrastructure, and Communities

For more information on Infrastructure Canada programs in the West, please contact the WD office nearest you, or call us at **1 888 338 -WEST (9378)**.

Entrepreneurs with Disabilities Program

<http://www.wd.gc.ca/eng/273.asp>

British Columbia

The program provides western Canadians with disabilities with easy access to such things as business information, and financing in their pursuit of self-employment and entrepreneurship. It allows entrepreneurs who have a disability to pursue their business goals and contribute to the economic growth of their communities. EDP provides access to business services across Western Canada, including:

- mentoring and one-on-one counselling services;
- access to business training and development;
- help to identify requirements for specialized equipment, and
- business loans

In rural communities, the program is delivered through Community Futures offices. In urban areas, WD works with a number of partners to deliver the program. To access the Entrepreneurs with Disabilities Program (EDP) contact your respective city:

Vancouver and Victoria-<http://www.wd.gc.ca/eng/7285.asp>

Edmonton-<http://www.wd.gc.ca/eng/268.asp>

Calgary-<http://www.wd.gc.ca/eng/269.asp>

Saskatoon and Regina-<http://www.wd.gc.ca/eng/270.asp>

Winnipeg-<http://www.wd.gc.ca/eng/271.asp>

Who Can Apply

The Entrepreneurs with Disabilities Program has been designed to benefit Western Canadians who have a disability that impairs their ability to perform at least one of the basic activities of self-employment or entrepreneurship. Entrepreneurs meeting the following basic criteria may be considered for support :

- have been unsuccessful in acquiring funding for business from other sources;
- are restricted in the ability to perform at least one of the basic activities of entrepreneurship or self-employment ;
- are disabled due to physical or mental impairment;

- have a viable business plan and are a new or current small business owner with a disability;
- reside in Western Canada.

What loans are available?

The program provides entrepreneurs with disabilities who are unable to obtain financing from a traditional financial institution access to business loans. The loan terms are flexible and tailored to meet your needs.

What can the loans be used for?

The types of projects supported by this program include:

- starting or expanding a business;
- purchasing and applying new technology;
- upgrading facilities and equipment;
- developing marketing and promotions materials; and
- establishing working capital for anticipated sales increases.

Services We Offer:

- Business Consultation
- Free assistance with Business Plan development
- Referral to Business Resources including training, other financing, and business contacts

If you live in rural British Columbia and require further information about EDP, feel free to contact the EDP Provincial Coordinator at:

toll free: 1-877-685-2332

Vancouver: 604-685-2332 extension 226

email: edp@communityfutures.ca

Alberta

The Entrepreneurs with Disabilities Program (EDP)

This EDP program was established to make it easier for entrepreneurs with disabilities to pursue their business goals and contribute to economic growth within their rural community.

This program offers business loans up to \$150,000, the terms of which are specifically tailored to address each individual entrepreneur's needs.

The loans received under this program can be used for:

- * Starting or expanding a business
- * Applying new technology to your business
- * Upgrading facilities and equipment

* Developing marketing and promotions material
* Establishing working capital for anticipated sales increases
Additionally, Alberta Community Futures offices have access to additional levels of unique supports designed to assist eligible clients with their business start or expansion. Click here for the BusinessAble Magazine.
For more information on these programs contact your local Alberta Community Futures office see www.cfna.ca

Edmonton, Alberta

Western Economic Diversification Canada's (WD) Entrepreneurs with Disabilities Program (EDP) assists people living in the Edmonton area who have a disability and are interested in pursuing self-employment goals. The EDP supports the federal government's ongoing commitment to help reduce barriers and increase self-employment opportunities for Canadians with disabilities.

Who is eligible?

The Edmonton component of WD's EDP is specifically designed to benefit individuals living in the Edmonton area who have a disability and are interested in opening their own business or need support for an existing one.

Description

In Edmonton, the Distinctive Employment Counselling Services of Alberta (DECSA) administers a \$400,000 loan fund and provides mentoring and training support to entrepreneurs with disabilities living in the Edmonton area, on behalf of WD. Participants may access loans of up to \$20,000 to:

- start or expand a business;
- purchase and apply new technology;
- upgrade facilities and equipment;
- develop marketing and promotional activities; and
- establish working capital.

How can I apply?

For more information on the Entrepreneurs with Disabilities Program offered in Edmonton, contact:

Imad Kaddoura
Ventures Manager
Community Development Worker
Distinctive Employment Counselling Services of Alberta
11515 - 71 Street
Edmonton, Alberta
T5B 1W1

Telephone: (780) 471-9660
Fax: (780) 474-7765
TTY: (780) 471-9635
E-mail: ikaddoura@decsa.com

Saskatchewan

If you are a young entrepreneur or an entrepreneur with a disability and you are interested in starting a business, the 13 Community Futures offices in Saskatchewan offer support for - Entrepreneurs with Disabilities - which may include business training and/or repayable loans. Contact your local Community Futures organization in your area for more details or visit www.cfsask.ca for a listing of Community Futures regions and communities served.

We provide services for people in rural and northern Saskatchewan (with the exception of the cities of Regina and Saskatoon) who are interested in setting up, expanding or considering a small business.

The Saskatchewan urban entrepreneurs with disabilities program is administered by the North Saskatchewan Independent Living organization in Saskatoon and the South Saskatchewan Independent Living organization in Regina. Visit www.nsilc.com or www.ssilc.sk.ca for more information.

In Saskatchewan the rural and northern entrepreneurs with disabilities program is administered by Community Futures Saskatchewan and the 13 Community Futures offices in the province.

Visit <http://www.cfsask.ca/find/index.html> for a directory of CF offices in Saskatchewan.

Manitoba

What is the Entrepreneurs with Disabilities Program?

The Entrepreneurs with Disabilities Program offers business services to people with disabilities or health conditions in Manitoba. This program is open to anyone with a viable business idea who has a disability or a health condition.

Our Services:

One to One Business Consultation

If you are planning to start a business or already have a business, we can help. We can meet with you to discuss your business needs.

Business Plan Development

We can assist you in creating your business plan.

Business Resources

We can direct you to available resources and business training with our offices or in the community.

Access to Repayable Loans for Viable Businesses

Community Futures organizations are a source for small and medium sized

business loans.

If you have a disability or a health condition, please let us know. There are supports available to assist you.

For more information phone: 1-800-665-2019