Co-operative Enterprise Council of New Brunswick

Resource Guide

For Co-ops and Social Enterprises in NB

June 2014
This Resource Guide has been prepared by the Co-operative Enterprise Council of NB on behalf of the Economic and Social Inclusion Corporation to assist co-ops and social enterprises identify resources to help them become established and grow. It includes a wide range of supports ranging from skills development and training through to technical advice, grants, loans, investors, and websites and guides with additional information.

| Skill Development and Training               | 2 |
| Technical Advice and Support Services        | 4 |
| Government Grants                            | 5 |
| Foundations and Other Funders                | 10 |
| Loans and Loan Guarantees                    | 17 |
| Investor Groups                              | 21 |
| Resource Guides                              | 23 |
| Websites with More Information               | 25 |
SKILLS DEVELOPMENT AND TRAINING


Canadian Youth Business Foundation (CYBF) offers a Start-Up program for young entrepreneurs, a Newcomers Program for new Canadians, a Spin Master Innovation Fund for young Canadians, and an Expansion Program for young entrepreneurs looking to take their business to the next level. [http://www.cybf.ca/programs/](http://www.cybf.ca/programs/)

Community Business Development Corporations offer tailored skills training in special areas such as market development, bookkeeping, feasibility studies, arranging financing, and business analysis. [http://www.cbdc.ca/nb/](http://www.cbdc.ca/nb/)

Co-operative Enterprise Council of NB offers a range of training geared to social enterprises including start-up, governance, conflict prevention, management, evaluation and other training tailored to meet the needs of individual organizations. [http://www.cecnb.ca](http://www.cecnb.ca)

Launch 36 – An intensive accelerator program designed to quickly move selected entrepreneurs to an investor-ready position [http://launch36.ca/](http://launch36.ca/)

LearnSphere Canada offers a wide range of workshops designed to fulfill the specific learning needs of non-profits and social enterprises. This includes Social Enterprise 101, Managing Conflict in Non Profit Organizations and Making the Shift: From Non Profit to Social Enterprise. LearnSphere also now offers a 4-module online course for social enterprise [http://learnsphere.ca/nonprofit](http://learnsphere.ca/nonprofit)
Profit Learn, a division of Learnsphere Canada, offers a wide range of workshops across the province for small businesses related to Marketing and Sales, Human Resources, Strategic Planning, Management and Operations, Financial Management and Leadership. See their workshop calendar at http://www.profitlearn.com/Workshop-Schedule/

Planet Hatch offers a three-month accelerator with access to mentorship and office space. www.planethatch.com


**TECHNICAL AND ADVISORY SUPPORTS**

Co-operative Enterprise Council of New Brunswick: Provides advice, technical support workshops, training, business plan development and other assistance to co-operatives and social enterprises. [www.cecnb.ca](http://www.cecnb.ca)

Coopérative de Développement Régional-Acadie Provides technical support and advice for Francophone co-op development [http://www.cdracadie.ca](http://www.cdracadie.ca)


New Brunswick Association of CBDCs: Provides advice to new and established small businesses and social enterprises. [http://www.cbdc.ca/featured_programs](http://www.cbdc.ca/featured_programs)

Saint John Community Loan Fund provides a 20 week course for women interested in establishing a business enterprise. [http://www.loanfund.ca/](http://www.loanfund.ca/)

Pond-Deshpande Centre provides on-going support and programming for early-stage ventures to assist with market validation, market research and business plan development. [http://www.ponddeshpande.ca/](http://www.ponddeshpande.ca/)

Learnsphere Canada provides non-profit and for profit enterprises with access to consultants for one-on-one assistance on a per-hour basis for assistance in developing business management skills pertinent to their particular business needs. [http://learnsphere.ca](http://learnsphere.ca)
GOVERNMENT GRANTS

Agri-Innovation Program - If you have an agri-business and are working on innovative projects, you can apply for a federal government grant for pre-commercialization R&D and knowledge transfer [http://www.agr.gc.ca/eng/?id=1354301302625](http://www.agr.gc.ca/eng/?id=1354301302625).

Community Action Fund provides grants up to $5,000 to eligible organizations to implement initiatives or projects that focus on the prevention of all types of violence against women. [http://www2.gnb.ca/content/gnb/en/services/services_renderer.201279.html](http://www2.gnb.ca/content/gnb/en/services/services_renderer.201279.html).

Community Food Action program supports community-driven initiatives that address the healthy eating needs of New Brunswickers, with a focus on improving food security for people living in poverty, seniors, young people, and persons with disabilities. Maximum program grant is $3,000. [http://www2.gnb.ca/content/gnb/en/services/services_renderer.201277.html](http://www2.gnb.ca/content/gnb/en/services/services_renderer.201277.html).

Economic and Social Inclusion Corporation via the Community Inclusion Networks (CIN) provides small grants to local organizations addressing a broad spectrum of poverty reduction strategies. Contact your local CIN for more information. [http://www2.gnb.ca/content/gnb/en/departments/esic/community_inclusionnetwork.html](http://www2.gnb.ca/content/gnb/en/departments/esic/community_inclusionnetwork.html).

Export Development Program: If your business processes, manufactures or produces an exportable product, service, technology or intellectual property, you could be eligible for up to $5,000 in funding. The money must be used for activities related to exporting and developing new markets outside of the Maritimes.
INNOV8 Program provides financial assistance up to a maximum of $50,000 to help pay for the development of intellectual property, specialized software, hardware, or equipment, or to do research, development or prototyping. Eligible industries include ICT, Value-added wood, Value-added food.

NB Growth Program (NBGP) aims to create sustainable employment opportunities in New Brunswick by financially stimulating small businesses to pursue opportunities within targeted sectors of the economy and to stimulate capital investment for small business start-up, expansion, diversification, innovation, and productivity improvement. For starting a business: provides non-repayable contributions of up to $100,000 for the establishment of "year-round" eligible businesses based on 50% of eligible costs, up to a maximum of $15,000 per new full-time year-round job created. For expanding an established business: provides non-repayable contributions of up to $60,000 for the expansion, diversification, or improvement in the productivity or competitiveness of "year-round" eligible businesses, based on 30% of eligible costs. Conditions: Business must be in New Brunswick and be in the manufacturing and processing, information technology, year-round or seasonal full-time tourism operations, commercial service firms primarily engaged in export/import activity sectors. Some cultural enterprises also qualify.
**Shelter Enhancement Program** provides financial assistance to repair/rehabilitate emergency shelters and second stage housing for victims of family violence to an acceptable standard of health, safety and security for occupants and accessibility for persons with disabilities and to increase the number of emergency shelters and second stage housing units available to women and children or youth who are victims of family violence. Assistance is in the form of a forgivable loan and is based on the cost of the Eligible Work. The maximum forgivable loan per unit is $24,000.

[http://www2.gnb.ca/content/gnb/en/services/services_renderer.8695.Shelter_Enhancement_Program.html](http://www2.gnb.ca/content/gnb/en/services/services_renderer.8695.Shelter_Enhancement_Program.html)

**Student Employment and Experience Development Program (SEED)** provides a portion of a student's salary plus the employer's share of benefits for 8 weeks to non-profit organizations.

[http://www2.gnb.ca/content/gnb/en/services/services_renderer.17156.Student_Employment_Experience_Development_%28SEED%29_-_Employers.html](http://www2.gnb.ca/content/gnb/en/services/services_renderer.17156.Student_Employment_Experience_Development_%28SEED%29_-_Employers.html)

**Tourism, Heritage, Culture:** The NB government provides grants for tourism, heritage and cultural groups as follows:

- **Partnership for Community Cultural Activities:** The program supports projects that will enable the growth of a more diverse audience to arts activities, and thus ensure a more vibrant, creative and active arts community in New Brunswick. Up to $5,000 per project.
  [http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201064.Arts_-_Partnership_for_Community_Cultural_Activities_%28Grant%29.html](http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201064.Arts_-_Partnership_for_Community_Cultural_Activities_%28Grant%29.html)

- **Arts Festival Grant:** Non-profit organizations whose principal activity is to organize and present an annual arts festival within the province of New Brunswick
  [http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201063.Arts_-_Festival_Grant.html](http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201063.Arts_-_Festival_Grant.html)
• **Arts and Cultural Industries Strategic Initiatives Fund (SIF)** provides grants to assist in covering some of the costs of projects/activities/initiatives that uses innovative approaches in order to strengthen the economic/strategic contribution of the cultural and artistic sector in New Brunswick. [http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201068.Arts_and_Cultural_Industries_-_Strategic_Initiatives_Fund_%28Grant%29.html](http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201068.Arts_and_Cultural_Industries_-_Strategic_Initiatives_Fund_%28Grant%29.html)

• **Arts Groups Literary Promotions Grant:** The program provides grants to assist in covering some of the costs of large-scale projects/activities/initiatives that encourage broad-based knowledge and awareness of the literary arts within the community. [http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201071.Arts_Groups_-_Literary_Promotion_Grant.html](http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201071.Arts_Groups_-_Literary_Promotion_Grant.html)

• **Arts Organizations Professional Development Grant:** provides grants to cover some of the costs to attend educational opportunities or to provide professional training opportunities to staff and/or Board members of the eligible organization. [http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201075.Arts_Organizations_-_Professional_Development_Grant.html](http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201075.Arts_Organizations_-_Professional_Development_Grant.html)

• **Arts Organizations Professional Production and Presentation Operational Grant:** provides grants to cover some of the operations costs to produce and present arts programs and products in order to promote the vitality of the arts community. [http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201073.Arts_Organizations_-_Professional_Production_and_Presentation_Operational_Grant.html](http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201073.Arts_Organizations_-_Professional_Production_and_Presentation_Operational_Grant.html)

• **Arts Organizations - Service-based Operational Grant:** This program is designed to help strengthen the organizational capacities of eligible organizations to ensure their ongoing growth and development. [http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201074.Arts_Organizations_-_Service-based_Operational_Grant.html](http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201074.Arts_Organizations_-_Service-based_Operational_Grant.html)

• **Music Industry Development Grant:** This program provides multiyear grants to assist in covering some of the costs of production, marketing and promotion of New Brunswick music content sound recordings. It also provides funding for professional development activities as well as for the
production of demo discs and its related promotional activities. 
http://www2.gnb.ca/content/gnb/en/services/services_renderer.201067.Music_-_Music_Industry_Development_Grant.html

•  *Museum and Heritage Organizations Professional and Organizational Development Grant*: This program funds selected projects in the areas of professional development and organizational development that will enable institutions to offer training for their staff, board members and volunteers. 
http://www2.gnb.ca/content/gnb/en/departments/thc/services/services_renderer.201037.Museum_-_Professional_and_Organizational_Development_Grant.html

•  *Arts and Cultural Industries - Strategic Initiatives Fund* provides grants to assist in covering some of the cost of projects/activities/initiatives that uses innovative approaches in order to strengthen the economic/strategic contribution of the cultural and artistic sector in New Brunswick. 
http://www2.gnb.ca/content/gnb/en/services/services_renderer.201068.html

•  *Multicultural Grants Program* undertakes to assist community partners working to meet the objectives of the New Brunswick Policy on Multiculturalism. 
http://www2.gnb.ca/content/gnb/en/services/services_renderer.200886.Multicultural_Grants_Program.html

**Wellness Learning Opportunities Grant** supports wellness initiatives related to the Strategy pillars: mental fitness and resilience, healthy eating, physical activity and tobacco-free living. The minimum amount for a Learning Opportunities Grant is $50 and the maximum amount available is $3,000. 
http://www2.gnb.ca/content/gnb/en/services/services_renderer.201265.Wellness_Learning_Opportunities_Grants.html
FOUNDATIONS AND OTHER GRANT-MAKERS

**Canadian Council for the Arts** offers a range of grants to arts organizations [http://www.canadacouncil.ca/](http://www.canadacouncil.ca/)

**Canadian Million Dollar Round Table Charitable Foundation** provides grants of up to $5000 for community projects. Grants must be sponsored by a current Knight of the Canadian MDRT Charitable Foundation. [http://www.cmdrtfoundation.org/](http://www.cmdrtfoundation.org/)

**Canadian Worker Co-op Federation** provides $500 to groups wishing to assess the feasibility of establishing a worker co-operative. [http://canadianworker.coop/funding/Technical%20Assistance%20Program](http://canadianworker.coop/funding/Technical%20Assistance%20Program)

**Canadian Women’s Foundation** offers grants related to Economic Development, Violence Prevention, and Girls and Women [http://www.canadianwomen.org/grant-guidelines](http://www.canadianwomen.org/grant-guidelines)

**Catherine Donnelly Foundation** seeks radical and creative ways of responding to the most urgent needs of society in the areas of housing initiatives, adult education initiatives and opportunities and environmental enhancement initiatives. [http://www.catherinedonnellyfoundation.org/](http://www.catherinedonnellyfoundation.org/)

**Chez Cora Foundation**’s mission is to aid children in need. The foundation supports and works in collaboration with nonprofit organizations trying to improve the quality of life of Canadian children. [http://www.chezcora.com/our-company/cora-fondation](http://www.chezcora.com/our-company/cora-fondation)

**Co-operators Foundation** offers a Community Economic Development Fund and the Co-operative Development Fund, both of
which are geared to supporting community economic development initiatives that lead to job creation and/or enhanced employability for marginalized populations. A new fund, the Co-operators Fiftieth Anniversary Community Fund, focuses exclusively on supporting registered charities http://www.cooperators.ca/en/About-Us/foundation/ced.aspx

Donner Foundation seeks to encourage individual responsibility and private initiative to help Canadians solve their social and economic problems. http://www.donnerfoundation.org/granting.htm

Dreamcatcher Fund enhances First Nations communities and its people through contributions that will be of benefit socially, culturally, healthfully, and economically in a wholistic manner. The foundation accepts grant applications in the areas of sports and recreation, educational support, arts and culture, and health support. http://www.dcfund.ca/

Drummond Foundation's granting falls into three main areas: health care, community, and the socially disadvantaged. Grants to the community are particularly focused on the care of the elderly, while grants made to the socially disadvantaged are usually to organizations that deliver immediate relief to the poor, typically street missions. Grants are made annually in December. http://www.drummondfoundation.ca/

Farm Credit Canada offers AgriSpirit grants for capital projects in rural communities of $5,000 - $25000 to charities and non-profits that partner with a municipal body. FCC’s Expressions Fund provides $2000 - $10,000 to projects that contribute to the vitality of official language minority communities and help residents express the cultural and linguistic diversity of their area. Their Ag Safety Fund provides up to $10,000 to groups that deliver farm machinery

**Gainey Foundation** funds registered charitable organizations that offer environmental and/or arts education programs for youth. http://www.gaineyfoundation.com/

**Gates Foundation** funds innovations in education, technology, and global health. http://www.gatesfoundation.org/How-We-Work/General-Information/Grant-Opportunities

**Greater Saint John Community Foundation** provides grants to programs/projects that meets one or more of the following priorities: Gap Between Rich and Poor, Safety, Health, Learning, Housing & Transportation, Getting Started, Arts & Culture, Environment, Work, Belonging & Leadership http://www.sjfoundation.ca/main.html

**Ivy Foundation** works on forest conservation and sustainability issues. The foundation typically provides support to national or provincial charitable environmental organizations with a demonstrated capacity and capability to effect change. http://www.ivey.org/

**Krembil Foundation**'s primary focus is funding research projects in medicine; particularly those that have difficulty obtaining funding yet have the potential to produce life-altering results. They have also funded several social programs including addiction counseling/rehabilitation, financial advocacy and planning, mental health issues and social awareness, as well as children's educational programs. http://www.krembilfoundation.ca/

**Laidlaw Foundation** concentrates on a new youth organizing for change program; the strengthening of core capacity of youth led organizations; helping non-youth organizations become more
inclusive to youth; building a youth social infrastructure through multi-year funding of intermediary support groups; helping in the convening of agents interested in exploring issues related to youth engagement; and commissioning research, position papers and policy analysis. http://laidlawfdn.org/grants/

**Maytree Foundation** funds projects that address wealth disparity and migration. [http://maytree.com/grants](http://maytree.com/grants)

**MAZON Canada** allocates funds twice a year to agencies across Canada that fight hunger on the front lines. [http://www.mazoncanada.ca/en/who-we-help/](http://www.mazoncanada.ca/en/who-we-help/)

**McConnell Foundation** is a private family foundation that funds initiatives of national significance which address challenges for Canadian society by engaging people, by building resilient communities, and by developing a strong knowledge base for the work that the foundation supports. [http://www.mcconnellfoundation.ca/en/programs](http://www.mcconnellfoundation.ca/en/programs)

**McGrand Trust** supports animal welfare organizations for humane education projects in Atlantic Canada. [http://cfhs.ca/info/cfhs_grants/](http://cfhs.ca/info/cfhs_grants/)

**McLean Foundation** makes grants in a wide range of areas, including arts, conservation, education, health and welfare. It maintains a flexible policy, with particular emphasis on projects showing promise of general social benefit but which may initially lack broad public appeal. [http://mcleanfoundation.ca/](http://mcleanfoundation.ca/)

**Means To Live Foundation** is a small, family-run foundation that targets social justice through focused giving. It provides small amounts of financial support to well-defined local, national, and international grassroots initiatives. [http://www.meanstolive.org/](http://www.meanstolive.org/)
**Meighen Family Foundation** provides a limited number of small gifts, between $5,000 and $15,000, to organizations in Toronto, Montreal and New Brunswick to encourage strategic and creative initiatives in Toronto, Montreal and New Brunswick that benefit youth at risk, education, and mental health research with a focus on youth and families. [http://www.meighen.ca/](http://www.meighen.ca/)

**Metcalfe Foundation** focuses on three primary areas: the performing arts, the environment, and social services. However, it does occasionally support organizations with mandates outside of these focus areas. [http://metcalffoundation.com/grants/overview/](http://metcalffoundation.com/grants/overview/)

**Pond-Deshpande Centre** provides seed funding, as well as on-going support and programming for early-stage ventures to assist with market validation, market research and business plan development. The goal is to accelerate the development of new high impact ventures by helping to remove common obstacles in the early stages of venture evaluation. PDC funding programs are generally accessed for a 4 to 6-month period, and can also be used to leverage additional assistance through various business development programs in the ecosystem. Their four funding programs include the:

RBC Foundation provides grants related to children's health and well-being and the protection of water

Royal LePage Shelter Foundation matches Royal LePage offices with a women's shelter in their community. They help organize fundraising events and many agents donate a portion of the commissions they receive when they help their clients buy or sell a home. All support stays in the local community.
http://www.royallepage.ca/realestate/2013/02/13/how-we-help/

Salamander Foundation currently has two areas of interest: arts and culture, and environmental health. The foundation's purpose is to recognize the forms, functions and interactions of natural systems and to promote continuity and discovery in the arts and in culture.
http://www.salamanderfoundation.org/generalGuidelines.cfm

Sprott Foundation is dedicated to addressing urgent human need, homelessness and hunger in Canada and worldwide. The foundation concentrates on "focused giving", offering support to well-defined projects in its specific area of interest and taking a pro-active approach in interacting closely with the grant recipients.
http://www.sprottfoundation.com/Grant_Guidlines.html

Sussex and Area Community Foundation is a locally run public foundation that works to build and manage endowment funds that support local charities and community priorities.

TD Friends of the Environment offers grants for environmental education, tree planting, energy conservation, schoolyard or urban naturalization, community gardens, habitat restoration, endangered
species/wildlife protection and environmental research
https://fef.td.com/funding/

**Virtual Foundation** is a unique online philanthropy program that supports grassroots initiatives around the world. They post carefully screened, small scale project proposals on their website where they are read and funded by online donors. Foundation mission is twofold: to support local projects initiated by non-governmental organizations (NGOs) in the fields of environment, sustainable development, and health; and to encourage private philanthropy among citizens from all walks of life.
http://www.virtualfoundation.org/

**Wildlife Habitat Canada** supports the priority activities under the North American Waterfowl Management Plan (i.e., securement*, enhancement, management and influence) as well as regional and local habitat projects of importance to other migratory game birds.
LOANS/LOAN GUARANTEES

In addition to traditional banks, credit unions and financing companies, the following organizations can provide loans or loan guarantees to small businesses and social enterprises.

Agriculture Loan Guarantee Program: This program provides a guarantee on a portion of a line of credit for working capital requirements. The guarantee is typically for up to a maximum of 80% of line of credit, and usually for a period of up to 3 years.
http://www2.gnb.ca/content/gnb/en/services/services_renderer.201158.Loan_Guarantees_-_Agriculture.html

Agri-Innovation Program - If you have an agri-business and are working on innovative projects, you can apply for a loan to help get your agri-based products or services ready for the market
http://www.agr.gc.ca/eng/?id=1354301302625

Atlantic Canada Opportunities Agency (ACOA): The Business Development Program (BDP) is designed to help set up, expand or modernize small and medium-sized enterprises. It provides access to capital in the form of interest-free, unsecured, repayable contributions. Not-for-profit organizations that provide support to the business community may also qualify for non-repayable assistance. Most business sectors are eligible except retail/wholesale, real estate, and services of a personal or social nature. Both commercial and not-for-profit applicants are eligible. Eligible activities include business studies, capital investment, training, marketing, quality assurance, and not-for-profit activities that support business in the region. Assistance is also available to help you bid for and acquire public and private procurement contracts or to develop an innovative product or service.
http://www.acoa-apeca.gc.ca/eng/ImLookingFor/ProgramInformation/Pages/ProgramDetails.aspx?ProgramID=2
Business Development Bank of Canada provides loans of up to $50,000 for startups and expansion as well as loans for more ambitious projects. [https://www.bdc.ca/EN/business-centres/new_brunswick/Pages/default.aspx](https://www.bdc.ca/EN/business-centres/new_brunswick/Pages/default.aspx)

Canada Small Business Loan Guarantee Program can help secure up to $500,000 loan from a financial institution by sharing the risk with the lender. The loans can be used to: Purchase or improve land or property, leasehold improvements or improve leased property, or to purchase new or used equipment. [http://www.ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/home](http://www.ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/home)

Canadian Agricultural Loans Act Program is a loan guarantee program designed to increase the availability of loans to farmers and agricultural co-operatives. Farmers can use these loans to establish, improve, and develop farms, while agricultural co-operatives may also access loans to process, distribute, or market the products of farming. Loan guarantees are available for up to $500,000 for the purchase of land and the construction or improvement of buildings or for up to $350,000 for all other loan purposes, including consolidation/refinancing. [http://www.agr.gc.ca/eng/?id=1288035482429](http://www.agr.gc.ca/eng/?id=1288035482429)

Canadian Alternative Investment Co-operative (CAIC) invests in groups working for positive social change and community economic development in Canada that lack access to traditional financing. They are particularly interested in projects that promote alternative economic structures and acts as a catalyst to structural change. When making an investment, CAIC takes into consideration both the social benefit of a project and its business soundness. CAIC focuses its lending in the following three areas: social enterprise, mortgages for community-based initiatives, social and affordable housing. [http://www.caic.ca/apply.html](http://www.caic.ca/apply.html)
Canadian Worker Co-op Federation’s Tenacity Works Fund is a revolving loan fund in worker, multi-stakeholder and worker-shareholder co-ops across Canada. The main purpose is to allow worker co-operatives to leverage funds to obtain additional financing from traditional lenders. [http://www.canadianworker.coop/tenacity-works](http://www.canadianworker.coop/tenacity-works)

Canadian Youth Business Foundation (CYBF) offers a Start-Up program for young entrepreneurs, a Newcomers Program for new Canadians, a Spin Master Innovation Fund for young Canadians, and an Expansion Program for young entrepreneurs looking to take their business to the next level. [http://www.cybf.ca/programs/](http://www.cybf.ca/programs/)

Community Business Development Corporations (CBDCs) [http://www.cbdc.ca/nb/index.php](http://www.cbdc.ca/nb/index.php) can provide loans in the following categories:

- **Social Enterprise Loan** of up to $150,000 to organizations in rural communities.
- **CBDC General Business Loan** designed to assist entrepreneurs to obtain financing for their business, when traditional avenues of financing are not available. It can be used for key events in the business life cycle such as business creation, purchase, and business succession planning.
- **CBDC Innovation Loan** to assist in the development of the knowledge-based economy in the adoption and commercialization of technology by rural businesses.
- **SEED** loans to start, expand or improve a small business, as well as acquire business skills training

Farm Credit Canada offers loans and loan insurance to food producers, farmers, and agri-businesses. They also offer special Young Farmer and Transition loans to build or expand
operations or transfer farm assets to the next generation.

**Financial Assistance to Industry Program**: The purpose of the assistance is to provide adequate funding for capital expenditures and working capital to enable the establishment, expansion, or maintenance of eligible industries including manufacturing and processing, full-time tourism operations, and information technology companies. The assistance may be provided in the form of a loan guarantee or direct loan.
http://www2.gnb.ca/content/gnb/en/services/services_renderer.200979.Financial_Assistance_to_Industry_Program_%28FAIP%29.html

**Fisheries and Aquaculture Development Board** provides loans and loan guarantees for aquaculture production and related services. Direct loans may be provided to finance viable projects for the purchase or construction of various aquaculture capital costs such as equipment and buildings. Loan payments in the shellfish sector can be customized to correspond with the development of the project.
http://www2.gnb.ca/content/gnb/en/services/services_renderer.200817.Aquaculture_Loans_and_Loan_Guarantees.html

**Saint John Community Loan Fund** provides loans up to $7500 for small businesses or social enterprises for start up or expansion in the Greater Saint John region http://www.loanfund.ca/loans.html

**Youth Social Innovation Capital Fund** (YSI) partners with the Canadian Youth Business Foundation (CYBF) to provide financing and support to young social entrepreneurs and their ventures. Through this partnership, all accepted YSI applicants secure up to $10,000 from the YSI program and also have the option of receiving an additional $15,000 in startup financing from CYBF. http://www.youthsocialinnovation.org/about/
INVESTOR GROUPS

Atlantic Angel Investors will consider investments in any knowledge-based company. They give preference to teams with a mix of business/technology savvy. If you are planning to apply, you should also be at least at the prototype stage.
http://www.atlanticangels.ca/

BDC Venture Capital works with entrepreneurs and other investors in the public and private sectors to build outstanding Canadian companies, and is involved at every stage of the development cycle, from seed through expansion to exit. The focus is on innovative IT, health and energy/clean technology companies with high growth potential.
https://www.bdc.ca/EN/solutions/venture_capital/Pages/venture_capital.aspx

Canadian National Crowdfunding Directory is an initiative of the National Crowdfunding Association of Canada, a community-based, membership-driven entity that was formed at the grass roots level to fill a national need. http://ncfacanada.org/canadian-crowdfunding-directory/

Community Economic Development Investment Funds (coming to NB in January 2015) Ok, will Suppose

**New Brunswick Angel Investors** is a list of angel investors who follow or invest in NB enterprises [https://angel.co/new-brunswick-1/investors](https://angel.co/new-brunswick-1/investors)

**New Brunswick Innovation Foundation** offers two investment funds. The Startup Investment Fund (SIF) provides entrepreneurs located in New Brunswick with access to startup capital to support the formation, initial capitalization and development of new and innovative growth businesses. Investments take the form of equity, typically through the purchase of common stock or the issuance of convertible debentures. Companies are eligible for up to $100,000 under the SIF. As a partner in the venture, NBIF will work with the company and its founding team to realize the growth potential of the business.


For more advanced enterprises seeking more than $100,000 NBIF’s Venture Capital Fund provides investments up to $1,000,000 in businesses that are typically high risk, growth-oriented companies on the verge of taking their product to market. Strategic industries include ICT, Energy and Environment, Bio-Sciences, Industrial Fabrication, Value-Added Food and Value-Added Wood.


**NB Small Business Investor Tax Credit** provides a 30% non-refundable personal income tax credit to eligible investors who invest in small businesses in the province. Effective 2014, the SBITC now also allows corporations and trusts to be eligible for a 15% non-refundable corporate income tax credit on eligible investments up to $500,000.
Some Great Guides


Business Planning Guide to Developing a Social Enterprise, Forth Sector

Canadian Social Enterprise Guide, Social Enterprise Canada

Choosing a Legal Form for Your Social Enterprise, Western Economic Diversification Canada,

Co-operative Planning Toolkit, Local Livelihoods

Demonstrating Value Workbook, Vancity Community Foundation
[www.demonstratingvalue.org](http://www.demonstratingvalue.org)

Development of an Evaluation Framework for the Financial Literacy Service Sector. United Way Toronto

Enhancing Program Performance with Logic Models, University of Wisconsin-Extension [http://www.uwex.edu/ces/lmcourse/](http://www.uwex.edu/ces/lmcourse/)

Entrepreneurs Toolkit, MaRs, [http://www.marsdd.com/entrepreneurs-toolkit/](http://www.marsdd.com/entrepreneurs-toolkit/)

Financial Analysis of Social Enterprise, Chantier de l’économie sociale

Governance of Social Enterprises: Managing Your Organization for Success, Schwab Foundation for Social Entrepreneurship
Guide to Developing an Outcome Logic Model and Measurement Plan, United Way of Greater Richmond & Petersburg
www.yourunitedway.org

Guide to Financial Statements of Not-For-Profit Organizations, Chartered Professional Accountants Canada
www.cica.ca/focus-on-practice-areas/.../not...profit.../item65428.pdf


Guide to Planning and Conducting Program Evaluation, Fraser Health Authority
http://www.fraserhealth.ca/Professionals/Research/Pages/default.aspx


Measuring Value: A guide to Social Return on Investment, The SROI Network
http://www.thesroinetwork.org/sroi-analysis/the-sroi-guide

Monitoring & Evaluation Framework Template - www.tools4dev.org

Overview of Social Finance Tools by Tim Nash
http://www.sustainableeconomist.com/social_finance_tools

Project Evaluation for Non Profit Organizations, Imagine Canada

REDF Social Enterprise Start-Up Tool Kit, REDF
http://redf.org/what-we-do/learn/

Results Based Management Capacity Assessment Toolkit, RECABASO

Social Enterprise Analytical Model, Réseau d'investissement social du Québec
http://www.fonds-risq.qc.ca/
WEBSITES WITH MORE INFO AND RESOURCES


- Canada Business – Sample business plans and market research information [http://www.canadabusiness.ca/eng/page/2856/](http://www.canadabusiness.ca/eng/page/2856/)


- Canadian Innovation Centre [http://innovationcentre.ca/](http://innovationcentre.ca/)

- Coady Institute, St. Francis Xavier University [http://www.coady.stfx.ca/](http://www.coady.stfx.ca/)

- Community Business Development Corporations (NB) [http://www.cbdc.ca/nb/](http://www.cbdc.ca/nb/)

- Co-operatives and Mutuals Canada [www.canada.coop](http://www.canada.coop)

- Demonstrating Value [www.demonstratingvalue.org](http://www.demonstratingvalue.org)

- Economic Development NB [http://www2.gnb.ca/content/gnb/en/departments/economic_development/NB_Businesses.html](http://www2.gnb.ca/content/gnb/en/departments/economic_development/NB_Businesses.html)

- Enterprise Fredericton [http://www.enterprisefredericton.ca/](http://www.enterprisefredericton.ca/)


- Enterprising Non Profits [http://www.enterprisingnonprofits.ca](http://www.enterprisingnonprofits.ca)
• Joint Economic Development Initiative (JEDI) for Aboriginal businesses [http://www.jedinb.ca/jedi-supports-aboriginal-entrepreneurship.html]

• Launch 36 Accelerator [http://launch36.ca/]

• Le Chantier de l’Économie Sociale [http://www.chantier.qc.ca/]

• MaRS [http://www.marsdd.com/]

• NB Innovation Foundation [http://www.nbif.ca/en]

• Pond Deshpande Centre - [http://www.ponddeshpande.ca]

• Social Economy and Sustainability Research Network (Mount St. Vincent) [http://www.msvu.ca/social economyatlantic/English/whatisE.asp]

• Saint John Community Loan Fund [http://www.loanfund.ca/]

• Social Enterprise Council of Canada [http://www.secouncil.ca/]

• Social Return on Investment Network [http://www.thesroinetwork.org/]

• Start Up Fredericton [http://www.startupfredericton.ca/]

• Start Up Canada [http://www.startupcan.ca/]

• Wallace McCain Institute [http://www.wallacemccaininstitute.com/programs]