



The following is a brief outline of financing options available.

**Most will require a business plan**

## Youth

### Summer Company Program

- Ontario high school or post-secondary students aged 15-29 who are returning to school in the fall
- Up to \$3000 grant (\$1500 for startup costs and \$1500 upon completion of the program)

### Starter Company Plus Program

- Ontario residents
- Not employed or in school full-time
- Opportunity to apply for \$5000 grant

### Futurepreneur

- 18-39 years
- Up to \$60,000 in startup loans
- Entrepreneurship startup programs

## Startup & Existing

### Canada – Business Benefits Finder

- For entrepreneurs, businesses and not-for-profits

### Ontario – Business, Workplace and Economy

- Support and resources for funding, programs, insurance, taxes and more

### FedDev Ontario – Funding for Southern Ontario

- Funding for businesses and organizations that support innovation, diversity and business growth

### Business Development Bank of Canada (BDC)

- Financing and advisory services for entrepreneurs in all industries and stages of business
- [Free online tools and articles for entrepreneurs](#)

## Research & Innovation

### Ontario Centre for Innovation

- Programs that provide funding, support, training and skills development opportunities to high-potential SMEs focused on innovation

## Exporting

### Export Development Canada

- Financing to support international transactions: to pay up-front costs associated with the production of a large export order, to expand into new markets or to respond to a buyer's request for financing

## Rural

### The Community Futures Program

- Business counselling and flexible loans for existing small to medium businesses in rural and remote areas of Ontario

### Canadian Agricultural Loans Act Program (CALA)

- Loan program for farmers and farm co-operatives to establish, improve and develop farms
- Eligible co-operatives may also access loans to process, distribute or market farmed products

## Employer Incentive Programs

### Canada-Ontario Job Grant

- Up to \$10,000 per employee for training costs
- Employers with 100 or more employees need to contribute 1/2 of the training costs. Small employers with less than 100 employees need to contribute 1/6 of training costs

### ESDC Projects Search

- Explore funding opportunities to support jobs, training or social development across Canada

### Employment Ontario

- Advice, information and funding for job seekers, workers and employers in Ontario
- Free public job board for businesses and job seekers

## Banks

### Canada Small Business Financing Program (CSBFP)

- Up to \$1 million loan maximum for small businesses or startups operating in Canada, with gross annual revenue of \$10 million or less.
- Apply at participating banks & credit union