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DIRECTORY OF RESOURCES FOR ABORIGINAL SOCIAL ENTREPRENEURS



FNQLEDC

FIRST NATIONS OF QUEBEC
AND LABRADOR ECONOMIC
DEVELOPMENT COMMISSION

DIRECTORY OF RESOURCES FOR ABORIGINAL SOCIAL ENTREPRENEURS

An initiative of:



FNQLEDC

FIRST NATIONS OF QUEBEC
AND LABRADOR ECONOMIC
DEVELOPMENT COMMISSION

In collaboration with:



Conseil
québécois
de la **coopération**
et de la **mutualité**



Desjardins
Caisse d'économie solidaire



The Canadian **CED** Network
Le Réseau canadien de **DEC**

Foreword

This Directory of Resources for Aboriginal Social Entrepreneurs has been designed to simplify your efforts to find and acquire information. There are abundant resources available, but programs continually change over time. Therefore, the FNQLEDC encourages you to contact us at any time, regardless of the state of the advancement of your project, because we can provide you with advice and support. We can help you identify the most appropriate resources and help you benefit from the wide ranges of partnerships we have developed over the years.

Together, we can develop and pursue the projects that are important for you.

Legend:



Aboriginal organization or program intended for First Nations.



FIRST NATIONS OF QUEBEC AND LABRADOR ECONOMIC
DEVELOPMENT COMMISSION (FNQLEDC)

Our mission

In consultation with all stakeholders in the sector, and in a spirit of respect for the cultures and the communities' local, the FNQLEDC has set itself the task of representing, promoting, supporting and advocating for First Nations' interests in socioeconomic development, while at the same time contributing to their growth.

Our mandates

Information

Facilitate exchanges of information and encourage sharing of expertise between the community economic development officers (CEDOs).

Training

- Invest in skills training for the CEDOs.
- Support to the Members.
- Provide technical support to the CEDOs in the completion of their mandates.

Representation

Represent the interests of the CEDOs, particularly with government authorities and the Chiefs of the Assembly of First Nations of Quebec and Labrador.

Research and Development

Develop new working tools and new services that satisfy the needs of the CEDOs and entrepreneurs.

Our Projects

Youth Entrepreneurship Awareness

- Presentation of awareness workshops, and support young entrepreneurs aged 15 to 35.

ME? *An entrepreneur?*
WHY NOT?

Business Women

- Facilitate female entrepreneurship by identifying the obstacles and challenges associated with being a woman in business, and offer support services.



First Nations Taxation Service

- Transfer of information on the various tax concepts and judgments that have impacts on entrepreneurs, interventions with Canada Revenue Agency and Revenu Québec.

Events

- Organization of conference-days in the communities.

CONTACT INFORMATION

If you have any additional questions, please do not hesitate to contact the team of the FNQLEDC:

265, Place Chef Michel Laveau, suite
200Wendake (Quebec) G0A 4V0

Tel.: 418 843-1488
Fax.: 418 843-6672

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cdepnql.org

Québec 

Canada 

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This directory is distributed free of charge to First Nations entrepreneurs by the FNQLEDC in collaboration with the First Nations Regional Social Economy Working Table.

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First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC)

DESCRIPTION

The FNQLEDC was created in 2001 through the joint efforts of all the stakeholders in this field, based on respect and autonomy of local communities. Its mission is to represent, promote, support and defend the socio-economic interests of the First Nations of Quebec and Labrador, in an effort to ensure their development and prosperity.

The FNQLEDC has five mandates: information, training, member support, representation, research and development.

SOCIAL ECONOMY FINANCIAL ASSISTANCE, SERVICES AND ELIGIBILITY

Support and Advisory Services at every step of the business process: to obtain individual or group accompaniment services, contact the organization directly.

CONTACT INFORMATION

265, Place Chef Michel-Laveau, bureau 200, Wendake (Québec) G0A 4V0

Telephone: 418 843-1488

E-mail: info@cdepnql.org

Web Site: www.cdepnql.org/



First Nations Regional Social Economy Working Table (FNRSEWT)

DESCRIPTION

The First Nations of Quebec and Labrador Health and Social Services Commission (FNQLHSSC) coordinates the First Nations Regional Social Economy Working Table (FNRSEWT). There are two other important founding members, the First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC) and the *Regroupement des centres d'amitié autochtones du Québec* (RCAAQ). Other First Nations social economy organizations and enterprises will join in the future.

The mission of the Working Table is the following: "Inspired by the values of solidarity, co-operation and equity, the members of the First Nations Regional Social Economy Working Table are committed to promoting the social economy of the First Nations of Quebec, including those who live in the communities or in urban centres.

SOCIAL ECONOMY FINANCIAL ASSISTANCE, SERVICES AND ELIGIBILITY

Co-operation and Networking

CONTACT INFORMATION

250, Place Chef-Michel-Laveau, bureau 102, Wendake (Québec) G0A 4V0

Telephone: 418 842-1540

Web Site: www.cssspnql.com



First Nations of Quebec and Labrador Health and Social Services Commission (FNQLHSSC)

DESCRIPTION

The FNQLHSSC's mission is to promote and monitor the physical, mental, emotional and spiritual well-being of First Nations and Inuit people, families and communities while improving access to comprehensive and culturally sensitive health and social service programs designed by First Nations organizations that are recognized and sanctioned by local authorities, all the while respecting their respective cultures and local autonomy.

- Promote social economy so as to inform and create awareness among case workers within First Nations communities;
- Facilitate co-operation among First Nations organizations interested in social economy, through creation of a Working Table.

SOCIAL ECONOMY FINANCIAL ASSISTANCE, SERVICES AND ELIGIBILITY

Variable, contact the organization directly.

CONTACT INFORMATION

250, Place Chef-Michel-Laveau, bureau 102, Wendake (Québec) G0A 4V0

Telephone: 418 842-1540

E-mail: info@cssspnql.com

Web Site: www.cssspnql.com/



Regroupement des centres d'amitié autochtones du Québec

DESCRIPTION

The mission of the *Centres d'amitié autochtones du Québec* is to improve the quality of life of Aboriginals living in urban centres. The Regroupement consists of seven Aboriginal Friendship Centres as well as a Point of Services in the following municipalities: Chibougamau, Joliette, La Tuque, Montréal, Senneterre, Sept-Îles, Trois-Rivières, and Val-d'Or. Two new Aboriginal Friendship Centres are under development in the cities of Roberval and Maniwaki.

SOCIAL ECONOMY FINANCIAL ASSISTANCE, SERVICES AND ELIGIBILITY

Variable, contact the organization directly

CONTACT INFORMATION

85, boulevard Bastien, bureau 100, Wendake (Québec) G0A 4V0

Telephone: 418 842-6354

Toll free: 1 877 842-6354

E-mail: infos@rcaa.qc.ca

Web Site: www.rcaa.qc.ca/en/



Cree Social Economy Regional Table (CSERT)

DESCRIPTION

This Regional Table consists of the key partners of the James Bay Cree Nation. The Regional Table approves actions to be implemented that focus on developing and reinforcing social economy enterprises in Cree communities. The main members of the Regional Table are: The Economic Development Branch of the Cree Government, the Cree Women of the Eeyou Ischtee Association, the Cree Arts and Crafts Association, the Eeyou Economic Group, the Cree Elders Association, the Cree Health and Services Commission, the Cree Trappers Association, the Eenou Friendship Centre in Chibougamau and the Cree Youth Council. The Economic Development Branch of the Cree government coordinates the table.

FINANCIAL ASSISTANCE AND SOCIAL ECONOMY SERVICES

Variable, contact the organization directly

CONTACT INFO - MONTRÉAL OFFICE

277 Duke Street, Suite 102, Montréal (Québec) H3C 2M2

Tel: 514 861-5837

Fax: 514 861-0760

Commerce and Industry Department

Cree Nation Government / Grand Council of the Cree (Eeyou Istchee)

284 Queen Street, Suite 201

Mistissini (Québec) GOW 1C0

Tel.: (418) 923-2901

Web Site: www.gcc.ca/cra/economicdevelopment.php



First Nations Human Resources Development Commission of Quebec (FNHRDCQ)

DESCRIPTION

The First Nations Human Resources Development Commission of Quebec (FNHRDCQ) represents a total of 33 service points providing client-based employment and training services, located in 29 First Nations communities and four urban centres. The Local First Nations Commissions (LFNC) in the communities offer programs for self-employed workers and entrepreneurs.

FINANCIAL ASSISTANCE

Financial assistance for self-employed workers

BUSINESS START-UP SUPPORT

- Business training and professional support
- Business development
- Marketing plan and/or advice in accounting and financial management

ELIGIBILITY

Communicate with the service point closest to you.

CONTACT INFORMATION

Communicate with the service point closest to you.

Contact information: employnations.com/en/points-of-service/

Website: employnations.com/en/

Telephone: 450 638-4171



First Peoples Innovation Centre

DESCRIPTION

The First Peoples Innovation Centre is an Aboriginal organization with a social vocation.

FINANCIAL ASSISTANCE

N/A

BUSINESS START-UP SUPPORT

Services in 5 steps for Aboriginal social entrepreneurs:

- Identification and design of an initiative
- Development of a 'road map' (action plan)
- Search for funding partners and business partners
- Implementation
- Mentoring and follow-up

ELIGIBILITY

Communicate directly with the FPIC.

CONTACT INFORMATION

Website: www.cipp-fpic.com/en/

Telephone: 819 685-2424



Centre de développement et de formation de la main d'œuvre de Wendake (CDFM) and Commission locale de la Première Nation (CLPN) huronne-wendat

DESCRIPTION

The CDFM provides its services to students, wage earners, organizations, businesses and unemployed persons. Among other things, it offers an Attestation of Vocational Specialization (AVS) in Business Start-up. Through its employability and training measures, the CLPN (Local First Nation Commission, in English) allows employable individuals to join or rejoin the labour force or to maintain their employment.

FINANCIAL ASSISTANCE

- Financial contributions in the form of wage subsidies
- Financial contributions in the form of allowances or maintenance of regular employment insurance benefits

BUSINESS START-UP SUPPORT

Communicate directly with the CDFM.

ELIGIBILITY

Communicate directly with the CDFM.

CONTACT INFORMATION

Website: www.cdfmwendake.com/clpn-huronne (in French only)

Telephone: 418 842-1026



Corporation de développement économique montagnaise (CDEM)

DESCRIPTION

The CDEM offers services in business start-up, business growth, business acquisition, and support for young people.

FINANCIAL ASSISTANCE

- Loans (including temporary loans) or loan guarantees
- Refundable and non-refundable contributions
- Equity and quasi-equity investments

BUSINESS START-UP SUPPORT

For more information, communicate directly with the CDEM.

ELIGIBILITY

To receive any of the services from the CDEM, you must:

- Be an Aboriginal member of one of the nine Innu communities in Quebec
- Possess a business under the majority control of a member of the Innu Nation in Quebec;
- Be able to contribute financially to the project (your minimal contribution is 10%, but is higher depending on your ability to contribute to the project);
- Be able to provide the required guarantees (because the risk must be shared).

CONTACT INFORMATION

Website: www.cdem.ca (in French only)

Telephone: 418 968-1246



Corporation de développement économique Ekuanitshinnuat

DESCRIPTION

Economic development organization in the Innu community of Ekuanitshit (Mingan).

FINANCIAL ASSISTANCE

Communicate directly with Corporation de développement économique Ekuanitshinnuat.

BUSINESS START-UP SUPPORT

Communicate directly with Corporation de développement économique Ekuanitshinnuat.

ELIGIBILITY

Communicate directly with Corporation de développement économique Ekuanitshinnuat.

CONTACT INFORMATION

Website: N/A

Telephone: 418 949-2245



Corporation de développement économique Wabak Pimadizi (Lac Simon)

DESCRIPTION

Economic development corporation in the Algonquin community of Lac Simon.

FINANCIAL ASSISTANCE

Communicate directly with Corporation de développement économique Wabak Pimadizi.

BUSINESS START-UP SUPPORT

Communicate directly with Corporation de développement économique Wabak Pimadizi.

ELIGIBILITY

Communicate directly with Corporation de développement économique Wabak Pimadizi.

CONTACT INFORMATION

Website: N/A

Telephone: 819 736-2131



Corporation Nikanik (Wemotaci)

DESCRIPTION

Economic development organization in the Atikamekw community of Wemotaci.

FINANCIAL ASSISTANCE

Communicate directly with Corporation Nikanik.

BUSINESS START-UP SUPPORT

Communicate directly with Corporation Nikanik.

ELIGIBILITY

Communicate directly with Corporation Nikanik.

CONTACT INFORMATION

Website: N/A

Telephone: 819 666-2237



Développement économique Opitciwan inc.

DESCRIPTION

Mission: Promotion of economic development; assistance and support for business start-up and expansion; management of community enterprises.

FINANCIAL ASSISTANCE

Communicate directly with Développement économique Opitciwan.

BUSINESS START-UP SUPPORT

- Provide business start-up and assistance services: business plan, funding search, start-up support
- Support for business operations and expansion
- Preparation of business recovery plans and refinancing

ELIGIBILITY

Communicate directly with Développement économique Opitciwan.

CONTACT INFORMATION

Website: www.opitciwan.ca/index.php/deveco (in French only)

Telephone: 819 974-8837



Eeyou Economic Group / CFDC Inc.

DESCRIPTION

Services for entrepreneurs in the Eeyou Istchee region.

FINANCIAL ASSISTANCE

Loans of \$4,000 to \$25,000 for young Cree members

BUSINESS START-UP SUPPORT

Consulting service

ELIGIBILITY

Communicate directly with Eeyou Economic Group.

CONTACT INFORMATION

Website: www.eeyoueconomicgroup.ca

Telephone: 819 753-2560



Quebec Native Women (QNW) – Employment and Training Program

DESCRIPTION

Through the promotion of non-violence, justice, equal rights and health, QNW supports Aboriginal women in their efforts to improve their living and supports the women in their involvement in their communities.

FINANCIAL ASSISTANCE

Communicate directly with QNW.

BUSINESS START-UP SUPPORT

Communicate directly with QNW.

ELIGIBILITY

Communicate directly with QNW.

CONTACT INFORMATION

Website: www.faq-qnw.org

Telephone: 450 632-0088



First Nations Venture Capital of Quebec (FNVCQ)

DESCRIPTION

FNVCQ makes direct investments in Aboriginal commercial enterprises (community-based or private) to allow the implementation and running of business projects showing strong potential to create jobs and bring economic benefits for all the First Nations in Quebec.

FINANCIAL ASSISTANCE

- Stake acquisition or purchase of capital stock
- Direct loans
- Loans with participating interest

BUSINESS START-UP SUPPORT

- Financial support
- Professional support
- Contacts network

ELIGIBILITY

Communicate directly with FNVCQ.

CONTACT INFORMATION

Website: www.ipnq.ca/en/accueil.html

Telephone: 418 843-7070



Tewatohni'saktha Economic Development Commission (Kahnawà:ke)

DESCRIPTION

Tewatohni'saktha was created to stimulate and reinforce the economic growth of Kahnawake by investing in people and businesses, and to support other economic possibilities.

FINANCIAL ASSISTANCE

Kahnawake Youth Business Fund (KYBF)

BUSINESS START-UP SUPPORT

- | | |
|-----------------------------|---|
| • Business consulting | • Marketing Program Fund |
| • Bookkeeping | • Kahnawà:ke Youth Business Fund |
| • Entrepreneurship training | • Heads-Up Youth Program |
| • Business seminars | • Professional Services Fund |
| • Business plan template | • Tewatohni'saktha Business Loan Fund |
| • Business Assistance Fund | • Tewatohni'saktha Business Contribution Fund |

ELIGIBILITY

Communicate directly with Tewatohni'saktha.

CONTACT INFORMATION

Website: www.tewa.ca

Telephone: 450 638-4280



Naskapi Development Corporation

DESCRIPTION

Economic development organization of the Naskapi Nation.

FINANCIAL ASSISTANCE

Communicate directly with Naskapi Development Corporation.

BUSINESS START-UP SUPPORT

Communicate directly with Naskapi Development Corporation.

ELIGIBILITY

Communicate directly with Naskapi Development Corporation.

CONTACT INFORMATION

Website: N/A

Telephone: 418 585-2686



Native Commercial Credit Corporation (NCCC)

DESCRIPTION

NCCC offers financial products and services in the form of non-refundable contributions, loans and support for Aboriginal business start-up, acquisition or expansion.

FINANCIAL ASSISTANCE

- Non-refundable contributions
- Loans

BUSINESS START-UP SUPPORT

- Accompaniment
- Consultation
- Support for project development
- Participation in setting up the funding for your project
- Business follow-up

ELIGIBILITY

Must be:

- Member of one of the following nations: Abenaki, Algonquin, Atikamekw, Huron-Wendat, Malecite, Micmac or Native Alliance of Quebec
- Legally incorporated entity owned by a First Nation, the Native Alliance of Quebec or one of their members
- Possess the financial resources required for the project's funding: 10% of the project's minimum cost
- Present a viable business project
- Have a good credit rating
- Have experience and training in the enterprise's area of activity
- Must be involved full-time in the enterprise
- May not be a business involved in any of the following: gambling, sex, alcohol, tobacco

CONTACT INFORMATION

Website: www.soccca.qc.ca/index_en.html

Telephone: 418 842-0972



Société de développement économique ilnu (SDEI)

DESCRIPTION

Mission: Contribute to the development of Mashteuiatsh by offering services for supporting the implementation and growth of a network of effective and competitive businesses.

FINANCIAL ASSISTANCE

SDEI offers assistance to find funding for non-profit organizations and small-to-medium sized businesses.

BUSINESS START-UP SUPPORT

Support for businesses

ELIGIBILITY

Communicate directly with SDEI.

CONTACT INFORMATION

Website: www.sdei.ca (in French only)

Telephone: 418 275-5757



Société de développement économique Uashat mak Mani-Utenam (SDEUM)

DESCRIPTION

The mission of SDEUM is to manage enterprises belonging to the community of Uashat mak Mani-Utenam and to be a lever for creating business partnerships as well as new businesses and jobs.

FINANCIAL ASSISTANCE

Funding and programs (funding search and support for preparing business cases)

BUSINESS START-UP SUPPORT

- Training (according to the needs and the number of employees)
- Assistance in preparation of business plans
- Funding and programs (funding search and support for preparing business cases)
- Mentoring
- Administrative support

ELIGIBILITY

Communicate directly with SDEUM.

CONTACT INFORMATION

Website: sdeum-innu.biz (in French only)

Telephone: 418 962-5433



Société économique de Kitcisakik

DESCRIPTION

Mission: contribute to the development of economic activities and enterprises, and encourage entrepreneurship among the community's members; create projects that provide jobs for the Co-operative, through the training of employees.

FINANCIAL ASSISTANCE

Communicate directly with Société économique de Kitcisakik.

BUSINESS START-UP SUPPORT

Communicate directly with Société économique de Kitcisakik.

ELIGIBILITY

Communicate directly with Société économique de Kitcisakik.

CONTACT INFORMATION

Website: www.kitcisakik.ca/devEconometique.php (in French only)

Telephone: 819 825-1466



Société Mukutan (Unamen Shipu)

DESCRIPTION

Société Mukutan is an economic development corporation that provides business start-up assistance to Aboriginal people in the community of Unamen Shipu.

FINANCIAL ASSISTANCE

Communicate directly with Société Mukutan.

BUSINESS START-UP SUPPORT

- Support for starting up Aboriginal businesses
- Support for operations
- Assistance in the search for funding

ELIGIBILITY

Communicate directly with Société Mukutan.

CONTACT INFORMATION

Website: N/A

Telephone: 418 229-2917



Wabannutao Eeyou Development Corporation

DESCRIPTION

Economic development corporation in the Cree community of Eastmain.

FINANCIAL ASSISTANCE

Communicate directly with Wabannutao Eeyou Development Corporation.

BUSINESS START-UP SUPPORT

Communicate directly with Wabannutao Eeyou Development Corporation.

ELIGIBILITY

Communicate directly with Wabannutao Eeyou Development Corporation.

CONTACT INFORMATION

Website: N/A

Telephone: 819 977-0355



Nemaska First Nation Development Corporation

DESCRIPTION

Corporation de développement économique de la communauté crie de Nemaska

FINANCIAL ASSISTANCE

Communiquez directement avec Nemaska First Nation Development Corporation.

BUSINESS START-UP SUPPORT

Communiquez directement avec Nemaska First Nation Development Corporation.

ELIGIBILITY

Communiquez directement avec Nemaska First Nation Development Corporation.

CONTACT INFORMATION

Website: N/A

Telephone: 819 673-2512



Oujé-Bougoumou Economic Development Corporation

DESCRIPTION

Economic development corporation in the Cree community of Oujé-Bougoumou.

FINANCIAL ASSISTANCE

Communicate directly with Oujé-Bougoumou Economic Development Corporation.

BUSINESS START-UP SUPPORT

Communicate directly with Oujé-Bougoumou Economic Development Corporation.

ELIGIBILITY

Communicate directly with Oujé-Bougoumou Economic Development Corporation.

CONTACT INFORMATION

Website: N/A

Telephone: 418 745-2519



Quebec Aboriginal Tourism (QAT)

DESCRIPTION

The mission of Quebec Aboriginal Tourism (QAT) is to create, via tourism, activities that promote the social and economic development of Aboriginal communities.

FINANCIAL ASSISTANCE

N/A

BUSINESS START-UP SUPPORT

- Referral and support for development of tourism enterprises
- Support for training of human resources in tourism
- National and international marketing of accredited products
- Support for the accreditation process
- Negotiation of goods and services that are beneficial to all members

ELIGIBILITY

Communicate directly with Quebec Aboriginal Tourism.

CONTACT INFORMATION

Website: www.quebecaboriginal.com/

Telephone: 418 843-5030



Institut Tshakapesh – Financial assistance program for Innu artists/artisans and cultural events

Communities of Uashat mak Mani-Utenam, Essipit, Pessamit, Nutashkuan, Ekuanitshit, Unamen Shipu, Pakua Shipi and Matimekush Lac-John.

DESCRIPTION

The main objective of the financial assistance program for Innu artists/artisans and cultural events is to provide artists and artisans in the eight member communities of Institut Tshakapesh with financial support for their career development.

Four times each year, a cultural committee evaluates the submitted applications in accordance with the mandate of Institut Tshakapesh, under the “innu-aitun” sector, which involves *promotion and preservation activities in the areas of cultural heritage and the arts & artisanship*.

FINANCIAL ASSISTANCE

Communicate directly with Institut Tshakapesh.

BUSINESS START-UP SUPPORT

N/A

ELIGIBILITY

Eligible projects: Artistic creation using traditional or non-traditional techniques, creation of works of art, support for the arts, support for new artists.

Ineligible projects: Requests for sponsorships, payment of salaries and/or professional fees, participation in sports activities, health activities, Carnival.

CONTACT INFORMATION

Website: www.tshakapesh.ca/fr/programme-daide-financiere-aux-artistes_126 (in French only)

Telephone: 418 968-4424 (Toll-free: 1 800 391-4424)



Congress of Aboriginal Peoples – Aboriginal Skills and Employment Training Strategy

Website in English only; forms available in French.

DESCRIPTION

The Congress of Aboriginal Peoples (CAP) is one of five National Aboriginal Representative Organizations recognized by the Government of Canada. It provides assistance and funding to support the training and skills development of Aboriginal people living off-reserve.

FINANCIAL ASSISTANCE

Financial assistance for skills training- Communicate directly with the Congress of Aboriginal Peoples for more information.

BUSINESS START-UP SUPPORT

Professional support for launching your business- Communicate directly with the Congress of Aboriginal Peoples for more information.

ELIGIBILITY

The Aboriginal Skills and Employment Training Strategy is intended for Aboriginal people living in urban, rural and remote settings throughout Canada. The following persons are eligible for this program: youths, women, single parents, older workers, people with disabilities, and people going through a career change or transition.

CONTACT INFORMATION

Website: abo-peoples.org/all-project-list/skills-training (in English only)

Telephone: 613-747-6022 (Toll-free: 1-888-997-9927)

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The *Chantier de l'économie sociale*

DESCRIPTION

The mission of the *Chantier de l'économie sociale* is to promote the social economy as an integral part of the socio-economic structure of Quebec economy, and, in so doing, promote and support the emergence, development and consolidation of social economy organizations and businesses in every economic sector of Quebec.

SOCIAL ECONOMY FINANCIAL ASSISTANCE, SERVICES AND ELIGIBILITY

No direct programs or services, organization representing the social economy sector of Québec

CONTACT INFORMATION

Montréal, Québec

E-mail: info@chantier.qc.ca

Telephone: 514 899-9916

Toll free: 1 888 251-3255

Social Economy and Solidarity Innovative Regions (TIESS)

DESCRIPTION

The TIESS works primarily with social economy enterprises whose mission is to replicate their activities in other regions of Quebec. It invites such organizations to participate in a Call for Projects. The purpose of the Call is to select one enterprise that will receive services from TIESS and from specific services over a period of one year. These services are designed to help the chosen enterprise to plan, organize, implement and assess its project.

SOCIAL ECONOMY FINANCIAL ASSISTANCE, SERVICES AND ELIGIBILITY

No funding programs, but periodically launches a call for projects.

CONTACT INFORMATION

Maison de l'économie sociale

Montréal

Telephone: 514-657-2270

Toll free: 1-855-657-2270

E-mail: info@tiess.ca

Regional Poles of the Social Economy

DESCRIPTION

The Regional Poles of the Social Economy are working tables composed of the major partners in a given region and whose mission has a connection to the social economy. In addition to the First Nations and Inuit, poles have been created in the administrative regions of Quebec. Their role is to promote the social economy and facilitate consultations and partnerships between local and regional stakeholders in the social economy in order to encourage complementarity actions and to maximize their impact. Some poles offer service co-operation that is more extensive than in other regions. Consult the pole of a given region in order find out more about the services offered and the possibility of funding.

CONTACT INFORMATION

3.1 Pôle régional d'économie sociale de Laval

Laval (Qc)

Telephone: 514 267-7441

E-mail: info@presdelaval.org

Web Site: www.economiesocialelaval.com

3.2 Conseil d'économie sociale de l'île de Montréal (CESIM)

Montréal

Telephone: 514 723-0030

info@esmtl.ca

Web Site: www.economiesocialemontreal.net/

3.3 Pôle d'économie sociale Mauricie

Trois-Rivières (Québec)

Telephone: 819-697-0983

E-mail: info@ESmauricie.ca

Web Site: www.economiesocialemauricie.ca/

3.4 Pôle d'économie sociale Abitibi-Témiscamingue

Amos (Québec)

Telephone: 819 727-1165

E-mail: info@poleesat.com

Web Site: www.poleesat.com

3.5 Pôle d'économie sociale de l'agglomération de Longueuil

Boucherville (Québec)

Telephone: 450 645-1213

E-mail: info@economiesocialelongueuil.ca

Web Site: www.economiesocialelongueuil.ca/

3.6 Pôle d'économie sociale du Bas-Saint-Laurent

Rimouski (Québec)

Telephone: 418-732-6248

E-mail: info@economiesocialebsl.com

Web Site: www.economiesocialebsl.com/

3.7 Pôle des entreprises d'économie sociale de la région de la Capitale-Nationale

Québec, Québec

Telephone: 418-440-5019

3.8 Pôle d'économie sociale du Centre-du-Québec

Nicolet, Québec

Telephone: 819-692-6061

Web Site: www.economiesocialequebec.ca/

3.9 Pôle régional d'économie sociale de la Côte-Nord

Sainte-Anne-des-Monts (Québec)

Web Site: www.economiesocialequebec.ca/?division=7

3.10 Le Pôle d'économie sociale des Laurentides

Mirabel, QC

Telephone: (450) 821-9222

E-mail: economiesocialelaurentides@gmail.com

3.11 Pôle régional d'économie sociale de la Montérégie Est

Verchères, Qc

Telephone: 450.583.3303

Web Site: www.economiesocialeme.ca/

3.12 Pôle d'économie sociale de l'Outaouais

Gatineau (Québec)

Telephone: 819-643-2884 poste 28

Web Site: www.economiesocialeoutaouais.ca/

3.13 Le réseau des entreprises d'économie sociale du Saguenay-Lac-Saint-Jean (ESSOR 02)

3885 boul. Harvey, suite 407

Jonquière, Québec

Telephone: 418-542-7222 p. 223

E-mail: s.menard@essor02.com

Web Site: www.essor02.com

3.14 Pôle d'économie sociale Vallée-du-Haut-St-Laurent

649, chemin Larocque

Salaberry-de-Valleyfield (Québec)

Telephone: 450 374-2402

E-mail: polevhsl@gmail.com

Web Site: www.economiequiaducoeur.com

3.15 Réseau des entreprises d'économie sociale de l'Estrie (REES)

3.16 Table régionale de l'économie sociale de Lanaudière (TRESL)

Joliette (Québec)

Telephone: 450 867-4367

E-mail: direction@tresl.org

Web Site: tresl.org/

3.17 Table régionale d'économie sociale de Chaudière-Appalaches (TRÉSCA)

Lévis (Québec) G6V 4J8

Telephone: 418 603-2546

E-mail: info@tresca.ca

Web Site: tresca.ca/

La Coopérative de développement régional du Québec (CDRQ)

DESCRIPTION

Due to its extensive network of regional offices, the *Coopérative de développement régional du Québec* (CDRQ) has become the reference for the creation, development and representation of cooperative businesses in Quebec. The CDRQ had made significant contributions to sustainable development throughout Quebec.

Regional CDRQ offices offer a unique array of specialized resources for cooperative development, including mentoring, support and business expertise. The goal is to assist entrepreneurs seeking to create, consolidate or restructure a business based on the cooperative method. The ultimate goal is to create jobs, collective wealth and sustainable services in every region of Quebec.

SOCIAL ECONOMY FINANCIAL ASSISTANCE, SERVICES AND ELIGIBILITY

The CDRQ is the main stakeholder offering an array of services throughout all regions in Quebec. The cooperative investment program and the RRSP are examples of specific sources of funding available to cooperatives. Contact any regional office to find out more details about services and sources of funding.

CONTACT INFORMATION

Head Office

Québec (Québec)

Telephone: (418) 656-1335

Toll free: 1 (888) 896-2377

E-mail: info@cdrq.coop

CDRQ REGIONAL OFFICES

Regional Office – Abitibi-Témiscamingue/Nord du Québec

Amos (Québec)

Telephone: (819) 727-1055

E-mail: abitibi-temis@cdrq.coop

Web Site: www.cdrat.fcdrq.coop/

Regional Office – Bas-St-Laurent

Rimouski (Québec)

Telephone: (418) 722-0666

E-mail: bsl@cdrq.coop

Regional Office – Centre-du-Québec/Mauricie

Trois-Rivières (Québec)

Telephone: (819) 370-6630

E-mail: centreqc-mauricie@cdrq.coop

Web Site: www.cdrcqm.coop

Regional Office – Estrie

Sherbrooke (Québec)

Telephone: (819) 566-0234

E-mail: estrie@cdrq.coop

Web Site: www.cdrestrie.coop

Regional Office – Gaspésie-Les Îles

New Richmond (Québec)

Telephone: (418) 392-6741

E-mail: gaspesie-les-iles@cdrq.coop

Web Site: www.cdrgim.fcdrq.coop/

Regional Office – Lanaudière – Laurentides

Joliette (Québec)

Telephone: (450) 759-8423

E-mail: lanaudiere-laurentides@cdrq.coop

Web Site: www.lanaudiere.coop

Regional Office – Montérégie

Saint-Jean-sur-Richelieu (Québec)

Telephone: (450) 346-4426

E-mail: monteregie@cdrq.coop

Web Site: www.cdrm.fcdrq.coop/

Regional Office – Montréal-Laval

Montréal (Québec)

Telephone: 514 448-7668

E-mail: mtl-laval@cdrq.coop

Web Site: www.cdr.coop/

Regional Office – Outaouais

Telephone: 1(888) 896-2377 (CDRQ)

E-mail: outaouais@cdrq.coop

Regional Office – Québec-Appalaches

Québec(Québec)

Telephone: (418) 687-1354

E-mail: quebec-appalaches@cdrq.coop

Web Site: www.cdrqa.coop/

Saguenay-Lac-Saint-Jean Office

Jonquière (Québec)

Telephone: (418) 542-7222

E-mail: saguenay-lacsj@cdrq.coop

Web Site: www.cdrslsj.coop/

Côte-Nord Office

Telephone: (418) 542-7222

E-mail: cote-nord@cdrq.coop

Conseil québécois de la coopération et de la mutualité

DESCRIPTION

The mission of the *Conseil québécois de la coopération et de la mutualité (CQCM)* is to take an active role in the social and economic development of Quebec by promoting the growth of the cooperatives and mutualist movement in Quebec, based on the principles and values of the International Cooperative Alliance (ICA). To accomplish this mission the CQCM:

- Organizes dialogue and interaction between cooperatives, mutualist companies and their partners;
- Provides representation services to protect the interests of the cooperative – mutualist sector of Quebec;
- Promotes cooperative and mutualist development for the benefit of its members and of the general public.

SOCIAL ECONOMY FINANCIAL ASSISTANCE, SERVICES AND ELIGIBILITY

The CQCM does not offer direct programs or services in social economy, but it does provide access to an extensive corporate network, which can be very beneficial for the launch of cooperative projects based on the social economy through its regional cooperative development network and its numerous specialized federations and cooperatives.

CONTACT INFORMATION

Lévis (Québec)

Telephone.: 418 835-3710

E-mail: info@cqcm.coop

Web Site: cqcm.coop/

Fiducie du Chantier d'économie sociale

DESCRIPTION

The *Fiducie du Chantier de l'économie sociale* was created in 2006. This is an innovative trust that specializes in the creation of so-called patient capital funds to support real-estate investment projects of start-up and expanding companies. This trust provides specialized financial products to support capital acquisition by social economy businesses. The range of products, provided over a fifteen-year period, was designed to facilitate the passage of promoters from the stage of the original idea to the period of growth and consolidation of their social economy business. The trust provides fifteen-year loans with no capital reimbursement obligations before the end of the fifteen-year period. The injection of this patient capital provides support for the real-estate needs of start-up and expanding businesses.

SOCIAL ECONOMY FINANCIAL ASSISTANCE, SERVICES AND ELIGIBILITY

The trust provides funding support for the real-estate needs of start-up and expanding businesses as well as community housing support.

CONTACT INFORMATION

The trust is operated by the *Chantier de l'économie sociale*

Telephone: 514 256-0992

Toll free: 1 877 350-0992

E-mail: info@fiducieduchantier.qc.ca

Le Réseau d'investissement social du Québec (RISQ)

DESCRIPTION

RISQ is a non-profit venture capital fund, which operates mainly in the social economy sector and whose mission is to provide access to funding that is adapted to the needs of social capital businesses. It seeks to provide support for collective companies that are in the start-up, consolidation, expansion or restructuring stage of their development. Funding is available according to various modalities described below. Non-profit and cooperative companies are eligible.

SOCIAL ECONOMY FINANCIAL ASSISTANCE, SERVICES AND ELIGIBILITY

Technical funding is available to entrepreneurs to hire the services of specialized consultants that will help them develop business plans and studies to ensure the success of their project.

Pre-start-up funding focuses on helping entrepreneurs during the start-up and development. The projects must be supported by qualified business or market studies.

Capital funding provides patient capital for the start-up, consolidations, expansion or restructuring stage of a business.

CONTACT INFORMATION

Telephone: 514 866-2355

Toll free: 1 855 388-2355

E-mail: risq@fonds-risq.qc.ca

Programme d'immobilisation en entrepreneuriat collectif (PIEC d'Investissement Québec)

DESCRIPTION

The Quebec government Capital Spending Program for collective entrepreneurship (PIEC) is designed for social economy businesses that are seeking to renovate, build or acquire a building for their business activities and services. The PIEC is the flagship program of the government's Social Economy Action Plan (2015-2020) that was launched in May 2015. The program has a five-year \$20 million budget. The objectives of the project are:

- Support capital spending projects for social economy companies;
- Promote their development;
- Stimulate the economic vitality of regions in which they are established.
- Improve the quality of the environment through ecologically responsible practices.

It is worth noting as well that Investment Quebec also offers a program that promotes capital acquisition by Social Economy Businesses (CAES). This program with a \$30 million-dollar budget is offered in conjunction with various other tools created by Investment Quebec.

TARGET CLIENTELE

- Social economy businesses launching projects for building renovations, construction or acquisition;
 - Eligible companies: non-profits or cooperatives as defined under the Act respecting social economy.
-

CLIENTÈLE VISÉE

- Les entreprises d'économie sociale ayant des projets de rénovation, de construction ou d'acquisition d'un bâtiment.
 - Les entreprises admissibles sont: les organismes à but non lucratif, les coopératives tels qu'ils sont définis dans la Loi sur l'économie sociale.
-

CONTACT INFORMATION

Direction de l'entrepreneuriat collectif/Investissement Québec

Québec (Québec)

Telephone: 418 691-5978

Toll free: 1 866 680-1884

Regional Initiatives Assistance Fund (RIAF)

DESCRIPTION

The purpose of the Regional Initiatives Assistance Fund (RIAF) is to support social economy and tourism development in the Gaspésie–Îles-de-la-Madeleine Region for the creation of both jobs and prosperity. Projects supported must focus on reinforcing the competitive advantage and the production of valued added products in the region. Priority will be given to projects identified by the Centres of Excellence in the region under the ACCORD process. Special attention will be given to the most disadvantaged localities in the region. This measure arises from the government's strategy to revitalize the Gaspésie–Îles-de-la-Madeleine Region. It will provide leverage for projects based on the developmental priorities of the region. The fund will focus on six areas:

- Support for the business environment
 - Support for economic projects
 - Support and subsidies for professional salaries
 - Support for the development of local municipalities
 - Support for projects under the government strategy for the development of the Gaspésie–Îles-de-la-Madeleine Region.
-

CONTACT INFORMATION

Direction régionale de la Gaspésie–Îles-de-la-Madeleine à Chandler

Chandler (Québec)

Telephone: 418 689-1200

Fax: 418 689-4108

Toll free: 1 866 463-6642

First Nations, Métis and Inuit Co-operative Development Program

DESCRIPTION

The First Nations, Métis and Inuit Co-operative Development Program helps Aboriginal communities explore the potential of establishing co-operatives to meet their community needs. This program helps explore the potential of co-operatives aimed at creating jobs and economic activity to help reduce the high rate of Aboriginal poverty. It is designed to stimulate the start-up or expansion of cooperative projects in First Nations, Métis and Inuit communities. Activities that would qualify for funding include (but not limited to):

- Consultation with communities to generate ideas for cooperatives
- Feasibility or pre-feasibility study to explore a project idea
- Writing a business plan
- Exploration of innovative models of co-operatives
- Other structuring activities for co-operative development in the community.

This program is announced annually. Please be on the alert for details.

CONTACT INFORMATION

Co-operative Development Program for First Nations, Métis and Inuit

Co-operatives and mutuels Canada

Telephone: 613 238-6712 ext. 240

Web Site: canada.coop/fr/programmes/developpement-cooperatives/programme-developpement-cooperatives-destine-aux-premieres-nations-aux

Carrefours jeunesse-emploi (youth career centres)

DESCRIPTION

The youth employment centres support young adults who are 16-35 years of age in their actions to improve their living conditions, particularly through the development of their employability.

FINANCIAL ASSISTANCE

N/A

BUSINESS START-UP SUPPORT

Assistance for starting up your business

ELIGIBILITY

Communicate with your local youth employment centre.

CONTACT INFORMATION

For information, contact your local youth employment centre at: rcjeq.org/trouvetoncje/index.html

Website: www.rcjeq.org/?lang=en

Regional County Municipalities (RCM)

DESCRIPTION

The RCM support entrepreneurs in carrying out their business projects. The Local Investment Funds (LIF) managed by the Local Development Centres (LDC), which provide financial support in the form of loans or loan guarantees, are now managed by the RCM.

FINANCIAL ASSISTANCE

Communicate directly with your RMC.

BUSINESS START-UP SUPPORT

Communicate directly with your RMC.

ELIGIBILITY

Communicate directly with your RMC.

CONTACT INFORMATION

Please consult the directory of municipalities to find the contact information for your RCM:

www.mamrot.gouv.qc.ca/répertoire-des-municipalites (in French only)

Centre d'entrepreneuriat et d'essaimage – Université du Québec à Chicoutimi

Region: Saguenay-Lac-Saint-Jean

DESCRIPTION

The Centre d'entrepreneuriat et d'essaimage – Université du Québec à Chicoutimi is a university business centre with the mission to promote entrepreneurship and to support the creation of businesses by the university and college communities in Saguenay–Lac-Saint-Jean. The Centre also promotes technological and knowledge transfer and collaborates in the business development of SMEs.

See also: Répertoire des intervenants socioéconomiques du Saguenay-Lac-Saint-Jean. This research engine allows you to easily learn about the regional resources available to meet your entrepreneurship needs and what they can do for you!

FINANCIAL ASSISTANCE

N/A

BUSINESS START-UP SUPPORT

- Personalized accompaniment in business creation and start-up
- Validation of business ideas
- Support for developing business plans
- Carrying out of research and development projects
- Creation of entrepreneurship tools
- Studies and surveys

ELIGIBILITY

N/A

CONTACT INFORMATION

Website: www.uqac.ca/ceeuqac (in French only)

Website of the directory of socio-economic counsellors in Saguenay-Lac-Saint-Jean: www.uqac.ca/ceeuqac/index/repertoire (in French only)

Telephone: 418 545-5011 (ext. 4655)

Centre d'entrepreneurship Nordique

Region: James Bay region

DESCRIPTION

Centre d'entrepreneurship nordique has the mission to develop an entrepreneurial culture in the Northern Quebec region, to stimulate and promote entrepreneurship and to support the maintenance of existing businesses, thereby supporting the socio-economic development of this northern region.

FINANCIAL ASSISTANCE

Financial assistance up to \$325 to promote your enterprise

BUSINESS START-UP SUPPORT

- Business start-up consulting service
- Mentoring
- Networking with partners in the region
- Professional development workshops
- Referrals for free professional consultations (notary public, lawyer, accountant, etc.)
- Support for promoting the start-up of your business

ELIGIBILITY

Communicate directly with Centre d'entrepreneurship Nordique.

CONTACT INFORMATION

Website: www.entrepreneurshipnordique.ca (in French only)

Telephone: 418 748-3847 or toll-free: 1 877 748-3847

Mentorship for Cooperative and Association-based Entrepreneurs in the Social Economy Sector

DESCRIPTION

Because collective entrepreneurs have to deal not only with the common problems faced by all growing companies, but also have to deal with another specific challenge related to the power they share with various stakeholders, which usually includes the Board of directors on which they depend, mentors working with *Réseau M* decided to create a new mentorship type project for these entrepreneurs.

This project is specially designed for the general managers of cooperatives and association-based non-profit businesses, currently active in Quebec.

CONTACT INFORMATION

65, rue Saint-Anne, 10^e étage, Québec, Québec

Website: www.entrepreneurship.qc.ca/economiesociale

Femmessor

DESCRIPTION

The mission of Femmessor is to allow women to take full part in the economic development of Quebec, by supporting their projects for business start-ups, consolidation, expansion or acquisition. This includes funding and support services, plus training and networking activities in each region of Quebec.

FINANCIAL ASSISTANCE

- Conventional loans
- Capital-share loans

BUSINESS START-UP SUPPORT

- Accompaniment
- Trainings
- Networking

ELIGIBILITY

Communicate with your local Femmessor office.

CONTACT INFORMATION

To get in touch with our local Femmessor office: www.femmessor.com/eng/regions

Website: www.femmessor.com/eng

Futurpreneur Canada

DESCRIPTION

Futurpreneur Canada has been fueling the entrepreneurial passions of young Canadians for nearly two decades. We are the only national, non-profit organization that provides financing, mentoring, and support tools to aspiring business owners aged 18-39.

FINANCIAL ASSISTANCE

Unguaranteed loans at a better interest rate than offered by most banks to young people aged 18-34 years

BUSINESS START-UP SUPPORT

- Pre-start-up accompaniment
- Online resources
- Mentoring

ELIGIBILITY

Communicate directly with Futurpreneur Canada.

CONTACT INFORMATION

Website: www.futurpreneur.ca

Telephone: 1 800 464-2923

Canadian Executive Services Organization (CESO)

DESCRIPTION

The volunteer counsellors at CESO are among the most important business leaders in Canada; they assist their clients in the areas of start-up, expansion, marketing, funding searches and all aspects of managing a business.

FINANCIAL ASSISTANCE

Communicate directly with CESO.

BUSINESS START-UP SUPPORT

- Mentoring and coaching
- Specialized training
- Consulting services for entrepreneurs

Cost of services: \$350/day or \$50/hour

ELIGIBILITY

N/A

CONTACT INFORMATION

Website: www.ceso-saco.com

Telephone: 1 800 268-9052

Community Futures/Community Business Development Corporations and (CFDC + CBDC)

DESCRIPTION

The CFDC and CBDC offer a variety of specialized services, ranging from market studies to analysis of business plans to funding.

FINANCIAL ASSISTANCE

Personal loans of \$5,000 to \$25,000 (for young people 18-35 years old)

BUSINESS START-UP SUPPORT

Personalized accompaniment and follow-up:

- Market studies
- Idea banks
- Training
- Analysis of funding packages
- Advice in market studies, production, marketing, human resources, research and development, exporting, etc.

ELIGIBILITY

Communicate with your local CFDC or CBDC.

CONTACT INFORMATION

Communicate with your local CFDC or CBDC. Contact information: www.CFDC-CBDC.ca/index.php/en/find-your-cfdc-or-cbdc/directory.html

Website: www.CFDC-CBDC.ca/index.php/en/

SPHERE-Quebec

DESCRIPTION

SPHERE-Québec supports entrepreneurs with disabilities.

FINANCIAL ASSISTANCE

- Adapted equipment
- Adaptation of work premises and work stations
- Professional fees, interpreting transportation, accommodations and other services
- Income support for self-employed workers starting up their own business

Note: requests for financial assistance must come from a referring professional. Communicate directly with Sphère-Québec for more information.

BUSINESS START-UP SUPPORT

- Free professional services
 - Consulting before, during and after the project to find effective solutions
 - Access to a large network of partners
 - Experience in a wide variety of activities
-

ELIGIBILITY

- Must have functional limitations restricting your ability to work;
 - Must require support for employment integration or to become a self-employed worker;
 - Must be unemployed, in accordance with the program's policy;
 - Must not be eligible for employment insurance benefits under the Employment Insurance (EI) Act or under any similar program subject to an agreement with the provinces, territories or organizations under section 63 of the EIA (subject to approval by a ministerial representative);
 - Must be a Canadian citizen or permanent resident or have refugee status in Canada;
 - Must have the legal right to work.
-

CONTACT INFORMATION

Website: sphere-qc.ca/en/

Telephone: 418 522-4747

Sans frais: 1 888 455-4334

Lancement d'une entreprise (a program of Entrepreneuriat Québec)

DESCRIPTION

Entrepreneuriat Québec supports the program 'Lancement d'une entreprise,' which allows future entrepreneurs to learn about the steps in starting up a business, through personalized and professional accompaniment. This training program leading to an attestation of professional specialization is offered in all of Quebec's regions by way of the professional training centres and partners of Entrepreneuriat Québec.

FINANCIAL ASSISTANCE

N/A

BUSINESS START-UP SUPPORT

- Free access to this organization's tools: business plan template, including financial planning
- Creation of a business plan, complete with financial planning

ELIGIBILITY

Communicate directly with Entrepreneuriat Québec to find out the eligibility requirements for the 'Lancement d'une entreprise' program.

CONTACT INFORMATION

Website: www.entrepreneuriat-quebec.com/lancement-dune-entreprise/presentation-du-programme-l-e

Telephone: Communicate with the services centre in your region.

Contact information: www.entrepreneuriat-quebec.com/inscription/ (in French only)

Anges Québec

DESCRIPTION

Anges Québec's mission is to help its angel investor members obtain the most profitable return on their angel investments. To this end, Anges Québec identifies the best entrepreneurs and business opportunities, and supports the members who finance them. We thus coordinate the joint actions of an effective business network and promote investment skills.

Anges Québec members are experienced entrepreneurs and professionals who contribute to the launch and growth of businesses in a variety of markets and product applications. Each member is responsible for his or her own investment decisions based on personal investment objectives and criteria. A member's involvement is active: coaching, sitting on the board of directors, promoting the investment within his or her business network or assisting the company with business strategy and advice.

FINANCIAL ASSISTANCE

Investments of varying amounts (the average investment is \$450,000)

BUSINESS START-UP SUPPORT

Possibility of coaching, participation as a BD member and development of business strategies

ELIGIBILITY

Anges Québec is always looking for innovative enterprises, particularly in the following sectors: Medical equipment; Retail and distribution; Industrial and manufacturing; Internet, Information and communications technologies; Optical and electronics; Innovative services; Clean technologies.

See the investment criteria online at: angesquebec.com/en/entrepreneurs/criteria/

CONTACT INFORMATION

Website: angesquebec.com/en/

Telephone: 514 642-1001 (Montreal) or 418 431-0011 (Quebec)

Prêt à entreprendre (PAE)

DESCRIPTION

PAE offers financial support and accompaniment to entrepreneurs. This project is the result of efforts by public and private partners who share the same desire: encourage the next wave of Quebec entrepreneurs.

FINANCIAL ASSISTANCE

- Loans on trust by the entrepreneur, interest-free and without guarantees, up to \$30,000
- Through its leveraging effect, PAE gives you access to other funding sources necessary for the growth of your enterprise

BUSINESS START-UP SUPPORT

- Mentoring
- Expert consulting
- Access to extensive networks

ELIGIBILITY

Borrowers must:

- Be a Canadian citizen or permanent resident
- Be at least 18 years of age
- Live in Quebec
- Agree to be sponsored according to the determined conditions for the duration of funding
- Control just one enterprise
- Work full-time in the enterprise that is registered in the program
- Not be prosecuted under any civil or criminal legal proceedings
- Never have been a shareholder for more than five years of an enterprise while at the same time being a full-time employee

Enterprises must:

- Be in the start-up phase (enterprise in operation a maximum of 5 years) or an enterprise transfer
- Have a 3-5 year business plan covering the following elements: targeted market, job creation, engagement of the management team/entrepreneur, competitive benefits, growth/development strategies
- Must have its head office in Quebec

CONTACT INFORMATION

Website: pretaentreprendre.com (in French only)

Telephone: Communicate with your local chamber of commerce.

Contact information: pretaentreprendre.com/contacts (in French only)

Filaction

DESCRIPTION

Filaction Quebec-based small and medium-sized enterprises (SME), particularly social economy, cultural and tourism enterprises engaged in a local development dynamic.

FINANCIAL ASSISTANCE

- Direct loans
- Convertible loans
- Bridge financing
- Share capital
- Loan guarantees
- Other types of funding

BUSINESS START-UP SUPPORT

N/A

ELIGIBILITY

Please communicate directly with Filaction.

CONTACT INFORMATION

Website: filaction.qc.ca (in French only)

Telephone: 1 888 525-2075

Fonds d'investissement de la culture et des communications (FICC)

DESCRIPTION

FICC provides services to share-capital cultural enterprises and to cultural enterprises involved in the social economy, namely to non-profit organizations (NPO) and co-operatives (COOPS) having a place of business in Quebec. These companies are dedicated to the creation, production and dissemination of cultural content and technical or technological support services offered to content businesses. They typically operate in such areas as performing arts, publishing, audiovisual, recording, radio & television, multimedia, and digital industries.

FINANCIAL ASSISTANCE

- Loan equity
- Share-capital

BUSINESS START-UP SUPPORT

N/A

ELIGIBILITY

FICC investment criteria for enterprises that are looking for funding are based on the following elements: objectives and qualities of their business project, the product, the management team, financial performance, and market.

CONTACT INFORMATION

Website: www.ficc.qc.ca/en/home

Telephone: 514 394-0700

Arts career management training offered by L'Ampli de Québec

Quebec City region

DESCRIPTION

The only training of its kind for artists in all disciplines, this arts career management program is intended for young artists who want to fully embark on their chosen path and to manage their careers autonomously. Participants must be residing in the greater Quebec City area and must be 16 years of age or older. Throughout this training, which lasts 130 hours over 14 weeks, participants will be mentored by a trainer-tutor in arts career management and will also benefit from the expertise of specialized trainers.

FINANCIAL ASSISTANCE

N/A

BUSINESS START-UP SUPPORT

Mentoring provided by a trainer-tutor in arts career management.

ELIGIBILITY

- Have the desire to pursue the practice of one's art at a high level;
- Be fully engaged in one's art and to manage one's career autonomously;
- Live in the Quebec City region;
- Be registered at Centre Louis-Jolliet (free of charge);
- Be 16 years of age or older;
- Be a Canadian citizen or permanent resident;
- Become a member of l'Ampli.

CONTACT INFORMATION

Website: www.amplidequebec.qc.ca/?page_id=88 (in French only)

Telephone: 418-977-9764

“Young Arts Entrepreneur” program of the Michaëlle Jean Foundation

DESCRIPTION

The “Young Arts Entrepreneur” program provides \$7,500 in start-up funding over 2 years to promising emerging artists or artist collectives from disadvantaged backgrounds. Throughout the program, successful applicants work one-on-one with mentors who provide them with personalized support. They will be able to consolidate their business plans, develop effective marketing strategies and learn the basics of proper accounting.

FINANCIAL ASSISTANCE

Start-up funding of \$7,500 over two years

BUSINESS START-UP SUPPORT

Personalized support and guidance from mentors

ELIGIBILITY

- 18 to 30 years of age;
 - Canadian citizen or permanent resident;
 - Propose a new enterprise or extension of an existing project which uses the arts to promote social change in one's community;
 - Agree to work for two years with two mentors in the arts and business worlds;
 - Have training/experience related to one's proposal for an enterprise;
 - Can produce a realistic project outline serving as the basis for a business plan to be created within one year;
 - The enterprise has been recommended (and preferably supported) by a community association;
 - Demonstrate the impact of the arts on one's community or neighbourhood.
-

CONTACT INFORMATION

Website: www.fmjf.ca/en/programs/young-arts-entrepreneur-2/

Telephone: 613 562-5751 (toll-free: 855 626-8296)

Corporation de développement économique communautaire de Québec (CDÉC)

Quebec City region

DESCRIPTION

The mission of CDÉC is to contribute towards improving the quality of life of citizens in neighbourhoods marked for revitalization, by promoting and supporting sustainable community-based economic development. Over the past 20 years, the CDÉC has acquired solid expertise in supporting and accompanying social economy enterprises and in serving as a driving force behind social development.

FINANCIAL ASSISTANCE

CDÉC handles the technical assistance for the Réseau d'investissement social du Québec (RISQ) in the Quebec City; this involves providing loans of \$1,000 to \$5,000

BUSINESS START-UP SUPPORT

- Advice and accompaniment of social economy entrepreneurs
- Training on accounting software: Sage 50 (Simple Accounting) and Acomba
- Accounting service (computerized bookkeeping, monthly accounting, etc.)

ELIGIBILITY

Communicate directly with CDÉC.

CONTACT INFORMATION

Website: cdecdequebec.qc.ca (in French only)

Telephone: 418 525-5526

Corporation de développement économique communautaire de Trois-Rivières (CDÉC)

Region of Trois-Rivières

DESCRIPTION

ÉCOF-CDEC de Trois-Rivières provides services to businesses and organizations in order to participate in the local development of the Trois-Rivières region. With that objective in mind, it supports the emergence of new projects or the consolidation of existing ones, based on the region's potential and resources.

FINANCIAL ASSISTANCE

N/A

BUSINESS START-UP SUPPORT

Support according to needs

ELIGIBILITY

Communicate directly with the CDÉC.

CONTACT INFORMATION

Website: www.ecof.qc.ca (in French only)

Telephone: 819 373-1473

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The Government of Quebec and the Government of Canada offer different types of funding to new entrepreneurs. Conditions vary depending on the program and a personal investment is often required for obtaining financial assistance.

Government of Quebec programs

Consult the “Aides financières” section under the *Portail de Service Québec pour les entreprises*, which lists the different programs and types of financial assistance offered by the Government of Quebec, as well as the types of financial support provided by non-governmental initiatives, at www2.gouv.qc.ca (in French only).



Aboriginal Initiatives Fund II of the Aboriginal Affairs Secretariat (SAA)

*Until spring 2017. The new version will be available shortly.

DESCRIPTION

The Aboriginal Initiatives Fund II (FIA II) is based on five separate budget envelopes under the authority of the Minister responsible for Aboriginal Affairs: economic development, loan guarantees, community infrastructure, community action, and consultation.

ELIGIBLE ORGANIZATIONS

Eligible organizations include:

- Aboriginal communities and Nations recognized by the National Assembly;
- Non-profit or equivalent Aboriginal organizations;
- For profit or equivalent Aboriginal organizations.

FUNDING

Up to \$100,000 for social economy initiatives.

CONTACT INFORMATION

Québec (Québec)

Telephone: 418 643-3166

Fax: 418 646-4918

Web Site: www.autochtones.gouv.qc.ca/programmes_et_services/fia2/developpement-economique.html

Ministry Specific Programs

DESCRIPTION

The government of Quebec appoints Aboriginal affairs coordinators in specific ministries for the development of social economic initiatives. These programs are subject to change and are often not very well known. The role of the Aboriginal affairs coordinators is to help you. You may contact them directly, according to the nature and the sector of your project.

MINISTRY SPECIFIC ABORIGINAL AFFAIRS COORDINATORS

Économie, Innovation et Exportations (Responsible for Social Economy)

Madame Carmen Picard
Direction de la coordination régionale
Ministère de l'Économie, de l'Innovation et des Exportations
Québec (Québec)
Telephone: 418 691-5698 poste 4584
E-mail: carmen.picard@economie.gouv.qc.ca

Plan Nord

M. Alexandre Germain
Société du Plan Nord
Québec (Québec)
Telephone: 418 643-1874 poste 6403
E-mail: alexandre.germain@spn.gouv.qc.ca

Famille

Madame Armande Raphael
Direction de l'accessibilité et de la qualité des services de garde
Ministère de la Famille
Montréal (Québec)
Telephone: 514 873-6138
E-mail: armande.raaphael@mfa.gouv.qc.ca

Emploi-Québec et Solidarité sociale

Madame Hakima Touami
Direction de la planification et du développement des stratégies
Ministère du Travail, de l'Emploi et de la Solidarité sociale
Québec (Québec)
Telephone: 418 646-0425 ext. 34483
E-mail: hakima.touami@mess.gouv.qc.ca

Depending on your project, the following ministries may also be a source for excellent resources:

Affaires intergouvernementales canadiennes

M. Michel Frédérick
Directeur des politiques institutionnelles et constitutionnelles
Secrétariat aux affaires intergouvernementales canadiennes
Québec (Québec)
Telephone: 418 643-3886 poste 1919
E-mail: michel.frederick@mce.gouv.qc.ca

Affaires municipales et de l'Occupation du territoire

M. Jean Gagnon
Ministère des Affaires municipales et de l'Occupation du territoire
Québec (Québec)
Telephone: 418 691-2015, poste 3016
E-mail: jean.gagnon@mamrot.gouv.qc.ca

Affaires maritimes

M. Martin Demers
Secrétariat aux affaires maritimes
Ministère du Conseil exécutif
Québec (Québec)
Telephone: 418 646-0842, poste 8573
E-mail: martin.demers@mce.gouv.qc.ca

Agriculture, Pêcheries et Alimentation

M. Yvon Forest

Coordonnateur au développement nordique et aux affaires autochtones

Ministère de l'Agriculture, des Pêcheries et de l'Alimentation du Québec

Québec (Québec)

Telephone: (418) 380-2100, poste 3828

E-mail: yvon.forest@mapaq.gouv.qc.ca

Aînés

Madame Élisah Rajaonimaria

Secrétariat aux aînés

Ministère de la Famille

Québec (Québec)

Telephone: 418 643-1669

E-mail: elisah.rajaonimaria@mfa.gouv.qc.ca

Construction

Madame Émilie Ruffin

Chargée de projet

Commission de la construction du Québec

Montréal (Québec)

Telephone: (514) 341-7740 poste 6162

E-mail: emilie.ruffin@ccq.org

Culture et Communications

M. Louis-Charles Guillemette

Ministère de la Culture et des Communications

Québec (Québec)

Telephone: 418-380-2342, poste 7130

E-mail: louis-charles.guillemette@mcc.gouv.qc.ca

Développement durable, Environnement et Lutte contre les changements climatiques

M. Daniel Berrouard

Ministère du développement durable, de l'Environnement et de la Lutte contre les changements climatiques

Québec (Québec) G1R 5V7

Telephone: 418 521-3933, poste 7252

E-mail: daniel.berrouard@mddelcc.gouv.qc.ca

Plan North Initiatives Fund

DESCRIPTION

The Plan North Initiatives Fund (FIPN) is a program that is not very well known, but it can be used to obtain support for initiatives related the Plan North. It provides funding that is specifically adapted to the northern context. The FIPN is intended to complement existing programs, especially for projects for which there is currently no program assistance or support. This program is available specifically to projects or initiatives to be conducted in the territories delimited by the Plan North as well as projects outside of these territories if they provide a benefit to the region. This opens the door to initiatives conducted in co-operation with the First Nations.

SOCIAL ECONOMY FINANCIAL ASSISTANCE, SERVICES AND ELIGIBILITY

The social economy sector is eligible and funding is available up to a maximum of \$250,000. Eligibility is broadly defined in order to cover a wide range of costs. It is best to contact the organization to find out more details about the program and the conditions and deadlines for applications.

CONTACT INFORMATION

Société du Plan Nord

Québec (Québec)

Telephone: 418 643-1874

Web Site: www.plannord.gouv.qc.ca

FEDERAL**Community Economic Development Program (CEDP) (Indigenous and Northern Affairs Canada (INAC))****DESCRIPTION**

The Community Economic Development Program provides core financial support for First Nations and Inuit communities for public services in economic development. Financial assistance is provided for community economic development planning and capacity development initiatives, for the development of proposals and leveraging financial resources; and for carrying out economic development activities.

CONTACT INFORMATION

Toll free: 1 800 567-9604

Web Site: www.aadnc-aandc.gc.ca/fra/1100100033423

Aboriginal Business and Entrepreneurship Development (ABED)**DESCRIPTION**

ABED works with Aboriginal entrepreneurs and its partners to provide a range of services and supports that promote the growth of a strong Aboriginal business sector in Canada. Support will vary depending upon the needs of the client, the availability and sources of funding, the eligibility of costs, the economic benefits, and the project viability. ABED can help Aboriginal entrepreneurs, communities and organizations to achieve their business goals.

Depending on the nature of your project, you may be able to obtain funding to assist with a wide range of activities, including:

- Business planning
- Establishment (capital) costs
- Business acquisitions
- Business expansions
- Marketing initiatives that are local, domestic, or export oriented
- New product or process development
- Adding technology to improve operations and competitiveness
- Operating costs in association with capital costs
- Financial services, business support, business-related training, and mentoring services.

CONTACT INFORMATION

Toll free: 1-800-567-9604

Web Site: www.aadnc-aandc.gc.ca/fra/1375201178602/1375202816581

Community Opportunity Readiness

DESCRIPTION

To take advantage of economic opportunities, an Aboriginal community must be ready in a number of ways. They may need start-up funds to undertake pre-development activities. They may need a partner or business leader who understands the involved industry. They may also need in-house expertise and management skills.

The Community Opportunity Readiness Program addresses the financial needs of Aboriginal communities when they are in pursuit of, and wish to participate in, an economic opportunity.

CONTACT INFORMATION

Telephone: 1-800-567-9604

Web Site: www.aadnc-aandc.gc.ca/fra/1100100033414/1100100033415

First Nation Infrastructure Fund (FNIF)

DESCRIPTION

The First Nation Infrastructure Fund (FNIF) helps First Nations communities develop their public infrastructure to improve the quality of life and the environment of First Nations communities by helping First Nations in the provinces improve the infrastructure located on reserves, Crown lands, lands set aside for the exclusive use of a First Nation or off reserve in the case of shared cost projects with non-First Nations partners such as neighbouring municipalities. There are five eligible categories of infrastructure projects:

- Planning and skills development
- Solid waste management
- Roads and bridges
- Energy systems
- Connectivity

CONTACT INFORMATION

Toll free: 1-800-567-9604

Fax Toll free: 1-866-817-3977

Web Site: www.aadnc-aandc.gc.ca/fra/1100100010656

Support for Self-Employment: A program of Emploi-Québec

DESCRIPTION

This program can provide young people wishing to start up their own enterprise or become self-employed with financial assistance for developing a business plan and launching their enterprise or for creating their own employment.

To be eligible for assistance, your project must be viable, it must meet a local need and it must not create unfair competition for similar businesses in the same region.

FINANCIAL ASSISTANCE

Financial assistance up to a maximum of 52 weeks.

BUSINESS START-UP SUPPORT

- Technical support for developing your business plan;
- Accompaniment for the implementation of your project.

ELIGIBILITY

To participate in the program, you must be in one of the following situations:

- You are receiving employment insurance benefits;
- You are receiving social assistance benefits;
- You are unemployed without any income support from the government;
- You are employed in a precarious job situation.

CONTACT INFORMATION

Website: www.emploi.quebec.gouv.qc.ca/en/citizens/starting-your-own-business/support-for-self-employment/

Telephone: Contact the Local Employment Centre in your region.

Contact information: www.mess.gouv.qc.ca/services-en-ligne/centres-locaux-emploi/localisateur/services_en.asp

Grant Program for Artists and Writers: Conseil des arts et des lettres du Québec

DESCRIPTION

Several grants are available for artists and writers in several fields. Some are reserved for emerging artists and writers.

FINANCIAL ASSISTANCE

Grants of varying amounts.

BUSINESS START-UP SUPPORT

N/A

ELIGIBILITY

Communicate directly with the Conseil des arts et des lettres du Québec.

CONTACT INFORMATION

Website: www.calq.gouv.qc.ca/artistes/disciplines_en.htm

Telephone: 418 643-1707 (Toll-free: 1 800 608-3350)

Programs offered by Société de développement des entreprises culturelles (SODEC)

DESCRIPTION

SODEC administers government assistance to support Quebec cultural enterprises in film and television production. This assistance is given as a repayable investment, grant or support under different programs for film and television production.

FINANCIAL ASSISTANCE

Repayable investments, grants or assistance in varying amounts.

BUSINESS START-UP SUPPORT

N/A

ELIGIBILITY

Visit the website of SODEC for each program's eligibility criteria.

CONTACT INFORMATION

Website: www.sodec.gouv.qc.ca/fr/home/english

Telephone: 1 800-363-0401 (toll-free)

Young Volunteers Program of Emploi-Québec

DESCRIPTION

This program allows youths 16 to 29 years of age who want to create their own enterprise or become self-employed workers so that they can explore a business project for themselves and test their entrepreneurial skills, motivation and determination through activities to start up an enterprise.

FINANCIAL ASSISTANCE

You may be eligible for an allowance and an operating budget for expenses related to your project, as well as for reimbursement of certain costs (e.g., childcare, transportation and training).

BUSINESS START-UP SUPPORT

You'll have access to the expertise of volunteer local resources along with ongoing support designed to foster your new skills.

ELIGIBILITY

- Be 16 to 29 years of age and have difficulties finding a job, due primarily to an important lack of experience;
- Devote at least 20 hours a week to your project;
- You may not have a job requiring you to work 20 hours or more a week;
- You must not be studying full-time.

CONTACT INFORMATION

Website: www.emploiuebec.gouv.qc.ca/en/citizens/developing-your-skills-and-having-them-recognized/job-readiness/young-volunteers/

Telephone: Contact the Local Employment Centre in your region.

Contact information: www.mess.gouv.qc.ca/services-en-ligne/centres-locaux-emploi/localisateur/services_en.asp

Grant Program for Artists and Writers: Conseil des arts et des lettres du Québec

DESCRIPTION

Several grants are available for artists and writers in several fields. Some are reserved for emerging artists and writers.

FINANCIAL ASSISTANCE

Grants of varying amounts.

BUSINESS START-UP SUPPORT

N/A

ELIGIBILITY

Communicate directly with the Conseil des arts et des lettres du Québec.

CONTACT INFORMATION

Website: www.calq.gouv.qc.ca/artistes/disciplines_en.htm

Telephone: 418 643-1707 (Toll-free: 1 800 608-3350)

Government of Canada programs

Consult the research tool of the Canada Business Network under the section “Find financing” at the following website: entreprisescanada.ca.

Grants offered by: Bureau des arts autochtones of the Canada Council for the Arts

DESCRIPTION

The Canada Council for the Arts offers several grants for professional artists and arts groups, including some specifically for Aboriginal artists.

FINANCIAL ASSISTANCE

Programs for individual professional artists provide grants in such areas as: artistic creation/production, professional development, residencies and travel.

BUSINESS START-UP SUPPORT

N/A

ELIGIBILITY

For professional artists:

- Be a Canadian citizen or permanent resident in Canada;
- Devote an important part of your time to the work program or activity described in your application;

* See the eligibility criteria for each grant category at the website of the Canada Council for the Arts.

CONTACT INFORMATION

Website: Canada Council for the Arts: canadacouncil.ca/council/grants/find-a-grant

To find Aboriginal arts grants: canadacouncil.ca/aboriginal-arts-office/find-a-grant

Telephone: 613 566-4414 (Toll-free: 1 800 263-5588)

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Although some legislative provisions in the *Indian Act* (hereafter the 'Act'), sections 29 and 89 in particular, provide protection against the seizure of reserve lands and the real and personal property of an Indian or a band situated on a reserve, they create a genuine obstacle to the obtaining of loans and capital. This exemption from seizure prevents the securing of loans from the usual sources such as banks and trust companies; in this sense, it represents one of the main hurdles that Aboriginal businesses must try to get over. In view of these constraints, it is generally impossible for an Indian borrower to sign for a loan if he has no collateral to guarantee the loan.

Considering the above-mentioned restrictions in the Act, it is important for you to note that the eligibility for loans offered by lending organizations in this section of the Directory depends on the situation of each individual.



Native Commercial Credit Corporation (NCCC)

DESCRIPTION

NCCC offers financial products and services in the form of non-refundable contributions, loans and support for Aboriginal business start-up, acquisition or expansion.

FINANCIAL ASSISTANCE

- Non-refundable contributions
- Loans

BUSINESS START-UP SUPPORT

- Accompaniment
- Consultation
- Support for project development
- Participation in setting up the funding for your project
- Business follow-up

ELIGIBILITY

Must be:

- Member of one of the following nations: Abenaki, Algonquin, Atikamekw, Huron-Wendat, Malecite, Micmac or Native Alliance of Quebec
- Legally incorporated entity owned by a First Nation, the Native Alliance of Quebec or one of their members
- Possess the financial resources required for the project's funding: 10% of the project's minimum cost
- Present a viable business project
- Have a good credit rating
- Have experience and training in the enterprise's area of activity
- Must be involved full-time in the enterprise
- May not be a business involved in any of the following: gambling, sex, alcohol, tobacco

CONTACT INFORMATION

Website: www.socca.qc.ca/index_en.html

Telephone: 418 842-0972



Corporation de développement économique montagnaise (CDEM)

DESCRIPTION

The CDEM offers services in business start-up, business growth, business acquisition, and support for young people.

FINANCIAL ASSISTANCE

- Loans (including temporary loans) or loan guarantees
 - Refundable and non-refundable contributions
 - Equity and quasi-equity investments
-

BUSINESS START-UP SUPPORT

For more information, communicate directly with the CDEM.

ELIGIBILITY

To receive any of the services from the CDEM, you must:

- Be an Aboriginal member of one of the nine Innu communities in Quebec
 - Possess a business under the majority control of a member of the Innu Nation in Quebec;
 - Be able to contribute financially to the project (your minimal contribution is 10%, but is higher depending on your ability to contribute to the project);
 - Be able to provide the required guarantees (because the risk must be shared).
-

CONTACT INFORMATION

Website: www.cdem.ca (in French only)

Telephone: 418 968-1246



First Nations Venture Capital of Quebec (FNVCQ)

DESCRIPTION

FNVCQ makes direct investments in Aboriginal commercial enterprises (community-based or private) to allow the implementation and running of business projects showing strong potential to create jobs and bring economic benefits for all the First Nations in Quebec.

FINANCIAL ASSISTANCE

- Stake acquisition or purchase of capital stock
- Direct loans
- Loans with participating interest

BUSINESS START-UP SUPPORT

- Financial support
- Professional support
- Contacts network

ELIGIBILITY

Communicate directly with FNVCQ.

CONTACT INFORMATION

Website: www.ipnq.ca/en/accueil.html

Telephone: 418 843-7070



Eeyou Economic Group / CFDC Inc.

DESCRIPTION

Services for entrepreneurs in the Eeyou Istchee region.

FINANCIAL ASSISTANCE

Loans of \$4,000 to \$25,000 for young Cree members

BUSINESS START-UP SUPPORT

Consulting service

ELIGIBILITY

Communicate directly with Eeyou Economic Group.

CONTACT INFORMATION

Website: www.eeyoueconomicgroup.ca

Telephone: 819 753-2560



Tewatohni'saktha Economic Development Commission (Kahnawà:ke)

DESCRIPTION

Tewatohni'saktha was created to stimulate and reinforce the economic growth of Kahnawake by investing in people and businesses, and to support other economic possibilities.

FINANCIAL ASSISTANCE

Kahnawake Youth Business Fund (KYBF)

BUSINESS START-UP SUPPORT

- | | |
|-----------------------------|---|
| • Business consulting | • Marketing Program Fund |
| • Bookkeeping | • Kahnawà:ke Youth Business Fund |
| • Entrepreneurship training | • Heads-Up Youth Program |
| • Business seminars | • Professional Services Fund |
| • Business plan template | • Tewatohni'saktha Business Loan Fund |
| • Business Assistance Fund | • Tewatohni'saktha Business Contribution Fund |

ELIGIBILITY

Communicate directly with Tewatohni'saktha.

CONTACT INFORMATION

Website: www.tewa.ca

Telephone: 450 638-4280

Accès micro-crédit Gaspésie

RCMs of Avignon, Bonaventure, Rocher-Percé, Haute-Gaspésie and Côte-de-Gaspé.

DESCRIPTION

The mission of Accès micro-crédit Gaspésie is to contribute to the economic and human development of the community by offering technical support, personalized accompaniment and financial services to people with limited access to conventional financial services, so that they can implement projects that create jobs and thereby claim their place as part of the local and regional economy.

FINANCIAL ASSISTANCE

Financing in the form of loans (maximum of \$15,000 at a 7% interest rate)

BUSINESS START-UP SUPPORT

- Personalized follow-up and accompaniment
- Pre-start-up support and information
- Start-up training, guidance and advice

ELIGIBILITY

Communicate directly with Accès micro-crédit Gaspésie.

CONTACT INFORMATION

Website: amcgaspesie.org (in French only)

Telephone: 418 534-3834 or toll-free at 1 855 534-3834

Fiducie du Chantier d'économie sociale

DESCRIPTION

The *Fiducie du Chantier de l'économie sociale* was created in 2006. This is an innovative trust that specializes in the creation of so-called patient capital funds to support real-estate investment projects of start-up and expanding companies. This trust provides specialized financial products to support capital acquisition by social economy businesses. The range of products, provided over a fifteen-year period, was designed to facilitate the passage of promoters from the stage of the original idea to the period of growth and consolidation of their social economy business. The trust provides fifteen-year loans with no capital reimbursement obligations before the end of the fifteen-year period. The injection of this patient capital provides support for the real-estate needs of start-up and expanding businesses.

SOCIAL ECONOMY FINANCIAL ASSISTANCE, SERVICES AND ELIGIBILITY

The trust provides funding support for the real-estate needs of start-up and expanding businesses as well as community housing support.

CONTACT INFORMATION

The trust is operated by the *Chantier de l'économie sociale*

Telephone: 514 256-0992

Toll free: 1 877 350-0992

E-mail: info@fiducieduchantier.qc.ca

Fonds communautaire d'emprunt de la Mauricie (FCEM)

Mauricie region

DESCRIPTION

FCEM is a non-profit organization which offers microcredit and technical support services to people living in poverty. It was created to meet, via innovative ways, the needs of unemployed people, people receiving social assistance, low-income workers and people with no source of income who want to take their place in society.

FINANCIAL ASSISTANCE

- Term loan (from \$500 to \$10,000)
- Bridge loan (from \$500 to \$10,000)

BUSINESS START-UP SUPPORT

- Technical support and accompaniment
- Specialized technical support and accompaniment
- Promotion of activities
- Start-up training and personalized workshops
- Coaching agreement
- Consultation and independent services offer

ELIGIBILITY

- Must be connected to the Mauricie region (live or have a business in the region);
- Must have a viable, sustainable, legal and ethical business project or existing business;
- Must accept support from Fonds communautaire d'emprunt de la Mauricie for the length of the loan (attend several meetings yearly, follow the accompaniment plan and regularly provide financial statements)
- Must have little or no access to conventional credit (refused by a financial institution, bankruptcy, etc.);
- Must provide the documents required for submitting a funding application.

CONTACT INFORMATION

Website: www.fcem.qc.ca (in French only)

Telephone: 819 371-9050

Fonds d'emprunt Québec

National Capital Region (Quebec City)

DESCRIPTION

The Fonds d'emprunt Québec provides access to credit for people with difficulties accessing conventional financing networks.

FINANCIAL ASSISTANCE

- Term loans
- Agreement-based and subsidy-based loans
- Maximum amount of \$20,000

BUSINESS START-UP SUPPORT

- Made-to-measure consulting service
- Services in business start-up training

ELIGIBILITY

- Must be in the National Capital Region
- Must submit a business plan or financial statement (if already in operation)
- Must have a viable and sustainable business project
- Must agree to accompaniment by Fonds d'emprunt Québec for the duration of the loan
- Must have difficulty (i.e., be fully or partially unable) in accessing conventional financing.

CONTACT INFORMATION

Website: web.fonds-emprunt.qc.ca (in French only)

Telephone: 418 525-0139

Fonds d'entraide communautaire (FEC)

Région du Saguenay

DESCRIPTION

The goal of FEC is to develop economic potential locally and regionally by providing people who are excluded from society with access to unconventional credit, along with personalized support to implement business projects on a community and solidarity-based model.

FINANCIAL ASSISTANCE

- Lending circle
- Community credit

BUSINESS START-UP SUPPORT

- Action plan
- Start-up support
- Post-start-up support

ELIGIBILITY

Communicate directly with FEC.

CONTACT INFORMATION

Website: www.fondsentraidecommunautaire.org (in French only)

Telephone: 418 698-1176 (ext. 244)

Réseau accès crédit (RAC)

Eastern lower St.-Lawrence region

DESCRIPTION

RAC assists people with little or no access to conventional funding in obtaining microcredit and personalized accompaniment to carry out their business projects in the eastern lower St.-Lawrence region.

FINANCIAL ASSISTANCE

Access to credit in the form of loans with advantageous rates and terms (up to \$15,000).

BUSINESS START-UP SUPPORT

- Support and information in the initial entrepreneurial steps (start-up & consolidation)
- Support for implementing a business plan
- Training, orientation and advice at the different start-up stages
- Follow-up & accompaniment: suitable technical support and accompaniment before and after the loan is issued

ELIGIBILITY

Communicate directly with RAC.

CONTACT INFORMATION

Website: reseauaccescredit.com (in French only)

Telephone: 418 734-0012

Réseau d'investissement social du Québec (RISQ)

DESCRIPTION

The mission of RISQ is to assist social economy enterprises in obtaining funding adapted to their reality. By supporting the capital outlay of promoters, RISQ can often make the difference. We work with the enterprise to help it find its way through the difficult step of setting up its financing.

FINANCIAL ASSISTANCE

- Financing in the form of loans to hire consultants and specialists who can produce different types of studies (loan from \$1,000 to \$5,000)
- Investment up to a maximum of \$100,000 as patient capital, with no guarantee or repayment of the capital required during the start-up period
- Financial assistance in the form of capital to complement the capital from other financial institutions so as to ensure the capital outlay by promoters
- The Chantier de l'économie sociale Trust offers loans from \$50,000 to \$1.5 million with no capital repayment before 15 years

BUSINESS START-UP SUPPORT

N/A

ELIGIBILITY

Communicate directly with RISQ.

CONTACT INFORMATION

Website: www.fonds-risq.qc.ca (in French only)

Telephone: 514 866-2355 or toll-free at 1 855 388-2355

Association communautaire d'emprunt de Montréal (ACEM)

Island of Montreal

DESCRIPTION

The ACEM has the mission to combat poverty and exclusion via an innovative approach: community credit. It assists low-income individuals or community organizations without access to credit by helping them to start up or expand their projects. The targeted clientele of the ACEM includes all low-income persons, with priority given to women (and those who are single parents), young people and individuals belonging to a cultural minority or cultural community.

FINANCIAL ASSISTANCE

- Direct loans between \$500 and \$20,000, for assistance in starting up, expanding or consolidating an enterprise or organization (NPO, co-operative, etc.);
- Bridge loans worth up to \$50,000 primarily intended for cultural enterprises, social economy enterprises and NPOs.

BUSINESS START-UP SUPPORT

- Individualized accompaniment;
- Technical support.

ELIGIBILITY

- The entrepreneur must be considered as a low-income individual;
- The head office of the enterprise or organization must be on the Island of Montreal;
- The entrepreneur must have permanent status in Canada (Canadian citizen, permanent resident, official refugee status);
- The enterprise or organization must not be involved in any way in the promotion of violence or sexuality;
- The enterprise must not be considered as a franchise (e.g., Tim Hortons, Sushi Shop, etc.).

CONTACT INFORMATION

Website: acemcreditcommunautaire.qc.ca/en/

Telephone: 514 843-7296



First Nations Bank of Canada (FNBC)

DESCRIPTION

FNBC is a bank offering financial services specifically intended for the Aboriginal people in Canada.

FINANCIAL ASSISTANCE

- Loans and credit
- Investments
- Banking services for businesses

BUSINESS START-UP SUPPORT

Communicate directly with la FNBC.

ELIGIBILITY

Communicate directly with FNBC.

CONTACT INFORMATION

Website: www.fnbc.ca

Telephone (toll-free): 1 888 454-3622

CIBC

DESCRIPTION

The dedicated Aboriginal Banking Team members have the training and experience to meet the needs of customers in the Aboriginal community.

FINANCIAL ASSISTANCE

- Loans and credit
- Investments
- Banking services for Aboriginal people

BUSINESS START-UP SUPPORT

CIBC Small Business Start Strong Program

ELIGIBILITY

Communicate directly with CIBC.

CONTACT INFORMATION

Website: www.cibc.com

Telephone: 1 800 465-2422

Business Development Bank of Canada (BDC)

DESCRIPTION

Business loans for projects and working capital to protect cash flow.

FINANCIAL ASSISTANCE

- Aboriginal Business Development Fund (ABDF)
- Growth capital for Aboriginal enterprises

BUSINESS START-UP SUPPORT

- Consulting services to meet the unique needs of small and medium-sized enterprises
- Accompaniment for business management
- Marketing workshops
- Online tools free of charge

ELIGIBILITY

Communicate directly with BDC.

CONTACT INFORMATION

Website: www.bdc.ca/en/pages/home.aspx

Telephone: 877 232-2269

Bank of Montreal

DESCRIPTION

Founded in 1817, BMO Financial Group has more than 12 million individual, small & large businesses and institutional clients throughout North America and around the world.

FINANCIAL ASSISTANCE

- Everyday banking services
- Loans and credit
- Investment services

BUSINESS START-UP SUPPORT

- Business advice and resources (free-of-charge)
- Free online tools: www.bmo.com/main/business/news#tools

ELIGIBILITY

Communicate directly with Bank of Montreal.

CONTACT INFORMATION

Website: www.bmo.com

Telephone: 877 234-7777 (everyday business banking services)

National Bank

DESCRIPTION

National Bank offers a wide range of solutions to grow your business, based on five main areas of development: performance, financing, risk management, investment, and business sustainability.

FINANCIAL ASSISTANCE

- Loans and credit
- Investments
- Business banking services
- Specialized financing in: agriculture, agri-food, cinema & television, franchises, real estate, petroleum industry, life sciences, health care, information technology, green technology.

BUSINESS START-UP SUPPORT

Business service centres

ELIGIBILITY

Communicate directly with National Bank.

CONTACT INFORMATION

Website: www.nbc.ca/en/business.html

Telephone: 514 394-4494 or toll-free at: 1 844 394-4494

Royal Bank

DESCRIPTION

Providing banking services, credit and investment services to Aboriginal families, businesses and governments is among the ways in which RBC collaborates with the communities in building a sustainable future for all.

FINANCIAL ASSISTANCE

- Everyday banking services
- Loans and credit
- Investment services
- RBC Aboriginal Student Awards Program

BUSINESS START-UP SUPPORT

- Resource centre
- Online tools at: www.rbcadvicecentre.com/

ELIGIBILITY

Communicate directly with RBC.

CONTACT INFORMATION

Website: www.rbc.com/canada.html

Website of the RBC Aboriginal Student Awards Program: www.rbc.com/careers/aboriginal_student_awards.html

Telephone: 1 800 769-2520 (Business financial services)

1 800 769-2511 (Personal financial services)

Scotiabank

DESCRIPTION

Scotiabank offers a variety of services to Aboriginal people via its Aboriginal Banking Centres.

FINANCIAL ASSISTANCE

- Loans and credit
- Investments
- Banking services for businesses

BUSINESS START-UP SUPPORT

- Tools and information
- Expert advice and recommendations

ELIGIBILITY

Communicate directly with Scotiabank.

CONTACT INFORMATION

Website: www.scotiabank.com/ca/en/0,,2,00.html

Telephone: 1 800 575-2424

Caisse d'économie solidaire Desjardins

DESCRIPTION

Caisse solidaire is the most important financial institution specializing in the social economy and responsible investment in Quebec. It funds collective projects through Placement à rendement social, its exclusive savings product.

FINANCIAL ASSISTANCE

- Loans
- Savings
- Grants

BUSINESS START-UP SUPPORT

Communicate directly with Desjardins.

ELIGIBILITY

Communicate directly with Desjardins.

CONTACT INFORMATION

Website: www.caissesolidaire.coop (in French only)

Telephone: 418 647-1527

Mouvement Desjardins

DESCRIPTION

Drawing on the strength of its caisse network in Quebec and Ontario, as well as its subsidiaries, several of which are active throughout Canada, the Mouvement Desjardins offers a complete range of financial services and products to more than 6 million members and customers.

FINANCIAL ASSISTANCE

- Loans and credit
- Investments
- Banking services for businesses

BUSINESS START-UP SUPPORT

Free tools and guides online at: www.desjardins.com/ca/tools/index.jsp?navigMW=luo&

ELIGIBILITY

Communicate directly with Desjardins.

CONTACT INFORMATION

Website: www.desjardins.com/ca/index.jsp

Telephone: 877 222-3732

TD Canada Trust

DESCRIPTION

TD Canada Trust has an online library with a variety of articles and practical tools to assist entrepreneurs in managing and growing their business.

FINANCIAL ASSISTANCE

- Loans and credit
- Investments
- Banking services for businesses

BUSINESS START-UP SUPPORT

- Small Business Resource Centre
- Free online tools

ELIGIBILITY

Communicate directly with TD Canada Trust.

CONTACT INFORMATION

Website: www.tdcanadatrust.com/products-services/small-business/resources.jsp

Telephone: 1 800 895-4463

Liste des programmes de financement des entreprises d'économie sociale

Even if they are not listed in this chart, Aboriginal Financial Institutions may support social economy enterprises.

Please consider contacting them to make sure you get all available resources.

** Sorry, the chart is available only in French.

| Types de financement | Organismes | Nom du programme | Caractéristiques | Entreprises admissibles | | Provenance du Fonds | | Créneaux d'interventions | | | | Montant |
|------------------------------|--|--|---|-------------------------|------|---------------------|--------|--------------------------|-----------|---------------|---|---------------------------|
| | | | | OBNL | COOP | Privé | Public | Prédémarrage | Démarrage | Consolidation | Renforcement de la structure financière | |
| Institutions financières | Caisse d'économie solidaire Desjardins | Marge de crédit, prêt à terme, prêt hypothécaire | | x | x | x | | | x | x | x | Selon le projet |
| Fonds de développement local | Villes, MRC, Corpo de développement écono. et certaines CDEC à titre mandataire ² | Fonds développement en économie sociale (FDES) | Cumul d'aide (Québec): max de 80 % | x | x | | x | | x | x | x | Selon la politique locale |
| | | Fonds local d'investissement (FLI) | | x | x | | x | | x | x | x | |
| | SADC | Fonds d'investissement | | | x | | x | | x | x | x | 150 000 \$ et moins |
| Fonds de capitalisation | Réseau d'investissement social du Québec (RISQ) | Fonds de prédémarrage | Pour soutenir la préparation et la mise en œuvre de projets de développement et d'innovation | x | x | | x | x | | | | max de 100 000 \$ |
| | | Volet capitalisation | Aide financière sous forme de capital complémentaire à celui d'autres institutions de financement permettant de soutenir la mise de fonds des promoteurs. | x | x | x | x | | x | x | x | 20 000 \$ à 50 000 \$ |
| | Filiation | Fonds provenant du Fondation | | x | x | x | | | x | x | x | 50 000 \$ à 500 000 \$ |

¹ Peut aller jusqu'à 20 ans pour des prêts hypothécaires si une garantie de prêt est offerte, par exemple, par Investissement Québec

² En date de la mise à jour du présent tableau, la réorganisation des ressources de soutien local aux entreprises n'était pas terminée. Les données peuvent avoir changé depuis.

| Formes d'aides | | | | | | | Garantie exigée | Durée | Taux de rendement ou d'intérêt | Modalité de remboursement | Frais et honoraires | Informations |
|----------------|--------------------------------------|---------------|----------|------------------------|----------------|---------------------------|-----------------|--|---|---|--|--|
| Subvention | Garantie de prêts ou marge de crédit | Prêts à terme | Débuture | Prêt de capitalisation | Parts sociales | Parts privilégiées | | | | | | |
| | | × | | | | | oui | pouvant aller de 3 à 20 ans ¹ | Selon le produit financier et le risque | Cédule de remboursement capital et intérêt | Selon le produit financier | www.caissesolidaire.coop |
| × | Selon la politique locale | | | | | Selon la politique locale | non | N/A | N/A | N/A | N/A | |
| | × | × | | | | × | parfois | max 7 ans | Selon la politique du CLD | Selon la forme d'aide | Selon la politique du CLD | |
| | × | × | | | | × | parfois | Horizon moyen de 5 ans | Proportionnel au risque | Flexible | Selon la politique de la SADC | http://www.sadc-cae.ca/ |
| | | | | × | | | non | max 8 ans | aucun remboursement d'intérêt et de capital pendant le prédémarrage (max 2 ans). Remboursement complet ou entente lors du démarrage | Frais d'ouverture de dossier: 100 \$; Commission d'engagement : 1 % | | www.fonds-risq.qc.ca |
| | × | | | × | | × | non | 5 ans | Taux fixe pour les nouveaux projets : 8 % Taux variable pour les réinvestissements : 5 à 8 % | Modalité flexible. Possibilité de moratoire | Frais d'ouverture de dossier: 200 \$; Commission d'engagement de 1 %. | |
| | × | × | × | × | | × | parfois | 3 à 7 ans | Proportionnel au risque | Adapté à la capacité de payer de l'entreprise. Possibilité de moratoire | Frais d'engagement de 2 %. Autres frais légaux et honoraires d'experts externe si requis | www.filaction.qc.ca |

15.

Liste des programmes de financement des entreprises d'économie sociale

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| Types de financement | Organismes | Nom du programme | Caractéristiques | Entreprises admissibles | | Provenance du Fonds | | Créneaux d'interventions | | | | Montant |
|-------------------------|---|--|--|-------------------------|------|---------------------|--------|--------------------------|-----------|---------------|---|---|
| | | | | OBNL | COOP | Privé | Public | Prédémarrage | Démarrage | Consolidation | Renforcement de la structure financière | |
| Fonds de capitalisation | Capital régional et coopératif Desjardins (CRCD) | | | | × | × | × | | × | | × | 200 000 \$ et plus |
| | Fonds Alliance coopération | | | | × | × | × | | × | × | | 50 000 \$ à 500 000 \$ |
| | Fondation | Fonds de développement de la CSN pour la coopération et l'emploi | | × | × | × | | | × | × | × | 500 000 \$ et plus Investissement recherché entre 1 et 3 M\$ |
| | Fonds locaux de solidarité FTQ (FLS) | | Secteur primaire, manufacturier et tertiaire moteur. Développement de l'emploi en région | | × | × | | | × | × | | 5 000 \$ à 100 000 \$ |
| | Ministère de l'Économie, des Sciences et de l'Innovation (MESI) | Régime d'investissement coopératif (RIC) | Coopérative admissible: coop de travail, coop de producteur, coop de solidarité-travail ³ | | × | | × | | × | × | × | |
| | Fédération canadienne des coopératives de travail (FCCT) - | Fonds d'investissement pour les coops de travail | Création et maintien d'emploi, dont 50% lié à l'assurance-emploi. Max 30% de la capitalisation total | | × | × | | | × | × | × | 25 000 \$ à 250 000 \$ |

³ Coopérative des solidarités qui seraient une coopérative de travail si ce n'était des membres de soutien.

| Formes d'aides | | | | | | | Garantie exigée | Durée | Taux de rendement ou d'intérêt | Modalité de remboursement | Frais et honoraires | Informations |
|----------------|--------------------------------------|---------------|----------|------------------------|----------------|--------------------|-----------------|---|--------------------------------|--|---|---|
| Subvention | Garantie de prêts ou marge de crédit | Prêts à terme | Débuture | Prêt de capitalisation | Parts sociales | Parts privilégiées | | | | | | |
| | | | | × | | × | Parfois | 3 à 10 ans | Proportionnel au risque | Adapté selon la capacité de payer des entreprises, | | http://www.capitalregional.com/ |
| | | | | × | | × | Parfois | Maximum 10 ans | Proportionnel au risque | Adapté selon la capacité de payer des entreprises, | | http://www.sadc-cae.ca/ |
| | | × | × | | | × | non | 5 à 8 ans | Proportionnel au risque | Adapté selon la capacité de payer des entreprises, conformément aux prévisions. Possibilité de moratoire | Frais d'étude de dossier de 1%, honoraires de clôture de 1%, frais de vérification diligente requis, frais de suivi annuel de 1 % à 2 % | www.fondaction.com |
| | | × | | | | | non | 3 à 7 ans | Proportionnel au risque | Modulée en fonction du projet. Possibilité de moratoire | | http://www.fondsftq.com/fr-ca/financement/fonds-locaux.aspx |
| | | | | | | | non | Avantage fiscal aux membres et aux employés qui choisissent d'investir dans leur entreprise. Un membre ou un employé de coopérative peut déduire de son revenu imposable au provincial 125 % du montant des investissements en parts privilégiées qu'il effectue dans sa coopérative. | | | | http://www.economie.gouv.qc.ca/objectifs/informer/cooperatives/ |
| | × | × | | | × | × | non | 5 à 7 ans | Taux préférentiel + 2% à 7% | Selon la forme d'aide. Possibilité de moratoire | Investissement dans le Fonds de 2% du solde du prêt, remboursable à la coop lors du remboursement final du prêt | http://www.canadianworker.coop/fr/le-fonds (403) 276-8250 |

Liste des programmes de financement des entreprises d'économie sociale

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|-----------------------------|--|---|--|--------------------------------|----------------|----------------------------|--------|---------------------------------|-----------|---------------|---|----------------------------|
| | | | | OBNL | COOP | Privé | Public | prédémarrage | Démarrage | Consolidation | Renforcement de la structure financière | |
| Fonds de capitalisation | Investissement Québec | Programme favorisant la capitalisation des entreprises de l'économie sociale (CAES) | Garantie de prêt: max 85% du prêt | x | x | | x | | x | x | x | |
| | | | Prêts directs : jusqu'à 100 % du coût du projet | x | x | | x | | x | x | x | Min 50 000 \$ |
| | Fiducie du Chantier de l'économie sociale. Dépôt des projets au RISQ | Produits de capital patient immobilier et de capital patient opération | Capital patient immobilier (CPI): 35 % de 90 % du coût d'un projet d'acquisition, de construction ou rénovation d'un bâtiment ou immeuble. | x | x | x | x | | x | x | | 50 000 \$ à 1,5 Million \$ |
| | | | Capital patient Opération (CPO): 35 % du coût d'un projet comprenant le fonds de roulement, l'acquisition d'équipements, etc. | x | x | x | x | | x | x | x | 50 000 \$ à 250 000 \$ |
| | Ministère de l'Économie, des Sciences et de l'Innovation (MESI) | Programme d'immobilisations en entrepreneuriat collectif (PIEC) | Cumul d'aide (Québec): max de 80 % | | | | | | | | | |
| | | | Rénovation : max 50% du projet Construction-acquisition : max 30% du projet L'entreprise doit générer plus de 50% de revenus autonomes | x | x ⁴ | | x | | x | x | | Max 500 000 \$ |

⁴ Coopérative qui ne versent aucune ristourne et ne paient aucun intérêt sur les parts privilégiées de leurs membres depuis au moins les trois dernières années

| <u>Formes d'aides</u> | | | | | | | <u>garantie exigée</u> | <u>Durée</u> | <u>Taux de rendement ou d'intérêt</u> | <u>Modalité de remboursement</u> | <u>Frais et honoraires</u> | <u>Informations</u> |
|-----------------------|---|----------------------|------------------|-------------------------------|-----------------------|---------------------------|---|---|---------------------------------------|---|--|--|
| <u>Subvention</u> | <u>Garantie de prêts ou marge de crédit</u> | <u>Prêts à terme</u> | <u>Déventure</u> | <u>Prêt de capitalisation</u> | <u>Parts sociales</u> | <u>Parts privilégiées</u> | | | | | | |
| | x | | | | | | Selon le prêteur | 5 ans pour la garantie de marge de crédit | Selon le prêteur | Selon les conditions du prêteur | dépendent de la nature du projet, en % du capital garanti.. | www.investquebec.com |
| | | x | | | | x | oui | Jusqu'à 10 ans pour fonds de roulement Jusqu'à 25 ans pour | Proportionnel au risque | Flexible. Possibilité de moratoire | dépendent de la nature du projet. | |
| | | | | x | | x | Oui, à un rang inférieur à l'institution financière | 15 ans | 7,37 % | Moratoire de 15 ans sur le remboursement du capital. Aucune pénalité de remboursement du capital par anticipation | Frais de mutualisation du risque: 1,5 % (payable à l'acceptation du projet) Honoraire annuel de suivi de 1 % | www.fonds-risq.qc.ca |
| | | | | x | | | non | | | | | |
| x | | | | | | | non | N/A | N/A | N/A | N/A | economiesociale@economie.gouv.qc.ca |

Liste des programmes de financement des entreprises d'économie sociale

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|----------------------|--|--|--|-------------------------|------|---------------------|--------|--------------------------|-----------|---------------|---|-----------------------------|
| | | | | OBNL | COOP | Privé | Public | Prédémarrage | Démarrage | Consolidation | Renforcement de la structure financière | |
| Crédit communautaire | Réseau québécois du crédit communautaire | Fonds communautaires d'emprunt | Les prêts consentis doivent être investis dans des projets capables de générer des revenus autonomes. | x | x | x | | | x | x | x | Max : 20 000 \$ |
| Aide technique | Réseau d'investissement sociale du Québec (RISQ) | Programme d'aide technique | Financement de ressources professionnelles. Plan d'affaires, étude de marché, analyse de produit, etc. | x | x | x | x | x | x | x | x | entre 1 000 \$ et 10 000 \$ |
| | Villes, MRC, Corpo de développement écono. et certaines CDEC à titre mandataire ⁵ | Fonds développement en économie sociale (FDES) | | x | x | | x | x | x | x | | Selon la politique locale |

⁵ En date de la mise à jour du présent tableau, la réorganisation des ressources de soutien local aux entreprises n'était pas terminée. Les données peuvent avoir changé depuis.

| <u>Formes d'aides</u> | | | | | | | <u>garantie exigée</u> | <u>Durée</u> | <u>Taux de rendement ou d'intérêt</u> | <u>Modalité de remboursement</u> | <u>Frais et honoraires</u> | <u>Informations</u> |
|-----------------------|---|----------------------|-----------------|-------------------------------|-----------------------|---------------------------|------------------------|--------------|---------------------------------------|--|----------------------------|--|
| <u>Subvention</u> | <u>Garantie de prêts ou marge de crédit</u> | <u>Prêts à terme</u> | <u>Débuture</u> | <u>Prêt de capitalisation</u> | <u>Parts sociales</u> | <u>Parts privilégiées</u> | | | | | | |
| | × | × | | × | | | parfois | 3 ans | environ 10% | Modalité flexible. | | www.rqcc.qc.ca/ |
| | | × | | | | | non | N/A | Aucun | Remboursable seulement si le projet se réalise. Peut être inclus dans le financement du RISQ | | www.fonds-risq.qc.ca |
| × | | | | | | | non | N/A | N/A | N/A | N/A | Référence locale |

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What is crowdfunding?

Crowdfunding is the raising of funds through the collection of small contributions from the general public (known as the crowd) using an Internet platform. There are several different crowdfunding models (donation, loan, investment) and several types of platforms (general, specialized, activity-based, etc.).

There are more than 1,250 crowdfunding platforms in the world, with about 375 based in North America. You'll have the best chance of succeeding if you plan your campaign carefully and choose the right platform!

Here are some of the more popular platforms.

Platforms in Quebec and Canada:

Fundo

| | |
|-------------------------------------|--|
| PROJECT AREAS: | Commercial and artistic projects |
| LOCATION: | International (but the promoter must be a Canadian or US resident and must have a Canadian or US bank account) |
| FUNDING MODEL AND STRUCTURE: | Donation model (reward-based). "Flexible" funding (the projects receive all the funding that is raised). |
| FEE: | 8% of the flexible funding formula. Third party fees for payments by credit card may be applied. |
| WEBSITE: | fundo.ca/en/home/ |

Haricot

| | |
|-------------------------------------|---|
| PROJECT AREAS: | Creative, charitable, business or student projects |
| LOCATION: | Province of Quebec |
| FUNDING MODEL AND STRUCTURE: | Donation model (reward-based). "All-or-nothing" funding (if the target is not reached, the project does not get the funding) or "flexible" funding (the projects receive all the funding that is raised). |
| FEE: | 5% of the funding raised by campaigns that reach their target. Nothing is deducted from amounts received for campaigns that do not reach their target. For specific promotions, Haricot takes less than 5% of the amounts that are contributed. |
| WEBSITE: | haricot.ca |

¹ Source: crowdfunding.cmf-fmc.ca

La Ruche

| | |
|-------------------------------------|---|
| PROJECT AREAS: | Entrepreneurship, Arts and Culture, Community |
| LOCATION: | Quebec City region |
| FUNDING MODEL AND STRUCTURE: | Donations (reward-based). “All-or-nothing” funding (if the target is not reached, the project does not get the funding). |
| FEE: | 7% (plus taxes) of the amounts raised by campaigns that reach their target. Nothing is deducted from amounts received for campaigns that do not reach their target. |
| WEBSITE: | laruchequebec.com (in French only) |

International platforms:

Indiegogo

| | |
|-------------------------------------|--|
| PROJECT AREAS: | All types of projects. |
| LOCATION: | International |
| FUNDING MODEL AND STRUCTURE: | Donations (reward-based). “All-or-nothing” funding (if the target is not reached, the project does not get the funding) or “flexible” funding (the projects receive all the funding that is raised). |
| FEE: | For “flexible” fundraising campaigns: 5% of the amount raised by the campaign, whether the target is reached or not. For “all-or-nothing” campaigns: 5% of the amount raised by campaigns that reach their target; nothing is deducted from amounts received for campaigns that do not reach their target. Third party fees for payments by credit card may be applied. |
| WEBSITE: | indiegogo.com |

Kickstarter

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|-------------------------------------|--|
| PROJECT AREAS: | Projects in artistic creation or the manufacture of products having an impact at the community level |
| LOCATION: | International |
| FUNDING MODEL AND STRUCTURE: | Donations (reward-based). “All-or-nothing” funding (if the target is not reached, the project does not get the funding). |
| FEE: | 5% of the amount raised by campaigns that reach their target; nothing is deducted from amounts received for campaigns that do not reach their target. Third party fees for payments by credit card may be applied. |
| WEBSITE: | kickstarter.com |

Underdog Crowdfunding

| | |
|-------------------------------------|---|
| PROJECT AREAS: | Business launch and growth |
| LOCATION: | International |
| FUNDING MODEL AND STRUCTURE: | Donations (reward-based). “Flexible” funding (projects receive all amounts raised). Personalized funding and marketing campaign, plus coaching and turnkey services. |
| FEE: | Start-up fee from \$500 - \$1,500, depending on the service that is chosen. Management fees of 10% (plus taxes), 15% (plus taxes) or 17% (plus taxes), plus PayPal fees. Rates apply according to the service chosen on the platform. |
| WEBSITE: | underdogcrowdfunding.com |

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USEFUL WEB SITES

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Social Economy Specific Tools

DESCRIPTION

Quebec stakeholders in the social economy sector have developed three Internet tools for the promotion, networking, marketing and sharing of essential and broad-based information

Économie sociale Québec is a collective tool designed for social economy partners and stakeholders in every region of Quebec. It is a dynamic space, which has been developed by a range of stakeholders.

economiesocialequebec.ca

Achetersolidaire.com provides a catalogue of products and services in the social economy space, that are directly connected to the companies that are included in the portal.

achetersolidaire.com

Sites of Interests from Specialized Cooperative Federations that Provide Various Types of Support for the Social Economy

DESCRIPTION

In addition to the Regional Cooperative Development Network of Quebec (CDRQ), there are also very specialized cooperatives that belong to Federations that may finance or support social economy sector initiatives

La Fédération québécoise des coopératives forestières (FQCF) (forestry, biomass, non-timber products) www.fqcf.coop

La Coop fédérée (agriculture) lacoop.coop/fr/

Fédération des caisses Desjardins du Québec (financial cooperatives) www.desjardins.com

Fédération des coopératives d'alimentation du Québec (food services) www.fcaq.coop/fcaq/app/site

Fédération des coopératives de câblodistribution et de télécommunication du Québec (telecommunications, connections) www.fcctq.ca

Fédération des coopératives de services à domicile et de santé du Québec (services to the population, health) fcsdsq.coop

Fédération des coopératives du Nouveau-Québec (Nunavik) www.fcncq.ca/fr

Fédération des coopératives funéraires du Québec (funeral services) www.fcfq.coop

Fédération québécoise des coopératives en milieu scolaire (school-based cooperatives) www.coopsco.com/fr

Fédération des coopératives des paramédics du Québec (ambulances) www.fcpq.coop

Réseau de la coopération du travail du Québec (all employment cooperatives) www.reseau.coop

Confédération québécoise des coopératives d'habitation (housing: www.cooperativehabitation.coop/site.asp

Le Consortium de ressources et d'expertises coopératives (CREC) The CREC provides tools to support inter-network co-operation. leconsortium.coop

Resources of benefit to entrepreneurship

CANADIAN INTELLECTUAL PROPERTY OFFICE (CIPO)

Provides information about trade marks, patents, copyrights or industrial designs, etc.

www.ic.gc.ca/eic/site/cipointernet-internetopic.nsf/fra/accueil

Funding search tools

Aboriginal Bursaries Search Tool- Indigenous and Northern Affairs Canada (INAC):

www.aadnc-aandc.gc.ca/eng/1351185180120/1351685455328

Canada Business Network research tool which lists the funding options available from government departments and agencies:

www.canadabusiness.ca/eng/program/search/recherche/

Crowdfunding directory – presents a list of crowdfunding platforms for creative projects accessible to Canadians:

crowdfunding.cmf-fmc.ca/fr/directory

Useful entrepreneurship resources

Aboriginal Women Business Entrepreneurship Network

This network provides training, webinars, mentorship, business planning, grants to Aboriginal business women, and networking opportunities.

www.awben.ca

Canada Revenue Agency (CRA):

Tax Information for Registered Indians:

Information about income generated by enterprises, corporations and trust funds, and about tax exemptions, at-source payroll deductions by employers, etc.

www.cra-arc.gc.ca/tx/bsnss/tpcs/gst-tps/frstntns/menu-eng.html

Entreprends-toi:

“Entreprends-toi: le mode d’emploi” can be downloaded free of charge at Entreprends-toi.ca. It is designed as a toolbox to make sure you’re well-equipped for your actions as an entrepreneur! A tool developed by the Réseau des carrefours jeunesse-emploi du Québec (RCJEQ), it provides an inventory of all the resources available for youth entrepreneurs in Quebec.

rcjeq.org/entreprends-toi (in French only)

Devenir entrepreneur (becoming an entrepreneur):

Devenirentrepreneur.com is a platform of inspiration and information dedicated to the many facets, challenges and joys of being an entrepreneur!

The information available on our site has been created with the intention of lighting that flame burning in all future entrepreneurs. Our goal is to encourage young people and their circles to consider entrepreneurship as a real career choice. Entrepreneurs from different regions, generations and business sectors have generously contributed their time and insights to the development of our sections. Their valuable contribution has helped create a unique platform, namely, devenirentrepreneur.com, a forum designed for Quebec entrepreneurs to exchange experience and knowledge.

devenirentrepreneur.com/en/

Info entrepreneurs:

The mandate of the Canada Business Network is to provide businesses in all regions of Canada, promptly and free of charge, with accurate business information on provincial and federal government programs, services and regulations:

www.infoentrepreneurs.org/en/

Registraire des entreprises du Québec (REQ): Services for Aboriginal businesses

Is your business registered with the REQ? For assistance, contact REQ directly by e-mail at the following address:

CRCsoutienRE@servicesquebec.gouv.qc.ca. The REQ now has four information clerks assigned to serve the Aboriginal clientele and help them with their requests about the process. But these resources do not have individual telephone lines, so requests must be addressed to them by e-mail. They will follow up on your request on the same day that you make it, unless it is sent at the end of the day, in which case you will get a reply the following morning. Here is the information you must indicate as part of the request you send by e-mail:

- The word “Aboriginal” indicated in the subject line of your e-mail;
- Name and telephone number of the person they should contact in reply to your e-mail;
- Your availabilities to receive their call;
- NEQ (if applicable);
- Reference number of the request (if applicable);
- The topic(s) to be discussed.

Registraire des Entreprises du Québec (REQ):

The REQ offers various online services to the public and businesses, as well as to other clienteles. Among other things, it allows you to register your business and obtain a Quebec Business Number (NEQ) directly online. This website also has information about the different legal statuses of businesses.

www.registreentreprises.gouv.qc.ca/en/default.aspx

J'entreprends.ca:

J'entreprends.ca is the Web portal where you can learn more about entrepreneurship, immerse yourself in the entrepreneurial culture and meet people who, just like you, see things a little differently from everyone else. It's worth a look!

www.jentreprends.ca (in French only)

Canadian Intellectual Property Office:

Visit this website to learn more about trademarks, patents, copyright, industrial designs, etc.

www.ic.gc.ca/eic/site/cipointernet-internetopic.nsf/eng/home

Opération Branchons les PME:

Branchons les PME is a non-profit organization (NPO) with the mission to support Quebec enterprises and give them the tools to acquire a Website, conduct e-commerce and carry out their business on their own over the Internet. This NPO offers, among other things, training, workshops on website creation and online shopping, and a free work experience program.

branchonslespme.ca/a-propos (in French only)

Quebec government portal –Entrepreneuriat Jeunesse:

This Website gives various kinds of information about the resources offered by organizations that support young entrepreneurs (e.g., funding, training and mentoring, tools statistics, etc).

www2.gouv.qc.ca/entreprises/portail/quebec/infosite?lang=fr&x=2305769183#entrepreneuriat_quebec (in French only)

SAJE Accompagnateur d'entrepreneurs:

This organization accompanies entrepreneurs in the start-up phase and offers several workshops.

www.sajeenaffaires.org/en/

Mentoring

Fondation de l'entrepreneurship:

Réseau M of the Fondation de l'entrepreneurship is a community of interest active in providing mentoring services to Francophone entrepreneurs. Its goal is to offer all interested entrepreneurs the opportunity to receive high-calibre accompaniment from experienced business people in order to obtain every chance for success and growth.

www.entrepreneurship.qc.ca (in French only)

SAGE (Service d'aide aux gestionnaires et aux entrepreneurs- assistance for managers and entrepreneurs):

SAGE is a structured and supervised mentoring service allowing entrepreneurs in the Quebec City region to receive accompaniment from a person who inspires trust and possesses the aptitudes for business mentoring.

www.sagequebec.org (in French only)

Networks

Association des Clubs d'entrepreneurs étudiants du Québec:

ACEE du Québec is an indispensable organization for developing the entrepreneurial potential of students in Quebec's post-secondary institutions.

www.acee.qc.ca (in French only)

Regroupement des jeunes chambres de commerce du Québec:

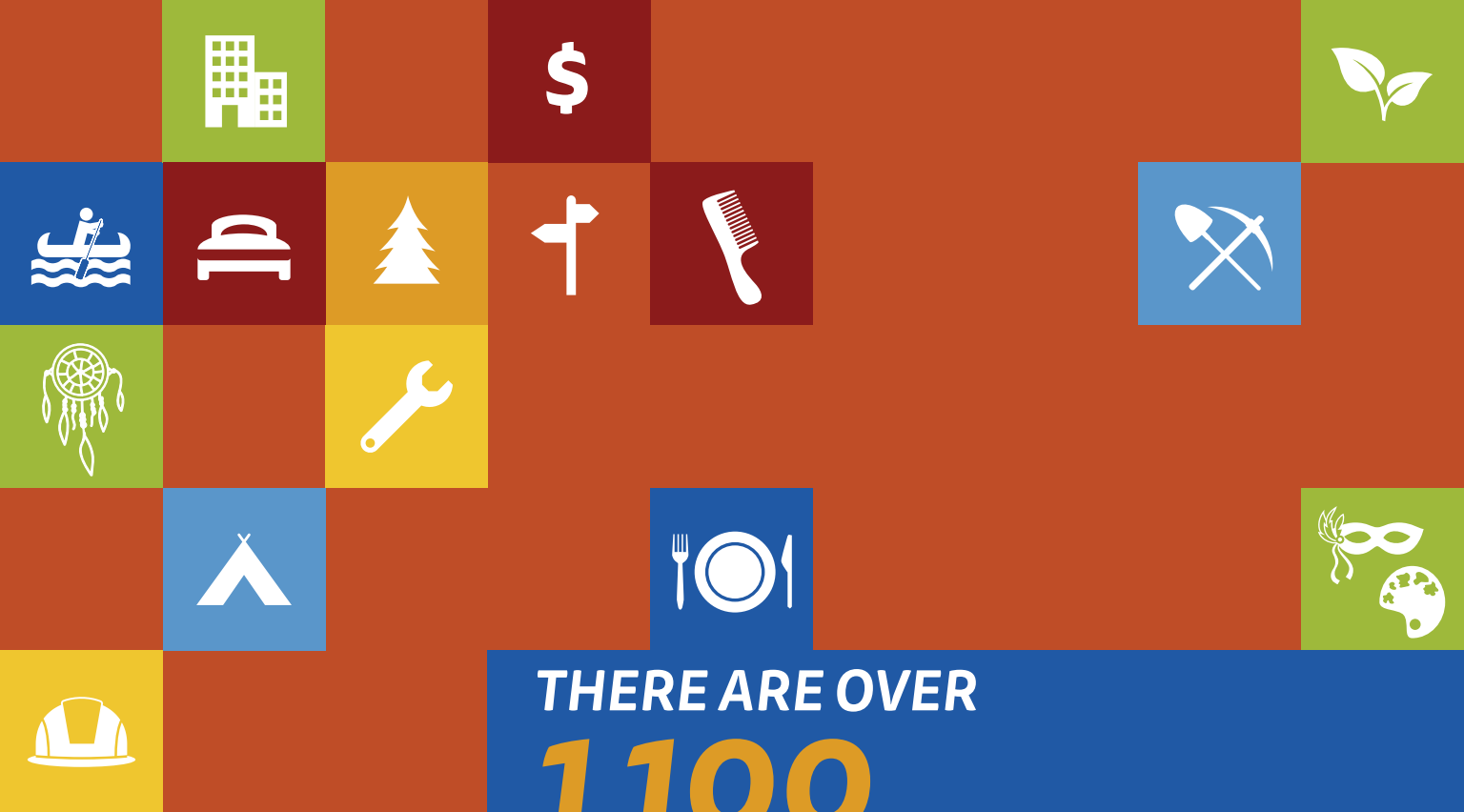
For 23 years, the Regroupement des jeunes chambres de commerce (RJCCQ) has been supporting a network of youth chambers of commerce and youth wings throughout Quebec. It represents over 8,000 professionals, managers, self-employed workers and entrepreneurs who are 18 to 40 years of age and within its structure has nine organizations representing the cultural communities.

rjccq.com/organisation/membres (in French only)

Canadian Community Economic Development Network:

The CCEDN is a pan-Canadian organization managed by and for its members. Its mission is to reinforce Canadian communities by creating economic opportunities and improving social and environmental conditions. A useful toolkit relevant to the area of community economic development is available at the CCEDN website.

ccednet-rcdec.ca/en



THERE ARE OVER
1,100
ABORIGINAL BUSINESSES
IN QUEBEC



entreprises.cdepnql.org

Consult our directory
to discover and
support these businesses!



Indigenous and
Northern Affairs Canada

Affaires autochtones
et du Nord Canada





FNQLEDC

FIRST NATIONS OF QUEBEC
AND LABRADOR ECONOMIC
DEVELOPMENT COMMISSION