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:
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.
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.

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
TABLE OF CONTENTS

1 ABOREDINAL ORGANIZATIONS

2 SOCIAL ECONOMY PROGRAMS AND FUNDING

3 GOVERNMENT PROGRAMS (PROVINCIAL AND FEDERAL)

4 FUNDING SERVICES

5 CROWDFUNDING

6 USEFUL WEB SITES
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.


Disclaimer: The First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC) assumes no responsibility for any of the information contained in this document or for any information obtained by consulting the resources or references provided in it. The FNQLEDC makes every effort to maintain the contents of this directory in up-to-date manner, in order to provide reliable and quality information, but the FNQLEDC assumes no responsibility for any omitted, out-of-date or erroneous information, most of which is obtained via third parties.
# TABLE OF CONTENTS

## ABORIGINAL ORGANIZATIONS

First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC) ........................................................................ 2  
First Nations Regional Social Economy Working Table (FNRSEWT) ..........................................................................................................2  
First Nations of Quebec and Labrador Health and Social Services Commission (FNQLHSSC) .................................................................3  
Regroupement des centres d’amitié autochtones du Québec .................................................................................................................3  
Cree Social Economy Regional Table (CSERT) ........................................................................................................................................ 4  
First Nations Human Resources Development Commission of Quebec (FNHRDCQ) ................................................................................ 5  
First Peoples Innovation Centre ..............................................................................................................................................................5  
Centre de développement et de formation de la main d’œuvre de Wendake (CDFM) and Commission locale de la Première Nation (CLPN) huronne-wendat .................................................................6  
Corporation de développement économique montagnaise (CDEM) ........................................................................................................6  
Corporation de développement économique Ekuanitshinnuat ................................................................................................................7  
Corporation de développement économique Wabak Pimadizi (Lac Simon) ............................................................................................7  
Corporation Nikanik (Wemotaci) .............................................................................................................................................................8  
Développement économique Opitciwan inc. ...........................................................................................................................................8  
Eeyou Economic Group / CFDC Inc .........................................................................................................................................................9  
Quebec Native Women (QNW) – Employment and Training Program .......................................................................................................9  
First Nations Venture Capital of Quebec (FNVCQ) .........................................................................................................................................10  
Tewatohni’saktha Economic Development Commission (Kahnawà:ke) .................................................................................................10  
Naskapi Development Corporation ..........................................................................................................................................................11  
Native Commercial Credit Corporation (NCCC) .......................................................................................................................................11  
Société de développement économique ilnu (SDEI) .......................................................................................................................................12  
Société de développement économique Uashat mak Mani-Utenam (SDEUM) ........................................................................................ 12  
Société économique de Kitcisakik ...............................................................................................................................................................13  
Société Mukutan (Unamen Shipu) .............................................................................................................................................................13  
Wabannutao Eeyou Development Corporation ..........................................................................................................................................14  
Nemaska First Nation Development Corporation .........................................................................................................................................14  
Oujé-Bougoumou Economic Development Corporation ................................................................................................................................15  
Quebec Aboriginal Tourism (QAT) ..............................................................................................................................................................15  
Institut Tshakapesh – Financial assistance program for Innu artists/artisans and cultural events ..............................................................16  
Congress of Aboriginal Peoples – Aboriginal Skills and Employment Training Strategy ...........................................................................17
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@rcaaq.info
Web Site: www.rcaaq.info/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) G0W 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/devco (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
- Bookkeeping
- Entrepreneurship training
- Business seminars
- Business plan template
- Business Assistance Fund
- Marketing Program Fund
- Kahnawà:ke Youth Business Fund
- Heads-Up Youth Program
- Professional Services Fund
- Tewatohni’saktha Business Loan 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.socca.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](http://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](http://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/devEconomique.php](http://www.kitcisakik.ca/devEconomique.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
<table>
<thead>
<tr>
<th><strong>Wabannutao Eeyou Development Corporation</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DESCRIPTION</strong></td>
</tr>
<tr>
<td><strong>FINANCIAL ASSISTANCE</strong></td>
</tr>
<tr>
<td><strong>BUSINESS START-UP SUPPORT</strong></td>
</tr>
<tr>
<td><strong>ELIGIBILITY</strong></td>
</tr>
<tr>
<td><strong>CONTACT INFORMATION</strong></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Nemaska First Nation Development Corporation</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DESCRIPTION</strong></td>
</tr>
<tr>
<td><strong>FINANCIAL ASSISTANCE</strong></td>
</tr>
<tr>
<td><strong>BUSINESS START-UP SUPPORT</strong></td>
</tr>
<tr>
<td><strong>ELIGIBILITY</strong></td>
</tr>
<tr>
<td><strong>CONTACT INFORMATION</strong></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
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/](http://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)
# TABLE OF CONTENTS

**ORGANIZATIONS, PROGRAMS AND FUNDING**

- The Chantier de l’économie sociale ...................................................................................................................................................... 20
- Social Economy and Solidarity Innovative Regions (TIESS) .................................................................................................................. 20
- Regional Poles of the Social Economy .................................................................................................................................................. 21
- La Coopérative de développement régional du Québec (CDRQ) ............................................................................................................23
- Conseil québécois de la coopération et de la mutualité ....................................................................................................................... 25
- Fiducie du Chantier d’économie sociale ............................................................................................................................................... 25
- Le Réseau d’investissement social du Québec (RISQ) ..........................................................................................................................26
- Programme d’immobilisation en entrepreneuriat collectif (PIEC d’Investissement Québec) ..............................................................27
- Regional Initiatives Assistance Fund (RIAF) ......................................................................................................................................... 28
- First Nations, Métis and Inuit Co-operative Development Program ...................................................................................................... 29
- Carrefours jeunesse-emploi (youth career centres) ..............................................................................................................................30
- Regional County Municipalities (RCM) ................................................................................................................................................. 30
- Centre d’entrepreneuriat et d’essaisage – Université du Québec à Chicoutimi ...................................................................................31
- Centre d’entrepreneurship Nordique ..................................................................................................................................................... 32
- Mentorship for Cooperative and Association-based Entrepreneurs in the Social Economy Sector ........................................................ 32
- Femmessor ...........................................................................................................................................................................................33
- Futurpreneur Canada .............................................................................................................................................................................33
- Canadian Executive Services Organization (CESO) ..........................................................................................................................34
- Community Futures/Community Business Development Corporations and (CFDC + CBDC) ................................................................. 34
- SPHERE-Quebec ...................................................................................................................................................................................35
- Lancement d’une entreprise (a program of Entrepreunariat Québec) ...................................................................................................36
- Anges Québec .......................................................................................................................................................................................37
- Prêt à entreprendre (PAE) .....................................................................................................................................................................38
- Filaction ...............................................................................................................................................................................................39
- Fonds d’investissement de la culture et des communications (FICC) ..................................................................................................39
- Arts career management training offered by L’Ampli de Québec ........................................................................................................ 40
- “Young Arts Entrepreneur” program of the Michaëlle Jean Foundation ...........................................................................................41
- Corporation de développement économique communautaire de Québec (CDÉC) ...........................................................................42
- Corporation de développement économique communautaire de Trois-Rivières (CDÉC) ....................................................................42
**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
Abitibi-Témiscamingue
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.economiesocialemee.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 — Lanaudiere — 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 (Québécois)  
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 of 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 mutuals 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-municipalités (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’entrepreneuriat Nordique**

*Region: James Bay region*

**DESCRIPTION**

Centre d’entrepreneuriat 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’entrepreneuriat Nordique.

**CONTACT INFORMATION**

Website: [www.entrepreneurshipnordique.ca](http://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, 10e étage, Québec, Québec

Website: [www.entrepreneurship.qc.ca/economiesociale](http://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-Québec

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**
Telephone: Communicate with the services centre in your region.
Contact information: [www.entrepreneuriat-quebec.com/inscription/](http://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.

Ainges 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
<table>
<thead>
<tr>
<th>Table of Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GOVERNMENT PROGRAMS</strong></td>
</tr>
<tr>
<td><strong>(PROVINCIAL AND FEDERAL)</strong></td>
</tr>
<tr>
<td>- Government of Quebec programs</td>
</tr>
<tr>
<td>- Aboriginal Initiatives Fund II of the Aboriginal Affairs Secretariat (SAA)</td>
</tr>
<tr>
<td>- Ministry Specific Programs</td>
</tr>
<tr>
<td>- Plan North Initiatives Fund</td>
</tr>
<tr>
<td>- FEDERAL</td>
</tr>
<tr>
<td>- Community Economic Development Program (CEDP) (Indigenous and Northern Affairs Canada (INAC))</td>
</tr>
<tr>
<td>- Aboriginal Business and Entrepreneurship Development (ABED)</td>
</tr>
<tr>
<td>- Community Opportunity Readiness</td>
</tr>
<tr>
<td>- First Nation Infrastructure Fund (FNIF)</td>
</tr>
<tr>
<td>- Support for Self-Employment: A program of Emploi-Québec</td>
</tr>
<tr>
<td>- Grant Program for Artists and Writers: Conseil des arts et des lettres du Québec</td>
</tr>
<tr>
<td>- Programs offered by Société de développement des entreprises culturelles (SODEC)</td>
</tr>
<tr>
<td>- Young Volunteers Program of Emploi-Québec</td>
</tr>
<tr>
<td>- Grant Program for Artists and Writers: Conseil des arts et des lettres du Québec</td>
</tr>
<tr>
<td>- Government of Canada programs</td>
</tr>
<tr>
<td>- Grants offered by: Bureau des arts autochtones of the Canada Council for the Arts</td>
</tr>
</tbody>
</table>
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](http://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

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.raphael@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
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
GOVERNMENT PROGRAMS (PROVINCIAL AND FEDERAL)

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.emploiquebec.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.emploiquebec.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](http://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](http://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](http://canadacouncil.ca/council/grants/find-a-grant)
To find Aboriginal arts grants: [canadacouncil.ca/aboriginal-arts-office/find-a-grant](http://canadacouncil.ca/aboriginal-arts-office/find-a-grant)
Telephone: 613 566-4414 (Toll-free: 1 800 263-5588)
TABLE OF CONTENTS

FUNDING SERVICES

<table>
<thead>
<tr>
<th>Funding Service</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Native Commercial Credit Corporation (NCCC)</td>
<td>54</td>
</tr>
<tr>
<td>Corporation de développement économique montagnaise (CDEM)</td>
<td>55</td>
</tr>
<tr>
<td>First Nations Venture Capital of Quebec (FNVCQ)</td>
<td>56</td>
</tr>
<tr>
<td>Eeyou Economic Group / CFDC Inc.</td>
<td>56</td>
</tr>
<tr>
<td>Tewatohni’saktha Economic Development Commission (Kahnawà:ke)</td>
<td>57</td>
</tr>
<tr>
<td>Accès micro-crédit Gaspésie</td>
<td>58</td>
</tr>
<tr>
<td>Fiducie du Chantier d’économie sociale</td>
<td>58</td>
</tr>
<tr>
<td>Fonds communautaire d’emprunt de la Mauricie (FCEM)</td>
<td>59</td>
</tr>
<tr>
<td>Fonds d’emprunt Québec</td>
<td>60</td>
</tr>
<tr>
<td>Fonds d’entraide communautaire (FEC)</td>
<td>60</td>
</tr>
<tr>
<td>Réseau accès crédit (RAC)</td>
<td>61</td>
</tr>
<tr>
<td>Réseau d’investissement social du Québec (RISQ)</td>
<td>61</td>
</tr>
<tr>
<td>Association communautaire d’emprunt de Montréal (ACEM)</td>
<td>62</td>
</tr>
<tr>
<td>First Nations Bank of Canada (FNBC)</td>
<td>63</td>
</tr>
<tr>
<td>CIBC</td>
<td>63</td>
</tr>
<tr>
<td>Business Development Bank of Canada (BDC)</td>
<td>64</td>
</tr>
<tr>
<td>Bank of Montreal</td>
<td>64</td>
</tr>
<tr>
<td>National Bank</td>
<td>65</td>
</tr>
<tr>
<td>Royal Bank</td>
<td>65</td>
</tr>
<tr>
<td>Scotiabank</td>
<td>66</td>
</tr>
<tr>
<td>Caisse d’économie solidaire Desjardins</td>
<td>66</td>
</tr>
<tr>
<td>Mouvement Desjardins</td>
<td>67</td>
</tr>
<tr>
<td>TD Canada Trust</td>
<td>67</td>
</tr>
<tr>
<td>Liste des programmes de financement des entreprises d’économie sociale</td>
<td>68</td>
</tr>
</tbody>
</table>
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](http://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
- Bookkeeping
- Entrepreneurship training
- Business seminars
- Business plan template
- Business Assistance Fund
- Marketing Program Fund
- Kahnawà:ke Youth Business Fund
- Heads-Up Youth Program
- Professional Services Fund
- Tewatohni’saktha Business Loan Fund
- Tewatohni’saktha Business Contribution Fund

**ELIGIBILITY**
Communicate directly with Tewatohnhi’saktha.

**CONTACT INFORMATION**
Website: [www.tewa.ca](http://www.tewa.ca)
Telephone: 450 638-4280
Accès micro-crédit Gaspésie

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 d’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](http://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](http://www.fondsentraidecommunautaire.org) (in French only)
Telephone: 418 698-1176 (ext. 244)
### Réseau accès crédit (RAC)

*Eastern lower St.-Lawrence region*

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FINANCIAL ASSISTANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to credit in the form of loans with advantageous rates and terms (up to $15,000).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BUSINESS START-UP SUPPORT</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Support and information in the initial entrepreneurial steps (start-up &amp; consolidation)</td>
</tr>
<tr>
<td>• Support for implementing a business plan</td>
</tr>
<tr>
<td>• Training, orientation and advice at the different start-up stages</td>
</tr>
<tr>
<td>• Follow-up &amp; accompaniment: suitable technical support and accompaniment before and after the loan is issued</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ELIGIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communicate directly with RAC.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CONTACT INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website: reseauaccescredit.com (in French only)</td>
</tr>
<tr>
<td>Telephone: 418 734-0012</td>
</tr>
</tbody>
</table>

### Réseau d’investissement social du Québec (RISQ)

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FINANCIAL ASSISTANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 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)</td>
</tr>
<tr>
<td>• 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</td>
</tr>
<tr>
<td>• Financial assistance in the form of capital to complement the capital from other financial institutions so as to ensure the capital outlay by promoters</td>
</tr>
<tr>
<td>• The Chantier de l’économie sociale Trust offers loans from $50,000 to $1.5 million with no capital repayment before 15 years</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BUSINESS START-UP SUPPORT</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ELIGIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communicate directly with RISQ.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CONTACT INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website: <a href="http://www.fonds-risq.qc.ca">www.fonds-risq.qc.ca</a> (in French only)</td>
</tr>
<tr>
<td>Telephone: 514 866-2355 or toll-free at 1 855 388-2355</td>
</tr>
</tbody>
</table>
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 n 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](http://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](http://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.caisseсолидaire.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**

**ELIGIBILITY**
Communicate directly with Desjardins.

**CONTACT INFORMATION**
Website: [www.desjardins.com/ca/index.jsp](http://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](http://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.

<table>
<thead>
<tr>
<th>Types de financement</th>
<th>Organismes</th>
<th>Nom du programme</th>
<th>Caractéristiques</th>
<th>Entreprises admissibles</th>
<th>Provenance du Fonds</th>
<th>Créneaux d'interventions</th>
<th>Montant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutions financières</td>
<td>Caisse d'économie solidaire Desjardins</td>
<td>Marge de crédit, prêt à terme, prêt hypothécaire</td>
<td>x x x x x</td>
<td>OBNL</td>
<td>COOP</td>
<td>Privé</td>
<td>Public</td>
</tr>
<tr>
<td>Fonds de développement local</td>
<td>Villes, MRC, Corpo de développement écono. et certaines CDEC à titre mandataire ²</td>
<td>Fonds développement en économie sociale (FDES)</td>
<td>x x x x x</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cumul d'aide (Québec): max de 80 %</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Fonds local d'investissement (FLI)</td>
<td>x x x x x</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SADC</td>
<td>Fonds d'investissement</td>
<td>x x x x x</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fonds de capitalisation</td>
<td>Réseau d'investissement social du Québec (RISQ)</td>
<td>Fonds de prédémarrage</td>
<td>Pour soutenir la préparation et la mise en œuvre de projets de développement et d’innovation</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Volet capitalisation</td>
<td>Aide financière sous forme de capital complémentaire à celui d'autres institutions de financement permettant de soutenir la mise de fonds des promoteurs.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td></td>
<td>Filaction</td>
<td>Fonds provenant du Fondaction</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
</tbody>
</table>

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.
<table>
<thead>
<tr>
<th>Subvention</th>
<th>Garantie de prêts ou marge de crédit</th>
<th>Prêts à terme</th>
<th>Détention</th>
<th>Prêt de capitalisation</th>
<th>Parts sociales</th>
<th>Parts privilégiées</th>
<th>Garantie exigée</th>
<th>Durée</th>
<th>Taux de rendement ou d'intérêt</th>
<th>Modalité de remboursement</th>
<th>Frais et honoraires</th>
<th>Informations</th>
</tr>
</thead>
<tbody>
<tr>
<td>oui</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>n/a</td>
<td></td>
<td>n/a</td>
<td>n/a</td>
<td></td>
<td>n/a</td>
<td><a href="http://www.caisseolidaire.co">www.caisseolidaire.co</a> op</td>
</tr>
<tr>
<td>Selon la politique locale</td>
<td>Selon la politique locale</td>
<td>non</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Selon la politique locale</td>
<td>Selon la politique locale</td>
<td>non</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>parfois</td>
<td>max 7 ans</td>
<td>Selon la politique du CLD</td>
<td>Selon la forme d'aide</td>
<td>Selon la politique du CLD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>parfois</td>
<td>Horizon moyen de 5 ans</td>
<td>Proportionnel au risque</td>
<td>Flexible</td>
<td>Selon la politique de la SADC</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td><a href="http://www.fonds-risq.qc.ca">www.fonds-risq.qc.ca</a></td>
</tr>
<tr>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td><a href="http://www.filaction.qc.ca">www.filaction.qc.ca</a></td>
</tr>
<tr>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td><a href="http://www.caissesolidaire.co">www.caissesolidaire.co</a> op</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Types de financement</th>
<th>Organismes</th>
<th>Nom du programme</th>
<th>Caractéristiques</th>
<th>Entreprises admissibles</th>
<th>Provenance du Fonds</th>
<th>Créneaux d'interventions</th>
<th>Montant</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Capital régional et coopératif Desjardins (CRCD)</td>
<td></td>
<td></td>
<td>x x x x x x</td>
<td></td>
<td></td>
<td>200 000 $ et plus</td>
</tr>
<tr>
<td></td>
<td>Fonds Alliance coopération</td>
<td></td>
<td></td>
<td>x x x x x x</td>
<td></td>
<td></td>
<td>50 000 $ à 500 000 $</td>
</tr>
<tr>
<td></td>
<td>Fondaction</td>
<td>Fonds de développement de la CSN pour la coopération et l'emploi</td>
<td>x x x x x x</td>
<td></td>
<td></td>
<td></td>
<td>500 000 $ et plus</td>
</tr>
<tr>
<td></td>
<td>Fonds locaux de solidarité FTQ (FLS)</td>
<td></td>
<td></td>
<td>x x x x x x</td>
<td></td>
<td></td>
<td>5 000 $ à 100 000 $</td>
</tr>
<tr>
<td></td>
<td>Ministère de l’Économie, des Sciences et de l’Innovation (MESI)</td>
<td>Régime d'investissement coopératif (RIC)</td>
<td>Coopérative admissible: coop de travail, coop de producteur, coop de solidarité-travail¹</td>
<td>x x x x x x</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fédération canadienne des coopératives de travail (FCCT)</td>
<td>Fonds d'investissement pour les coops de travail</td>
<td>Création et maintien d'emploi, dont 50% lié à l'assurance-emploi. Max 30% de la capitalisation total</td>
<td>x x</td>
<td></td>
<td></td>
<td>25 000 $ à 250 000 $</td>
</tr>
</tbody>
</table>

¹ Coopérative des solidarités qui seraient une coopérative de travail si ce n’était des membres de soutien.
<table>
<thead>
<tr>
<th>Subvention</th>
<th>Garantie de prêt ou marge de crédit</th>
<th>Prêt à terme</th>
<th>Prêt de capitalisation</th>
<th>Parts sociales</th>
<th>Parts privilégiées</th>
<th>Garantie exigée</th>
<th>Durée</th>
<th>Taux de rendement ou d'intérêt</th>
<th>Modalité de remboursement</th>
<th>Frais et honoraires</th>
<th>Informations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prive</td>
<td>☑</td>
<td>☑</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>non</td>
<td>Proportionnel au risque</td>
<td>Adapté selon la capacité de payer des entreprises, conformément aux prévisions. Possibilité de moratoire</td>
<td><a href="http://www.fondaction.com">www.fondaction.com</a></td>
</tr>
<tr>
<td>RDF</td>
<td>☑</td>
<td>☑</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>non</td>
<td>Proportionnel au risque</td>
<td>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.</td>
<td><a href="http://www.economie.gouv.qc.ca/objectifs/informer/cooperatives/">http://www.economie.gouv.qc.ca/objectifs/informer/cooperatives/</a></td>
</tr>
<tr>
<td>Fonds Alliance coopération</td>
<td>☑</td>
<td>☑</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>non</td>
<td>Taux préférentiel + 2% à 7%</td>
<td>Selon la forme d’aide. Possibilité de moratoire</td>
<td><a href="http://www.canadianworker.coop/fr/le-fonds">http://www.canadianworker.coop/fr/le-fonds</a> (403) 276-8250</td>
</tr>
</tbody>
</table>
**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.

<table>
<thead>
<tr>
<th>Types de financement</th>
<th>Organismes</th>
<th>Nom du programme</th>
<th>Caractéristiques</th>
<th>Entreprises admissibles</th>
<th>Provenance du Fonds</th>
<th>Créneaux d’interventions</th>
<th>Montant</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Investissement Québec</td>
<td>Programme favorisant la capitalisation des entreprises de l’économie sociale (CAES)</td>
<td>Garantie de prêt: max 85% du prêt</td>
<td>x x x x</td>
<td>Privé</td>
<td>x x x x</td>
<td>Min 50 000 $</td>
</tr>
<tr>
<td></td>
<td>Fiducie du Chantier de l’économie sociale. Dépôt des projets au RISQ</td>
<td>Produits de capital patient immobilier et de capital patient opération</td>
<td>Capital patient immobilier (CPI): 35 % de 90 % du coût d’un projet d’acquisition, de construction ou rénovation d’un bâtiment ou immeuble.</td>
<td>x x x x x</td>
<td>Privé</td>
<td>x x x x</td>
<td>50 000 $ à 1.5 Million $</td>
</tr>
<tr>
<td></td>
<td>Ministère de l’Économie, des Sciences et de l’Innovation (MESI)</td>
<td>Programme d’immobilisations en entreprenariat collectif (PIEC)</td>
<td>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</td>
<td>x x x</td>
<td>Privé</td>
<td>x x x</td>
<td>Max 500 000 $</td>
</tr>
</tbody>
</table>

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
<table>
<thead>
<tr>
<th>Formes d'aides</th>
<th>Subvention</th>
<th>Garantie de prêts ou marge de crédit</th>
<th>Prêt à terme</th>
<th>Prêt de capitalisation</th>
<th>Parts privilégiées</th>
<th>Taux de rendement ou d'intérêt</th>
<th>Modalité de remboursement</th>
<th>Frais et honoraires</th>
<th>Informations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>×</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5 ans pour la garantie de marge de crédit</td>
<td>Selon les conditions du prêteur</td>
<td>dépendent de la nature du projet, en % du capital garanti..</td>
<td><a href="http://www.investquebec.com">www.investquebec.com</a></td>
</tr>
<tr>
<td></td>
<td>×</td>
<td></td>
<td>×</td>
<td>×</td>
<td>oui</td>
<td>Jusqu'à 10 ans pour fonds de roulement, jusqu'à 25 ans pour</td>
<td>Proportionnel au risque</td>
<td>Flexible, Possibilité de moratoire</td>
<td>dépendent de la nature du projet.</td>
</tr>
<tr>
<td></td>
<td>×</td>
<td></td>
<td>×</td>
<td>×</td>
<td>oui</td>
<td>Oui, à un rang inférieur à l'institution financière</td>
<td>15 ans</td>
<td>7,37 %</td>
<td>Frais de mutualisation du risque: 1,5 % (payable à l’acceptation du projet) Honoraire annuel de suivi de 1 %</td>
</tr>
<tr>
<td></td>
<td>×</td>
<td></td>
<td></td>
<td></td>
<td>non</td>
<td>15 ans</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
**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.**

<table>
<thead>
<tr>
<th>Types de financement</th>
<th>Organismes</th>
<th>Nom du programme</th>
<th>Caractéristiques</th>
<th>Entreprises admissibles</th>
<th>Provenance du Fonds</th>
<th>Créneaux d’interventions</th>
<th>Montant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crédit communautaire</td>
<td>Réseau québécois du crédit communautaire</td>
<td>Fonds communautaires d’emprunt</td>
<td>Les prêts consentis doivent être investis dans des projets capables de générer des revenus autonomes.</td>
<td>OBNL</td>
<td>Privé</td>
<td>Max : 20 000 $</td>
<td></td>
</tr>
<tr>
<td>Aide technique</td>
<td>Réseau d’investissement social du Québec (RISQ)</td>
<td>Programme d’aide technique</td>
<td>Financement de ressources professionnelles. Plan d’affaires, étude de marché, analyse de produit, etc.</td>
<td>COOP</td>
<td>Public</td>
<td>entre 1 000 $ et 10 000 $</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Villes, MRC, Corps de développement écono. et certaines CDEC à titre mandataire</td>
<td>Fonds développement en économie sociale (FDES)</td>
<td></td>
<td></td>
<td></td>
<td>Selon la politique locale</td>
<td></td>
</tr>
</tbody>
</table>

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.
### LISTE DES PROGRAMMES DE FINANCEMENT DES ENTREPRISES D’ÉCONOMIE SOCIALE (au 9 mars 2016)

<table>
<thead>
<tr>
<th>Subvention</th>
<th>Garantie de prêts ou marge de crédit</th>
<th>Prêt à terme</th>
<th>Prêt de capitalisation</th>
<th>Parts sociales</th>
<th>Parts privilégiées</th>
<th>garantie exigée</th>
<th>Durée</th>
<th>Taux de rendement ou d’intérêt</th>
<th>Modalité de remboursement</th>
<th>Frais et honoraires</th>
<th>Informations</th>
</tr>
</thead>
<tbody>
<tr>
<td>×</td>
<td>×</td>
<td>×</td>
<td></td>
<td></td>
<td></td>
<td>parfois</td>
<td>3 ans</td>
<td>environ 10%</td>
<td>Modalité flexible.</td>
<td></td>
<td><a href="http://www.rqcc.qc.ca/">www.rqcc.qc.ca/</a></td>
</tr>
<tr>
<td>×</td>
<td>×</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>non</td>
<td>N/A</td>
<td>Aucun</td>
<td>Remboursable seulement si le projet se réalise. Peut être inclus dans le financement du RISQ</td>
<td></td>
<td><a href="http://www.fonds-risq.qc.ca">www.fonds-risq.qc.ca</a></td>
</tr>
<tr>
<td>×</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>non</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>Référence locale</td>
</tr>
</tbody>
</table>

**Remarque:** 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.
<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is crowdfunding?</td>
<td>78</td>
</tr>
<tr>
<td>Platforms in Quebec and Canada:</td>
<td>78</td>
</tr>
<tr>
<td>Fundo</td>
<td>78</td>
</tr>
<tr>
<td>Haricot</td>
<td>78</td>
</tr>
<tr>
<td>La Ruche</td>
<td>79</td>
</tr>
<tr>
<td>International platforms:</td>
<td>79</td>
</tr>
<tr>
<td>Indiegogo</td>
<td>79</td>
</tr>
<tr>
<td>Kickstarter</td>
<td>80</td>
</tr>
<tr>
<td>Underdog Crowdfunding</td>
<td>80</td>
</tr>
</tbody>
</table>
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**

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

**Haricot**

<table>
<thead>
<tr>
<th>PROJECT AREAS:</th>
<th>Creative, charitable, business or student projects</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOCATION:</td>
<td>Province of Quebec</td>
</tr>
<tr>
<td>FUNDING MODEL AND STRUCTURE:</td>
<td>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).</td>
</tr>
<tr>
<td>FEE:</td>
<td>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.</td>
</tr>
<tr>
<td>WEBSITE:</td>
<td>haricot.ca</td>
</tr>
</tbody>
</table>

1 Source: crowdfunding.cmf-fmc.ca
## La Ruche

<table>
<thead>
<tr>
<th><strong>PROJECT AREAS:</strong></th>
<th>Entrepreneurship, Arts and Culture, Community</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LOCATION:</strong></td>
<td>Quebec City region</td>
</tr>
<tr>
<td><strong>FUNDING MODEL AND STRUCTURE:</strong></td>
<td>Donations (reward-based). “All-or-nothing” funding (if the target is not reached, the project does not get the funding).</td>
</tr>
<tr>
<td><strong>FEE:</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>WEBSITE:</strong></td>
<td>laruchequebec.com (in French only)</td>
</tr>
</tbody>
</table>

### International platforms:

## Indiegogo

<table>
<thead>
<tr>
<th><strong>PROJECT AREAS:</strong></th>
<th>All types of projects.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LOCATION:</strong></td>
<td>International</td>
</tr>
<tr>
<td><strong>FUNDING MODEL AND STRUCTURE:</strong></td>
<td>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).</td>
</tr>
</tbody>
</table>
| **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

**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
TABLE OF CONTENTS

USEFUL WEB SITES

Social Economy Specific Tools .............................................................................................................................................................. 82
Sites of Interests from Specialized Cooperative Federations that Provide Various Types of Support for the Social Economy ........ 82
Resources of benefit to entrepreneurship ............................................................................................................................................. 82
Funding search tools ............................................................................................................................................................................ 83
Useful entrepreneurship resources ....................................................................................................................................................... 83
Mentoring ............................................................................................................................................................................................. 85
Networks .............................................................................................................................................................................................. 85
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.fcnoq.ca/fr**

**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.

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.

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)
USEFUL WEB SITES

Quebec government portal – Entrepreneur 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!