



First Nations of Quebec and Labrador Economic Development Commission
Commission de développement économique des Premières Nations du Québec et du Labrador

Program and Resource Guide for Aboriginal Entrepreneurs



**Patrimoine
canadien**

**Canadian
Heritage**

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Québec 
Government Programs

Secrétariat aux affaires autochtones (SAA)

Aboriginal Initiatives Fund (FIA)

The Aboriginal Initiatives Fund's (FIA) main objective is to support the projects that can generate important spin-off opportunities for the development of Quebec's aboriginal communities. The program is comprised of several distinct engagement envelopes:

- Economic development (55 millions\$)
- Loan guarantees (5 millions \$)
- Community infrastructures (35 millions \$)
- Community action (5 millions \$)
- Support for consultation (25 millions \$)

The management of these envelopes is entrusted to the Minister responsible for Native Affairs. His interventions are complementary, and the Fund thereby completes the other governmental assistance from both Quebec and the federal, depending on the needs and priorities expressed by each nation or community. The Fund is not intended to be used as a funding method for projects which could interfere with responsibilities, programs or existing services or which could duplicate them.

Telephone: 418-643-3166

Fax: 418-646-4918

Web site: http://www.autochtones.gouv.qc.ca/programmes_et_services/fia/index.html

Aboriginal Development Fund (FDA)

The Aboriginal Development Fund (FDA) is made up of a 125 M\$ budget over a 5 year period, and its management falls under the responsibility of the Minister responsible for Native Affairs. The Fund complements other government players, both in Quebec and at the federal level, and takes into account the needs and priorities expressed by each nation or community.

The Fund finances measures or projects based on two intervention sections:

- The economic development component;
- The development of community infrastructures component.

Telephone: 418-643-3166

Fax: 418-646-4918

Web site: http://www.autochtones.gouv.qc.ca/programmes_et_services/fda/fda.pdf

Ministry of Economic Development, Innovation and Export Trade (MEDIET)

Fonds d'aide aux municipalités monoindustrielles

This Fund aims at supporting projects of diversification and development which will create and maintain employment in communities that are severely affected by an economic crisis. This fund is available in three sections:

- Help to existing enterprises
- Help for the creation of enterprises and economic diversification
- Help for the search for investments

Telephone: 418-691-5950

Fax: 418-644-0118

Toll free: 1-866-680-1884

Web site: <http://www.mdeie.gouv.qc.ca/index.php?id=5107>

Contact Information - Regional offices:

Abitibi-Témiscamingue

Telephone: 819-763-3561

Fax: 819-763-3462

Toll free: 1- 866-463-6642

Bas-Saint-Laurent

Telephone: 418-727-3577

Fax: 418-727-3640

Toll free: 1-866-463-6642

Capitale-Nationale

Telephone: 418-691-5824

Fax: 418-643-4099

Toll free: 1 866-463-6642

Centre-du-Québec

Telephone: 819-752-9781

Fax: 819-758-4306

Toll free: 1 866-463-6642

Côte-Nord

Telephone: 418-589-4349

Fax: 418-295-4199

Toll free: 1 866-463-6642

Gaspésie-Îles-de-la-Madeleine

Telephone: 418-689-1200

Fax: 418-689-4108

Toll free: 1-866-463-6642

Lanaudière

Telephone: 450-752-8050

Fax: 450-752-8064

Toll free: 1-866-463-6642

Laurentides

Telephone: 450-569-3031

Fax: 450-569-3039

Toll free: 1-866-463-6642

Mauricie

Telephone: 819-371-6617

Fax: 819-371-6960

Toll free: 1-866-463-6642

Montérégie

Telephone: 450-928-7645

Fax: 450-928-7465

Toll free: 1-866-463-6642

Nord-du-Québec
Telephone: 418 748-6681
Fax: 418 748-6698
Toll free: 1 866-463-6642

Saguenay-Lac-Saint-Jean
Telephone: 418-695-7971
Fax: 418-695-7870
Toll free: 1-866-463-6642

Outaouais
Telephone: 819 772-3219
Fax: 819 772-3968
Toll free: 1 866 463-6642

Entrepreneurial Assistance Program

The objective of this program is to invigorate the concept of entrepreneurship, by supporting the creation and development of businesses. Following, are the two available components:

- **Continuity: Arts and culture, Montreal**
This segment specifically aims at supporting the collective entrepreneurship of the artists and creators' continuity.
- **Support to business start-ups**
This segment aims at financing the conception of technological enterprises created from researches conducted by universities, university hospitals or from research-oriented centres. It also provides support to eight technological incubators in Quebec.

Telephone : 418-691-5950
Fax : 418-644-0118
Toll free : 1-866-680-1884
Web site : <http://www.mdeie.gouv.qc.ca/index.php?id=4318>

Business Assistance Program (PAE)

The Business Assistance Program (PAE) is intended to support enterprises which are definitely engaged in the development of their competitiveness and the acceleration of their growth. It allows the enterprises' financial support at the various phases and aspects of their development.

Telephone: 418-691-5950
Fax: 418-644-0118
Toll free: 1-866-680-1884
Web site: <http://www.mdeie.gouv.qc.ca/index.php?id=1935>

Economic Projects Support Program (PSPE)

The aim of the Economic Projects Support Program (PSPE) is to support investment projects and product development projects conducted by Quebec businesses, with an eye to increasing productivity and creating jobs.

Before applying for financial assistance under the program, contact the staff of the MDEIE, at:

Toll free: 1-866-463-6642
Web site: <http://www.mdeie.gouv.qc.ca/index.php?id=1934>

Export Program

Quebec companies operate in a highly competitive environment where internationally, they are constantly placed in competitive situations. In this context, they must strengthen their position in their traditional export markets and better position themselves in new markets. Export Quebec supports and assists these companies by consolidating all financial assistance with regards to the export support program within the Export Program. This new program is flexible and responsive to evolving business conditions and the nature of promoting activities abroad.

Open to legally established companies (including those of social economy and non-financial cooperatives), non-profit organizations whose missions and actions reflect the direction of MDEIE and educational network agencies.

Toll free: 1-866-463-6642

Website: <http://www.mdeie.gouv.qc.ca/bibliotheques/programmes/aide-financiere/programme-exportation/>

« Embarking upon Entrepreneurship » Program

Embarking upon Entrepreneurship Program empowers the entrepreneurs through their efforts. Driven by business communities of each region, this support aims at enhancing the sustainability of businesses, by relying on a three component support: the support of a mentor, the development of skills, and a privileged proximity.

To be eligible for the program, various criteria must be respected. For information on these eligibility criteria, please visit <http://pretaentreprendre.com/participation-au-programme/criteres-deligibilite/>

Different contacts according to the region.

Website : <http://pretaentreprendre.com/>

Quebec's Ministry of Culture, Communications and the Status of Women

Programme de soutien aux radios autochtones (PARA)

The objective of the operations assistance in the present case, is to allow local aboriginal radio operators, as a first production and broadcasting service, to maintain the production and broadcasting of programming in an aboriginal language or in a language which is understood by their communities, and which reflects the needs and the preferences of the latter. It is important to mention that only one aboriginal radio service per community may benefit from this program.

Toll free: 1-888-380-8882

Web site: <http://www.mcccf.gouv.qc.ca/index.php?id=284>

Quebec's Ministry of Tourism

Aide au développement touristique au nord du 49^e parallèle

The Programme d'aide au développement touristique au nord du 49^e parallèle allows the Ministry of Tourism to support projects which contribute in a significant manner to the strengthening and development of tourism opportunities, and which allows it to distinguish itself on the international scene. The objectives pursued are as follows:

Telephone: 418-643-5959

Toll free: 1-800-482-2433

Fax: 418-643-0549

Web site: <http://www.tourisme.gouv.qc.ca/programmes-services/aide/aide-dev-nord-49.html>

Aide stratégique aux projets touristiques

The section « Aide stratégique aux projets touristiques » allows the Ministry of Tourism to support projects that comply with the *Politique touristique du Québec*, and which contribute in a significant manner to the renewal of tourism opportunities in the province of Quebec, and which also allows it to distinguish itself on the international scene. The selected projects will be those that allow tourism to become, on a year-round basis, a source of economic, social, and cultural wealth for all regions of Quebec, while respecting the sustainable development principles.

The Ministry of Tourism grants priority to certain types of projects, which include aboriginal tourism.

Telephone: 418-643-5959

Toll free: 1-800-482-2433

Fax: 418-643-0549

Web site: <http://www.tourisme.gouv.qc.ca/programmes-services/aide/Aide-strat-proj.html>

Aide financière aux festivals et aux événements touristiques

The main objective of this program aims at the growth of tourism revenues thus contributing to the attainment of the economic objectives of the *Politique touristique du Québec*, while respecting the different ministerial orientations, particularly in the field of sustainable development. It must be specified that a festival or tourism event refers to a public gathering whose activity programming, of a limited duration, is organized in the context of a specific theme which allows the gathering of a significant number of visitors (travelers and tourists). The management activities as a whole must be exclusively dedicated to the realisation of this programming.

Telephone: 418-643-5959

Toll free: 1-800-482-2433

Fax: 418-643-0549

Web site: <http://www.tourisme.gouv.qc.ca/programmes-services/aide/aide-festivals.html>

Ministry of Natural Resources and Wildlife (MNRW)

Forestry Financing Program

This program is funded by the Financière agricole du Québec.

Not only does the Forestry Financing Program put our advisors' expertise at your service, but it also makes it possible for you to benefit from attractive interest rates that have already been negotiated with accredited financial institutions.

This program comes in the form of a loan guarantee with the accredited financial institution you have chosen. Since the loan is guaranteed by La Financière agricole, you can enjoy the best interest rates, throughout the entire term of your loan.

The amounts granted may be used to finance projects such as the:

- Purchase of wood lots or forestry operations;
- Acquisition of machinery and equipment for forestry management;
- Construction or renovation of your buildings;
- Carrying out of forest management work;
- Purchase or buy-back of shares (stocks, partnership shares);
- Refinancing of debts having been used for forestry purposes.

Telephone: 418-838-5602

Toll free: 1-800-749-3646

Web site: http://www.fadq.qc.ca/financement/financement_forestier/financement.html

Programme de participation régionale à la mise en valeur des forêts

The Conférences régionales des élus (CRE) are responsible for the management and implementation of the program, whose goal is to offer funding to groups interested in taking part in the forest's development according to three categories:

- Activity 1 – Support for the various players in the field of forestry planning activities
- Activity 2 – Support in the domain of forestry education and technological transfer
- Activity 3 - Experimentation of new management and forestry planning concepts

To obtain additional information on the program, please contact the Conférence régionale des élus of your region:

Abitibi-Témiscamingue
Telephone: 819-762-0774
Fax: 819-797-0960

Bas-Saint-Laurent
Telephone: 418-724-6440
Fax: 418-724-6054

Capitale-Nationale
Telephone: 418-529-8475
Fax: 418-529-6750

Centre-du-Québec
Telephone: 819-478-1717
Fax: 819-478-9617

Côte-Nord
Telephone: 418-296-5781
Fax: 418-296-5707

Gaspésie-Îles-de-la-Madeleine
Telephone: 418-368-6171
Fax: 418-368-6052

Lanaudière
Telephone: 450-759-4344
Fax: 450-759-7828

Laurentides
Telephone: 450-436-3111
Fax: 450-436-7477

Mauricie
Telephone: 819-691-4969
Fax: 819-691-4960

Montérégie
Telephone: 819-691-4969
Fax: 819-691-4960

Northern Quebec / James Bay
Toll free number: 1-800-516-4111
Fax: 819-739-4809

Northern Quebec / Cree Administration
Telephone: 819-673-2600
Fax: 819-673-2606

**Northern Quebec / Kativik Regional
Government**
Telephone: 819-964-2035
Fax: 819-964-2611

Outaouais
Telephone: 819-663-2480, extension 222
Fax: 819-663-9950

Saguenay-Lac-Saint-Jean
Telephone: 418-547-2102, extension 229
Fax: 418-547-2565

Programme pour l'implantation d'éoliennes (Wind Industry Program)

This program, aims at reserving and making accessible by the Ministry of Natural Resources and Wildlife, lands in the domain of the State, but also supervising the allotment of land ownership rights. It allows amongst other:

- To put in place wind energy farms on the lands in the domain of the State, pursuant to Hydro-Quebec's bids for tender;
- To outline details for the allotment of land ownership rights for the implementation of wind turbines on the lands in the domain of the State;
- To allow bidders to Hydro-Quebec's call for tenders to present wind turbines installation projects on the lands in the domain of the State;
- To establish, based on market prices, the rent for a wind energy installation on the lands in the domain of the State.

Telephone: 418-627-8600
Toll free: 1-866-248-6936

Web site: <http://www.mrnf.gouv.qc.ca/territoire/programme/index.jsp>

Ministry of Agriculture, Fisheries and Food (MAPAQ)

Financing of commercial fishing

This program takes the form of loan guarantees by the Ministry of Agriculture, Fisheries and Food (MAPAQ) for commercial fishing enterprises.

Telephone: 418-380-2110

Toll free: 1-888-222-MAPA (6272)

Web site : <http://www.mapaq.gouv.qc.ca/Fr/Peches/md/Programmes/financementpeche.htm>

Financial aid for the development of fishery and commercial aquaculture

This program aims at the development of the sector through the growth of the enterprises which constitute it, within a prospect of sustainable development. The third part of the program will end on March 31st, 2012.

Telephone: 418-380-2110

Toll free: 1-888-222-MAPA (6272)

Web site : <http://www.mapaq.gouv.qc.ca/Fr/Peches/md/Programmes/appuifinpeche.htm>

Financial aid for take-over in the harvesting sector

This program offers financial support to help young fishermen purchase their first commercial fishing enterprise. The program will end on March 31st, 2012.

Telephone: 418-380-2110

Toll free: 1-888-222-MAPA (6272)

Web site: <http://www.mapaq.gouv.qc.ca/Fr/Peches/md/Programmes/relevcapture.htm>

Revenu Québec

On-line business services

Many headings are available namely: business start-up, taxes, income taxes, etc.

Web site: <http://www.revenu.gouv.qc.ca/fr/entreprise/>

Enterprise Registrar

The Enterprise Registrar helps protect enterprises, associations and the public in their economic and social relations. The Enterprise Registrar also contributes to Quebec's economic and social development, and ensures the protection of Quebec's various socioeconomic stakeholders by administering the legislation governing the constitution, organization, operations, liquidation and dissolution of the vast majority of corporations in Quebec, and by providing interested parties, especially investors, with compilations of the information on file in the Enterprise Registrar.

Telephone: 418-644-4545

Toll free: 1-877-644-4545

Web site: http://www.registreentreprises.gouv.qc.ca/fr/a_propos/registraire/

Investissement Québec

UNIQ Financing

This product allows businesses to benefit from financing at all stages of their development, from start-up to growth to the transfer to new owners. With UNIQ Financing more businesses are able to obtain a loan, loan guarantee or quasi-equity financing.

The program has two components, depending on the nature of your project:

- Working Capital;
- Capital Assets.

Toll free : 1 866 870-0437

Web site : <http://www.investquebec.com/fr/index.aspx?page=3028>

Capitalization of Social Economy Companies

If you apply for funding under this program, you could receive a capitalization loan or benefit from the purchase of preferred shares. The maximum amount of funding ranges from \$25,000 to \$500,000 and cannot exceed 35% of total project costs. Your organization is eligible if it is a cooperative undertaking or a non-profit organization. Financing is granted for business start-up, development or expansion projects, or consolidation.

Toll free: 1-866-870-0437

Web site : <http://www.entreprisescanada.ca/fra/sommaire/4578/>

Group Entrepreneurship: Funding Social Economy Enterprises

If you have a cooperative undertaking, or are a subsidiary of a cooperative undertaking, you could obtain a loan guarantee or a loan to fund the following types of projects:

- business start-up;
- development or expansion of a project;
- Consolidation.

The amount of funding cannot exceed 75% of project-related expenditures. The funds must be used to provide your enterprise with an appropriate structure. Other conditions apply.

Toll free: 1-866-870-0437

Web site: <http://www.investquebec.com/en/index.aspx?page=1291>

Regional Economic Intervention Fund (FIER)

The Regional Economic Intervention Fund (FIER) is a development fund designed to help companies obtain financing (equity or quasi-equity) at the start-up, development, take-over and turnaround stages. It also aims to support the creation of sector funds and the implementation of development projects, mainly in the regions.

Toll free: 1-866-870-0437

Web site : <http://www.investquebec.com/fr/index.aspx?page=1771>

Strategic Support for Investment Program

IQ can provide you with a loan, interest-free loan, equity-type loan, loan with interest repayable through royalties or contribution repayable through royalties. Also it can provides a loan guarantee. Lastly, if no other form of financing is possible, IQ can provide a non-repayable contribution.

The program targets for-profit companies as well as groups of businesses in the following sectors: manufacturing, software publishing, call centres, tourism—Entertainment and recreation services, tourism—Accommodation, environmental restoration, waste recovery and processing. The financial assistance is more important for projects carried out in a remote zone (Abitibi-Témiscamingue, Côte-Nord, Nord-du-Québec and Gaspésie-Îles-de-la-Madeleine).

Toll free : 1-866-870-0437

Web site : <http://www.investquebec.com/en/index.aspx?page=1294>

Financement IMPLIQ

With IMPLIQ Financing, you can obtain a loan or loan guarantee for a cooperative or a non profit organization.

Toll free : 1 866-870-0437

Web site : <http://www.investquebec.com/en/index.aspx?page=1291>

Société de développement de la Baie-James (SDBJ)

The SDBJ offers professional support and accompaniment services for economic development projects. This government corporation also offers funding by means of three funds.

Development Fund

The development fund is aimed at searching, creating and supporting business projects up to the financing stage. All economic sectors (mining, forestry, tourism, food, industry, etc.) are targeted, with the exception of retail and real estate.

Web site: http://www.sdbj.gouv.qc.ca/en/financement/fonds_de_developpement/

Investment Fund

This Fund was established to support the economic development of the James Bay territory by investing in strategic and profitable business projects within the region. By financing business projects, the SDBJ Investment Fund aims to promote:

- Job creation;
- Increase investments in the territory;
- The emergence of new products and technologies.

Web site: http://www.sdbj.gouv.qc.ca/fr/financement/fonds_investissement/

Mining Sector Investment Fund

The objective of this Fund is to contribute to the renewal of mineral resources and the sustainability of the mining industry in the James Bay territory. In putting forward a distinct framework for the mining sector, the fund aims to:

- Promote the mining potential of the James Bay territory to increase the number of junior mining exploration companies active in the territory;
- Increase the total investments in mining exploration in the James Bay territory.

Web site: http://www.sdbj.gouv.qc.ca/fr/financement/fonds_secteur_minier/

Regional Offices Contact Information:

Chibougamau (Head office):

Telephone: 418-748-7777

Fax: 418-748-6868

Matagami:

Telephone: 819-739-4717

Fax: 819-739-4329

Radisson:

Telephone: 819-638-8411

Fax: 819-638-8838

Government of
Canada 
Programs

Aboriginal Affairs and Northern Development Canada (AANDC)

Community Economic Development Program (CEDP)

The Community Economic Development Program provides core financial support for First Nation and Inuit communities for public services in economic development. The financial support is intended for community economic development planning and capacity building initiatives, development of proposals, leveraging financial resources, and carrying out economic development activities.

Toll free: 1-800-567-9604

Toll free fax: 1-866-817-3977

Web site: <http://www.aadnc-aandc.gc.ca/eng/1100100033423/1100100033424>

Community Economic Opportunities Program (CEOP)

The Community Economic Opportunities Program provides project-based support to those First Nation and Inuit communities that have the best opportunities for public services in economic development. In these communities, the Community Economic Opportunities Program is expected to lead to community economic benefits, including more employment, greater use of land and resources under community control, enhanced community economic infrastructure, more and larger community businesses, more business opportunities, and a better environment for community economic development.

Toll free number: 1-800-567-9604

Toll free Fax: 1-866-817-3977

Web site: <http://www.aadnc-aandc.gc.ca/eng/1100100033414/1100100033415>

First Nations Infrastructure Fund

The goal of the First Nations Infrastructure Fund is to improve the quality of life and the environment for First Nation communities by improving community infrastructures in the province's reserves, federal lands, and lands put aside for the use and profit of a First Nation community, or outside of a reserve, for eventual cost sharing projects with other partners who may not be part of First Nations, such as neighbouring municipalities.

Five categories of projects are eligible for funding under the program, each with several subcategories. All projects must fall within one or more of the eligible subcategories:

- Planning and skill building
- Solid waste management
- Roads and bridges
- Energy systems
- Connectivity

Toll free number: 1-800-567-9604

Toll free Fax: 1-866-817-3977

Web site: <http://www.aadnc-aandc.gc.ca/eng/1100100010656/1100100010657>

Procurement Strategy for Aboriginal Business (PSAB)

The PSAB works to help Aboriginal firms do more contracting with all federal government departments and agencies and assists Aboriginal businesses gain access to the overall procurement process. The PSAB, while led by Aboriginal Affairs and Northern Development Canada (AANDC), is a Government of Canada initiative. All federal government departments and agencies are encouraged to participate in this initiative.

Toll free: 1 800-400-7677

Web site: <http://www.aadnc-aandc.gc.ca/eng/1100100032802/1100100032803>

Economic Development Canada for the Quebec Regions (EDC)

Community Diversification Program

The Community Diversification Program helps Quebec regions maintain and develop their economic activity base. In effect from April 1, 2007, to March 31, 2012, this program has three objectives:

- foster the development of communities and increase their mobilization through development of vision and projects of local and regional scope;
- assist communities through entrepreneurship support and the creation or maintenance of viable enterprises;
- increase community capabilities to attract tourists and skilled individuals.

The Community Diversification Program has three components

- community mobilization;
- community development;
- attractive communities.

Program in effect until **March 31st, 2012**.

Phone: 514-283-6412

Toll free: 1-866-385-6412

Fax : 514-283-3302

Web site : <http://www.dec-ced.gc.ca/fra/programmes/diversification/diversification.html>

Business and Regional Growth

The *Business and Regional Growth* Program reinforces the conditions conducive to the sustainable development of Quebec's regions and SMEs. In effect from April 1, 2007, to March 31, 2012, this program seeks to:

- help businesses improve their performance, become more competitive and engage in more innovation to facilitate their sustainable development;
- support the transfer of technology and research outputs to businesses;
- create favorable conditions to attract foreign investment and international organizations.

The *Business and Regional Growth* Program has two main components:

- SME Competitiveness;
- Sectoral and Regional Growth.

Program in effect until **March 31st, 2012**.

Phone: 514-283-6412
Toll Free: 1-866-385-6412
Fax : 514-283-3302
Web site : <http://www.dec-ced.gc.ca/fra/programmes/croissance/croissance.html>

Building Canada Fund - Quebec

The Fund addresses national, regional and local infrastructure priorities and supports projects designed to deliver results in three areas of national importance:

- a stronger economy;
- a cleaner environment; and
- strong and prosperous communities.

The Building Canada Fund is made up of two components: the Major Infrastructure Component and the Communities Component. Funding for research, knowledge, planning and feasibility studies is also available for projects financed under these components.

Phone: 514-283-6412
Toll free: 1-866-385-6412
Fax : 514-283-3302
Web site : <http://www.infrastructure.gc.ca/prog/bcf-fcc-eng.html>

Economic Development Initiative - Linguistic Duality

In effect until **March 31, 2013**, the Roadmap for Canada's Linguistic Duality Economic Development Initiative aims to foster the economic development of official-language minority communities (OLMCs) through a range of activities including innovation, entrepreneurship, partnership and economic diversification.

Projects are analyzed and funding levels determined on the basis of various criteria, including:

- the project's contribution to achieving the objectives and expected outcomes of the *Roadmap for Canada's Linguistic Duality Economic Development Initiative*;
- the project's consistency with Agency objectives;
- the incentive nature of the assistance and the demonstrated need of this financing for execution of the project, taking other existing funding sources into account;
- the promoter's management capabilities;
- the viability of the enterprise or organization;
- the level of risk involved;
- the impact on competition;
- the availability of Agency funds.

Phone: 514-283-6412
Toll free: 1-866-385-6412
Fax : 514-283-3302
Web site : <http://www.dec-ced.gc.ca/fra/programmes/dualite/index.html>

Temporary Initiative for the Strengthening of Quebec's Forest Economies

Qualifying projects are those that are to be carried out in eligible communities, as determined by level of reliance on the forest sector and degree of devitalization. The objectives of the initiative are, to:

- Strengthen and build economic activity in areas impacted by the forestry crisis in order to create and maintain jobs;
- Provide special attention to small and medium sized businesses established in affected communities in order to make them more competitive.

Projects considered for funding could include:

- Community recovery plans;
- Development of new tourist attractions;
- Secondary and tertiary wood processing projects;
- Productivity enhancement through acquisition of equipment or adoption of new technologies;
- Improvement of innovation capabilities;
- Increase in new market development capabilities.

Phone: 514-283-6412

Toll free : 1-866-385-6412

Fax : 514-283-3302

Web site : <http://www.dec-ced.gc.ca/eng/programs/forest/index.html>

Canadian Heritage (PCH)

Support for Translation and Interpretation

This program strives to support organisations wishing to promote participation in public events in both official languages and increase the number of documents available in both official languages.

Targeted activities are the following:

- Simultaneous translation and interpretation of documents linked to public events such as conferences and meetings held in Canada, from one official language to the other;
- The translation of documents published for members of the organization and the Canadian public such as brochures, flyers, and Internet content from one official language to the other.

* A professional translator must execute the translation. This translator must have no links to the organization.

Phone : 514-283-7698

Fax : 514-496-1553

Toll free : 1 866-811-0055

Web site : <http://www.pch.gc.ca/fra/1267548087384>

Aboriginal Women's Programming Elements

The program is divided into three themes:

- Women's community initiative;
- Initiative against family violence;
- Participation of women in self-government.

Eligible recipients include not-for-profit, autonomous Aboriginal women controlled:

- Organizations;
- Independent community groups;
- Had-hoc committees.

Phone: 514-283-5191

Toll free: 1 866-811-0055

Web site: <http://www.pch.gc.ca/fra/1267288930593/1268917925906#a1>

Northern Aboriginal Broadcasting and Distribution Projects

The Northern Aboriginal Broadcasting (NAB) supports Aboriginal broadcasting societies to produce and distribute radio and television programming in the north. The NAB was established

as part of the federal government's Northern Native Broadcasting Policy. The Policy set out five policy principles.

Listed below are the main objectives of NAB:

- to support the production of culturally-relevant Aboriginal programming;
- to facilitate establishment and maintenance of production facilities;
- to ensure availability of significant amount of radio and television programming;
- to contribute to the protection and enhancement of Aboriginal languages and cultures;
- and
- to provide venues to articulate issues of relevance to Aboriginal audiences and communities.

Phone: 514-283-5191

Toll free: 1 866-811-0055

Web site : <http://www.pch.gc.ca/fra/1267292195109/1268917925906>

Agriculture and Agri-Food Canada

Community Development Program, Building Rural and Northern Partnerships

The objective of the Community Development Program is to help communities in rural or northern areas work together to achieve concrete results in responding to their unique challenges and opportunities.

You will need to work with community partners to advance one or more of the following Program priorities:

- Enhancing the competitiveness of rural and northern regions;
- Fostering the transformation of local ideas and untapped assets into sustainable innovative economic activities; and
- Facilitating the development of new economic opportunities from existing natural and cultural amenities.

Phone: 1 877-295-7160

Web site: <http://www.rural.gc.ca/RURAL/display-afficher.do?id=1299516906622&lang=eng>

Co-operative Development Initiative

The Co-operative Development Initiative (CDI) is a Government of Canada program delivered in partnership with the co-operative sector. CDI is designed to help people develop co-ops and to research and test innovative ways of using the co-operative model. CDI will make the co-op option more readily available to Canadians, to respond to their present-day challenges.

The program is composed of the three following aspects:

- Consulting services;
- Research and Knowledge Development;
- Innovative cooperative projects.

Phone: 1 877-295-7160

Web site: <http://www.coop.gc.ca/COOP/display-afficher.do?id=1232543849777&lang=eng>

Industry Canada (IC)

Canada's Small Business Financing Program

The Canada Small Business Financing Program (CSBFP) seeks to increase the availability of loans for establishing, expanding, modernizing and improving small businesses. It does this by encouraging financial institutions to make their financing available to small businesses. According to the program terms, a small business must submit a funding request to a financial institution (bank, credit cooperative, or Caisse Populaire). It must be mentioned that requests must be sent directly to the financial institution and not to the Small Business Financing Program management.

Toll free: 1-866-959-1699

Fax: 613-952-0290

Web site: <http://www.ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/home>

Aboriginal Business Directory

Find companies that can supply your organization with the goods, services and technology it needs.

Web site: <http://www.ic.gc.ca/app/ccc/srch/cccBscSrch.do?prtl=1&tagid=&profileId=401&lang=eng>

Canadian Intellectual Property Office

The intellectual property is legal rights that result from intellectual activity in the industrial, scientific, literary and artistic fields. The Office allocate and list patents, trade-marks and copyrights.

Toll free: 1 866-997-1936

Web site: <http://www.opic.ic.gc.ca/eic/site/cipointernet-internetopic.nsf/eng/home>

Canada Revenue Agency (CRA)

Fiscal information for registered First Nations

Information relating to business revenues, companies in trust, fiscal exemptions, employer deductions at the source, etc.

Toll free number: 1-800-959-7775

Web site: <http://www.cra-arc.gc.ca/brgnls/ndns-eng.html>

Natural Resources Canada

Aboriginal Forestry Initiative

The Aboriginal Forestry Initiative (AFI) represents a new Government of Canada approach to foster enhanced Aboriginal participation in the competitive and sustainable transformation of Canada's forest sector. The AFI supports the Government of Canada's Framework for Aboriginal Economic Development.

With a focus on economic development, the AFI empowers Aboriginal entrepreneurs in the forest sector, by serving as a knowledge centre for Aboriginal forestry and forest sector innovation, and to facilitate knowledge exchange and coordination of federal and other support to opportunity-ready Aboriginal forestry projects and partnerships. Priority areas for Aboriginal economic development in forestry include:

- Bioenergy;
- Forest-based services to industry and governments;
- Value-added wood products.

Phone: 418-648-7134

Web site: http://cfs.nrcan.gc.ca/pages/236?lang=en_CA

P3 Canada Fund

PPP Canada was created to deliver more public-private partnerships (P3s) by leveraging incentives, demonstrating success, and providing expertise; and to deliver better P3s by promoting P3 best-practice, and capacity-building.

PPP Canada works with provincial, territorial, municipal, First Nations, federal and private partners to support greater adoption of public-private partnerships in infrastructure procurement. To be eligible for a P3 Canada Fund investment, the infrastructure project must be procured, and supported by a province, territory, municipality or First Nation (*i.e.*, a public authority).

Toll free: 1 877-947-9480

Fax : 613-947-2289

Web site : <http://www.p3canada.ca/home.php>

Canada Council for the Arts

Capacity Building Program for Aboriginal Arts Organizations: Multi-year Project Funding

The role of the Capacity Building Program for Aboriginal Arts Organizations is to provide strategic support to Aboriginal arts groups, collectives and organizations. This support is intended to assist them in developing their administration, financial management and governance structures. The program also provides opportunities for organizational development and professional development. The program includes three aspects:

- The Flying Eagle;
- Capacity Building Program for Aboriginal Arts Organizations: Project Funding;
- Capacity Building Program for Aboriginal Arts Organizations: Multi-year Project Funding

Deadline: June 30, 2012

Phone: 613-566-4414, poste 4178

Toll Free : 1-800-263-5588

Web site : <http://www.canadacouncil.ca/subventions/autochtone/mu128843111677982053.htm>

Travel Grants for Aboriginal Collaborative Projects

The Travel Grants for Aboriginal Collaborative Projects program provides support for Aboriginal artists to travel to other Aboriginal communities to collaborate in a traditional or contemporary artistic practice. This is a multidisciplinary program that is open to individual Aboriginal artists, arts groups, artists' collectives and arts organizations. In general terms, the program supports collaborations that are:

- Creative : Two artists or groups of artists creating a work together;
- Developmental : The development of artistic skills and techniques among participants, the advancement of traditional or contemporary artistic knowledge, and the formalized exploration of artistic themes;
- Exploratory and Research : Artistic research with Aboriginal communities to recover, examine, and authenticate traditional histories and artistic practices (while respecting each Aboriginal nation's affirmed protocol.)

Phone : 613-566-4414, poste 4178

Toll free : 1-800-263-5588

Web site : <http://www.canadacouncil.ca/grants/aboriginal/na127916788094109030.htm?NRMODE=Published&NRNODEGUID=%7bE8132FFB-FF80-4C29-8890C81512C2B9BA%7d&NRORIGINALURL=%2fsubventions%2fautochtone%2fna127916788094109030%2ehtm&NRCACHEHINT=NoModifyGuestt>

Organizations and Assistance Funds for Entrepreneurs

Centre local de développement (CLD)

Fonds local d'investissement

These funds are aimed at stimulating local entrepreneurship by promoting access to capital for start-up and expansion of traditional or socially-economic businesses.

These funds are offered to:

- All start-ups or expanding businesses including those in the socially-economic sector in which their mission subscribes to the CLD's investment policy;
- Eligible businesses and secured investment criteria vary from one CLD to another.

To reach the CDL in your area:

http://www.acldq.qc.ca/ACLDQ/index_f.aspx?DetailID=238

Web site: http://www.acldq.qc.ca/ACLDQ/index_f.aspx?DetailID=131

Social Economy

The goal of the fund is to stimulate the emergence of viable projects within socially economic enterprises and support the creation of sustainable jobs by providing financial support.

To be eligible, the group promoting the project must:

- Pursue a social objective;
- Respond to social needs determined by the community;
- Pursue objectives consistent with the economic and employment guidelines of the local action plan, if need be.

To reach the CDL in your area:

http://www.acldq.qc.ca/ACLDQ/index_f.aspx?DetailID=238

Web site: <http://www.acldq.qc.ca/fr/entrepreneur-fdees.php>

“Young Promoters” Fund

This Fund is intended to stimulate entrepreneurship, provide financial support and assistance to young promoters who wish to set up their first business.

The financial contribution may cover one or more of the following components:

- Building a business plan;
- Creating a first business;
- Entrepreneurial training;

To reach the CLD in your area:

http://www.acldq.qc.ca/ACLDQ/index_f.aspx?DetailID=238

Web site: <http://www.acldq.qc.ca/fr/entrepreneur-jp.php>

Self-Employment Support

This program provides financial and technical assistance to individuals wishing to create or acquire a small business, or become self-employed in order to foster sustainable job creation in their region.

To reach the CLD in your area:

http://www.acldq.qc.ca/ACLDQ/index_f.aspx?DetailID=238

Web site: <http://www.acldq.qc.ca/fr/entrepreneur-sta.php>

Société d'aide au développement des collectivités (SADC)

Services Provided

The SADC Network offers various services relating to business start-up or succession, financing and business counselling and local economic development.

To find the SADC in your area:

<http://www.reseau-sadc.qc.ca/index.php/en/find-your-cfdc-or-cbdc/directory>

Website: <http://www.reseau-sadc.qc.ca/index.php/en>

Youth Strategy

The strategy's ultimate goal is to put a halt on youth migration towards larger urban communities by:

- Encouraging the acquisition, establishment, and expansion or modernization of a company by one or more young entrepreneurs;
- Promoting youth employment and encouraging their social, cultural and economic engagement in the communities.

To find the SADC in your area:

<http://www.reseau-sadc.qc.ca/index.php/en/find-your-cfdc-or-cbdc/directory>

Web site: <http://www.reseau-sadc.qc.ca/index.php/en/nos-services/youth>

CAPE Fund

CAPE Fund partners with companies by investing in the form of equity, or mezzanine financing by way of:

- Common shares;
- Retractable preferred shares, dividend and non-dividend bearing, with current or cumulative dividend;
- Debentures, interest bearing (either current or cumulative) which may be convertible into equity (at the option of CAPE) or which may have warrants to purchase equity attached to them.

It is anticipated that the average hold period of the Fund's investments will be 5 to 7 years. Investments will be structured to provide the Fund with an exit opportunity from the investment within this time period or slightly beyond. It is fundamental to the mission, that CAPE Fund provides an opportunity for the Aboriginal communities involved to repurchase its interest in each investment.

Phone: 514-982-3903

Web site: <http://www.capefund.ca/fr/propos-fondscape.html>

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

Various forms of FICC investment include:

- Acquisition of capital (common or preferred shares);
- Convertible or participating debentures (unsecured loans);
- Project financing (*upon the request of la Financière des entreprises culturelles (FIDEC)*).

The investment criteria of the Fonds d'investissement de la culture et des communications (FICC) is based on four key elements for any cultural company seeking funding; its product, its management, its market and its profitability.

Phone : 514-394-0700

Fax : 514-394-0708

Web site : <http://www.ficc.qc.ca/en/>

Fonds d'action québécois pour le développement durable (FAQDD)

Programme Action-Climat

Programme Action-Climat targets non-profit organizations with cooperative status, which have the expertise or the capabilities to perform environmental projects in areas such as reducing Green House Gas emissions or decreasing energy consumption.

Program goals:

- Educate the public so that everyone understands what they can tangibly do in their daily activities to reduce greenhouse gas emissions (GHGs);
- Stimulate changes in individual behaviour to bring about collective change within the Quebec population.

Next application deadline: February 15th, 2012

Phone: 418-692-5888

Fax: 418-692-1148

Site Web: <http://www.faqdd.qc.ca/about-us.pdf>

Filaction

Filaction offers growth capital specifically adapted to the diverse situations of companies and to all Quebec based acquisition capital businesses that subscribe to local development and encourage employee participation.

Quebec offices

Phone : 418-522-3334

Fax : 418-522-0990

Web site : <http://www.filaction.qc.ca/index.php>

Montreal offices

Phone : 514-525-2042

Web site : <http://www.filaction.qc.ca/index.php>

Centre d'entrepreneurship Nordique

The "Centre d'entrepreneurship Nordique (C.E.N.)" is continually focused on developing the entrepreneurial culture in the areas north of Quebec. It stimulates and promotes entrepreneurship, supports business sustenance of existing companies as well as the socio-economy of the Northern Territories.

The C.E.N. provides services to individuals who wish to start a business, to those already in the start-up phase as well as entrepreneurs of existing companies.

- Start-up and business development;
- Existing company sustenance support;
- Raising awareness and promoting entrepreneurship.

Phone : 418 748-3847

Toll free : 1 877-748-3847

Web site : <http://entrepreneurshipnordique.ca/index.php>

Raymond Chabot Grant Thornton

Knowing that the private and community businesses of Aboriginal peoples are focussed on growth and maintaining their autonomy, Raymond Chabot Grant Thornton (RCGT) understands that the choice of an assurance, taxation or strategic consulting professional is an important decision. Not only do it provide a full range of services encompassing all facets of business management, RCGT are also committed to sharing his knowledge with its Aboriginal clients to maximize their business opportunities and support them in attaining their objectives.

Services offered: assurance, tax strategies, organizational performance, risk management and property and casualty insurance, etc.

Phone : 418-647-3151

Toll free : 1 877-888-7248

Fax : 418-647-3235

Web site : <http://www.rcgt.com/en/industries-segments/aboriginal-businesses/>

Centre d'entrepreneuriat et d'essaimage de l'Université du Québec à Chicoutimi (UQAC)

The Centre d'entrepreneuriat et d'essaimage de l'Université du Québec à Chicoutimi is a university business center whose mission is to foster, support and create entrepreneurship and business development amongst university and college communities, in the Saguenay-Lac-Saint-Jean and Côte-Nord regions. In addition, the Center organizes and participates in entrepreneurial activities, in partnership with regional stakeholders in these same regions

Phone: 418-545-5011, extension 4655

Fax: 418-545-5041

GE Capital

GE Capital offers a unique approach to tailored financing based on the potential of your business and the specific needs of your industry.

Products and services include:

- Corporate financing;
- Franchise financing;
- Supplier financing;
- Retail commercial financing.

Prioritized sectors:

- Transport;
- Construction;
- Hospitality;
- Wholesale and retail;
- Forestry;
- Etc.

Toll free: 1 (866) 317-4323

Community Microcredit and Collective Business Financial Services

Fonds d'emprunt Québec

The Fonds d'emprunt économique communautaire (Québec) provides credit access to individuals who are excluded from the traditional financial networks. Its services are offered to residents of Québec city, Côte de Beaupré and Île d'Orléans. The Fonds d'emprunt also provides microcredit, sustained support and pre-start-up services.

Phone : 418-525-0139

Fax : 418-525-6960

Web site : <http://web.fonds-emprunt.qc.ca/>

Fonds d'entraide communautaire (FEC)

The FEC aims to develop local and regional economic potential. It provides access to unconventional credit, and local support to individuals being excluded in order for them to carry out economic business projects based on a community and solidarity model. The FEC operates in the Saguenay sector, in Saguenay-Lac-Saint-Jean.

The FEC offers the following services:

- Strategic intervention;
- Funding circle;
- Start-up support;
- Community credit;
- Post-creation support.

Phone: 418 698-1176

Fax: 418 543-9912

Web site: http://www.fondsentraidecommunautaire.org/index.php/le_fec

Accès micro crédit Gaspésie

Accès Micro-Crédit Baie-des-Chaleurs strives to contribute to community economic and human development by offering technical and local support as well as funding services to people with limited access to conventional financial services. These services are offered primarily in the Baie des Chaleurs region (MRC Avignon et Bonaventure) as well as in the Rocher Percé.

AMCBDC provides the following services:

- Support and information during the initial entrepreneurial process;
- Start-up training, guidance and advice;
- Follow-up and support by providing adequate technical and local support before and after loan issuance
- Access to credit in the form of loans at favourable rates and terms, to a maximum of \$15 000.00

Phone : 418-534-3834

Web site : <http://www.creditcommunautaire.org/>

Réseau accès crédit (RAC)

The Réseau accès crédit combines local business development and support to individuals in impoverished rural areas. It provides support to self-employment business projects, small businesses and individual or social economic businesses. The services are offered in the Bas-Saint-Laurent region.

RAC provides the following services:

- Support and information during the initial entrepreneurial process (start-up and consolidation)
- Business plan support;
- Business start-up training, guidance and advice;
- Follow-up and support by providing adequate technical and local support before and after loan issuance
- Access to credit in the form of loans at favourable rates and terms, to a maximum of \$15000.00

Phone: 418-734-0012

Fax: 418 734-8753

Web site: <http://reseauaccescredit.com/>

Fonds communautaire d'emprunt de la Mauricie (FCEM)

The FCEM is a not-for-profit organization that offers microcredit services and technical assistance to impoverished communities. The FCEM was created to provide an innovative response to the needs of the unemployed, welfare recipients, low income workers and individuals "without cheques" who wish to integrate into society.

The services provided by the FCEM are grouped under four components:

- Project financing;
- Technical and follow-up support;
- Activity promotion and negotiation;
- Savings and capital mobilization

These services are offered to individuals with a viable, legal and ethical business project residing in the Mauricie region.

Phone : 819-371-9050

Fax : 819-371-7968

Web site : <http://www.fcem.qc.ca/>

Corporation de développement économique communautaire de Québec (CDÉC)

By encouraging and supporting community economic development and sustainability, the CDÉC contributes towards improving the quality of life for citizens in neighbourhoods being revitalized.

CDÉC provides the following services:

- Supports the implementation of economic, community, or social and professional integration projects
- Supports organizations seeking funding;
- Project counselling.

CDÉC services are offered to the residents of Québec City.

Phone : 418-525-5526

Fax : 418-525-4965

Web site : <http://www.cdecdequebec.qc.ca/index.html>

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

The CDÉEC's mandate is to support community initiative for economic and social development.

The services provided are:

- Commercial animation;
- Business support;
- Social economics.

Phone: 819-373-1473

Fax: 819-373-7711

Web site: <http://www.ecof.qc.ca/index.jsp>

Coopératives de développement régional (CDR)

The CDR's mission is to contribute toward the sustainable development of the territory covered by the creation, development and promotion of cooperatives.

The services provided by the CDR vary depending on the region. However, for example, they include:

- Cooperative start-up assistance;
- Support financing efforts;
- Strategic planning;
- Technical follow-up.

For more information, please contact the CDR in your area:

Abitibi-Témiscamingue

Telephone: 819-727-1055

Fax: 819-727-1062

Web site:

<http://www.cdtrat.fcdrq.coop/index.php?id=664>

Gaspésie-Îles-de-la-Madeleine

Telephone : 418-392-6741

Fax : 418-392-6839

Web site :

<http://www.cdrjim.fcdrq.coop/index.php?id=552>

Bas-Saint-Laurent / Côte-Nord

Telephone: 418-725-2667

Fax: 418-724-9448

Côte-Nord Telephone : 418-296-2667

Web site:

<http://www.cdrbsl.fcdrq.coop/index.php?id=405>

Lanaudière

Telephone : 450-759 8423

Fax : 450-759 2100

Website: <http://lanaudiere.coop/>

Centre-du-Québec / Mauricie

Telephone : 819-370-6630

Fax : 819-370-6632

Web site :

<http://www.cdrcqm.coop/index.php?id=173>

Montérégie

Telephone: 450-346-4426

Toll free: 1-866-433-COOP (2667)

Fax : 450-346-2350

Web site : <http://www.cdrm.fcdrq.coop/>

Estrie

Telephone : 819-566-0234

Fax : 819-566-2406

Web site :

<http://www.cdre.fcdrq.coop/index.php?id=742&L=0>

Montréal / Laval

Telephone: 514-340-6056

Fax: 514-340-6023

Web site:

<http://www.cdr.coop/drupal/index.php>

Laurentides

Telephone: 450-431-2117

Fax: 450-431-2219

Web site:

<http://www.cdr.coop/drupal/index.php>

Outaouais**Telephone:** 819-643-2884**Fax:** 819-643-2887**Web site :**<http://www.cdrol.coop/sections/cdr/index.php>**Saguenay-Lac-Saint-Jean****Telephone:** 418 542-7222**Fax:** 418 542-7366**Web site :**<http://www.cdrslsj.coop/index.php?id=338>**Québec /Chaudière-Appalaches****Telephone :** 418-687-1354**Fax :** 418-687-0878**Web site :**<http://www.cdrqa.coop/index.php?id=109>**Nord-du-Québec****Telephone:** 418-748-6060**Fax:** 418-748-4020**Web site :**<http://www.cdrslsj.coop/index.php?id=338>

Réseau d'investissement social du Québec (RISQ)

The Réseau d'investissement social du Québec (RISQ) is a not-for-profit venture capital fund that functions solely in the socially economic sector. Its mission is to make adequate funding available and specifically tailored to the reality of socially economic businesses. It also aims to support the development of collective businesses in the stages of development, consolidation, expansion and reorganization.

Services are grouped under 3 components:

- Technical assistance;
- Pre-start-up;
- Capitalization.

Eligible companies are socially economic businesses legally established in Québec, non-profit organizations and cooperatives.

Telephone: 514-866-2355

Fax: 514-288-0755

Web site: <http://risq.zonehttps.com/>

Fiducie du Chantier de l'économie sociale (FCES)

The FCES responds to the funding requirements of collective enterprises and provides the boost needed to carry out project development, start-up or expansion in conjunction with other available financial sources.

The FCES invests exclusively in socially economic businesses, including non-profit organizations and cooperatives located in Québec with fewer than 200 employees.

Telephone : 514-256-0992

Toll Free : 1-877-350-0992

Fax : 514-256-0861

Web site : <http://fiducieduchantier.qc.ca/>

Desjardins - Caisse d'économie solidaire

Collective business services are provided at the Québec and Montréal service centers. Two competent teams service the needs of corporate members throughout Québec, including Nunavik. These two teams composed of consultants and advisors in corporate finance, are working in a process that promotes coaching, access to a network of partners and financial support in the development of a financing package. The transfer of expertise and strengthening of autonomies characterize our professional approach towards our members.

For information, please contact the service center nearest you:

Quebec service center

Phone : 418-647-1527

Toll free : 1-877 647-1527

Fax : 418-647-2051

Web site : <http://www.cecosol.coop/>

Montreal service center

Phone : 514-598-2122

Toll free : 1-877-598-2122

Fax : 514-598-2496

Web site : <http://www.cecosol.coop/>

Lanaudière service center

Phone : 450-753-7055

Toll free : 1-866-753-7055

Fax : 450-752-5589

Web site : <http://www.cecosol.coop/>

Nunavik service center

Toll free : 1 866 247-9677, extension 140

Web site : <http://www.cecosol.coop/>

Filaction

Filaction provides development capital to all Quebec socially economic businesses, whether as a cooperative or non-profit organization, regardless of their industry. The funding is designed to adapt to the specific financial situation of each business.

Filaction is involved in all project development stages:

- Start-up, development or expansion;
- Consolidation;
- Employee equity participation.

Quebec offices

Telephone: 418-522-3334

Fax: 418-522-0990

Web site:

<http://www.filaction.qc.ca/index.php>

Montreal offices

Telephone: 514-525-2042

Web site:

<http://www.filaction.qc.ca/index.php>

Venture Capital

Capital Connexion Service

The mission of Capital Connexion is to promote economic development by providing entrepreneurs and investors with a data base facilitating their access to capital and information about business projects.

Web site: <http://www.carrefour-capital.com>

Desjardins Venture Capital

A source of complementary funding to conventional business loans, venture capital is a form of financing which allows businesses to carry out their plans, from strategic acquisitions to new market development.

Capital régional et coopératif Desjardins

Founded in 2001, Capital régional et coopératif Desjardins contributes to Quebec's economic development, and to further the growth of the resource regions, by injecting venture capital into cooperatives and SMEs and by offering expertise to stimulate their start-up, growth and influence.

Desjardins – Innovatech S.E.C.

This company was created in July 2005 through a joint initiative of the Government of Quebec and Capital régional et coopératif Desjardins. Its activities consist mainly in investing in start-up or phase one development companies, particularly those involving technological innovations or companies in the industrial sector.

Regional Development Funds

The mission of the Regional Development Funds is to support start-up or development projects in SMEs of sectors identified as priority or key sectors in the region where the regional fund is located.

Telephone : 514-281-7131

Toll free : 1-866-866-7000 poste 7131

Fax : 514-281-7808

Web site: <http://www.dcrdesjardins.com/Fr/index.asp>

Fonds d'investissement SOCCRENT

The mission of SOCCRENT, a limited partnership for the creation of enterprises, is to invest in manufacturing enterprises with a potential of development outside Quebec, and thriving particularly in the aluminum transformation market, or in the market of materials used in the residential and commercial construction industry.

Pluri-Capital (Saguenay-Lac-Saint-Jean)

Telephone : 418-546-1155

Fax : 418-546-1150

Web site: <http://www.pluricapital.com/index.html>

Mentoring

SAGE

SAGE is a structured and supervised mentoring service designed to help the entrepreneurs of the Capitale-Nationale access the services of a trustworthy person who specializes in business mentoring. The mentors are people who listen, share and provide advice to business owners, in their know-how, in complete confidentiality.

Telephone: 418-646-1994 ext. 243

Fax: 418-646-2246

Toll free: 1-800-661-2160

Web site : <http://www.sagequebec.org/>

Fondation de l'entrepreneurship

The Réseau M of the Fondation de l'entrepreneurship is the mentoring network for Quebec's entrepreneurs. Each year, more than a thousand mentored entrepreneurs benefit from the experience and wisdom of certified volunteer mentors. The business mentoring services, available since 2000, doubles the chances of survival of businesses. It also helps entrepreneurs speed up their progression towards success, by benefiting from the experience of impartial and trained business people. Réseau M is available in all regions of Quebec.

Telephone: 418-646-1994

Fax: 418-646-2246

Toll free: 1-800-661-2160

Web site: <http://www.entrepreneurship.qc.ca/mentorat-pour-entrepreneurs>

Mentorat Québec (subscription)

The mission of Mentorat Québec is to promote and develop the culture of mentoring by offering services that are adapted to persons and organizations linked to the work world and professional development.

Telephone: 514 761-4014

Web site: <http://www.mentoratquebec.org/index.php>

Mentoring Canada

Mentoring Canada is a not-for-profit informational site that provides resources and training to mentoring organizations and other charities.

Training programs :

- Basic principles of an effective participation in a Board of Directors;
- Excellence in management of mentoring programs (in preparation)

Site Web : http://www.mentoringcanada.ca/resources/aboutus_fr.html

Cultural Mentoring

Cultural Mentoring aims at contributing to the advancement of management, cultural organization and artistic practice through knowledge and skills transfer to individuals and organizations which are less experienced or have expressed such a need.

Web site: <http://www.gestiondesarts.com/index.php?id=2187>

Aboriginal Organizations

Waskahegen Corporation

Subsidy Program for self-employed workers

Foster business start-up initiatives with a view to create one's own job with the support of wage subsidies.

Telephone: 418 276-7551

Fax: 418 276-8302

Web site: <http://www.waskahegen.com/en/index.html>

Native Commercial Credit Corporation (NCCC)

Financing and Coaching

To start up, acquire or expand your business project, NCCC can open the way to financing and help you make your dream come true.

Telephone: 418-842-0972

Toll free: 1-800-241-0972

Fax: 418-842-8925

Web site: <http://www.socca.qc.ca/index.php?langue=en>

Quebec Aboriginal Tourism (QAT)

The goal of QAT is to create, through tourism, activities that are favorable to the social and economic development of aboriginal communities.

Services to members:

- Orientation and support for the development of tourist businesses;
- Support for the training of human resources in tourism;
- National and international marketing of accredited products;
- Help with the accreditation process;
- Negotiation of goods and services beneficial to the entire membership.

Telephone : 418-843-5030

Toll free : 1-877-698-7827

Fax : 418-843-7164

First Nations Venture Capital of Quebec (FNVCQ)

First Nations Venture Capital of Quebec, limited partnership, invests directly in private and community-operated Aboriginal businesses to allow the establishment and implementation of business projects likely to create jobs and economic spinoffs for all First Nations of Quebec.

Telephone : 418 843-7070

Fax : 418 843-2727

Toll free : 1 866 569-7070

Web site : <http://www.investpn.ca/en/accueil.html>

Société de développement économique Innu (SDEI)

The DEI provides the following services: assistance in business start-up, financing program for businesses, registration of business, and development of business plan.

Telephone: 418 275-5757

Fax: 418 275-6048

Web site: <http://www.sdei.ca/index.php>

Corporation de développement économique montagnaise (CDEM)

Commercial Financing

The CDEM offers commercial financing which could reach as much as 250 000 \$, under the form of a loan, either temporary or loan guarantee, to any business whose ownership is predominantly held by an Innu person.

Financing conditions

- The promoter must invest a minimum of 10 to 15 % of the project's total cost;
- The duration of a term loan is of a maximum of 15 years;
- A temporary loan is distributed over a 12 months period;
- The interest rate is set in accordance with the level of risk incurred;
- The type of guarantees demanded depends on the legal status of the business, the nature of goods, and the location where these goods are situated (on reserve or off reserve).

Financement jeunesse

The CDEM offers commercial financing to all Innu Youths of 18 years of age to 35 inclusively. This program provides support to start up small and medium-sized enterprises (SME), through a policy of flexible loans, at a favorable interest rate.

Available services :

- Information seminars on how to start and manage a business;
- Financial assistance to develop a business plan up to a maximum of 2 000 \$ (available to promoters of 30 years of age and under);
- Possible financing of up to 15 000 \$ (minimum seed money of 10 % required);
- Coaching and support at the start up phase of the enterprise;
- Coaching and mentoring;
- Technical support.

Telephone: 418 968-1246

Toll free: 1 800 463-2216

Fax: 418 962-2449

Banking Services

Business Development Bank of Canada (BDC)

Aboriginal Business Development Fund (ABDF)

The ABDF is a program that provides tools for Aboriginal entrepreneurs who choose to start their own business. The funds are available through a community-based organization.

Telephone: 514-697-5659

Web site :

http://www.bdc.ca/fr/je_suis/entrepreneur_autochtone/Pages/fonds_de_developpement_des_entreprises_autochtones.aspx

Peer Lending

Peer lending is another innovative way of addressing economic development. In one case, BDC provided \$40,000 to establish a loan fund, which is administered and promoted by North Central Community Futures Development Corporation. The key to success for this type of lending is to keep it simple.

How it works :

- A lending concept based on the principle of group borrowing, loans vary between 500 \$ to 1 500 \$;
- If one person defaults, the entire group is penalized;
- Money borrowed is to purchase raw materials;
- On average a 10% holdback is implemented to cover eventual delinquent loan payments.

Telephone: 514-697-5659

Web site: http://www.bdc.ca/FR/je_suis/entrepreneur_autochtone/Pages/credit_dentraide.aspx

Growth capital for aboriginal business

BDC's specialized financing increases access to capital for Aboriginal entrepreneurs wanting to expand an existing business or start a new one, on or off a reserve in Canada. Under the GCAB Program, you can obtain financing to a maximum amount of 25 000 \$ for start-ups and up to 100 000 \$ for existing businesses.

Telephone : 514-697-5659

Web site :

http://www.bdc.ca/FR/je_suis/entrepreneur_autochtone/Pages/capital_destine_a_assurer_la_croissance_des_entreprises_autochtones.aspx

Royal Bank

Term Loans

Term loans at fixed rate and variable rate are designed especially for purchasing long-term fixed assets to support your business growth. This type of loan allows you to take advantage of the fluctuating interest rates through a variable rate loan.

Telephone: 1-800-769-2520

Web site: <http://www.rbcroyalbank.com/business/financing/term-loans.html>

Operating Lines of Credit

This credit line supplements your cash flow by providing your business with a line of credit that is accessible 24 hours a day through a wide variety of channels.

Telephone: 1-800-769-2520

Web site: <http://www.rbcroyalbank.com/business/financing/operating-lines-of-credit.html>

Scotia Bank

Term Loan for Business

A Term Loan for *business* gives you quick access to cash for fixed assets, such as new or used equipment, commercial vehicles, owner-occupied commercial real estate property, renovations or leasehold improvements.

To know the features of this type of loan, please consult the Web site of the Scotia Bank.

Toll free: 1-877-552-5522

Web site: <http://www.scotiabank.com/ca/en/0,,567,00.html>

Scotia Leasing

Leasing, rather than purchasing equipment often makes good business sense. It gives you the freedom to use your money to make money, whether it's for investing, to free up cash flow or to put something back into your business. Credit-leasing has many benefits.

To know more about the benefits of this type of credit, please consult the Website of the Scotia Bank.

Telephone : 1 855-817-0722

Web site : http://www.scotiabank.com/cda/content/0,1608,CID10316_LIDfr,00.html

Scotia Mortgage for Self-Employed

If you're self employed or in commission-based sales, you'll appreciate the simplified credit approval process and ability to select almost any Scotia Bank homeownership solution you want.

Telephone: 1-888-990-9923

Web site: <http://www.scotiabank.com/ca/en/0,,570,00.html>

Credit Line for business

Credit Line *for business* is readily available, providing low cost financing to accommodate your working capital requirements. It can also help your business establish a record of financial responsibility.

Telephone: 1-877-552-5522.

Web site: <http://www.scotiabank.com/ca/en/0,,566,00.html>

TD Canada Trust

Business Mortgage

A TD Canada Trust Mortgage can help you finance a new property, expand existing premises, or consolidate your business debts. Your business mortgage can be amortized over a maximum period of 20 years.

Telephone : 1-800-895-4463

Web site : http://www.tdcanadatrust.com/francais/petitsentr/bus_mort.jsp

Business Line of Credit

Telephone : 1-800-895-4463

Web site : http://www.tdcanadatrust.com/francais/petitsentr/line_of_credit.jsp

Interest Only Term Loan

Telephone : 1-800-895-4463

Web site : <http://www.tdcanadatrust.com/francais/petitsentr/interetsseulement/index.jsp>

CIBC

CIBC Small Business Credit Edge

This product allows business owners to meet their borrowing needs with a CIBC Small Business Credit Edge loan or line of credit. Getting CIBC Small Business Credit Edge is the borrowing solution for businesses or farms that need to borrow more than 10 000 \$, right up to 100 000 \$.

Telephone : 1-800-895-4463

Web site : <http://www.cibc.com/ca/small-business/loans-lines-of-credit/small-busnss-credit-edge-fr.html>

CIBC Small Business Loans/Lines of Credit over \$100,000

If you own at least 20% of your business, you can meet your business borrowing needs with a CIBC Small Business loan or line of credit over \$100,000 and up to \$250,000.

Telephone : 1-800-465-2422

Web site : <http://www.cibc.com/ca/small-business/loans-lines-of-credit/business-loans-loc-fr.html>

Installment Loans (Fixed or Variable)

These loans are designed to help business owners to purchase fixed assets or help finance your company's long-term growth. CIBC's loans are available in any amount, with loan rates that are competitive and convenient.

Telephone : 1-800-465-2422

Web site : <http://www.cibc.com/ca/small-business/loans-lines-of-credit/installment-loans-fr.html>

CIBC Revolving Line of Credit of \$250,000 and over

CIBC's Revolving Line of Credit is designed to assist your business' short-term financing needs if you require 250 000 \$ or more. This Prime-based solution provides your business with funds for its day-to-day operations.

Telephone : 1-800-465-2422

Web site : <http://www.cibc.com/ca/small-business/loans-lines-of-credit/revolving-line-of-credit-fr.html>

Installment Loans ((Fixed or Variable)

Designed to help your small business purchase fixed assets or help finance your company's long-term growth, CIBC Installment Loans are available in any amount, with loan rates that are competitive and convenient.

Telephone : 1-800-465-2422

Web site : <http://www.cibc.com/ca/small-business/loans-lines-of-credit/installment-loans-fr.html>

CIBC Large Commercial Mortgages

CIBC offers commercial mortgage financing between \$1, 5 million and \$40 million at competitive interest rates. Our dedicated Business Development Managers (BDMs) have extensive industry experience, and are located in major urban centres throughout Canada to ensure that they have first-hand knowledge of local market conditions.

Telephone : 1-866-680-0548

Web site : <http://www.cibc.com/ca/small-business/mortgages/large-commercial-mortgage-fr.html>

National Bank – Business Financing

Operating Loan

An operating loan allows you to improve management of liquidities, take advantage of short-term financing and act on any opportunities that may arise. It is ideal for financing inventory, working capital and accounts receivable.

Telephone : 514- 394-6611

Toll free : 1-877-394-6611

Web site : http://www.bnc.ca/bnc/cda/content/0,2662,divId-4_langId-2_navCode-12927,00.html

Canada Small Business Financing (CSBFA)

The federal government has implemented a program facilitating access to bank financing for new or existing Canadian businesses with annual gross revenues of less than \$5 million, and with borrowing needs representing 90% of the cost of purchasing eligible assets, to a maximum of \$500,000 for any one business, of which a maximum of \$350,000 can be used for purchasing or improving new or used equipment and for purchasing leasehold improvements or improving leased property where the borrower is a tenant.

Telephone : 514-394-6611

Toll free : 1-877-394-6611

Web site : http://www.bnc.ca/bnc/cda/content/0,2662,divId-4_langId-2_navCode-12929,00.html

National Bank – Specialized Financing

TV and Motion Picture Group

The mission of the National Bank's TV and Motion Picture Group, which specializes in financing television series, is to offer a complete range of made-to-measure banking products and service film and television production and distribution industry. In addition to producers and distributors, our clientele includes also post-production, special effects and equipment leasing companies, as well as studios.

Flexible, customized loan and service programs

- Line of credit;
- Special production credit;
- Financing of tax credits and national and international presales;
- Gap financing (with FIDEC support).

Toll free : 1 866 827-3456

Web site : http://www.bnc.ca/bnc/cda/productfamily/0,2664,divId-4_langId-2_navCode-17252,00.html#cinema

Structured financing

The National Bank's Structured Financing Group has a team of experienced professionals specialized in financing, business acquisitions, stock redemptions and other complex projects for expanding companies with financing needs in excess of \$2 million. Through this group, you have access to a large network of contacts both at the Bank and on financial markets: venture capital, subordinated debt, specialized consultants, government organizations, lawyers, tax specialists, etc. Medium-sized SMEs can, among other things, benefit from alternative financing tools such as subordinated debt; this makes it possible, in some cases, to maximize capacity in order to minimize or avoid dilution of shares.

Telephone : 514-394-5000, extension 6308

Web site : http://www.bnc.ca/bnc/cda/productfamily/0,2664,divId-4_langId-2_navCode-17252,00.html#structure

Franchises and partnerships

Franchise is a structured and advantageous solution if you wish to start up or expand your company. Our Franchises and Partnerships service can help you break into this specialized field. In fact, we're the only bank to have franchise and partnership specialists among its staff of experts. Supporting franchisors and franchisees alike, these specialists offer a range of standardized services.

Email: franchises@bnc.ca

Web site : http://www.bnc.ca/bnc/cda/productfamily/0,2664,divId-4_langId-2_navCode-17252,00.html#franchises

Technology Group

The National Bank's Technology Group, made up of finance and technology professionals, serves clients across the country. The Montreal centre, along with the Quebec City, Gatineau and Toronto satellite centre ensures a strong presence in the main areas where technology is concentrated. Because of its familiarity with each high-technology sector's specific needs and characteristics, the Technology Group can offer you loan programs and financial services perfectly adapted to your needs.

Telephone : 514-394-8465

Web site : http://www.bnc.ca/bnc/cda/productfamily/0,2664,divId-4_langId-2_navCode-17252,00.html#technologie

Public sector

By bringing together a team of specialists who are knowledgeable about the issues facing the public sector, National Bank has clearly demonstrated its commitment to providing you with outstanding services. On an ongoing basis, our professionals apply an open, original approach as they seek out solutions that are well suited to your reality. We have what it takes to be your partner of choice. Whether you are in health and social services, education or the municipal sector, you can count on customized advice from our experts. To ensure that all your banking operations are handled efficiently, you will be assigned a dedicated specialist who will give your organization the support it needs throughout every stage of its development.

Toll free: 1-800-361-8688, poste 8962

Web site : http://www.bnc.ca/bnc/cda/productfamily/0,2664,divId-4_langId-2_navCode-17252,00.html#Public

Health Care and Life Sciences

The National Bank Health, comprised of specialists devoted exclusively to your industry, is unwavering in its purpose – to be recognized for its effective and qualified advisors and for commercial financing solutions to health care and life sciences market.

Telephone : 514-394-8783

Toll free : 1-800-361-8688 poste 8783

Web site : http://www.bnc.ca/bnc/cda/productfamily/0,2664,divId-2_langId-2_navCode-17254,00.html

Desjardins – SMEs Financing

Term Loans

Ideal to improve the management of capital projects or to make investments, this type of loan helps you finance the growth of your business.

Telephone : 514-253-7392

Toll free : 1-877-222-3732

Web site : http://www.bnc.ca/bnc/cda/content/0,2662,divId-2_langId-2_navCode-12929,00.html

Commercial Term Loans

This type of loan is designed to purchase the goods and equipment needed to help your business grow or improve its financial structure.

Telephone: 514-253-7392

Toll free: 1-877-222-3732

Web site: <http://www.desjardins.com/fr/entreprises/solutions/financement/pret-terme-commercial.jsp>

Short-term Financing

Several short-term financing solutions, such as lines of credit, are available to business owners.

Telephone : 514-253-7392

Toll free : 1-877-222-3732

Web site : <http://www.desjardins.com/fr/entreprises/solutions/financement/court-terme/>

Commercial Mortgages

This type of mortgage loan is ideal for real estate projects, such as buying land, building or expanding a plant, or any other large-scale project. Financing conditions (term, amortization, rate and payment terms) are tailored to your company's needs.

Telephone: 514-253-7392

Toll free: 1-877-222-3732

Web site: <http://www.desjardins.com/fr/entreprises/solutions/financement/hypothecaire-commercial/>

Financing for Small Businesses and the Self-employed

This service helps the entrepreneurs to foresee overdraft protection and an ongoing source of operation funds for the business.

Telephone: 514-253-7392

Toll free: 1-877-222-3732

Web site: <http://www.desjardins.com/fr/entreprises/solutions/financement/travailleurs-autonomes/>

Desjardins – Public and Para-public Organizations

Investment Line of Credit

Pre-approved credit to help you make the investments required for the development of your business.

Telephone: 1-877-222-3732

Web site: <http://www.desjardins.com/fr/entreprises/solutions/financement/court-terme/investissement.jsp>

Bridge Financing

Bridge financing helps meet temporary cash flow needs, while waiting for cash inflows, for disbursement of approved loan or other sources of funds (subsidy, public share issue).

Telephone: 1-877-222-3732

Web site: <http://www.desjardins.com/fr/entreprises/solutions/financement/court-terme/financement-relais.jsp>

Operating Line of Credit

To finance inventories and client accounts, take advantage of supplier discounts, for extra protection against risk of insufficient funds, or to meet specific needs.

Telephone: 1-877-222-3732

Web site: <http://www.desjardins.com/fr/entreprises/solutions/financement/court-terme/exploitation.jsp>

First Nations Bank of Canada

Business Loan

A Business Loan is an excellent choice to assist with a purchase, improvement, or expansion of business assets. You can choose from fixed or floating interest rates, flexible payment options with your choice of terms of 1 to 5 years and amortization up to 20 years based on the life of the asset financed. Set up fees may apply.

Mortgages and Term Loans

Whether you are looking to finance fixed or intangible assets, replenish your working capital or restructure debt, First Nations Bank of Canada offers a potential solution for your company's term credit needs. Choose from fixed or floating rate CDN\$ Commercial Term Loans, Commercial Installment Loans and Commercial Mortgages.

On Reserve Mortgages

First Nations Bank of Canada offers a variety of mortgage solutions for on Reserve housing. This includes options for individual financing for construction, purchase or renovations of single family homes or multiple residential properties.

Website: <http://www.firstnationsbank.com/>

Young Entrepreneurs and Students

Association des clubs d'entrepreneurs étudiants du Québec (ACEE)

The ACEE aims at developing and supporting a network of post-secondary student entrepreneurs in Quebec.

Telephone: 819-850-7573

Web site: <http://www.acee.qc.ca/>

E-Spirit – National Aboriginal Youth Business Plan Competition

It's a national Aboriginal youth business plan competition for Aboriginal youths in grades 10 to 12. Each year, over 500 Aboriginal students across Canada participate. Since 2001, E-Spirit has introduced over 3,000 students to entrepreneurship. BDC contributes over 300 000\$ per year to the competition.

Telephone: 514-697-5659

Web site:

http://www.bdc.ca/FR/je_suis/entrepreneur_autochtone/initiatives_bdc/Pages/espirit.aspx

Desjardins Young Entrepreneur Prizes

Desjardins supports entrepreneurship among young people aged 18-35 by awarding prizes to 4 young entrepreneurs who set themselves apart by their creativity, leadership, achievement and contribution to job creation and community development.

Telephone: 1-877-222-3732

Web site:

http://www.desjardins.com/fr/a_propos/profil/engagement/prix_entrepreneurs/jeunes_entrepreneurs/