

*Federal
Funding Agencies/Services*

Agriculture and Agri-Food Canada

Canadian Agriculture and Food International Program

The Canadian Agriculture and Food International (CAFI) Program is a key element of Canada's international strategy. It is designed to support Canada's agriculture and food industry by helping to build long-term international strategies that will help ensure the industry is well positioned to succeed in key markets, and to respond to increasing consumer demands and global competition.

Who can participate?

Broad-based sectoral and commodity-based organizations and associations in the Canadian agriculture, agri-food, and seafood sectors, as well as companies working through their associations, are welcome to submit proposals. If your organization is an industry association or alliance, or is a technical-marketing support organization, you may be eligible for funding. Only legal entities able to enter into binding contracts in Canada can participate.

You can submit an application for:

- Long-term international strategies to gain recognition and facilitate long-term sustainable export success; or
- Projects to address short-term needs related to new-market constraints or growth opportunities.

Departmental representatives will rate applications based on a range of criteria, including how proposals align with the APF, the potential for export growth, the association's ability to implement the activities, and the degree to which proposals demonstrate appropriate risk-sharing between industry and government.

Contact

Sandra Canning

Phone: (902)-426-3130

E-mail: cannings@agr.gc.ca

Website: www.agr.gc.ca

The Canadian Agricultural Income Stabilization (CAIS) Program

The Canadian Agricultural Income Stabilization (CAIS) program integrates stabilization and disaster protection into a single program, helping producers protect their farming operations from both small and large drops in income. The CAIS program is a whole-farm program available to eligible farmers regardless of the commodities they produce.

Eligibility Criteria

To be eligible to participate in the CAIS program, you must have:

- Reported farming income (or loss) for income tax purposes for all relevant years;
- Completed six consecutive months of farming activity in the program year;
- Completed a production cycle;
- Opened a CAIS account at a participating bank, credit union or other financial institution;
- Met all program requirements by the deadlines.

Producers of all primary agricultural commodities, including supply-managed commodities (poultry, eggs, milk), who report farming income or loss for tax purposes, can participate in the CAIS program.

Program Description

With the CAIS program, participants select a protection level for their operation and then make the necessary deposit to secure that protection level. Program payments, which include funds from their account and a government contribution, are made when the participant's margin in the program year falls below their reference margin. The bigger the loss, the larger the share of the payment from governments.

Contact

Canadian Agricultural Income Stabilization (CAIS) program

Telephone: 1-866-367-8506

Website: <http://www.afsc.ca/default.htm>

E-mail: afsc.webmaster@afsc.ca

Renewal

As agriculture is knowledge intensive, producers are increasingly engaging in continuous learning to keep pace with change. Renewal efforts include enhanced public and private business management and consulting services, management and marketing information to assist farmers to enhance their profitability, and networks to better link scientific advances to the creation of new economic opportunities.

Benchmark for Success

Comparing your performance against industry peers and competitors will reveal areas in your business that need fine tuning and set the bar for you in terms of how good you have to be to remain competitive.

To help you with this process, Agriculture and Agri-Food Canada has developed a free, easy-to-use financial tool called “Benchmark for Success”. You input basic financial information on your farming operation, and the program generates a report that compares your financial performance with your peers and competitors. The financial information you provide is not collected by AAFC. It is intended for your use only and is completely confidential.

Agricultural Services

Networking and information sharing among producers has proven to be a key benefit to increasing farm management capabilities and addressing a vast array of challenges. As part of the Renewal component of the Agriculture Policy Framework, this site is intended to provide information on agricultural programs and services in each of the provinces, farm management clubs and mentoring programs through links to other government and government-recognized sites.

Canadian Farm Business Advisory Services

The Canadian Farm Business Advisory Services (CFBAS) is the cornerstone of the programs and services being offered through Renewal. Through the CFBAS, eligible producers - those with at least \$10,000 in annual gross farm sales and beginning producers- will have access to a range of services. Components of the CFBAS include:

- ⊗ Program Entry
- ⊗ Farm Business Assessment
- ⊗ Application for Farm Business Assessment and List of Consultants
- ⊗ Follow-up
- ⊗ Specialized Business Planning Services (SBPS)

This component of the Canadian Farm Business Advisory Services (CFBAS) offers financial assistance to producers in preparing the specialized plans needed for their business, such as diversification, marketing, human resources, expansion, risk management or succession plans. To assist them in developing these plans, producers will

hire and work with a consultant with expertise in a specific area. Governments will pay 50 per cent of the eligible cost of consultant fees up to a maximum of \$8,000. Producers will be responsible for paying the balance.

Contact

Toll Free: 1-866-452-5558

Or through the Agriculture Regional Office near you:

Cape Breton (902)-563-2000

Valley (902)-679-6005

Central (902)-893-3645

Western (902)-837-5161

Eastern (902)-863-7500

Business Development and Economics (902)-893-6580

Agri-Futures Nova Scotia

The Advancing Canadian Agriculture and Agri-Food (ACAAF) program is a five-year, \$240 million program aimed at positioning Canada's agriculture and agri-food sector at the leading edge to seize new opportunities. ACAAF was launched in April 2004 as a successor to the Canadian Adaptation and Rural Development (CARD) Fund, and will continue CARD's innovative and cooperative approach to funding projects at the national, multi-regional and regional level.

Under the ACAAF program, projects are delivered using an innovative industry-led approach at both the national and regional levels.

Goal

To position Canada's agriculture and agri-food sector at the leading edge to capture new opportunities. Ideas that lead to better products, processes and technologies need to be developed, tested and advanced for use throughout the sector. Information needs to reach the right people at the right time. ACAAF is about the future of the Canadian agriculture and agri-food sector and finding new approaches for advancement and innovation.

Eligible Recipients

The selection of an appropriate eligible recipient is carefully considered on a case-by-case basis against established program eligibility criteria. Eligible recipients must demonstrate a capacity to both achieve and report results consistent with the program's accountability framework.

Application Procedure

Application form may be obtained from:

Contact

NS Federation of Agriculture
339 Willow St., Truro
B2N 5A6
Phone: (902)-893-2293
www.agrifutures.ns.ca

Atlantic Canada Opportunities Agency

This federal agency provides, among other things, interest-free loans and assistance in a limited scope of sectors, including information technology, manufacturing, processing and value-adding, tourism and some business service operations. Their business development program can assist with start-ups, expansion or modernization of small and medium size businesses. It also helps to improve your competitiveness by 75% financing for marketing plans, training and quality service. Funding is offered to allow a company to hire qualified staff for up to three years on a full or part-time basis. There must be demonstrated need for the financial assistance. Enterprise Cape Breton Corporation is ACOA's "sister" agency and is available to businesses on Cape Breton.

Contact

(Halifax) – Lynn Adams – (902)-426-9363
(South Shore- Valley)-Mark Townsend- (902)-875-7324
(Cape Breton, Central/Northern) Kevin Elworthy – (902)-564-3508
(Northern NS) Michelle Scott – (902)-895-2743

Nova Scotia



Regional Office

1801 Hollis Street, Suite 600
PO Box 2284 STN M
Halifax, Nova Scotia
Canada
B3J 3C8
(Courier Address: B3J 3N4)

General Enquiries: (902)-426-6743
Fax: (902)-426-2054
Toll Free: (800)-565-1228

Canada / Nova Scotia Business Service Centre

1575 Brunswick Street
Halifax, Nova Scotia
Canada
B3J 2G1

General Enquiries: (902)-426-8604
Fax: (902)-426-6530
Toll Free: (800)-668-1010
Website: halifax@cbsc.ic.gc.ca

Yarmouth Office

103 Water Street
Pier One Complex
P.O. Box 607
Yarmouth, Nova Scotia
Canada
B5A 4B6
(Courier Address: B5A 4P4)

General Enquiries: (902)-742-0809
Fax: (902)-742-1027

Antigonish Office

188 Main Street; Suite B-1
 Antigonish, NS
 B2G 2B9

General Enquiries: (902)-867-6075
 Fax: (902)-863-4095

Digby Office

68 Water Street
 Digby, NS
 B0V 1A0

General Enquiries: (902)-245-7308
 Fax: (902)-245-5011

Pictou County Office

980 East River Road
 New Glasgow, Nova Scotia
 Canada
 B2H 3S8

General Enquiries: (902)-755-3746
 Fax: (902)-755-2722

Bridgewater Office

220 North Street
 Bridgewater, Nova Scotia
 Canada
 B4V 2W6
 (Courier Address: B4V 2V6)

General Enquiries: (902)-541-5543
 Fax: (902)-543-1156

Kentville Office

Economic Development Centre
 Kentville Plaza
 28 Aberdeen St
 Kentville, Nova Scotia
 Canada
 B4N 2N1

General Enquiries: (902)-679-5356
 Fax: (902)-678-2324

Truro Office

966 Prince Street
 Truro, Nova Scotia
 Canada
 B2N 5C1
 (Courier Address: B2N 1H8)

General Enquiries: (902)-895-2743
 Fax: (902)-897-1157

Prince Edward Island**Regional Office**

Royal Bank Building, 3rd floor
 100 Sydney Street
 PO Box 40
 Charlottetown, Prince Edward Island
 Canada
 C1A 7K2
 (Courier Address: C1A 1G3)

General Enquiries: (902)-566-7492
 Fax: (902)-566-7098
 Toll Free: (800)-871-2596

Canada / Prince Edward Island Business Service Centre

75 Fitzroy St.
 PO Box 40
 Charlottetown, Prince Edward Island
 Canada
 C1A 7K2
 (Courier Address: C1A 1R6)

General Enquiries: (902)-368-0771
 Fax: (902)-566-7377
 Toll Free: (800)-668-1010

Summerside District Office

Mailing address:
 PO Box 40
 Charlottetown, PE C1A 7K2

Actual Location:
 2nd floor
 57 Central Street
 Summerside, PE

General Enquiries: (902)-888-4144
 Toll Free: 1-800-871-2596
 Fax: (902)-888-4147

New Brunswick



Regional Office

570 Queen Street, 3rd Floor
PO Box 578
Fredericton, New Brunswick
Canada
E3B 5A6
(Courier Address: E3B 6Z6)

General Enquiries: (506)-452-3184
Fax: (506)-452-3285
Toll Free: (800)-561-4030

Edmundston Office

121 de l'Eglise Street, Suite 407
Edmundston, New Brunswick
Canada
E3V 1J9

General Enquiries: (506)-735-4236
Fax: (506)-739-7486
Toll Free: (800)-561-4030

Miramichi Office

158 Wellington Street, Suite 201
Miramichi, New Brunswick
Canada
E1N 1L9

General Enquiries: (506)-778-2844
Fax: (506)-622-2160
Toll Free: (800)-561-4030

Northwest Office

551 Main Street, Suite 100
PO Box 7303
Grand Falls, New Brunswick
Canada
E3Z 2W4

General Enquiries: (506)-473-5556
Fax: (506)-473-6134
Toll Free: (800)-561-4030

Canada / New Brunswick Business Service Center

570 Queen Street
PO Box 578
Fredericton, New Brunswick
Canada
E3B 6Z6

General Enquiries: (506)-444-6140
Fax: (506)-444-6172
Toll Free: (800)-668-1010

Campbellton Office

97 Roseberry Street
Campbellton, New Brunswick
Canada
E3N 2G6

General Enquiries: (506)-789-4735
Fax: (506)-789-4933

Fundy Region Office

Business Resource Centre
Main Floor
40 King Street
Saint John, New Brunswick
Canada
E2L 1G3

General Enquiries: (506)-636-4485
Fax: (506)-636-4126
Toll Free: (800)-561-4030

Northeast Office

Harbourview Place, Suite 212B
275 Main Street
Bathurst, New Brunswick
Canada
E2A 1A9

General Enquiries: (506)-548-7420
Fax: (506)-548-7722
Toll Free: (800)-561-4030

Southwest Office

570 Queen Street
 Ground Floor
 PO Box 578
 Fredericton, New Brunswick
 Canada
 E3B 5A6
 (Courier Address: E3B 6Z6)

General Enquiries: (506)-452-3135
 Fax: (506)-444-4649
 Toll Free: (800)-561-4030

Southeast Office

644 Main Street
 Ground Floor
 PO Box 6051
 Moncton, New Brunswick
 Canada
 E1C 9J8
 (Courier Address: E1C 1E2)

General Enquiries: (506)-851-6432
 Fax: (506)-851-3961
 Toll Free: (800)-561-4030

Tracadie-Sheila Office

439 Moulin Street
 PO Box 3666
 Tracadie-Sheila, New Brunswick
 Canada
 E1X 1G5
 (Courier Address: E1X 1X4)

General Enquiries: (506)-395-1025
 Fax: (506)-395-5672
 Toll Free: (800)-561-4030

Specialists

| | |
|--|----------------|
| David Hovey- Agri-Food Processing | (902)-426-6740 |
| Jeff Mullem – Community Economic Development | (902)-426-8978 |
| John McKay- Machine Capital Equipment | (902)-426-9556 |
| Jerry O’Neill- Tourism/Wood | (902)-426-9612 |
| James Curry- Trade | (902)-426-9599 |
| Elenor Richardson- Innovation/Technology | (902)-426-1287 |
| Mel Coombs- Director | (902)-426-4427 |
| Kevin Elworthy- ECBC | (902)-564-3508 |

Contact

General ACOA Inquiries:
 Phone: 1-800-561-7862
 Fax: (902)-426-2054
 Website: <http://www.acoa.ca>

Business Development Bank of Canada

The Business Development Bank of Canada offers a variety of financial products to fit each stage of a businesses growth. From the smallest micro-business to expanding medium-sized businesses, BDC has a financing alternative to match every need. It puts particular emphasis on knowledge and export-based industries. BDC also offers valuable management including: business training, counselling and mentoring services.

Contact

| | | |
|----------------|--|----------------|
| Ed Handler | Halifax County | (902)-426-7034 |
| Donny Crowell | Bridgewater, Digby, Annapolis, Shelburne, Yarmouth | (902)-742-7520 |
| Sean Shey | Cape Breton | (902)-564-7714 |
| Matthew Fraser | Truro | (902)-895-6378 |
| Rod MacDonald | Halifax | (902)-426-7867 |

Farm Credit Canada

FCC offers financing to Canadian farmers with or without off-farm income no matter how big or small their operation. You must be a Canadian citizen or permanent resident of legal age.

FCC has many ways to lend support to your endeavour. FCC can lend money for any agriculture or farm-related purchase including the purchase of land, quota, equipment or livestock. FCC can finance businesses on or off the farm that store, process or transport farm inputs or produce. FCC supports diversification on farm property even if the business is not directly related to farming.

Contact

John Hutchings
Phone: (902)-566-7065 (Truro)
(902)-679-5722 (Kentville)
Website: <http://fcc-sca.ca>

Farm Improvement and Marketing Cooperatives Loans Act (FIMCLA)

FIMCLA is a Federal Government guaranteed loans program for both farmers and their marketing cooperatives to help them with their funding needs. There are two types of loans available under the program:

1. Farm Improvement Loans
2. Farm Marketing Cooperative Loans

Applicants must be actively engaged in farming and operating the farm as a business, Ineligible items include quota purchases, improvements to the family dwelling, short-term operating loans and loans for the purchase of short-term feeder livestock. Detailed information about the Farm Improvement or Farm Marketing cooperative Loans may be obtained through your bank or other lending institution.

Contact

Bob Shalla, Program Director
Phone: (613)-759-6287
FIMCLA: 1-888-346-2511
Website: www.agr.mmb/fimcla or
Your local bank

Human Resources and Skills Development Canada (HRDC)

On February 16, 2004, Human Resources and Skills Development Canada adopted four national directives designed to improve the administration, management, transparency and accountability of contribution programs delivered by or for the Department. These directives apply to contributions under the following programs:

- Employment Assistance Services
- Labour Market Partnerships (including Youth Awareness)
- Research and Innovation
- Targeted Wage Subsidies (agreements for multiple individuals)
- Job Creation Partnerships (agreements for multiple individuals)
- Self-Employment (agreements with organizations)
- Career Focus (agreements with organizations)
- Community Coordinators agreements (i.e., Skills Development, Targeted Wage Subsidies, Self-Employment)
- Skills Link (agreements with organizations)

A key element is the implementation of a new process for calls for proposals for all contribution projects valued at or above \$500,000. As part of this process, calls for proposals will be posted on the HRSDC web site to facilitate access.

Under the call for proposals process, HRSDC invites interested and qualified applicants to develop a project proposal and to submit an application for funding to carry out activities that meet a community need identified by HRSDC and that will be funded under one of its contribution programs.

Once all of the applications have been received, they will be assessed and ranked by HRSDC against a specific set of criteria, which will be outlined in the Guide for Applicants. In determining the successful applicant(s), HRSDC may also consider other factors.

HRSDC reserves the right to accept or reject any or all proposals and will notify both the successful (if any) and unsuccessful applicants of the outcome of the call for proposals.

Contact

Charles Dickson

Phone: (902)-426-2988 (Regional Office)

Or 1-800-565-2427

Website: www.ns.hrdc-drhc.gc.ca

Industrial Research Assistance Program

The National Research Council Industrial Research Assistance Program (NRC-IRAP) provides services to Canadian small and medium sized enterprises, assisting them with their research and development and commercialization challenges. NRC-IRAP provides a customized service through a network of Industrial Technology Advisors who have leading-edge expertise in a wide range of industry sectors and who are linked to the latest technological advancements in a number of fields. Sectors range from agriculture to biomedical, to forestry, wood products, manufacturing, and more. They work one-on-one with clients to advise on strategies for R&D, networking, and growth.

The Nova Scotia team of Industrial Technology Advisors consists of the following people:

| | | |
|------------------|-----------|----------------|
| Andy Woyewoda | Halifax | (902)-426-4670 |
| Brian Hatchett | Halifax | (902)-426-1635 |
| David Martell | Sydney | (902)-564-2960 |
| Don MacAulay | Kentville | (902)-679-5547 |
| Donald Douglas | Halifax | (902)-426-8589 |
| Gary Bustin | Wolfville | (902)-542-1871 |
| Glenn Isenor | Halifax | (902)-426-1477 |
| Robert Gascoigne | Dartmouth | (902)-426-1261 |
| Steve Owen | Halifax | (902)-426-2445 |

The general NRC-IRAP line for the Atlantic is: (902)-426-3138.

Visit the NRC-IRAP website for more information:

http://irap-pari.nrc-cnrc.gc.ca/main_e.html

Small Business Loans Act

This is a federal government program which provides government guaranteed loans up to \$250, 000. The loans may be used to finance:

- The purchase or improvement of real property or immovables.
- The purchase of leasehold improvements to leased property; and
- The purchase or improvement of new or used equipment.

The loans are administered through the chartered banks, so interested persons should contact their own bank's commercial loans officer once the business plan is prepared.

Contact

Chartered bank in your area

Or

Small Business Loans Administration

Industry Canada

Ottawa, ON

Phone: (613)-954-5540

Fax: (613)-952-0290