



Federal Economic Development
Agency for Northern Ontario

Agence fédérale de développement
économique pour le Nord de l'Ontario

SME (Small-Medium Enterprise) APPLICATION

Completion/Submission Instructions:

- The preferred method of completing and submitting the NOW Program SME application is on-line via our website (www.nowprogram.ca).
- For those who are unable to complete and submit an application online, please enter the required information in the space provided below.
- Completed applications should be submitted via email to now@lambac.org. Receipt of your application will be acknowledged via email.
- Applicants with limited internet access may send their application via Canada Post to: **LAMBAC, Attn: NOW Program, P.O. Box 130, Gore Bay, Ontario, P0P 1H0**

Definitions:

Active role in strategic decision making is defined as active involvement in relation to the establishment of priorities, objectives, and goals for the business as well as the overall operations of the business.

Arm's Length is defined as transactions in which two or more unrelated and unaffiliated parties agree to do business, acting independently and in their self-interest.

Day to day decision making is defined as regular involvement in the financial management, human resources, supply management, logistics and customer service aspects of the business.

Equity stake is defined as the ability to demonstrate ownership in the company.

LAMBAC is legally defined as LaCloche Manitoulin Business Assistance Corporation.

Long-term control and management of the business is defined as having been engaged in the operation, management, and ownership of the business for at least two years.

SME (Small to Medium-sized Enterprise) is defined as an enterprise/business which has between 1 and 499 paid employees.

Women Led Business is defined as an enterprise led by a woman (or women) with long-term control and management of the business, equity stake and an active role in both strategic and day to day decision making.

Women Owned Business is defined as one that is at least 51% owned, operated and controlled daily by one or more women.

NOW Program Objectives:

- To stimulate women-owned and women-led business start-ups and scale-ups in Northern Ontario.
- To assist women entrepreneurs with accessing one-time professional services they might not typically be able to afford. It is important to note that there are limits around support for digital projects. Only those projects that are ineligible for other government programs such as CDAP and Digital Main Street will be considered eligible for NOW funding.
- To assist women entrepreneurs with the financial burden of setting up mentoring relationships.
- To assist women entrepreneurs in the furthering of their education as it pertains to their business needs and priorities.

Eligibility Requirements:

- Eligible applicants must be in compliance with the definition of a women-owned and/or women-led business and be in possession of a valid Ontario business number. To obtain an Ontario business license please visit www.ontario.ca.
- Eligible activities can be mentorships, professional service provider one-time fees and/or education course tuition.
- Eligible courses must be free-standing courses that upon completion will assist the business owner with the operating of their business. Courses which are part of a diploma and/or degree program are deemed ineligible.
- Applicants who have previously received any type of NOW funding will be required to provide historical data via <https://www.surveymonkey.com/r/YD59TSX> prior to application being considered.

Eligible Costs:

- 1) Professional supports such as:
 - One-time legal costs (ie. incorporation, creation of employee contracts, non-compete contracts, etc.)
 - One-time accounting costs (ie. incorporation, identifying efficiencies and cost-saving measures, etc.)
 - One-time engineering costs (blueprints, mechanical drawings, etc.)
 - One-time costs for transportation/exporting professionals, computer technology specialists, productivity or marketing consultants, and other professionals will be considered by a case-by-case basis. It is important to note that due to the vastness of Northern Ontario (806,708 km²), approved professional services may differ from region to region.
 - Where applicable (and included in the application), mileage costs will be covered for these professionals as per the CRA mileage rate.
 - HST costs will not be reimbursed.
- 2) Mentoring and/or Coaching costs at an hourly rate as indicated in the application and outlined in the successful applicant's contract.
- 3) Tuition reimbursement for completed and approved education courses/workshops.

Ineligible Costs:

- 4) Capital expenditures such as the purchase of property, plants, buildings, technology, equipment, etc.
- 5) Ongoing professional fees such as monthly/yearly accounting costs, etc.
- 6) Professional fees/costs which are deemed not to be at arms-length to the applicant.

Significant Changes from Previous SME Application:

- Successful applicants will be responsible for paying 10% of their project costs, thus the support provided by the NOW Program to the successful applicant will be 90% of the approved project cost.
- Payment will be made directly from LAMBAC to the successful applicants upon completion of the project and once approved reimbursement form and copies of relevant paid invoices have been submitted.
- Previous NOW recipients will be required to submit historical data pertaining to the effects previous funding has/had on their business. Link to survey provided in Eligibility Requirements section.

APPLICANT INFORMATION

Legal Name of Applicant:	
Assumed Name of Applicant (if different from above):	
Applicant's Preferred Pronouns:	
Applicant's Physical Home Address:	
Applicant's Mailing Home Address (if different from above):	
Applicant's Phone Number:	
Applicant's Email Address:	

BUSINESS INFORMATION

Legal Name of Business:	
Ontario Business Number:	
CRA Business Number (if applicable):	
Business Physical Address:	
Business Mailing Address (if different from above):	
Business Phone Number:	
Business Email Address:	
Business Website (if applicable):	
Business Facebook Page (if applicable):	

SELF-IDENTIFICATION

<p>✓ Applicants have the <u>option</u> to self-identify with regards to the following:</p> <p>_____ Members of an Official Language Minority Community (OLMC)</p> <p>_____ Indigenous Peoples</p> <p>_____ Persons with Disabilities</p> <p>_____ Youth (under 30 yrs. of age)</p> <p>_____ Newcomers to Canada and Immigrants</p> <p>_____ Black Communities</p> <p>_____ Racialized Communities</p> <p>_____ 2SLGBTQI+</p> <p>_____ Other</p>

DESCRIPTION OF BUSINESS

In the space below, provide a description of your business. Please indicate if this is a new business or an existing business - if existing, include the number of months and/or years in operation. Also, please include a description of your current products and/or services offered (or those you are planning to offer as well as other information that you deem relevant.

✓ **Please indicate which of the following your project best aligns with:**

The link to the Federal Government Strategy tables ([Economic Strategy Tables \(canada.ca\)](https://www.canada.ca)) page is provided for reference in selecting the best option(s).

- 1) _____ Diverse Women Entrepreneurs which includes, but is not limited to, Women in rural or remote regions, Indigenous Peoples, Members of an Official Language Minority Community (OLMC), Youth (under 30), Person with Disabilities, Newcomers to Canada and Immigrants, Black Communities, Racialized Communities, 2SLGBYQI+ and Other.
- 2) _____ Businesses with products and/or services related to one of the Economic Strategy Table sectors (advanced manufacturing, agri-food, clean technology, digital industries, tourism, health/biosciences, resources of the future)
- 3) _____ Projects seeking to pursue market opportunities outside Northern Ontario

Anticipated Project Start Date: _____

Anticipated Project End Date: _____

PROJECT INFORMATION (Education Course applicants only)

- Course completion date must afford the applicant the ability to submit proof of completion documents, including course receipt no later than 11:59 pm, Nov. 30, 2026.
- Course provider must offer proof of course completion in the form of certificate and/or diploma (onus is on applicant to verify this prior to applying).
- Course cannot be completed prior to applying for funding.
- Courses that are part of a post-secondary diploma/degree or considered Graduate courses are ineligible.

Education Course Information:

Course Name:	
Course Provider:	
Tuition Amount (specify currency):	
CAD Equivalent (if applicable):	
Course Start & End Date:	

PROJECT INFORMATION (One-Time Professional Services &/or Mentoring applicants only)

Please provide a brief description of your project/funding request and the objectives to be achieved as a result of the requested financial support.

PROJECT BENEFITS (to be completed by all applicants)

Describe measurable outcomes and results: Example – new business created, new market(s) accessed, number of jobs created/maintained, anticipated increase in sales, increased productivity, environmental benefits, new processes created/existing processes improved, number of modernized activities, etc.

How will the project benefit Northern Ontario?

Check all that apply:

- | | |
|--|---|
| <input type="checkbox"/> Job Creation | <input type="checkbox"/> Enhanced productivity |
| <input type="checkbox"/> Business Expansion | <input type="checkbox"/> Improved competitiveness |
| <input type="checkbox"/> New Business Start-up | <input type="checkbox"/> New/Improved export |
| <input type="checkbox"/> Market Growth | <input type="checkbox"/> Improved environmental benefit |

Please complete the following:

- * If new business start-up, complete the projections (right side) section only.
- * Be sure to include yourself when indicating number of employees.

Annual Sales Revenue (2023)	\$	Annual Sales Projection (2026)	
Current Number of Employees	FTE = PTE =	Projected Number of Employees (2026)	FTE = PTE =

Funding Sources

Outline any additional funding being applied for/received for this project, including the amount and the source. (Sources of funding may include personal contribution, municipal funding options, government funding, loans, family contribution, partners, etc.)

Project Costing Details - please attach quotes from professionals and/or provide breakdown of costs (\$/hr x # of hours) in space below.

Description of Project Cost	Project Cost
	\$
	\$
	\$
	\$
	\$
Total Project Cost (must be same \$ as indicated below)	\$

Project Funding Details

Requested Funding	\$
Applicant's Contribution	\$
Other Contributions	\$
Total Project Cost (must be same \$ as indicated above)	\$

Please indicate how you first heard about the **NOW** Program (your local CFDC, PARO, Social Media, etc).

I hereby certify that all of the information included in this application is accurate and that I have authority to sign on behalf of the applicant. I recognize that completing and submitting this application does not constitute an approval of project funds. Applications will either be approved, denied, or held for the following intake. Applicants will be informed after each intake as to the status of their application.

PRINT NAME: _____

SIGNATURE: _____ **DATE:** _____

Collection, Use & Disclosure of Personal and Business Information

- a) The Applicant acknowledges that, as the operation of LAMBAC is financially supported by the Government of Canada, representatives of Industry Canada are permitted access to the files of the LAMBAC for monitoring and evaluation purposes and that the Applicant may be contacted by representatives of Industry Canada and that, such information as is acquired by the Ministry will be treated as confidential.
- b) The Applicant acknowledges receipt of the LAMBAC Privacy Statement and hereby consents to his or her personal and business information being collected, used, retained, and disclosed by the LAMBAC for the limited purposes as set out above. The Applicant further understands that under Federal privacy law, he or she has access to the information held by the LAMBAC and knows to refer to the LAMBAC’s Privacy Policy or contact the Chief Privacy Officer if a question or concern arises about the handling of the Applicant’s personal information.
- c) The Applicant further understands and consents to the LAMBAC publicizing the Applicant’s business venture if the Applicant is successful in obtaining financing from LAMBAC, which may or may not include personal information such as the name of the Applicant.

TERMS & CONDITIONS

The applicant’s signature acknowledges that LAMBAC will not be responsible for any contractor/supplier charges in excess of the approved funding amount nor will any payment be made to the applicant in advance of applicant’s payment of the required contribution or the applicant’s signature confirming equipment purchase.

The applicant further acknowledges that the LAMBAC accepts no responsibility for the contractor/supplier services provided under this agreement. The sole responsibility of the LAMBAC is to issue approved payment, upon satisfactory completion of the work, to the client’s contractor.

The applicant further acknowledges that LAMBAC has a two-year obligation to track the applicant’s business efforts and results which shall require mandatory reporting (upon request) by the applicant of annual revenues and job creation and other related information as required.

The applicant agrees to comply with all federal, provincial, territorial, municipal and other applicable laws governing the applicant or the applicant’s activity, or both, including, but not limited to, statutes, regulations, by-laws, rules, ordinances and decrees. This includes legal requirements and regulations relating to environmental protection.

The applicant agrees to acknowledge, if requested thereof, the federal government’s role in the funding provided through this agreement and consent to a public announcement of the eligible activities by or on behalf of the Minister in the form of a news release. The Minister will inform the applicant of the date of any public announcement. The applicant consents to the participation of the Minister, or the Minister’s representatives, at such an announcement event, and to have such an event take place on a day mutually agreed upon by the applicant and the Minister or the Minister’s representative. The applicant will agree to display promotional material provided by the Minister at such an event. NOTE: Release of confidential or competitively sensitive information will not be required as this is protected under the Access to Information Act.

I have read and understand and agree to the above conditions and I have authority to sign on behalf of the applicant.

PRINT NAME: _____

SIGNATURE: _____ **DATE:** _____