



Government
of Canada

Gouvernement
du Canada

Canada

Innovation Canada

Innovation Canada Information Session:
Indigenous Innovation Initiative



innovation.canada.ca



We back innovators

From funding to expert advice to driving new collaborations, **Innovation Canada's flagship programs** provide funding, support and services to Canadian entrepreneurs.

Services

Funding



innovation.canada.ca



Accelerated
Growth Service

Service de croissance
accélérée



BizPaL
PerLE



ExploreIP
ExplorerPI



Clean
Growth Hub
Carrefour de la
croissance propre



Innovative
Solutions Canada
Solutions innovatrices
Canada



Superclusters
Supergrappes



Strategic
Innovation Fund
Fonds stratégique
pour l'innovation

Connecting Businesses to Programs and Services



+



Business benefits
finder

innovation advisors

Indigenous Businesses: How to access government supports for your business

Indigenous companies face a unique set of challenges when starting and running a business. Whether you've just launched or are making plans for expansion, access to funding is one of the main obstacles to contend with.

And like much of Canada's business community, you may be looking for the knowledge you need to grow or pivot your business model. Innovation Canada's Innovation Advisors are experts that will help you navigate the COVID-19 landscape.

Business benefits finder

innovation.canada.ca

Get a **tailored list of the *right* support for your business**

- COVID supports
- hundreds of existing programs offering funding, wage subsidies, loans, tax credits, expert advice and more

Stay up to date with notifications.

Be notified of:

- any new programs
- program changes
- application deadlines coming up



Business Benefits Finder

Find the right programs and services,
whether you're starting out or scaling up.

[Sign in](#)

We just need a few details to find your best matches.

Tell us your story.

I'm looking for [all government sup...](#) for my business. For support due to COVID-19,
I need [emergency loans; to ...](#). And, for other support, I need
[funding; loans and ca...](#). I've already secured [0](#) %, and I'm looking for at least
\$[0](#) and up to \$[unlimited](#). My main goal is to
[grow and expand my ...](#).

Got it.

Now, tell us about your company or organization...

We're in [Ontario](#), specifically in the [Northern region](#), and in the business of
[retail and wholesale](#).

We have [6](#) employees, we are [incorporated](#) and [for-profit](#), and we're looking for
programs that support businesses owned by [Indigenous Peoples](#).

Finally, show me [only programs acce...](#).

Done!

[See your results](#)

Entrepreneurs tell us their story

- Answer a few questions.
- The business benefits will search hundreds of federal, provincial and territorial programs and services, including more than 150 COVID-specific programs.
- Receive a tailored list of results.

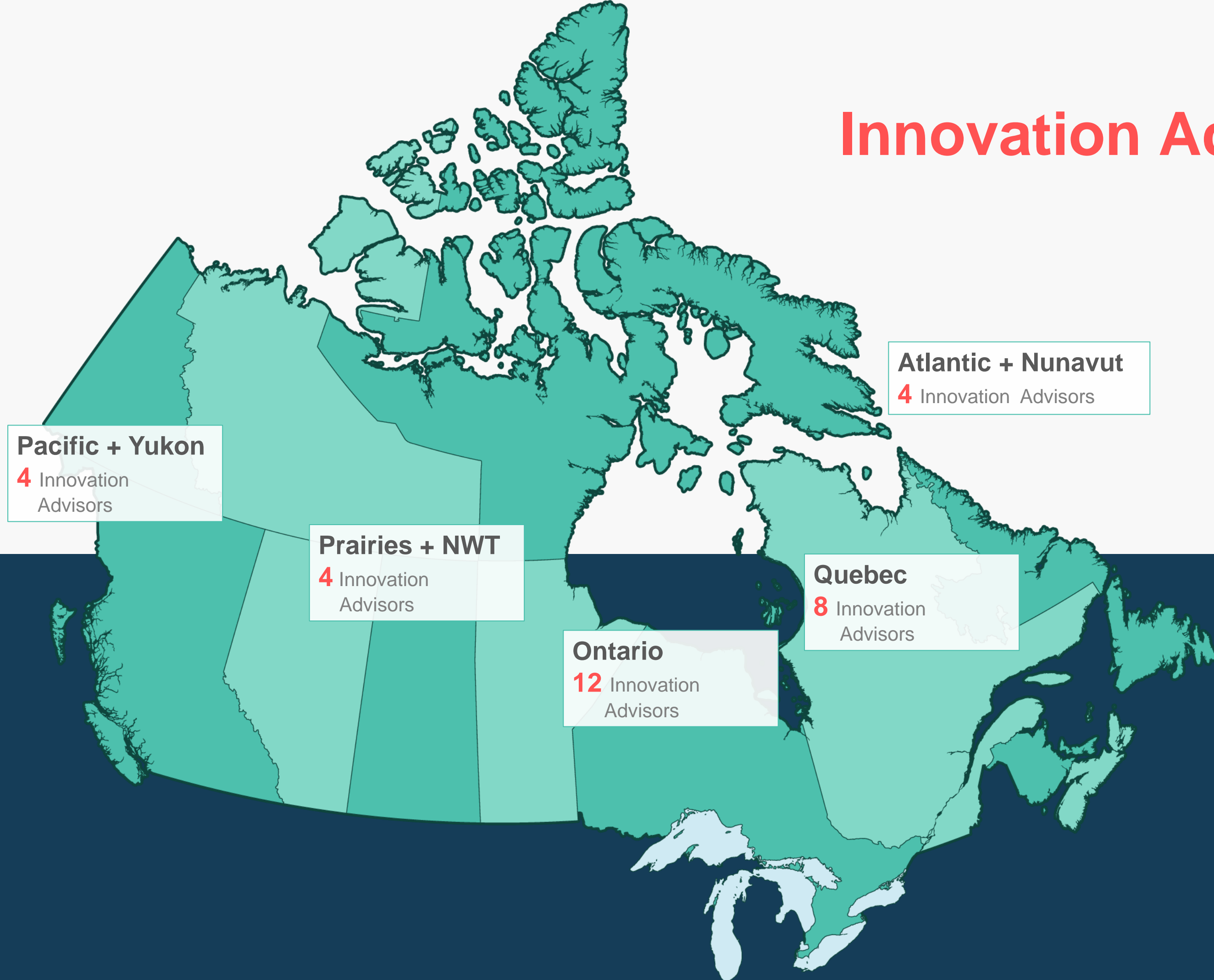
All in less than 2 minutes.

Stories can be saved so the information doesn't have to be re-entered for each visit.

Sign in to save stories and sign up for update notifications.

The screenshot displays the Government of Canada's 'Find help for your business' page. At the top, there's a navigation bar with the Canadian flag, the text 'Government of Canada / Gouvernement du Canada', a search bar, and links for 'Disclaimer' and 'Français'. Below this is a menu with categories: 'Jobs', 'Immigration', 'Travel', 'Business', 'Benefits', 'Health', 'Taxes', and 'More services'. The main heading is 'Home • Business and industry • Innovation, Canada • Find help for your business'. A sub-heading reads 'Based on [your story](#), here's what we can do to help you.' with a 'Sign in' link. A large form area contains a story template: 'I'm looking for [all government support](#) for my business. For support due to COVID-19, I need [emergency loans; to keep my employees on payroll](#). And, for other support, I need [funding, loans and capital investment](#). I've already secured [0%](#), and I'm looking for at least [\\$0](#) and up to [\\$unlimited](#). My main goal is to [grow and expand my business in](#). We're in [Ontario](#), specifically in the [Northern region](#), and in the business of [retail and wholesale](#). We have [5](#) employees, we are [incorporated](#) and [for-profit](#), and we're looking for programs that support businesses owned by [Indigenous Peoples](#). Finally, show me [only programs accepting clients](#). At the bottom of the form are buttons for 'Refresh results' and 'Save', and a 'Start over' link. Below the form, a section titled 'COVID-19 support (26 Results)' features a header 'Programs and services for your business' with the subtext 'To help you weather the storm.' and a 3D cube icon. It lists three programs: 'Canada Emergency Wage Subsidy (CEWS)' with the description 'Help to keep your employees on payroll', 'Canada Emergency Business Account (CEBA)' with 'Guaranteed loan for qualifying businesses', and 'Support for Indigenous SBAs and APs' with 'Financial support for Indigenous SMEs'. A fourth program, 'Indigenous Economic Development Fund - Business recovery', is partially visible with the description 'Relief funds for Indigenous businesses in Ontario'. A 'more' link is at the bottom of the list.

Innovation Advisors



Innovation Advisors

- Entrepreneurs and former private-sector executives with extensive networks
- **Experience and expertise** in a wide range of industrial sectors



How Innovation Advisors can help

- Personal touch to help businesses find the right programs, at the right time
- Help businesses navigate the government landscape
- Help connect businesses with the right people and programs to provide support, advice, and more

- Advice

- Expertise

- Connections



Accelerated Growth Service (AGS)

- High-growth companies are the key drivers of Canada's economy.
- AGS was designed specifically to support high growth companies.
- AGS helps firms more easily and quickly access key government services, such as financing, exporting, innovation and business advice.



“I look at AGS as having my own government account team ... there to help us with roadblocks and answer any questions.”

— Norma Biln, CEO,
Augurex

Our network

We work closely with **70+ partners** at various levels of government.



Global Affairs
Canada

Affaires mondiales
Canada

- Business Development Bank of Canada (BDC)
- Export Development Canada (EDC)
- Trade Commissioner Service (TCS)
- Industrial Research Assistance Program (IRAP)
- FedDev Ontario
- FedNor
- Western Economic Diversification Canada (WD)
- Atlantic Canada Opportunities Agency (ACOA)
- Canada Economic Development for Quebec Regions (CED)
- CanNor
- And many other partners, both external and within government



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Recommended Programs for Indigenous Start-Ups



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Aboriginal BEST: Aboriginal Business & Entrepreneurship Skills Training

- <https://aboriginalbest.com/about-aboriginal-best/>
- Aboriginal BEST helps to nurture the entrepreneurial spirit of people, communities, and organizations. Participants meet guest speakers, identify viable business ideas, determine their feasibility, and take steps to start or grow their own businesses. Learn to conduct market research, write business plans, and explore financing options on your journey to self-employment success!
- Aboriginal BEST is for Aboriginal, Métis, and Inuit, status or not, who are interested in becoming self-employed or starting their own business. BEST benefits people in all stages of business development who want to turn their dreams into reality. Some people are looking for a part-time business opportunity, others have a solid idea to research, and some are eager to write a plan that will help them launch or grow their venture.
- Over 3,000 people in 130 communities across Canada have taken part in Aboriginal BEST in the past 15 years.

Futurpreneur

- <https://www.futurpreneur.ca/en/indigenous>
- At Futurpreneur Canada, we support Indigenous entrepreneurs aged 18-39, helping them launch or buy their own business. With up to \$60,000* in financing, an expert mentor for up to two years, and access to resources, we're here to help young entrepreneurs bring their business plan to life.
- According to a [2017 report](#) by the National Aboriginal Economic Development Board, “First Nations and Inuit businesses and entrepreneurs have been unable to access low-interest borrowing at the same rate as non-Indigenous Canadians.” A range of organizations—NACCA, BDC, Public Policy Forum and others—have arrived at this same conclusion. Unfortunately, there is sparse data about the extent of this capital barrier, as most institutions do not collect demographic data about borrowers or credit eligibility.
- In October 2020, Futurpreneur began collecting data about the barriers faced by our entrepreneurs in different communities, and the findings related to credit barriers are stark. Within the first three months of collecting data, only 17% of all aspiring entrepreneurs identified “bad credit score” as a barrier to their success; however, 36% of aspiring entrepreneurs who identify as Indigenous identified “bad credit score” as a barrier—more than twice the overall proportion naming credit as a barrier to their success.
- This is why, alongside other supports, our [Indigenous Entrepreneur Startup Program](#) offers more inclusive financing criteria for Indigenous entrepreneurs, recognizing and addressing the impact of systemic credit barriers, as well as infrastructure constraints and cultural considerations to support their business success.

Indigenous Entrepreneur Loan

- <https://www.bdc.ca/en/i-am/indigenous-entrepreneur>
- Get up to \$350,000 to start or grow your business, whether you operate on or off reserve.
- Use the Indigenous Entrepreneur Loan to:
 - Acquire fixed assets
 - Finance franchise fees
 - Cover start-up costs
 - Start exporting
 - Replenish working capital

Aboriginal Financial Institutions

- <https://nacca.ca/aboriginal-financial-institutions/>
- Aboriginal Financial Institutions (AFIs) are autonomous, Indigenous-controlled, community-based financial organizations. AFIs provide developmental lending, business financing and support services to First Nations, Métis, and Inuit businesses in all provinces and territories. Support includes business loans, non-repayable contributions, financial and management consulting, and business start-up and aftercare services.
- The AFI network plays a critical role in filling the financing gaps and unmet needs faced by Indigenous entrepreneurs. AFIs make loans that conventional financial institutions cannot, by identifying risks and then mitigating those risks by helping Indigenous entrepreneurs avoid them. AFIs have become experts in risk assessment, mitigation, and management for Indigenous entrepreneurs and communities. Although AFIs take on more risk than conventional commercial lenders, annual loan losses averaged only 2.1% in 2019-20.
- Within the continuum of lenders that provide loans to Indigenous entrepreneurs and businesses, AFIs are connected with their communities at the grassroots level. The AFI network is highly focused and dedicated to meeting the developmental lending needs of Indigenous businesses and communities across the country.

Aboriginal Entrepreneurship Program: Access to Business Opportunities

- <https://www.isc-sac.gc.ca/eng/1582037564226/1610797399865>
- Eligible activities will be reimbursed for 100% of costs, to a maximum of \$500,000 include:
 - institutional development, including training and development and business supports to business development organizations
 - business advisory services and training
 - commercial ventures including business innovation and growth
 - market development
 - business development and advocacy activities

Aboriginal Entrepreneurship Program: Access to Capital

- <https://www.isc-sac.gc.ca/eng/1375201178602/1610797286236>
- The amount of funding available for a business proposal depends on its scope and its estimated budget. Individual Indigenous entrepreneurs may receive up to \$99,999 in funding assistance. The program provides Indigenous businesses with access to non-repayable contributions for:
 - supporting eligible business proposals
 - leveraging additional funds

Creating, Knowing and Sharing: The Arts and Cultures of First Nations, Inuit and Métis Peoples

- <https://canadacouncil.ca/funding/grants/creating-knowing-sharing>
- The Canada Council for the Arts is committed to reaffirming and revitalizing its relationship with First Nations, Inuit and Métis peoples in Canada. The Canada Council believes that an approach that respects First Nations, Inuit and Métis artistic expression, cultural protocols, Indigenous rights and Indigenous worldviews will stimulate First Nations, Inuit and Métis artists, artistic practices, and communities.
- This program supports Indigenous individuals, groups, Indigenous-led arts organizations and arts/cultural sector development organizations that foster a vital and resilient Indigenous arts ecosystem.



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