



# Rural Immigrant Entrepreneurial Guide

2017

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# INTRODUCTION



## TIPS

Before you start your business:

- Use this guide to learn about resources and seminars available in your community
- Do your research – don't be in a hurry to start your business
- Find another business owner in your field who will mentor you
- Build your networks by attending local events

The Rural Immigrant Entrepreneurial Guide has been developed to provide important information to immigrant entrepreneurs who are looking to establish a small businesses in Canada. The guide will also be helpful for small businesses who are looking to expand. Although the target audience is for those in the Agriculture, Agri-food, and Agri-technology sectors, much of the information is applicable across multiple industry sectors.

Some services are only available in Ontario however many are Canada-wide. Services highlighted include those who can provide start-up toolkits, access to capital, legal advice, exporting assistance, etc.

This guide was developed as part of the REAPontario project, a three-year research project that was funded in part by the Ontario Ministry of Agriculture, Food and Rural Affairs. REAPontario builds on existing knowledge and best business practices of Ontario's strategic agri-food value chains. New immigrant researchers, bureaucrats, and investors have introduced ethnic crops, produce, processed goods into local and global markets.

This project focuses on rural Ontario's immigrant entrepreneurs, the viability of their businesses, the nature of their value chains and their contributions to rural economic development.

For more information, see [REAPOntario.ca](http://REAPOntario.ca).

# GENERAL ONLINE RESOURCES

## Canadian Business Ontario

This government site provides online information on starting, managing, growing, and financing a business. Resources are available in English, French, and [12 other languages](#). These guides address more than 25 topics such as: Business Plan Guide, Choosing and Setting Up a Location, Considerations Before Expanding Your Business, Developing a Company Brochure, Employment Standards, Home-Based Business, Managing a Family Owned Business, and Points to Consider Before Exporting.

## AgPal

A web-based search tool developed by Agriculture and Agri-food Canada (AAFC) to help producers and others in the agriculture and agri-business sector find the federal, provincial and territorial programs and services that specifically apply to them.

AgPal wants to become the one-stop shop for Canadian farmers and agri-businesses looking for information about government resources, programs and services.

## The Funding Portal

Is Canada's national bilingual e-commerce platform and one-window gateway to improve access to government funding and business financing. The Portal aggregates more than 7,000 sources of funding within a free searchable database — more than 4,500 government sources and 2,500 private solutions — representing more than \$30 billion in available funding for your business, hospital, university, charity or non-profit.

The Portal has also built a pan-Canadian Roster of funding experts to assist you with your application, and offers a full range of data & analytics reports informing the funding process. You can perform a search for your business funding needs and must enter your email address to receive the results.

## MaRS

Is a member of the Ontario Network of Entrepreneurs and provides a vast array of essential information for emerging entrepreneurs. Including workbooks, online lectures (including the Entrepreneurship 101 series), and the Entrepreneur's Toolkit.

# IF YOU ARE NEW TO CANADA...

There are many sources of online information and directories to help you connect to someone in your own community. These are some good places to start.

## Settlement.Org

If you are new to Ontario, you can find answers to common questions about your new home on [settlement.org](http://settlement.org).

## Immigration Portals

Many communities and regions in Ontario have placed important information for immigrants on special website. Start at <http://www.ontarioimmigration.ca> and you will find helpful information about language classes and other services in your community.

## Local Immigration Partnerships

Local Immigration Partnerships (LIPs) are community-wide, multi-sectoral partnerships working to strengthen a community's capacity to welcome immigrants and improve integration outcomes through enhanced economic, social, political and civic participation.

## Educational Institutions

Many of Ontario's school boards and colleges also provide a range of services, including assessment, English classes, career readiness, bridge training and even internship opportunities.

- List of colleges in [Ontario](#)
- List of school boards in [Ontario](#)

## Futurpreneur Canada

If you're new to Canada and don't have a credit history, this organization can help you launch your business with tailored support and eligibility criteria to reflect your new status in Canada.

You must be:

- Between 18 – 39 years old.
- Have lived in Canada for fewer than 60 months from the application processing date.
- A Canadian citizen or a permanent resident of Canada.

If you are new to Canada with an established credit history, you may be eligible for up to \$45,000 in financing through their Start-up offering.

## Start-Up Info Guide for Newcomers to Ontario

## Pro Bono Ontario - Legal Advice

If you are a low-resource immigrant entrepreneur, or a newcomer to Canada and you are starting or operating a business, you may qualify for free legal advice for your business with [Pro Bono Ontario](#).

## Business Loans for Newcomers

[Business Development Bank of Canada \(BDC\)](#) has launched a business loan program for newcomers. The bank caters to new Canadians by allowing them to bypass the credit history roadblock while applying for loans. Loans are available to a maximum of \$50,000. [You can view a short video about the loan program](#) on the [NEW CANADIANS TV website](#).

# BUSINESS SERVICES

**Community Futures Development Corporations (CFDCs)** are usually located in smaller communities and focus more on rural businesses. These community-based, not-for-profit organizations are staffed by professionals and are each governed by local volunteer boards of directors familiar with their communities' needs, concerns and future development priorities.

They offer a wide variety of programs and services supporting community economic development and small business growth, including:

- Strategic community planning and socio-economic development
- Support for community-based projects
- Business information and planning services
- Access to capital for small- and medium-sized businesses and social enterprises

There are 61 CFDCs in Ontario. You can search for the CFDC nearest to you with the map found on this link: <https://www.cfontario.ca/find-a-local-cfdc>

Note: CFDC Northumberland offers a loan program specific to newcomers: **Newcomer Loan Program**

## Small Business Enterprise Centres (SBECs)

This network of offices throughout the province can provide you with wide-ranging resources, including:

- one-on-one consulting on business planning, market analysis, e-business, exporting and much more
- workshops, seminars and on-line training
- guidance on rules and regulations, licensing and business registrations
- access to the latest technologies, including Internet databases for research and planning

Other services provided by SBECs may include: business registrations, business consulting, follow up mentoring, business plan assistance, financial documentation, resource centres, and use of on-line terminals.

Click [here](#) for locations.

SBEC's also run Starter Company Plus, a business start-up program that includes small grants.

### CFDC and SBEC – What's The Difference?

Any given geographic location in Ontario is normally covered by either a CFDC or an SBEC.

The main advantage that CFDCs have over SBECs is access to capital. One of the most common requests to SBECs that they are not able to accommodate is the request for capital.

However, many SBECs do administer programs such as [Futurepreneur](#) which provide access to capital for certain populations such as "youth" or "newcomer youth" (up to age 39).

## Economic Development Offices

Many municipalities or regional government have an Economic Development Office, sometimes run by a partnership between government and other stakeholders. Some Economic Development offices may be linked to SBECs and CFDCs.

The general goal of Economic Development Offices (“EcDev”) is to improve the economic well-being of residents through the growth and expansion of local businesses and the attraction of new businesses to the city or region. EcDev is often thought of as focusing on larger businesses, but this stereotype overlooks the considerable work done with small business owners, not to mention the research showing that small businesses are growing in economic importance across Canada.

Local EcDev services may include:

- Site-selection assistance
- Information and research
- Coordination of municipal services
- Brownfield redevelopment
- Industrial land development
- Small business creation

To find a specific office, you can do an internet search of “economic development” and the municipality or region.

## Youth Programs

[Summer Company](#), for students looking to run a summer business.

### [Futurepreneur](#)

A national, non-profit organization that provides financing, mentoring and support tools to aspiring business owners aged 18-39. A mentoring program hand matches young entrepreneurs with a business expert from a network of more than 2,800 volunteer mentors.

## Professional Networks

Chambers of Commerce provide networking opportunities in most Ontario communities, and other business to business (B2B) networking events exist as well, sometimes through sector councils or in the private sector. To locate a Chamber of Commerce in your community, click here: <http://www.occ.ca/chamber-network/find-your-local-chamber-of-commerce/>

## Business Incubators/Accelerators

[BioEnterprise](#) is a business accelerator and commercialization agent, established to help promote the creation, growth and expansion of businesses engaged in Agri-Technologies. BioEnterprise has been based in Guelph for the past 10 years and receives funding from Growing Forward 2 (GF2), a comprehensive federal-provincial-territorial framework aimed at encouraging innovation, competitiveness and market development in Canada’s agri-food and agri-products sector.

Many colleges and universities have their own entrepreneurship centres as well.

### Take Note!

In Northumberland County, the self-proclaimed “Near East” of Ontario, a lot is happening on the immigration and agri-food front. And much of the action is related to Ontario Agri-food Venture Centre, a new food-processing centre in Cobourg. This agri-food incubator with cooking, chilling, freezing, and storage capacity occupies 15,000 square feet of space near Highway 401.

DinDin Villarino, Business Immigration & Portal Coordinator, Economic Development & Tourism, Northumberland County, Cobourg, Ontario offers this invitation:

*“We would like to introduce newcomers to the farming culture and tradition in the County in the hope that, if opportunities exist, they may want to invest and start their business in our community. We also welcome settlement and immigration practitioners who have clientele that might be interested in this venture.”*

For further information, see <http://www.welcometo-northumberland.ca/en/doingbusiness/opportunitiesfor-agribusiness.asp>

## Exporting

The [Ontario Exporters Fund](#) is a grant program under the Ontario Chamber of Commerce. It is designed to assist Ontario businesses to develop focused export programs with the assistance of an Export Manager.

## High Growth Potential

Firms with significant growth potential may wish to access the [Ontario Centres of Excellence](#) and its collaborative network of organizations across Ontario. These were designed to help entrepreneurs, businesses and researchers commercialize their ideas by providing a comprehensive suite of programs and services across the full commercialization continuum from idea to market. Online resources such as the MaRS Toolkit Workshops (Training for Entrepreneurs) are thorough, professional, and free!

## Specific To Agri-Food

Ontario Ministry of Agriculture, Food and Rural Affairs' Business Development Branch, helps to grow Ontario's food and beverage processing business by providing:

- the knowledge to help companies make better business decisions
- the connections to help companies maximize their opportunities for growth and development
- the [resources](#) to keep companies current in a competitive environment.

# REGION-SPECIFIC RESOURCES

## Savour Minto

Is a promotional program for restaurants and farmers/producers that combines advertising, event website, community signage, and an annual event that rotates among local towns. This event puts farmers and restaurants together and showcases them directly to the public. Tickets sell out quickly every year for this popular event.

## Taste Real Guelph Wellington Local Food

Administered by the County of Wellington, including The Local Food Map, Local Food Fest, Rural Romp and Source It Here.

## The Eastern Ontario Agri-Food Network

Is a non-profit organization dedicated to coordinating the development of the agri-food sector in Eastern Ontario and fostering dialogue between its members and partners. It offers events, a local food directory and map, and other resources.

## The Southwestern Ontario Development Fund

Can be used by SOME portions of the agri-food sector (the processing part and tourism, not farming or retail). This program is for established businesses with at least 3 years of financials showing profitable operation. The focus of the program is on job creation.

Across Ontario, networks have formed to promote local food to residents and tourists, for example in [Norfolk County](#), the new [Huron Perth Farm to Table](#), and [Durham Farm Fresh](#). These don't necessarily include any direct services for agricultural producers, but they can be very helpful in promoting local businesses.

In [Haliburton](#), the Chamber of Commerce is starting a [Rural Small Business Incubator](#) program for the Creative Industry. This will provide mentorship, support and office space to small or micro businesses. Haliburton is closely linked with Agri-Business.

# PROMISING EXAMPLES

## TAKE NOTE!

### Growing and Selling Vegetables

For close to a decade, an extension horticulturist with the University of Alaska Fairbanks has been teaching refugees from places like Sudan, Congo, Bhutan and Southeast Asia how to grow and harvest produce in Alaska.

They have learned about 45 different cool season vegetables and herbs that are suited to the short growing season. Training has primarily occurred in an 8,000-square foot garden on city parkland, and is done in partnership with a local immigrant serving agency. Sales have ranged from about \$3,000 to a high of \$10,300 in 2014, by a group of 17 Nepali-speaking Bhutanese. Newcomers practice their English, learn customer service and sales skills, and meet an obvious local need.

According to National Institute of Food and Agriculture, “The garden has become the largest source of locally produced vegetables sold at Anchorage farmers markets.”

### Thunder Bay Multicultural Association

Thunder Bay Multicultural Association (TBMA) worked with The Community Economic Development Corporation on business succession planning, with the idea that immigrants could apprentice and then purchase local businesses who owners wanted to sell or retire.

Other programs runs by the TBMA include working with Rotary International volunteers who act as “connectors” for newcomers and an Enterprising Women’s group. A young professionals group called SHIFT helps newcomers find work locally. Working through newcomersuccess.ca, TBMA offers some pre-arrival services.

An example of a unique and successful local partnership is embodied in the “health passport.” The passport is a single document that newcomers carry to all medical appointments. It lists their contact information, emergency contacts, allergies and medications, medical conditions, immunization history, health care providers, and more. The Local Advisory Group states, “Passport owners use it as a handy reference tool and can update it as necessary. It is particularly helpful for persons who lack communication skills in an official language and who are not familiar with our healthcare system.”

This idea arose from an advisory group formed between TBMA, medical clinics, Northern Ontario School of Medicine, refugee groups, dentists, health unit and Local Health Integration Network. The initiative was driven by medical students who sought feedback from refugees and sponsorship groups along the way. The passport is available for use in other communities.



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