

## **ATLANTIC CANADA OPPORTUNITIES AGENCY (ACOA)**

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<http://www.acoa.ca>

### **75 ATLANTIC INNOVATION FUND**

<http://www.acoa.ca/e/financial/aif/>

This Fund is designed to move the research and development taking place in Atlantic Canada out of the labs and into the marketplace by encouraging partnerships between businesses and research institutions.

### **76 BUSINESS DEVELOPMENT PROGRAM**

<http://www.acoa.ca/e/financial/business.shtml>

This program is designed to help you set up, expand or modernize your business. It provides interest-free, unsecured loans to small and medium-sized business in Atlantic Canada.

### **77 DEVELOPING YOUR INNOVATIVE IDEAS**

<http://www.acoa.ca/e/financial/bdp/innovative.shtml>

The Atlantic Canada Opportunities Agency (ACOA) Business Development Program can provide an interest-free, provisionally repayable loan of up to 75 per cent of the eligible costs of developing new or improved products, services and processes.

### **78 SEED CAPITAL PROGRAM**

Seed Capital Program

The Seed Capital Program provides loans to start, expand or improve a small business, as well as acquire business skills training.

A maximum of \$20,000 is available per applicant in the form of a repayable, unsecured personal loan with flexible interest and repayment terms.

A maximum of \$2,000 is available per applicant for specialized training and business counselling.

### **79 WOMEN IN BUSINESS INITIATIVE: BUSINESS MANAGEMENT TRAINING ALLOWANCE**

This program can provide financial assistance to women business owners wishing to undertake business management training.

### **80 YOUNG ENTREPRENEUR DEVELOPMENT INITIATIVE (YEDI)**

YEDI is an ACOA initiative designed to expand and enhance the entrepreneurship training, information and support services available to Atlantic Canadians under 35 years of age. The initiative supports not-for-profit and non-commercial organizations such as business and economic development associations, educational institutions or municipalities to deliver programs for Aspiring Entrepreneurs, Existing Entrepreneurs and Community Entrepreneurship Development.

## **AVAC LTD.**

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### **81 AG RESEARCH FUND**

[http://www.avacltd.com/Funds\\_AgResearch.htm](http://www.avacltd.com/Funds_AgResearch.htm)

About the Ag Research Fund

AVAC is working in cooperation with the government and other industry partners to establish a critical mass of agrivalue™ and renewable resource research excellence in the province of Alberta. The aim is in line with the overall provincial goal of creating an agrivalue™ industry worth \$20 billion annually by the year 2010. As such, investments made with the Ag Research Fund will be in line with the Alberta Agriculture Research and Innovation Strategic Framework.

### **82 AGRIVALUE**

[http://www.avacltd.com/Funds\\_Agrivalue.htm](http://www.avacltd.com/Funds_Agrivalue.htm)

Agrivalue™ (agribusiness value-add) - Value-added agribusiness activities are defined as all initiatives that add value to primary agricultural commodities, and enhancing value-added activities. This increased agrivalue™ is generally achieved through the transformation of primary products and services, through improved knowledge, innovation and technology, primary and secondary processing, and market differentiation. In virtually all cases, value-added activities incorporate a new business approach, resulting in improved market opportunities and corporate differentiation. From product development based upon consumer needs, to innovative processing and product delivery, agrivalue™ is at the heart of an entirely new way of thinking. It's also at the heart of an exciting challenge: to grow this into a \$20 billion industry before the end of the decade.