Employer Support Programs – Windsor EssexDecember 2023

Min./Agency	Program	Purpose	
		CAPITALIZATION AND FINANCING	
Gov't of Canada includes programs from Ontario	Business Benefit Finder	National search engine to help pinpoint gov't funding programs. Answer details about what you are looking for (funding, wage subsidies, R & D, etc.) and it will produce a list of programs for you. Canada.ca - Business Benefits Finder	
Business Development Canada	Business Development Bank of Canada (BDC)	BDC offers financing solutions for entrepreneurs, whether you're looking to expand production, purchase equipment or access financing for a special project. Loans available to help with working capital, buying a business, investing in real estate, purchasing equipment, start-up financing, technology financing, transferring a business or business expansion. BDC also offers entrepreneurs help with venture capital as well as growth and transitional capital. www.bdc.ca Local contact: Asif Rehmani (519) 257-6806 / Asif.Rehmani@bdc.ca	
Federal – Canadian Crown Corporation	Export Development Canada (EDC)	Crown corporation that supports and develops, directly or indirectly, Canada's export trade and Canadian capacity to engage in that trade and to respond international business opportunities. EDC provides insurance and financial services, bonding products, and small business solutions to Canadian exporters and investors; EDC also provides online credit risk management tools. Services include export financing to customers, receivable insurance and due diligence. Export Express and Export Express Credit assists with marketing. http://www.edc.ca Local contact: Kyle Fratarcangeli 519 300 6794 KFratarcangeli@edc.ca	
Gov't of Ontario	Ontario Made Manufacturing Investment Tax Credit *NEW*	The Gov't of Ontario has introduced the new Ontario Made Manufacturing Investment Tax Credit to help manufacturers lower their costs; innovate; and become more competitive. 10% refundable corporate tax credit for eligible corporations on qualifying investments in buildings, machinery, and equipment for use in mfg. or processing. Up to \$2M/year. An eligible corporation must meet the following requirements: • it is a Canadian-controlled private corporation throughout the taxation year • it carries on business in Ontario corporate income tax for the taxation year • it carries on business in Ontario in the taxation year through a physical permanent establishment in Ontario (such as an office, a factory or a workplace)	
Government of Canada Environment and Climate change Canada	Clean Technology Manufacturing Investment Tax Credit (CTMI)	Ontario Made Manufacturing Investment Tax Credit ontario.ca. Date effective for expenses is March 23, 2023. Others including R&D, Regional, etc. at Tax credits and benefits by topic ontario.ca. Clean Technology Manufacturing Investment Tax Credit offers a 30 percent refundable tax credit for the capital cost of investments in new machinery and equipment used to manufacture or process key clean technologies. Eligible activities for investment include the extraction and processing of critical minerals, nuclear energy equipment, upstream components, geothermal energy systems and many more. Also see: 15 percent refundable Clean Electricity Investment Tax Credit Clean Hydrogen Investment Tax Credit 150-40% support Carbon Capture, Utilization, and Storage Investment Tax Credit See https://www.canada.ca/en/environment-climate-change/news/2023/04/minister-guilbeault-highlights-the-big-five-new-clean-investment-tax-credits-in-budget-2023-to-support-sustainable-made-in-canada-clean-economy.html for more information.	

MEDJCT	Southwestern Ontario Development Fund (SWODF)	Up to 15% grant (max \$500K) / loan (max \$5M) for job creation and investment. New first time FDI or Jurisdictional Competition element may be supported with grant of up to \$1.5m/15% Supports: Investments in equipment, new technologies, talent and training to enhance business productivity and competitiveness, leading to growth;	
	Regional Development Program (RDP)	 Investment in new operations in Eastern or Southwestern Ontario. Investment in existing operations that lead to business expansion and introduction of new products or services or new markets. Priority will be given to projects that generate regional economic impacts beyond the company. Check link for dates and application process. www.ontario.ca/southwesternfund Local Contact: Nancy Creighton - nancy.creighton@ontario.ca 519-259-5509 	
MEDJCT	Advanced Manufacturing and Innovation Competitiveness Program (AMIC) Regional Development Program (RDP)	Up to 15% grant (max \$500K) for rural small companies or for others – a loan (max \$5M) with performance based partial forgiveness for job creation and investment. Supports: Job creation and upskilling of talent, Investment in leading advanced technologies that improve competitiveness, Encourages leading edge processes, innovation, collaboration, and cluster development. Check link for dates and application process. https://www.ontario.ca/page/regional-development-program-advanced-manufacturing-and-innovation-competitiveness-stream To discuss your eligibility and your possible application/project, contact: MEDJCT, Nancy Creighton, 519-259-5509 or Nancy.creighton@ontario.ca	
FedDev Ontario	Business Scale Up and Productivity	Assists existing southern Ontario businesses to adopt new technologies that have the potential to improve productivity and expand their operations. Loans from \$125K to \$10M for new technologies, processes and related skills, business/market development and expansion, facilities improvement, and expansion – up to 50% repayable contribution. 0% interest, flexible repayment terms. https://feddev-ontario.canada.ca/en/funding-southern-	
	(BSUP) Community Economic Development and Diversification (CEDD) Aerospace Regional Recovery Initiative in Southern Ontario	ontario/funding-businesses-southern-ontario-what-we-support matthew.thompson@FedDevOntario.gc.ca 1 519-317-3353 New: See their simplified application process with one application form and 3 intakes a year. The fall 2023 application intake period is open. Applications are being accepted from September 12, 2023, to November 7, 2023, 8:59 pm eastern time. Next intake period: winter 2024 and spring 2024 Fed Dev toll free help line 1-866-593-5505	
Innovation, Science and Economic Development Canada (ISED)	Canada Small Business Financing Program (CSBFP)	Loan available from chartered bank/credit unions for companies with less than \$10 M in revenues for capital acquisition. Up to \$1.15M max loan at prime + 3% +2% registration fee. Loan Guarantees from Government help make funds available. www.ic.gc.ca/csbfp 1.866.959.1699	
FedDev Ontario	Southern Ontario Fund for Investment in Innovation (SOFII)	Loans of \$150,000 to \$500,000 are available to support such growth activities as late-stage commercialization, new product or service development new applications or market, or development or implementation of new processes or technologies. For more information, please go to the Western Ontario CFDC website at www.wocfdca.ca Sarah Meharg sarahm@wocfdca.com 519-312-1063. or Diane Malenfant / (519) 776-4611 x 16# / diane@cfessexcounty.ca http://www.sofii.ca/	
Futurpreneur Canada	Futurpreneur	Loan of \$20,000 to start business for individuals ages 18 to 39. Those who qualify can also apply for an additional \$40,000 through the Futurpreneur-BDC Start-Up Financing Program. http://www.futurpreneur.ca/en/resources/ Mentors provide business advice, as well as support and encouragement, to help young entrepreneurs remain focused on what is important for the success of their business. Find out more about being hand-matched with a Futurpreneur Canada mentor or about volunteering as a Futurpreneur Canada mentor. http://www.futurpreneur.ca/en/mentoring/ Sabrina DeMarco (519) 253-6900 sdemarco@webusinesscentre.com	
MEDJCT	Summer Company	Provides full-time students ages 15-29 an opportunity to start and run a summer business. Awards of up to \$3,000 + mentorship https://www.ontario.ca/page/start-summer-company-students General program information https://www.windsoressexsmallbusiness.com/summercompany Specific Program info for WindsorEssex Sabrina DeMarco (519) 253-6900 sdemarco@webusinesscentre.com	
MEDJCT	Starter Company Plus	Provides young people, ages 18-29, with the resources and knowledge they need to start and grow their business, includes Mentoring, Training and Advice. Candidates may be eligible to receive up to \$5,000 to put towards their business. http://www.windsoressexsmallbusiness.com/startercompany Sabrina DeMarco (519-253-6900 / sdemarco@webusinesscentre.com https://www.ontario.ca/page/small-business-advice-support-services-regulations	

For assistance with any of these programs, contact: Nancy Creighton, MEDJCT Nancy.Creighton@Ontario.ca or 519-259-5509

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Innovation, Science and Economic Development Canada (ISED)	Strategic Innovation Fund (SIF)	Five Streams - Stream 2 involves business expansion. Stream 3 is for attraction of large investment. Focus is on larger projects (over \$10 million in requested contribution) https://www.ic.gc.ca/eic/site/125.nsf/eng/home 1-800-328-6189 Local Contact: Liana Daltoe / (519) 562-8492 / liana.daltoe@canada.ca.	
Canadian Trade Commissioner Service	CanExport SMEs	CanExport SMEs is designed to promote and enhance Canada's trade diversification efforts. It offers grants and contributions to Canadian companies help them prepare for and establish a presence in international markets where they currently have little or no sales. CanExport SME is open to for-procompanies. The program funds up to 50% of eligible costs for \$10,000 to \$50,000 in funding per project. The applicant is responsible for the remaining 50% of eligible project costs (in-kind contributions are not permitted). CanExport SMEs will also continue to support virtual participation in international trade events and meetings, as well as non-travel activities. https://www.tradecommissioner.gc.ca/funding-financement/canexport/sme-pme/index.aspx?lang=eng Directory — Ontario regional Office - https://www.tradecommissioner.gc.ca/ontario.aspx?lang=eng Email: Ontario.TCS-SDC@international.gc.ca (See CanExport Innovation for R&D international collaboration projects in R&D section)	
Global Affairs Canada	Canadian International Innovation Program (CIIP)	Up to \$600,000 funding for SME's to pursue collaborative research & development (R&D) projects that have the potential for commercialization in the following markets: Brazil, China, Israel, India and South Korea. Some projects are response to opportunities through an Expression of interest (EOI), Others are proposals by the company. Assistance in identification of partners available. https://www.tradecommissioner.gc.ca/funding-financement/ciip-pcii/index.aspx?lang=eng innovation@international.gc.ca If there is a market you would like to apply to that is not eligible under CIIP, check out https://www.eurekanetwork.org/ as a possible alternative.	
Innovation, Science and Economic Development Canada (ISED)	NGEN – Next Generation Manufacturing Supercluster (NGEN)	Next Generation Manufacturing Supercluster will build next generation manufacturing capabilities, incorporating technologies like advanced robotics and 3D printing. By focusing on training and technology adoption, this supercluster will help make the words "Made in Canada" synonymous with "innovative" and "value added" Support and collaboration https://www.ngen.ca/ More information: info@ngen.ca/ More information: info@ngen.ca//info@ng	
Innovation, Science and Economic Development Canada (ISED)	NGEN- Electric Vehicle Manufacturing Value Chain Program (EVMP) *NEW*	This program targets the mfg. scale up of innovation along the EV value-chain, specifically those of road-based Battery Electric Vehicles, fuel cell electric vehicles and their respective systems and components. Application deadline is November 15, 2023. For more information go to: Funding Programs: EV Manufacturing Projects NGen	
Ministry of Colleges and Universities (MCU)	Ontario Collaborative Innovation Platform	The Ontario Collaborative Innovation Platform (OCIP) is a new matchmaking program that connects Ontario companies with expert researchers at Ontario's postsecondary institutions to help businesses innovate and get to market more quickly and confidently. It creates opportunities for institutions to bring their vast research capabilities to bear on real-world challenges. Funded by MCU - Ontario Collaborative Innovation Platform OCIP OCIP (ecampusontario.ca)	
MEDJCT	Ontario Automotive Modernization Program (O-AMP)	Ontario based SMEs with < 500 employees in Ontario in the auto supply chain to original equipment manufacturers (OEMs) of passenger and commercial vehicles with at least 50% of total sales revenue coming from the auto supply sector could get funding up to \$150,000 to cover up to 50% of eligible project costs to improve operational efficiency and competitiveness through the adoption of Lean Manufacturing processes and/or Technology Adoption (i.e. using Industry 4.0, advanced manufacturing hardware, software or training). Aftermarket parts industry is not eligible. For more information, please see https://www.ontario.ca/page/ontario-automotive-modernization-program O-AMP program guide —connects to the Ontario Forms Depository with PDFs to download two documents:(1) The Program Guide and (2) The Eligible Project Costs. Currently closed - Information about future application rounds will be announced in Winter 2023. To discuss your possible application/project, contact: MEDJCT, Nancy Creighton, 519-259-5509 or Nancy-Creighton@ontario.ca	
Ministry of Natural Resources and Forestry	Forest Sector Investment and Innovation Program (FSIIP)	Support is available for projects with at least \$3 million in eligible costs undertaken by for-profit manufacturers and processors of wood and forest biomass across Ontario, including sawmills, pulp and paper mills, secondary wood manufacturers and bio-economy projects. Funding support of up to 30% of eligible costs in the form of a performance-based loan (of which, up to 50% may be forgivable). Grants of up to 15% of eligible costs may be considered in exceptional situations at the discretion of the province. https://www.ontario.ca/page/forestry-sector-investment-innovation-program	

For assistance with any of these programs, contact: Nancy Creighton, MEDJCT Nancy.Creighton@Ontario.ca or 519-259-5509

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Ministry of Natural Resources and Forestry	Forest Biomass Program *NEW*	This application-based program will help develop untapped economic potential and environmental benefits offered by new and emerging uses of underutilized wood and mill by-products, known as forest biomass. The Forest Biomass Program will support projects to harvest more wood from Crown forests, increase forest sector job creation and regional economic growth and find new uses for wood in collaboration with stakeholders, industry and Indigenous communities. For more information, go to: https://www.ontario.ca/page/forest-biomass-program The program will accept applications from June 19, 2023 until September 29, 2023. Also contact: 1-844-573-9017 or forestbiomass@ontario.ca		
IESO	Save on Energy Program	Get support incentives towards eligible energy-efficiency projects. Energy efficient retrofit incentives, Energy Manager, Energy Performance and Process and Systems Upgrades Program. New programs available. https://saveonenergy.ca/ 1-844-303-5542 email: saveonenergy@ieso.ca .		
Natural Resources Canada	Green Industrial Facilities and Manufacturing Program *NEW*	Track 2 – Industrial Facility Track - eligible recipients will be Canadian facilities in any industrial sector that are engaged in energy consuming processes that involve the physical or chemical transformation of materials or substances into new products, regardless of the size of the facilities. Min per proposal support is \$40K, max is \$10M – up to 50% Eligible areas include energy assessments and audits, energy managers, energy management systems and capital investments. The program is expected to reopen in 2024. For more information please go to: Green Industrial Facilities and Manufacturing Program: Funding eligibility (canada.ca)		
Natural Resources Canada (NRCan)	Zero Emission Vehicle Infrastructure Program *NEW*	Zero Emission Vehicle Infrastructure Program (ZEVIP) funding for owners and operators of charging and refuelling infrastructure For EV charging infrastructure projects, your proposal must include: a. A minimum of one (1) charger of 200 kW and above; or b. A minimum of two (2) fast chargers of 50 kW and above; or c. A minimum of twenty (20) chargers of all charging levels ZEVIP will pay up to 50% of Total Project Costs, up to maximum amounts as shown on chart on website: Zero Emission Vehicle Infrastructure Program funding for owners and operators of charging and refuelling infrastructure (canada.ca) For more information contact Nancy Creighton @ nancy.creighton@ontario.ca or 519-259-5509 – scheduled to open in Fall 2023.		
Natural Resources Canada	NRCan	Financial assistance is available to help fund your industrial facility's energy management project. Natural Resources Canada (NRCan) will provide financial assistance of up to 50 % of eligible costs, to a maximum of \$40,000. The following types of projects may be eligible for assistance: • ISO 50001 Energy Management Systems Standard projects • Energy Management Information Systems (EMIS) projects • Process Integration (PI) and Computational Fluid Dynamics (CFD) studies		
BDC	Climate Action Centre	https://www.nrcan.gc.ca/energy/efficiency/industry/financial-assistance/5387 Find everything you need to reduce your business's carbon footprint. Turn climate action into meaningful business opportunities. https://www.bdc.ca/en/articles-tools/sustainability/climate-action-centre Discover the list of over 60 governmental active grants, tax credits and loan programs to support the environmental initiatives of Canadian businesses.		
Angel Investors Ontario	Angel Investors Ontario	A community of professionals and industry leaders investing in innovative start-ups and providing mentorship to promising entrepreneurs. An number of localized chapters exist. https://www.angelinvestorsontario.ca/ www.WeAngelNetwork.com - WECAN (Windsor-Essex Capital Angel Network) info@weangelnetwork.com OR Deborah Livneh, Eng. MBA at Executive-Director@WeAngelNetwork.com 519-562-1820		

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Gov't of Canada	Enabling Accessibility Fund	The Enabling Accessibility Fund (EAF) provides funding for projects that make Canadian communities and workplaces more accessible for persons with disabilities. The small projects component provides grant funding for small-scale construction and communication technology projects that improve accessibility in communities and workplaces. Grants can be up to \$100,000 per project. Project examples may include building ramps, accessible doors and accessible washrooms; installing screen reader devices and hearing loop systems; constructing a universally designed office, etc. Flat rate program: The EAF has introduced flat rate costing to the small and mid-sized projects components. Flat rate costing determines the amount of funding for constructing ramps, accessible doors, accessible washrooms, etc. To determine what each rate is go to: Enabling Accessibility Fund (EAF) flat rate information - Canada.ca For more information visit the EAF websites at: Enabling Accessibility Fund - Canada.ca
Gov't of Canada	Science and Innovation	A summary of programs for investments around clean tech/climate change. Supports from federal, provincial or territorial gov'ts. Includes funding, loans, wage subsidies, tax credits, etc. Funding opportunities - Clean Growth Hub (ic.gc.ca)

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		RESEARCH, DEVELOPMENT AND COMMERCIALIZATION			
Canada Revenue Agency	Scientific Research and Experimental Development Program (SR&ED)	Tax Incentive to achieve technological advancement to create new materials, devices, products or processes. 15-35% of eligible expenditures as defined by CRA. https://www.canada.ca/en/revenue-agency/services/scientific-research-experimental-development-tax-incentive-program.html / General Enquiry Line: 905-566-6010 Local contact: Duane Mills, 519-739-1228 or duane.mills@cra-arc.gc.ca			
Ministry of Finance	Ontario Innovation Tax Credit	Adds 8% to SR&ED Program. 8% refundable tax credit for SR&ED carried out in Ontario. Harmonized with SR&ED https://www.ontario.ca/page/ontario-innovation-tax-credit			
Ministry of Finance	Ontario Business /Research Institute Tax Credit (OBRITC)/ Ontario Research and Development Tax Credit (ORDTC)	OBRITC provides 20% additionally for SR&ED that takes place in an eligible Ontario research institute, college, or university. https://www.ontario.ca/page/ontario-business-research-institute-tax-credit ORDTC= 3.5% https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/corporations/provincial-territorial-corporation-tax/ontario-provincial-corporation-tax/ontario-research-development-tax-credit.html/			
NRC (National Research Council)	Industrial Research Assistance Program Program to be integrated into the new Canada Innovation Corporation (CIC)	IRAP assists firms to develop, adopt and adapt technologies and incorporate them into competitive products and services to be commercialized in the global marketplace, through advisory services, funding, networking and linkages as well as Youth Employment Programs. 80% funding for research and development (direct wages), 50% for contracted labor fees up to \$1 million contribution per R&D project- https://nrc.canada.ca/en/support-technology-innovation/financial-support-technology-innovation-through-nrc-irap Large Value Contribution up to \$3 million per R&D project for high growth firms (minimum \$3 million in sales, 3-year Compound Annual Growth Rate (CAGR) ≥ 50%) Large Value Contribution up to \$10 million per R&D project for steady growth firms (minimum \$10 million in sales, 3-year Compound Annual Growth Rate (CAGR) ≥ 15%) Funding to help hire young graduates (between 15 − 30 years of age) - https://nrc.canada.ca/en/support-technology-innovation/nrc-irap-funding-hire-young-graduates (100% of wages covered up to \$30,000 for minimum 6 months and maximum 12 months). Intellectual Property (IP) Assist program (80% of direct wages, 75% of contracted labor fees up to \$40,000) for developing and executing IP strategy. IRAP clients can get a metal 3D prototype part printed at no cost (value of \$5,000). MMTC benchmarking service for manufacturers at no cost (value of \$1500). Cybersecurity Advisory services up to 24 hours. Funding for not-for-profit organizations that provide innovation support services to Small to Medium Enterprises. Funding for international R&D projects (various countries as per individual calls for proposals). https://nrc.canada.ca/en/support-technology-innovation/nrc-irap-advisory-services 1-877-994-4727 Local contacts:			
		Vlad Franjo / (519) 562-2837 / vladimir.franjo@nrc.gc.ca Nick Dimitrov, Nikola.Dimitrov@nrc-cnrc.gc.ca Robert Whent / (519) 551-1626 / Robert.Whent@nrc-cnrc.gc.ca The Engage Grant supports short term R&D projects to solve a problem specific to the company through partnership with a College. The company and			
NSERC (Natural Sciences and Engineering Council of Canada)	ENGAGE Grant (For College Research) Alliance Grant (For University Research	the researcher must not have worked together before. Project funding, up to a maximum of \$25,000, is paid to the researchers for the six-month duration of the project. The partnering company must be involved in the project and provide in kind support. Any IP developed during the project belongs to the company. Academic applicant required; funding given to academic institution. http://www.nserc-crsng.gc.ca/Professors-Professeurs/RPP-PP/Engage-Engagement_eng.asp Peter Wawrow 519-972-2727 5311 pwawrow@stclaircollege.ca Alliance Grants connect University researcher and companies- range from \$20,000-\$1 million from 1-5 years in duration http://www.nserc-crsng.gc.ca/Innovate-Innover/alliance-alliance/index_eng.asp Support ranges from 50% to 90% (based on size of business). Nserc-ontario@nserc-crsng.gc.ca Local contact: University of Windsor – Tom Schnekenburger 519) 253-3000 ext:3961 tschnek@uwindsor.ca			

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NSERC	Applied Research and Development Grants	ARD Grants support well-defined applied research and development projects undertaken by college researchers with their private-sector partners. Direct project costs are shared by the company partner(s) and NSERC. Projects may range from one year to three years in duration. NSERC and MITACS joint funding available – College and Community Innovation program. Local contacts: Peter Wawrow 519-972-2727 5311 pwawrow@stclaircollege.ca , Katie Facecchia, Mitacs Inc. (519) 560-1582 kfacecchia@mitacs.ca https://www.nserc-crsng.gc.ca/professors-professeurs/rpp-pp/ard-rda_eng.asp	
OCI (Ontario Centres of Innovation)	Ontario Vehicle Innovation Network	As a pillar of the Autonomous Vehicle Innovation Network (AVIN), the AV R&D Partnership Fund supports projects related to the development and demonstration of technologies in the Connected and Autonomous Vehicle (C/AV) sector. Up to one-third of eligible project costs up to a maximum of \$100,000. https://www.ovinhub.ca/ OVIN https://www.oc-innovation.ca/ OCI OCI contact: Jeff VanHeumen jvanheumen@oc-innovation.ca/	
OCI/Invest WindsorEssex	Windsor Essex Regional Technology Development Site (WE RTDS)	The Windsor-Essex Regional Technology Development Site (WE RTDS) is one of seven RTDS sites in Ontario, funded by the Ontario Vehicle Innovation Network (OVIN) and the Ontario Center for Innovation (OCI). The WE RTDS provides free programs and services to companies working in automobility. The services range from products and software, to assistance with R&D, business development and mentorship. The WE RTDS site specializes in advanced simulation, virtual reality and automotive cybersecurity. https://www.investwindsoressex.com/en/how-we-help/automobility-and-innovation.aspx Invest Windsor Essex OVIN partnership Local contact: Matthew Johnson 519-250-4444 Ext. 8757 mjohnson@investwindsoressex.com	
OCI (Ontario Centres of Innovation)	ENCQOR 5G SME Technology Development Program (5G SDP)	The ENCQOR 5G SME Technology Development Program (5G SDP) partners Ontario-based small- and medium-sized enterprises (SMEs) with ENCQOR 5G Anchor Firms on 5G technology development projects. Areas of technology interest are defined in Challenge Statements submitted to OCI by the ENCQOR 5G Anchor Firms and posted to the OCI website on a rolling basis. Not currently accepting applications. https://www.oc-innovation.ca/programs/encqor-5g/ jvanheumen@oc-innovation.ca	
OCI (Ontario Centres of Innovation)	Collaborate 2 Commercialize	Collaborate 2 Commercialize is designed to have businesses work in partnership with research institutions to advance research into strong innovation and commercialization outcomes. Academic applicant required, funding of \$20,000 - \$100,000 given to academic institution, requires co-funding by industrial partner. https://www.oc-innovation.ca/programs/collaborate-2-commercialize/ jvanheumen@oc-innovation.ca	
OCI (Ontario Centres of Innovation)	Next Generation Networks (NGN) Demonstration Program	Opportunities for Ontario-based small- and medium-sized enterprises (SME) to use the CENGN testbed to further develop proof-of-concept or demonstrations that could lead to new technologies, products, processes and/or services. Not currently accepting applications. Next Generation Networks Demonstration Program - Ontario Centre of Innovation (oc-innovation.ca) jvanheumen@oc-innovation.ca	
OCI (Ontario Centres of Innovation)	Ready 4 Market	The Market Readiness Co-Investment Fund invests directly in academic affiliated start-up companies to further their early-stage commercialization and support their growth into a scalable business. Ready 4 Market - Ontario Centre of Innovation (oc-innovation.ca) jvanheumen@oc-innovation.ca	
OCI (Ontario Centres of Innovation)	Life Sciences Innovation Fund	The Life Sciences Innovation Fund (LSIF) is an early-stage co-investment fund that supports companies in Life Sciences and Healthcare Technologies sectors related to human health. <u>Life Sciences Innovation Fund - Ontario Centre of Innovation (oc-innovation.ca) jvanheumen@oc-innovation.ca</u>	

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OCI (Ontario Centres of	Technology Demonstration Program	The Digitalization Competence Centre (DCC) is Ontario's knowledge centre focused on driving the digital modernization of Ontario SMEs – includes funding of up to \$15k/50% for a Digital Modernization and Adoption Plan (DMAP) and subsequently up to 50% \$150k for implementation.	
Innovation)	The Digitalization Competence Centre (DCC)	<u>Digitalization Competence Centre - Ontario Centre of Innovation (oc-innovation.ca) jvanheumen@oc-innovation.ca</u>	
Fed Dev	Regional Innovation Ecosystem	Funding is available to: Not-for-profit organizations who contribute to fueling an entrepreneurial environment conducive to business innovation and growth. Regional economic stakeholders who promote the entrepreneurial talent of underrepresented groups, including women, Indigenous peoples and young entrepreneurs. Funding is available to: • Grow and sustain strategic clusters and consortia that support businesses to scale up and commercialize innovative products, technologies, and services. • Enhance the development and reach of business incubators, accelerators, and other organizations, which support entrepreneurs, start-ups and innovative companies with high-growth potential.	
		 Support projects led by innovation-oriented organizations to increase and promote business productivity and global competitiveness, and investment and talent attraction. Leverage local advantages, institutions and infrastructure in rural areas. Non-repayable contributions from \$500,000 up to \$10 million per project. Regional Innovation Ecosystem (canada.ca) 	
Innovation, Science and Economic Development Canada (ISED)	Strategic Innovation Fund	Five Streams - Stream 1 & 4 involve R & D Stream 1: Encourage R&D that will accelerate technology transfer and commercialization of innovative products, processes and services; Stream 4: Advance industrial research, development and technology demonstration through collaboration between academia, non-profit organizations and the private sector. Focus is on larger projects (over \$10 million in requested contribution – at 50% contribution). Streams 2 & 3 (Growth and Expansion/Investment) Strategic Innovation Fund (canada.ca) Local Contact: Liana Daltoe / (519) 562-8492 / liana.daltoe@canada.ca	
ISED	Innovative Solutions Canada	Innovative Solutions Canada funds R&D and test prototypes in real-life settings. The program has rotating challenge specific streams with funding dedicated to Canadian innovators who want to start, grow and get to market. They can also act as the first customer for companies with successful solutions to the challenges. Innovative Solutions Canada	
ISED	Accessible Technology Program	The Accessible Technology Program will co-fund innovative projects led by the private sector (50% grant), not-for-profit organizations (80%) and research institutes to develop new assistive and adaptive digital devices and technologies in order to make it easier for Canadians with disabilities to more fully participate in the digital economy. Accessible Technology Program (canada.ca)	
ISED	Innovation Advisors	The place where Canadian enterprises can find information and guidance to access programs and resources in support of business innovation. 1-855-534-8433. Innovation Canada contact: Joel Adams, Innovation Advisor Joel.adams@Canada.ca 1-416-729-9158 Business Benefits Finder: Canada.ca - Business Benefits Finder	
Mitacs Inc.	Accelerate	Mitacs Accelerate supports collaborative R & D projects between domestic or international for-profit companies and approved non-profit organizations, interns, and faculty supervisors at Canadian postsecondary institutions. Provides matching funds (1:1 or better), and one-to-one project development support from Mitacs; projects start at 4-months and can scaled up as much as needed.	
		Mitacs Inspiring Innovation Local contact: Katie Facecchia / (519) 560-1582 / kfacecchia@mitacs.ca	

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Canada Trade Commissioner Services	Canadian International Innovation Program (CIIP)	The Canadian International Innovation Program (CIIP) fosters and supports collaborative industrial research and development projects with high potential for commercialization between Canada and partner countries. It also stimulates bilateral science and technology networking and matchmaking activities to further new partnerships and accelerate the commercialization of research and development. The CIIP is a "seed fund", meaning that various other public and private sector participants are also encouraged to bring science and technology expertise and funds of their own to the bilateral relationship. Partner countries are Brazil, China, India, Israel, and South Korea. Canadian International Innovation Program (CIIP) (tradecommissioner.gc.ca) If there is a market you would like to apply to that is not eligible under CIIP, check out https://www.eurekanetwork.org/ as a possible alternative.
Canadian Trade Commissioner Services	CanExport Innovation	The CanExport Innovation program is designed to promote and enhance Canada's international innovation efforts. The program offers grants and contributions to Canadian organizations to assist them in establishing and formalizing new collaborative research and development (R&D) partnerships with foreign partners or investors. CanExport Innovation is open to small and medium-sized businesses, academic institutions, and non-government research centres. CanExport Innovation (tradecommissioner.gc.ca) CanExport Innovation provides assistance by funding up to 75% of eligible expenses, up to a maximum of \$75,000 for any approved project. Eligible expenses may include international and local travel, accommodation, meals, meeting costs, legal fees to support the formalization of partnership agreements, and other costs related to pursuing international collaboration. Note: CanExport has a suite of other programs for SME's, Associations and Communities – link => CanExport (tradecommissioner.gc.ca)
Sustainable Development Technology Canada (SDTC)	SD Tech Fund	Grant funding to support late-stage development and pre-commercial demonstration of clean technology solution to issues of climate change, clear air, water, soil quality including producing and distributing energy, creating electricity or removing pollutants in certain industry sectors. Requires industry/academic partnership. http://www.sdtc.ca/
Canadian Space Agency	Space Technology Development Program (STDP)	STDP is responsible for (1) developing space technologies required to support future Canadian space missions; and (2) strengthening the Canadian space sector through industrial capacity building efforts. The development of space technologies required for future Canadian missions is contracted through a competitive process. For the contracting component of the program, STDP is responsible for providing financial and technical support to Canadian organizations (Industry, Academia, and Not-For-Profit) to perform R&D related to Mission Enabling and Generic Space Technologies. http://www.asc-csa.gc.ca/eng/programs/stdp/default.asp Opportunities at the Canadian Space Agency Canadian Space Agency (asc-csa.gc.ca)

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		WORKFORCE DEVELOPMENT
Ministry of Labour, Immigration, Training and Skills Development (MLITSD)	Workforce WindsorEssex	Workforce WindsorEssex is a workforce and community development board whose mission is to lead regional employment and community planning for the development of a strong and sustainable workforce. The board's main role is to function as a broker for local research, disseminator of information and facilitator of collaborative partnership development. For more information visit: https://www.workforcewindsoressex.com/ 226-674-3220 info@workforcewindsoressex.com or contact: Justin Falconer (226)674-3220 x854 ifalconer@workforcewindsoressex.com
Employment and Social Development Canada	Job Bank and Labour Market Information	Employer Resources https://www.jobbank.gc.ca/content_pieces-eng.do?cid=3264 Job Portal https://www.jobbank.gc.ca/home Employer - Recruit and Hire: https://employer.jobbank.gc.ca/employer/employers
Canada Federal Gov't	Jobs for Ukraine Portal	The Government of Canada's Job Bank has developed a portal to connect Canadian employers with Ukrainian nationals wanting to work in Canada. Instructions for employers and more information about the program are available through this link: <u>Jobs for Ukraine - Job Bank</u>
Min. of Finance	Co-operative Education Tax Credit	Refundable tax credit for businesses that employ post-secondary students enrolled in a qualifying co-operative program. Maximum credit is \$3,000 per placement. 25-30% of eligible expenditures.
Service Canada	Employment Insurance Work- sharing Program	https://www.ontario.ca/page/co-operative-education-tax-credit Work-Sharing (WS) is an adjustment program designed to help employers and employees avoid layoffs when there is a temporary reduction in the normal level of business activity that is beyond the control of the employer. The measure provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers. https://www.canada.ca/en/employment-social-development/services/work-sharing.html_Local_Contact: Vivian Whaley wiv.whaley@servicecanada.gc.ca ,
Service Canada	Canada Summer Jobs (CSJ)	The call for applications close/s/d Jan. 12, 2023. Please mark your calendars to apply in January. The program is left in this document to remind you to apply each year. The program provides wage subsidies to employers with 50 or fewer full-time employees, to create quality summer work experiences for young people aged 15 to 30 years. Not-for-profit employers are eligible to receive funding for up to 100% of the provincial or territorial minimum hourly wage. Public and private sector employers are eligible to receive funding for up to 50% of the provincial or territorial minimum hourly wage. Application period is in January. Contact your local MP's office. https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs.html
Government of Canada/Magnet	Discover Ability Network (in association with 12 community and gov't partners)	Discover Ability is a free online portal and resource that connects Ontario businesses directly to people with disabilities. The online portal connects employers directly with persons with disabilities seeking employment, includes a 6-step guide acts as a great resource for employers, and provides answers to any questions employers may have when hiring—and retaining—employees with disabilities. https://discoverability.network/about/
Ministry of Labour, Immigration, Training and Skills Development (MLITSD)	Employment Ontario - Employment Services Network	Information about training programs, wage incentives and other recruitment support is provided at the Employment Ontario Network website. Local Employment Ontario Service Providers: City of Windsor – Employment & Training Services (519) 977-6444, ext 5527, Unemployed Help Centre (519) 944-4900 (Windsor & Belle River) / New Canadian Centre of Excellence (519) 258-4076 (Windsor) (519) 326-6224 (Leamington) / New Beginnings (519) 254-2363 (Windsor) / Employment Assessment Centre - Greater Essex County District School Board 519-971-9698 (Windsor) Kingsville (519) 733-6396 Leamington (519) 326-0513 https://www.ontario.ca/page/employment-ontario

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Ministry of Labour, Immigration, Training and Skills Development (MLITSD)	Canada Ontario Job Grant	The Canada-Ontario Job Grant will fund, 5/6 of a worker's eligible training costs, to a maximum of \$10,000/per employee for employers with less than 100 employees. For larger employers with 100 or more employees, funding is set at 50% up to \$10k per trainee. Applications with "New Hire" trainees will be automatically assessed for 100% funding. Employers contribute the remaining costs and employ the worker they train. The program helps businesses connect with the workers to train. For further information, please contact the Employment Ontario Contact Centre. Call toll-free: 1-800-387-5656 or through the TTY number: 1-866-533-6339 or email at EmploymentHotlineInquiries@ontario.ca. Contact: Employment Services Network member for training under 25 employees www.ontario.ca/employeetraining/	
FedDev/ Yves Landry Foundation	Achieving Innovation and Manufacturing Excellence AIME Green	Training support offered by the Yves Landry Foundation to upgrade the skills of people working for small and medium-sized manufacturing companies (10-1,000 employees), and help manufacturers find creative and innovative solutions to improve their productivity and diversify their products. The AIME Green program is offering manufacturers in Southern Ontario up to 50%/\$100,000 to offset the costs of training expenses related to upskilling and retraining their workforce to adopt and adapt green manufacturing principles at the shop floor level. For more information contact Deborah Overes at 1-888-823-7457 ext. 101 or https://www.yveslandryfoundation.com/aime-green-english/ Or Karyn Brearley karyn.brearley@ylf-fyl.ca	
Ministry of Labour, Immigration, Training and Skills Development (MLITSD)	Achievement Incentive Grant	The Achievement Incentive is a grant program that: • helps employers train apprentices by reducing some of the cost of training • supports apprentice progression by giving grant payments to employers when their apprentices reach major milestones The program offers up to \$17,000 to eligible employers when apprentices meet training and certification milestones. For more information go to: Hire an	
Employment and Social Development Canada (ESDC)	Programs for hiring students	apprentice Ontario.ca Some of the ESDC most used programs are described below. For a complete list of programs available with all the Employer Delivery Partners, please go to: https://www.canada.ca/en/employment-social-development/services/student-work-placements-wage-subsidies.html	
EMC	EMC's WILWorks Post Secondary Student Placement Program	50% or 70% of the student's wage subsidy, up to \$7,000 available for students Funding will go fast. WILWorks - Post Secondary - EMC Canada They are accepting applications now and until funding runs out.	
Employment and Social Development Canada (ESDC)	Student Work Placement Program	The Student Work Placement Program gives post-secondary students in science, technology, engineering, math (STEM) and business programs across Canada paid work experience related to their field of study. Employers can receive: Up to \$5000 for every student hired through the program. Up to \$7000 for every student hired in their first year or from an under-represented group including women in STEM, persons with disabilities, newcomers, Indigenous students and visible minorities. To apply go to: Find wage subsidies to hire students in STEM or business - Canada.ca and to select an appropriate employer delivery partner.	
Ministry of Labour, Immigration, Training and Skills Development (MLITSD)	Temporary Foreign Worker Program/Ontario Immigrant Nominee Program	For employers who have been unable to recruit Canadian citizens or permanent residents for job openings, the TFWP makes it possible to hire workers from abroad. Employers might also find a qualified foreign worker already in Canada, such as a foreign worker who is about to complete a job contract with another employer or a foreign national holding an open work permit that allows the employee to work for any employer in Canada. The link below contains information on the program plus Express Entry, the Global Talent Stream and more. OINP may be able to facilitate. https://www.canada.ca/en/employment-social-development/services/foreign-workers.html Ontario Immigrant Nominee Program (OINP) Ontario.ca or contact Ashley Walcott at Ashley.walcott@ontario.ca or Tim Osborne at Tim.osborne@ontario.ca	

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Training and Skills Development	supports apprentice progression by giving grant payments to employers when their apprentices reach major milestones
(MLITSD)	The program offers up to \$17,000 to eligible employers when apprentices meet training and certification milestones. For more information go to: <u>Hire an apprentice Ontario.ca</u>

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		BUSINESS MANAGEMENT SERVICES	
BDC (Business Development Canada)	Business Development Bank of Canada	Expert advice to run a better, more profitable business. Focus on business planning and coaching, human resources, sales and marketing, international growth, operating efficiency, certification, and technology consulting. Industry may also call on them for lending services and products. www.bdc.ca Local contact: Asif Rehmani (519) 257-6806 / Asif.Rehmani@bdc.ca	
MEDJCT	Business Advisory Services Branch	Provides consulting services to SME Companies (10-500 employees) with a tradable good or service on business planning, retention, expansion, investment, innovation, financial assistance, export, etc. www.ontario.ca/economy_Local Contact: Nancy.Creighton@ontario.ca 519-259-5509	
MEDJCT	Regional Innovation Centres WeTech Alliance	WEtech Alliance works with companies and entrepreneurs developing innovative products, services, or technologies, that can scale. Services offered include coaching, access to entrepreneur and start-up programming, opportunities to network in the ecosystem, connections to strategic partners, exclusive discounts on key platforms and services that accelerate growth, access to Subject Matter Experts across many industries, and more. WEtech Alliance Create • Innovate • Accelerate • WE can help. (wetech-alliance.com) Regional Innovation Centres throughout Ontario: Regional Innovation Centre locations Ontario.ca Local contacts: Adam Castle acastle@wetech-alliance.com 519-997-2863 & Susana Martins smartins@wetech-alliance.com 519-995-6769	
MEDJCT	Small Business & Entrepreneurship Centre	The Small Business & Entrepreneurship Centre provides support to 10 to 1	
		https://www.ontario.ca/page/small-business-enterprise-centre-locations Local contact: Sabrina DeMarco (519) 253-6900 sdemarco@webusinesscentre.com www.webusinesscentre.com Provides investors looking to establish or expand their business in Ontario with high quality, timely and tailored insight and intelligence on business and	
Invest Ontario	Investment Services	market opportunities, incentives, talent, immigration and more. They can be engaged at any stage of an investment project. https://www.investinontario.com/investment-services Investment Services Invest Ontario Local contact: Nancy Creighton Nancy. Creighton Ontario.ca 519-259-5509	
Global Affairs Canada	Canadian Trade Commissioner Service	The Canadian Trade Commissioner Service (TCS) offers Export & International Trade support services free of charge to client companies and organizations. ***If you are part of the Canadian business community, and contribute to Canada's economic growth, have a demonstrated capacity for internationalization and have good potential to add value to the Canadian economy, you can benefit from (TCS) services. https://www.tradecommissioner.gc.ca/index.aspx?lang=eng	
ISED	Innovation Advisors	Innovation Advisors are former entrepreneurs who understand what it takes to grow a business. They can leverage their extensive network of contacts to help you find and take advantage of all of the government programs and services at your disposal — from financing to technical advice to foreign market expertise.	
CBO (Canada Business Ontario) MEDJCT/Fed Dev	Small Business Services	Innovation Advisors - Accelerated Growth Service Local contact: Joel Adams, Innovation Advisor Joel Adams@Canada.ca 1-416-729-9158 As a part of the Canada Business Network (CBN), the CBO promotes entrepreneurship and innovation to small and medium enterprises. This serves as a one-stop source for information on government services for businesses - from start-up, financing, growth to regulatory compliance. https://sbs-spe.feddevontario.canada.ca/en	

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ISED	Accelerated Growth Service	A federal initiative that helps growth-oriented Canadian businesses to expand by helping them access key government services they need to grow, such as financing, exporting, innovation and business advice. AGS provides: A dedicated advisor to get the right partners at the table. A plan of potential government programs and services to help support growth. Connections to the right government programs and services that support growth Home - Accelerated Growth Service	
Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA)	Ontario Food Exports (OFEX)	OFEX provides clients with end-to-end export marketing services and assistance ranging from initial assessment through to export sales success by: • helping with determining export capability • bringing sales opportunities to export-ready companies • providing counselling, education, market research and buyer introductions. OFEX helps clients develop sales strategies that address the unique export challenges faced by Ontario's food and beverage sector. http://www.omafra.gov.on.ca/english/food/export/food_exports_who.htm_Local contact: OMAFRA Contact: Kevin.montgomery@ontario.ca (519)-362-1499	
Community Futures Program	Community Futures Program	Community-based, not-for-profit organizations encouraging entrepreneurship and economic opportunities. Provides business services and access to capital in rural areas. You can also access loan programs from this source. https://cfessexcounty.ca/ Diane Malenfant / (519) 776.4611 x16#_/ diane@cfessexcounty.ca/	
Canada/Ontario	BizPal	Helps companies generate a personalized list of business permits and licences needed for local, provincial, and federal governments. https://www.bizpal.ca/ https://www.bizpal.ca/ https://www.bizpal.ca/	
Crown Corporation	Canadian Commercial Corporation	Acts as Canada's international contracting and procurement agency. Assists Canadian businesses to gain access to international government to government contracts (e.g. defence). www.ccc.ca T: 613-996-0034	
CANARIE	Digital Accelerator for Innovation and Research	DAIR leverages Canada's investment in the CANARIE national backbone research and education network to accelerate product development and market competitiveness of small and medium-sized Canadian companies (<500 employees). DAIR provides Canadian tech entrepreneurs access to fre cloud-based (virtual) compute and storage resources to develop, test or demonstrate pre-revenue, pre-production products. https://www.canarie.ca/cloud/	
MEDJCT/EDC/OCC 250 partners			
WTC- Board of Trade -Toronto Sponsors	Business Growth Programs-	Trade Accelerator Program (TAP) Market Activation Program (MAP), Growth Development Program Receive immersive training, mentoring and support— https://bot.com/Programs-Networks wtc@bot.com	
Industry Canada	Canada Digital Adoption Program – Boost your Technology Program	The grant covers up to 90% of the eligible cost of retaining the services of a digital advisor, up to a maximum grant value of \$15,000 per SME, to develop a digital adoption plan. For more information visit: Boost Your Business Technology - Canada Digital Adoption Program (ic.gc.ca)	

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MEDJCT/CME	Canadian Manufacturers &	Canadian Manufacturers & Exporters' Ontario Made program, which helps retailers and consumers identify local products through various initiatives
	Exporters' Ontario Made	including:
	program	The creation of a new Ontario Made logo that manufacturers can use to help consumers identify made-in-Ontario products;
		The launch of the new www.SupportOntarioMade.ca website that connects consumers and supply chain partners to manufacturers through one
		directory; and
		Promotion of Ontario Made through a digital newsletter to raise awareness of Ontario goods and products online and through social media.
Ontario Gov't	COVID Relief programs for	Deferral of certain costs to employers (pension contributions deferral and extension, employer health tax relief) and additional energy assistance for
	business with Provincial,	small business (CEAP-SB), workplace testing, employer responsibilities, workplace safety plan, small business recovery resources
	Federal and association links	
		For more information visit: https://covid-19.ontario.ca/covid-19-help-businesses-ontario#financial-relief

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Municipal or Regional Program Contacts				
	Name	Organization	email	
Regional	City of Windsor – Employment and Training Services https://www.citywindsor.ca/residents/ETSforsuccess/Pages/Employers.aspx	City of Windsor Employment & Training Services 519-977-6444 ext. 5527	ets@citywindsor.ca	
Regional	Diane Quinn	City of Windsor Employment & Social Services (519) 255.5200 ext. 5403	dquinn@citywindsor.ca	
Regional	Wendy Stark	Invest WindsorEssex. 519-255-9200 2225	WStark@InvestWindsorEssex.com	
Regional	Sabrina DeMarco	Small Business & Entrepreneurship Centre/IWE 519-253-6900 x2232	sdemarco@webusinesscentre.com	
Regional	Milan Vujanovic	EDO- CAO's Office City of Windsor 519- 255-6100 x6608	mvujanovic@citywindsor.ca	
Regional	Diane Malenfant	Community Futures Essex County (519) 776.4611 ext. 16#	diane@cfessexcounty.ca	
Regional	Adam Castle	WeTech Alliance 226 246-0287	acastle@wetech-alliance.com	
Regional	Nelson Silveira	Town of Essex Economic Development (519) 776.7336 ext. 1135	nsilveira@essex.ca	
Regional	Sue Rice	Town of Kingsville Economic Development (519) 733-2305, ext. 258	srice@kingsville.ca	
Regional	Ryan Donally	Municipality of Lakeshore 519 728 1975 ext 240	rdonally@lakeshore.ca	
Regional	Chad Jeffrey	Town of Tecumseh - Planning Services & Local Economic Development 519 735-2184	cjeffery@tecumseh.ca	
Regional	Justin Falconer	Workforce WindsorEssex (226) 674.3220 ext. 854	jfalconer@workforcewindsoressex.com	
Provincial	Alicia Sliepenbeek	Ministry of Labour, Training and Skills Development 519-300-6821	Alicia.Sliepenbeek@ontario.ca	
Provincial	Nancy Creighton	Ministry of Economic Development, Job Creation and Trade (519) 259-5509	Nancy.creighton@ontario.ca	
Federal	Liana Daltoe	Innovation, Science and Economic Development Canada (519) 562.8492	Liana.daltoe@canada.ca	
Federal	Vladimir Franjo	National Research Council (519) 562-2837	vladimir.franjo@nrc.gc.ca	
Federal	Rob Whent	National Research Council (519) 551-1626	robert.whent@nrc-cnrc.gc.ca	
Federal	Ontario (general line)	Global Affairs - (TCS) 888-306-9991	TCS-SDC@international.gc.ca	
Federal		Canadian Consulate Detroit		
Federal	Matthew Thompson	Federal Economic Development Agency for Southern Ontario 519-317-3353	matthew.thompson@feddevontario.gc.ca	
Federal	Vivian Whaley	Service Canada (519) 398-0203/519-890- 1183	viv.whaley@servicecanada.gc.ca	
Federal	Joel Adams	ISED 1-416-729-9158	Joel.Adams@Canada.ca	
Federal/Provincial	Katie Facecchia	Mitacs Inc. (519) 560-1582	kfacecchia@mitacs.ca	

This report has been compiled collaboratively to assist businesses in Windsor and Essex County. The above individuals and organizations represent an excellent source of information on the initiatives identified within this document and can be considered as a reliable local contact to offer additional guidance. This compilation of programs, funding sources and other initiatives is provided for the sole purpose of information and education and is subject to change without notice. Every effort has been made to ensure the content is comprehensive and accurate; however, the authors of the report are not responsible for errors or damages of any kind resulting from omission, access to, or use of the information contained in this document.