




APPENDICES

IMMIGR AFFAIRES



APPENDIX 1 Basic needs

HOUSING NEEDS

List of housing committees in Montréal

HOUSING COMMITTEE BY RESIDENTIAL TERRITORY	PHONE
Action Dignité St-Léonard	514 251-2874
Association des locataires de l'Île-des-Sœurs	514 767-1003
Association des locataires de Villeray	514 270-6703
Comité de base pour l'action et l'information sur le logement social Hochelaga-Maisonneuve	514 522-1817
Comité d'action des citoyennes et des citoyens de Verdun	514 769-2228
Comité d'action de Parc Extension	514 278-6028
Comité logement Ahunatic-Cartierville	514 331-1773
Comité logement Centre-Sud	514 521-5992
Comité logement de Lachine	514 639-8070
Comité logement de Montréal-Nord	514 852-9253
Comité logement du Plateau	514 527-3495
Comité logement Petite Patrie	514 272-9006
Comité logement Rosemont	514 597-2581
Comité logement de St-Henri	514 935-4649
Conseil communautaire de Notre-Dame-de-Grâce	514 484-1471
Entraide logement Hochelaga-Maisonneuve	514 528-1634
InfoLogis de l'Est de l'île de Montréal	514 354-7373
OEIL (Organisation d'éducation et d'information logement) de Côte-des-Neiges	514 738-0101
Projet Genèse de Côte-des-Neiges	514 738-2036
Regroupement information logement de Pointe Saint-Charles	514 932-7742

FOOD NEEDS

There are many resources and community activities in Montréal that promote the sharing of economical recipes to help people who need to feed themselves on a small budget.

Montréal collective kitchens

To help people achieve food self-sufficiency, small groups of people pool their time and cooking skills to make healthy, affordable meals. By sharing and helping each other, these groups have ongoing, long-term access to enough food on a daily basis. If you would like to join a collective kitchen, you'll find all the information you need on the Regroupement des cuisines collectives du Québec website at www.rccq.org (look on the French side – the English side has only basic information).

Food banks in Montréal

Food banks collect, manage and share food to help underprivileged people. Their efforts are rooted in donations, sharing and volunteering. To find the food bank closest to you, go to the Moisson Montréal website at www.moissonmontreal.org

CLOTHING NEEDS

If you need low-cost clothing, you can go to one of the many discount stores in Québec. Try the following websites: Salvation Army, www.armeedulut.ca/magasins (the French site has a list of stores under Québec/magasins) or www.valuevillage.ca, to find the store closest to your home.

PUBLIC SERVICES

Daycares

In Québec, children may be eligible for subsidized daycare. The number of available places is limited, however. The Québec government grants subsidies to recognized daycare establishments, so the parents only have to pay \$7 (February 2010) per day. Parents who want to access a spot in a subsidized daycare, either in a *Centre de la petite enfance* (CPE) or a family-run daycare, must first put their child(ren) on a waiting list. For more information about daycares in Montréal and services available for parents, go to the *Ma Garderie* website at www.magarderie.com or the ministère de la Famille et des Aînés website at www.mfa.gouv.qc.ca

Job search

Even though your objective is to become an entrepreneur, you may need to find a job in the meantime. In Québec, most job-search organizations are subsidized by the ministère de l'Emploi et de la Solidarité sociale – that is, Emploi-Québec. At the Emploi-Québec website (www.emploiquebec.net) you can look at job offers that might interest you. You'll also find all sorts of valuable information about the job market in Québec and about employment opportunities in the various sectors of the economy.

Other services

For other public services, such as consumption, housing, health problems, cards, permits and certificates, the Québec parental insurance program, community services directory and so on, you can ask at Services Québec by calling 514-644-4545 or 1-877-644-4545. You'll also find information at www.servicesquebec.gouv.qc.ca



APPENDIX 2

Contact information for local development centres (CLDs) and Community economic development corporations (CDECs) in Montréal

<p>CDEC Ahuntsic-Cartierville</p> <p>433, Chabanel Ouest, suite 304 (niveau M-2) Montréal (Québec) H2N 2J4 Phone: 514-858-1018 Website: www.cdec.qc.ca</p>	<p>CLD Les 3 Monts</p> <p>10 Roosevelt ave. Mont-Royal (Québec) H3R 1Z4 Phone: 514-737-1253 Website: www.cldles3monts.com</p>
<p>CDEC Centre-Nord</p> <p>7000 du Parc ave., suite 201 Montréal (Québec) H3N 1X1 Phone: 514-948-6117 Website: www.cdec-centrenord.org</p>	<p>CLD Montréal-Nord</p> <p>11 211 Hébert ave. Montréal-Nord (Québec) H1H 3X5 Phone: 514-353-7171 Website: www.cldmn.qc.ca</p>
<p>CDEC Centre-Sud/ Plateau Mont-Royal</p> <p>3565 Berri, suite 200 Montréal (Québec) H2L 4G3 Phone: 514-845-2332 Website: www.cdec-cspmr.org</p>	<p>CLD Verdun</p> <p>4400 LaSalle blvd. Verdun (Québec) H4G 2A8 Phone: 514-362-1555 Website: www.cldverdun.org</p>
<p>CDEC Notre-Dame-de-Grâce/ Côte-des-Neiges</p> <p>4950 Queen Mary, suite 101 Montréal (Québec) H3W 1X3 Phone: 514-342-4842 Website: www.cdecndndg.org</p>	<p>Corporation de développement de l'Est (CDEST)</p> <p>2030 Pie-IX blvd., suite 201 Montréal (Québec) H1V 2C8 Phone: 514-256-6825 Website: www.cdest.qc.ca</p>
<p>CDEC Rosemont/Petite-Patrie</p> <p>6224 St-Hubert Montréal (Québec) H2S 2M2 Phone: 514-723-0030 Website: www.cdec-rpp.ca</p>	<p>Développement économique LaSalle (DEL)</p> <p>55 Dupras ave. LaSalle (Québec) H8R 4A8 Phone: 514-367-6380 Website: www.cdellasalle.com</p>
<p>CLD Anjou</p> <p>7104 Joseph-Renaud blvd. Anjou (Québec) H1K 3V5 Phone: 514-493-5113 Website: www.cldanjou.com</p>	<p>Corporation de relance économique et communautaire St-Léonard (CREC)</p> <p>5960 Jean-Talon East, suite 310 Montréal (Québec) H1S 1M2 Phone: 514-256-6767 Website: www.crec-stleonard.qc.ca</p>
<p>CLD Centre-Ouest</p> <p>710 Saint-Germain Saint-Laurent (Québec) H4L 3R5 Phone: 514-855-5757 Website: www.destl.ca</p>	<p>Regroupement économique et social du Sud-Ouest (RÉSO)</p> <p>1751 Richardson, suite 6509 Montréal (Québec) H3K 1G6 Phone: 514-931-5737 Website: www.resomtl.com</p>
<p>CLD de l'Ouest-de-l'Île</p> <p>207 Place Frontenac Pointe-Claire (Québec) H9R 4Z7 Phone: 514-426-2888 Website: www.cldwi.com</p>	<p>Société de développement économique Ville-Marie (SDÉVM)</p> <p>615 René-Lévesque blvd. West, suite 720 Montréal (Québec) H3B 1P5 Phone: 514-879-0555 Website: www.sdevm.ca</p>
<p>CLD de Lachine</p> <p>1024 Notre-Dame Lachine (Québec) H8C 2C2 Phone: 514-469-9808</p>	<p>Société de développement économique Rivière-des-Prairies/ Pointe-aux-Trembles/Montréal-Est (SODEC)</p> <p>7305 Henri-Bourassa East, suite 200 Montréal (Québec) H1E 2Z6 Phone: 514-494-2606 Website: www.sodec.qc.ca</p>

APPENDIX 3

List of Carrefours jeunesse-emploi (youth job centres or CJE) in Montréal

CJE Ahuntsic-Bordeaux-Cartierville
10794 Lajeunesse Montréal (Québec) H3L 2E8 Phone: 514-383-1136 Website: www.cje-abc.qc.ca
CJE Anjou/St-Justin
7100 Joseph-Renaud blvd. Montréal (Québec) H1K 3V5 Phone: 514-353-5400 Website: www.cjeanjou.com
CJE Bourassa-Sauvé (Montréal-Nord)
4981 Charleroi, suite 202 Montréal (Québec) H1G 2Z2 Phone: 514-327-5555 Website: www.cjebourassasauve.com
CJE Centre-Nord (Villeray, St-Michel, Parc Extension)
7000 du Parc Ave., suite 407 Montréal (Québec) H3N 1X1 Phone: 514-729-9777 Website: www.cje-centrenord.com
CJE Centre-Sud/Plateau Mont-Royal / Mile-End
1035 Rachel East, 3rd floor Montréal (Québec) H2J 2J5 Phone: 514-528-6838 Website: www.cjemploi.org
CJE Côte-des-Neiges
6555 Côte-des-Neiges, suite 240 Montréal (Québec) H3S 2A6 Phone: 514-342-5678 Website: www.cjecdn.qc.ca
CJE Hochelaga-Maisonneuve
3440 Ontario East, 3rd floor Montréal (Québec) H1W 1P9 Phone: 514-523-2400 Website: www.cdest.qc.ca
CJE LaSalle
1191 90 ^e avenue, suite 200 LaSalle (Québec) H8R 3A6 Phone: 514-368-1832 Website: www.destinationtravail.org
CJE Marquette
633 George V Lachine (Québec) H8S 2R9 Phone: 514-634-0450 Website: www.cjemarquette.qc.ca
CJE Mercier
7962 Hochelaga, 2 nd floor Montréal (Québec) H1L 2K8 Phone: 514-354-5552 Website: www.pitrem.org

CJE Montréal Centre-Ville
1184 Ste-Catherine West, suite 300 Montréal (Québec) H3B 1K1 Phone: 514-875-9770 Website: www.cjemontreal.org
CJE Notre-Dame-de-Grâce
6370 Sherbrooke West Montréal (Québec) H4B 1M9 Phone: 514-482-6665 Website: www.cje-ndg.com
CJE Ouest-de-l'Île
225-F Hymus Pointe-Claire (Québec) H9R 1G4 Phone: 514-782-0433 Website: www.cjeouestile.qc.ca
CJE Pointe-aux-Trembles/Montréal-Est
1400 St-Jean-Baptiste blvd., suite 27 Montréal (Québec) H1B 4A5 Phone: 514-640-4700 Website: www.sae.net/cje
CJE Rivière-des-Prairies
8595 Maurice-Duplessis blvd., suite 209 Montréal (Québec) H1E 4H7 Phone: 514-648-8008 Website: www.cje-rdp.org
CJE Rosemont/Petite-Patrie
1453 Beaubien East, suite 302 Montréal (Québec) H2G 3C6 Phone: 514-279-8725 Website: www.gcsd.qc.ca
CJE Saint-Laurent
1482 de l'Église, suite 200 Saint-Laurent (Québec) H4L 2H6 Phone: 514-855-1616 Website: www.cjestlaurent.org
CJE Sud-Ouest de Montréal
3173 D St-Jacques West Montréal (Québec) H4C 1G7 Phone: 514-934-2242 Website: www.cjeso-mtl.org
CJE Verdun
4005 Wellington Verdun (Québec) H4G 1V6 Phone: 514-767-9971 Website: www.sipcje.org
CJE Viger/Jeanne-Mance
5960 Jean-Talon East, suite 308 Montréal (Québec) H1S 1M2 Phone: 514-256-5051 Website: www.cjest-leonard.com

APPENDIX 4

List of entrepreneurial assistance organizations

This chart does not include for-profit businesses

ORGANIZATION	CATEGORY	CONTACT
Fondation de l'entrepreneurship	Mentorship – Business networking	Québec City: 418-646-1994 Montréal: 514-873-3262 1-800-661-2160 (toll free) www.entrepreneurship.qc.ca
Groupement des chefs d'entreprises du Québec	Mentorship – Business networking	Montréal: 514-523-2836 or 514-274-3961 General information: 819-477-7535 www.groupement.ca
Various chambers of commerce	Mentorship – Business networking	* See Appendix 7.
Réseau de la coopération du travail du Québec (work co-op network)	Social economy	Québec City: 418-651-0388, ext. 334 Montréal: 514-526-6267 www.reseau.coop
Fédération des coopératives de développement régional du Québec (Québec City co-op federation)	Social economy	418-656-1335 www.fcdrq.coop
Coopérative de développement régional de Montréal-Laval (CDR) (Montréal regional development co-op)	Social economy	Montréal : 514-340-6056 Laval : 450-629-4488 www.cdr.coop
Cercles d'emprunt de Montréal (loan circles)	Social economy	514-849-3271 www.cercledemprunt.com
Association communautaire d'emprunt de Montréal	Social economy	514-843-7296 www.acemcreditcommunautaire.qc.ca
Coopérative de travail Interface	Social economy	514-866-8303 www.coopinterface.qc.ca
Centre d'entrepreneurship HEC-Poly-Université de Montréal	University – Incubator	514-340-5693 http://neumann.hec.ca/entrepreneurship
Dobson Centre McGill University	University	514-398-4065 www.dobsonmcgill.ca
McGill Business Consulting Group	University	514-398-5846 www.mbcg.com
Concordia Small Business Consulting Bureau	University	514-848-2424, ext 7593 www.johnmolson.concordia.ca

APPENDIX 4 - List of entrepreneurial assistance organizations

Institute for Community entrepreneurship and development – John Molson school of business at Concordia University (Montréal)	University	514-848-2424, est. 2790 www.johnmolson.concordia.ca
Centre d'entrepreneurship et d'innovation de l'UQAM	University – Incubator	514-987-3000, ext. 4395 www.entrepreneuriat.uqam.ca
Centre d'entrepreneuriat et d'essaimage de l'UQAC	University	418-545-5011, ext. 4655 www.uqac.ca/ceeuqac
Centre d'entrepreneuriat et de PME – Université Laval	University	418-656-2490 www.fsa.ulaval.ca/cepme
Centre de l'entrepreneurship technologique (ETS) - Centech	University – Incubator	514-396-8552 www.etsmtl.ca
Centre d'entreprises et d'innovation de Montréal (CEIM)	University – Off-campus	514-866-0575, ext. 200 www.ceim.org
Inno-Centre	University – Off-campus	514-987-9550 1-877-987-9550 (toll free) www.inno-centre.com
Réseau des Carrefour jeunesse-emploi du Québec	Entrepreneurial culture – business awareness (16-35-year-olds)	514-393-9155 1-877-393-9155 (toll free) www.cjereseau.org
Junior Achievement of Canada	Entrepreneurial culture – business awareness	514-285-8944 www.jequebec.org
Association des clubs entrepreneurs étudiants du Québec (ACEE)	Entrepreneurial culture – business awareness	819-478-2582 www.acee.qc.ca
Conseil des industries bioalimentaires de l'île de Montréal (biofood council)	Sectoral	514-256-6330 www.cibim.org
SPINC (Société de Soutien aux Projets d'Imagerie Numérique pour le Cinéma) (digital imaging for film)	Sectoral	514-932-8877 www.alliancenumerique.com
Info entrepreneurs	Referral	514-496-4636 1-888-576-4444 (toll free) www.infoentrepreneurs.org
Fondation du maire de Montréal pour la jeunesse	Youth (18-35 years)	514-872-8401 www.fondationdumaire.ca

APPENDIX 4 - List of entrepreneurial assistance organizations

Canadian Youth Business Foundation	Youth (18-35 years)	1-800-464-2923 www.fcje.ca
Y des femmes de Montréal (Women's Y)	Women	514-866-9941 www.ydesfemmesmtl.org
Mon projet d'affaires	Women	514-273-8740 www.monprojetdaffaires.com
Women Entrepreneurial Centre of Québec	Women	514-521-5733 www.cefq.ca
Chantier d'Afrique du Canada	Ethno-cultural	514-767-6200 www.chafric.ca
Regroupement des entrepreneurs et professionnels Africains (African Professional and Business Network)	Ethno-cultural	514-737-3723 www.repaf.org
Innovex	Exportation-Innovation	514-855-5757 www.destl.ca



APPENDIX 5

Professions governed by a professional order

The 45 professional orders have a total membership of over 326,000 individuals, practising 51 regulated professions. The chart below shows the reserved title of each of these professions and the related professional order.

PROFESSION	PROFESSIONAL ORDER	WEBSITE
Acupuncturist	Ordre des acupuncteurs du Québec	www.ordredesacupuncteurs.qc.ca
Advocate	Barreau du Québec	www.barreau.qc.ca
Agrologist	Ordre des agronomes du Québec	www.oaq.qc.ca
Architect	Ordre des architectes du Québec	www.oag.qc.ca
Audiologist	Ordre des orthophonistes et audiologistes du Québec	www.ooaq.qc.ca
Bailiff	Ordre des huissiers de justice du Québec	www.huissiersquebec.qc.ca
Certified general accountant	Ordre des comptables généraux licenciés du Québec	www.cga-online.org
Certified human resources professional or Certified industrial relations counsellor	Ordre des conseillers en ressources humaines et en relations industrielles agréés du Québec	www.orhri.org
Certified interpreter	Ordre des traducteurs, terminologues et interprètes agréés du Québec	www.ottiaq.org
Certified management accountant	Ordre des comptables en management accrédités du Québec	www.cma-quebec.org
Certified terminologist or Certified translator	Ordre des traducteurs, terminologues et interprètes agréés du Québec	www.ottiaq.org
Chartered accountant	Ordre des comptables agréés du Québec	www.ocaq.qc.ca
Chartered administrator	Ordre des administrateurs agréés du Québec	www.adma.qc.ca
Chartered appraiser	Ordre des évaluateurs agréés du Québec	www.oeaq.qc.ca
Chemist	Ordre des chimistes du Québec	www.ocq.qc.ca
Chiropractor	Ordre des chiropraticiens du Québec	www.ordredeschiropraticiens.qc.ca
Dental hygienist	Ordre des hygiénistes dentaires du Québec	www.ohdq.com
Dental technician	Ordre des techniciens dentaires du Québec	www.ottdq.com
Dentist	Ordre des dentistes du Québec	www.ordredesdentistesduquebec.qc.ca
Denturologist	Ordre des denturologistes du Québec	www.odq.com
Dietician	Ordre professionnel des diététistes du Québec	www.opdq.org
Dispensing optician	Ordre des opticiens d'ordonnances du Québec	www.oodq.qc.ca
Engineer	Ordre des ingénieurs du Québec	www.oiq.qc.ca
Forest engineer	Ordre des ingénieurs forestiers du Québec	www.oifq.com
Geologist	Ordre professionnel des géologues du Québec	www.ogq.qc.ca
Guidance counsellor	Ordre des conseillers et conseillères d'orientation et des psychoéducateurs et psychoéducatrices du Québec	www.occoppq.qc.ca

APPENDIX 5 - Professions governed by a professional order

Hearing-aid acoustician	Ordre des audioprothésistes du Québec	www.ordreaudio.qc.ca
Land surveyor	Ordre des arpenteurs-géomètres du Québec	www.oagq.qc.ca
Marital and family therapist	Ordre des travailleurs sociaux et des thérapeutes conjugaux et familiaux du Québec	www.optsq.org
Medical technologist	Ordre professionnel des technologistes médicaux du Québec	www.optmq.org
Midwife	Ordre des sages-femmes du Québec	www.osfq.org
Notary	Chambre des notaires du Québec	www.cdnq.org
Nurse	Ordre des infirmières et infirmiers du Québec	www.oiiq.org
Nursing assistant	Ordre des infirmières et infirmiers auxiliaires du Québec	www.oiaq.org
Occupational therapist	Ordre des ergothérapeutes du Québec	www.oeq.org
Optometrist	Ordre des optométristes du Québec	www.ooq.org
Pharmacist	Ordre des pharmaciens du Québec	www.opq.qc.ca
Physical rehabilitation therapist	Ordre professionnel de la physiothérapie du Québec	www.oppq.qc.ca
Physician	Collège des médecins du Québec	www.cmq.org
Physiotherapist	Ordre professionnel de la physiothérapie du Québec	www.oppq.qc.ca
Podiatrist	Ordre des podiatres du Québec	www.ordredespodiatres.qc.ca
Professional technologist	Ordre des technologues professionnels du Québec	www.otpq.qc.ca
Psychoeducator	Ordre des conseillers d'orientation et des psychoéducateurs du Québec	www.occoppq.qc.ca
Psychologist	Ordre des psychologues du Québec	www.ordrepsy.qc.ca
Radiology technologist	Ordre des technologues en radiologie du Québec	www.otrq.qc.ca
Respiratory therapist	Ordre professionnel des inhalothérapeutes du Québec	www.opiq.qc.ca
Speech therapist	Ordre des orthophonistes et audiologistes du Québec	www.ooaq.qc.ca
Town planner	Ordre des urbanistes du Québec	www.ouq.qc.ca
Veterinary surgeon	Ordre des médecins vétérinaires du Québec	www.omvq.qc.ca

APPENDIX 6

Chambers of commerce, business associations, groups and networks

- Jeune chambre de commerce de Montréal: 514-845-4951 or www.jccm.org
- Board of trade of Metropolitan Montréal: 514-871-4000 or www.btmm.qc.ca
- Chambre de commerce et d'industrie de l'Est de l'île de Montréal: 514-354-5378 or www.ccieim.qc.ca
- Jeune chambre de commerce haïtienne: 514-383-7191 or www.jcch.ca
- The West Island of Montréal Chamber of Commerce: 514-697-4228 or www.ccoim.ca
- Chambre de commerce et d'industrie de Montréal-Nord: 514-329-4453 or www.ccimn.qc.ca
- Chambre de commerce de St-Léonard: www.ccstleonard.qc.ca
- Chambre de commerce et d'industrie de Saint-Laurent : 514-333-5222 ou www.ccstl.qc.ca
- Chambre de commerce et d'industrie du Sud-Ouest de l'île de Montréal: 514-365-4575 or www.ccisom.ca
- Chambre de commerce française au Canada: 514-281-3203 or www.ccfcmntl.ca
- Italian Chamber of Commerce in Canada: 514-844-4249 or www.italchamber.qc.ca
- Canadian Algerian Chamber of Commerce and Industry: 514-849-4572 or www.ccica.com
- Ireland-Canada Chamber of Commerce: 514-845-0973 or www.avantimontreal.com/iccc
- Canada-Poland Chamber of Commerce: 514-278-7617 or www.chambrepc.ca
- Mexico-Canada Chamber of Commerce: 514-525-9068
- Canadian Lebanese Chamber of Commerce and Industry: 514-495-8000 or www.ccicl.net
- Swiss-Canadian Chamber of Commerce: 514-848-0595 or www.cccsmtl.com
- Hungarian-Canadian Chamber of Commerce: 514-932-5188 or www.hungariancc.ca
- Chamber of Commerce Finno-Canadienne: 514-802-3377 or www.finlandmontreal.com
- Québec Latin-American Chamber of Commerce: 514-875-7886 or www.cclaq.ca
- Regroupement des jeunes chambres de commerce du Québec: 514-933-7595 or www.rjccq.com
- Mentor network for immigrants in Québec: 1-819-791-0665 or www.remiq.org
- African Professional and Business Network (REPAF): 514-737-3723 or www.repaf.org
- Chantier d'Afrique du Canada: 514-767-6200 ou www.chafric.ca
- Greater Montréal Mentors Group (GM 2): 514-873-3262 or www.entrepreneurship.qc.ca



APPENDIX 7

Business idea: criteria and points for consideration

Answer “yes” or “no” to each of the following points. Every time you answer “no,” check whether you are missing crucial information before you start your business. Do research and check with an advisor at your local organization (see Appendix 2). Ref.: Canada Business.

- | | | | |
|----------|--|-----|----|
| ✓ | Legality
<i>Is your idea legal?</i> | Yes | No |
| ✓ | Security
<i>Is your idea safe (i.e., physical safety of customers, workers)?</i> | Yes | No |
| ✓ | Environmental impact
<i>Will your business have a positive or negative effect on the environment?</i> | | |
| <hr/> | | | |
| ✓ | Social impact
<i>Will your business have a positive or negative effect for society?</i> | | |
| <hr/> | | | |
| ✓ | Phase of development
<i>Is your idea ready for the market?</i> | Yes | No |
| ✓ | Investment costs
<i>Do you know how much it will cost to launch your business?</i> | Yes | No |
| ✓ | Potential market
<i>Is there a potential market for the product or service your plan to sell?</i> | Yes | No |
| ✓ | Need
<i>Is there a need for your product or service among your target client group?</i> | Yes | No |
| ✓ | Demand stability
<i>Do your products or services meet a steady demand in your target clientele?</i>
<small>(A business opportunity sometimes reflects current, sporadic or seasonal demand. If that is your situation, you should consider diversifying your products or services).</small> | Yes | No |
| ✓ | Potential sales
<i>What is the maximum number of sales you can achieve in your target market?</i> | | |
| <hr/> | | | |
| ✓ | Demand trends
<i>Is demand for the service or product you plan to offer going up or down?</i> | | |
| <hr/> | | | |
| ✓ | Business life cycle
<i>Have you evaluated the life cycle of your business idea (launch, growth, maturity and decline)? (see www.netpme.fr)</i> | Yes | No |
| ✓ | Profitability
<i>Profitability is the relationship between expected or earned income and the resources used to earn it. Will your business be profitable in the short, medium or long term?</i> | | |
| <hr/> | | | |
| ✓ | Product visibility
<i>Do you know where you will sell your product?</i> | Yes | No |
| ✓ | Distribution
<i>Will your products be sold at other service points or other retailers?</i> | Yes | No |
| ✓ | Appearance
<i>How have you designed your product to be attractive, eye-catching and attention-grabbing?</i> | | |

APPENDIX 7 - Business idea: criteria and points for consideration

- ✓ **Price**
Have you determined the prices of your products or services? Yes No
- ✓ **Service**
What services will you offer on the sale of your product (after-sales service)?
-
- ✓ **Potential for a product line**
Is your business idea likely to result in a line of products, so you can expand your market activities? Yes No
- ✓ **Production feasibility**
Does your product require a production feasibility study?
Will you be able to go into large-scale production to meet future demand? Yes No
- ✓ **Durability**
Will you have a durability policy for your products? Yes No
- ✓ **Product learning curve**
Will you have to offer training on the use of your product? Yes No
- ✓ **Product independence**
Does your product depend on the purchase of another product (equipment, tools)? Yes No
- ✓ **Current competition**
Who are your competitors? What businesses offer the same products or services as you?
List your competitors, including their strengths and weaknesses in comparison to yours.
-
- ✓ **New competition**
Have you thought about existing businesses that may start to offer the same products or services as you? Yes No
- ✓ **Promotion**
How will you get the message out about your products or services?
What advertising strategies have you planned for your business?
-
- ✓ **Refund limit**
What will your refund policy be for purchases made by your business intermediaries?
-
- ✓ **Market research**
Marketing involves many decisions. The main decisions made by marketing managers are known as the "4Ps of marketing": product, price, place (or distribution channel) and promotion. What is your pricing strategy? What features of your product or service will satisfy customer needs? What promotional tools have you prepared? Where and how will you publish or display your advertisements?
-
- ✓ **Research and development**
Will your products or services change with the market? Yes No
Do you plan to offer additional or complementary products that will entail significant R&D investments?

Now that you have answered all these questions, we recommend that you make an appointment with an advisor. Your advisor will answer all your questions and help you take the next steps toward the creation of your business.

APPENDIX 8

Legal form comparison chart

Legal forms	Sole proprietorship	General partnership	Share corporation	Limited partnership	Cooperative
Advantages	<ul style="list-style-type: none"> • Easy to form • Easy to close • Simple operations • Unshared profits 	<ul style="list-style-type: none"> • Few government formalities for creation or closure • Partners pool their money and/or assets and/or services and/or expertise • Flexibility to make changes • Profits belong to the partners personally, not to the business 	<ul style="list-style-type: none"> • Limited liability of shareholders, administrators and directors • Exists independently from the shareholders, administrators and directors • Easier to transfer ownership than with a general partnership • Financing may be easier to obtain than for other legal forms • Operations governed by law, internal regulations and shareholder agreements (to be written) • Possible to integrate new "partners" (e.g., shareholders or administrators) • Lower tax rate 	<ul style="list-style-type: none"> • Limited liability of limited partners • Access to financing possible through public offering 	<ul style="list-style-type: none"> • Limited liability of members • Division of work is fair and products or services obtained at good prices • Members choose the orientation of the cooperative • No takeover possible
Disadvantages	<ul style="list-style-type: none"> • Unlimited liability of entrepreneur with regard to the business and its debts • The business does not survive the death of the entrepreneur • More limited access to capital • Higher tax rate than a corporation/company 	<ul style="list-style-type: none"> • Unlimited joint and several liability of the partners for the business and its debts • Trouble finding financing for expansion • Highly recommended to have a written agreement between the partners because the law does not govern the operations of this kind of business • Danger of disagreement among partners "paralysing" the business • May be difficult to leave the partnership (or buy a partner out) • Higher tax rate than a corporation/company 	<ul style="list-style-type: none"> • Requires more formalities for its constitution • Governed by many laws that are crucial to uphold • Cost of creation is higher than for general partnership or sole proprietorship • Legal restrictions on who can be appointed an administrator and who can be a shareholder 	<ul style="list-style-type: none"> • More complex structure than other legal forms • Unlimited liability of general partners • Partners' contributions become the property of the business • Limited partners have no authority over the administration • Limited partners cannot withdraw their contributions for the lifetime of the business without the agreement of the majority of the other partners 	<ul style="list-style-type: none"> • Limited growth • No increase in value of proprietary equity • Long, complex constitution • Reserve cannot be shared among the members • Sometimes limited by general regulations • Long decision-making process

APPENDIX 8 - Legal form comparison chart

Legal forms	Sole proprietorship	General partnership	Share corporation	Limited partnership	Cooperative
Composition	<ul style="list-style-type: none"> • Sole owner 	<ul style="list-style-type: none"> • At least two partners 	<ul style="list-style-type: none"> • Sole owner or several owners 	<ul style="list-style-type: none"> • At least two partners (the general partner and the limited partner) 	<ul style="list-style-type: none"> • Minimum of three for a work co-op and five for other co-ops
Types	<ul style="list-style-type: none"> • For small businesses or trades • Local or regional activities • Limited assets and financial needs 	<ul style="list-style-type: none"> • For liberal professions, services and trades • Organized economic activity 	<ul style="list-style-type: none"> • To generate returns to distribute among the owners 	<ul style="list-style-type: none"> • For activities that require major external financial contributions and are risky • For professional sports, film industry, prospecting 	<ul style="list-style-type: none"> • To meet shared needs • To advocate savings, solidarity, fair consumption and sharing
Constitution	<ul style="list-style-type: none"> • Very simple • Registered or not (if the name of the business includes the owner's first and last names) 	<ul style="list-style-type: none"> • Simple • Mandatory registration 	<ul style="list-style-type: none"> • Complex • Mandatory incorporation and registration 	<ul style="list-style-type: none"> • Complex • Mandatory registration 	<ul style="list-style-type: none"> • May be long and complicated • Based on the Cooperatives Act
Cost	<ul style="list-style-type: none"> • Low (\$30 to \$50) 	<ul style="list-style-type: none"> • Moderate to high, partly because of the shareholders agreement (\$100 to \$3000) 	<ul style="list-style-type: none"> • High (\$500 to \$2000) plus fees to write up a possible shareholders agreement (\$1500 and +) 	<ul style="list-style-type: none"> • High (\$1000 to \$10,000) 	<ul style="list-style-type: none"> • Low to moderate (\$100 to \$1000)
Control	<ul style="list-style-type: none"> • Absolute control by the owner 	<ul style="list-style-type: none"> • Control shared between the partners as per the agreement 	<ul style="list-style-type: none"> • Decisions made by the administrators (1 vote/adm.), who are elected by the voting shareholders (or by the shareholders if they have signed a unanimous shareholder agreement) 	<ul style="list-style-type: none"> • Limited partners have no management rights over the company 	<ul style="list-style-type: none"> • Control shared by the members (1 vote/member)



APPENDIX 8 - Legal form comparison chart

Legal forms	Sole proprietorship	General partnership	Share corporation	Limited partnership	Cooperative
Legal and tax implications	<ul style="list-style-type: none"> No separate legal existence, cannot go to court Business income added to personal income (owner's marginal tax rate) No sales tax to collect if annual sales < \$30,000 	<ul style="list-style-type: none"> Can appear in court under own name Shareholder agreement recommended Business income added to personal income (owner's marginal tax rate, for owner's share of income) No sales tax to collect if annual sales < \$30,000 	<ul style="list-style-type: none"> Can appear in court under own name Net profits left in Retained Earnings can be paid as dividends Business files its own income tax return Numerous recurring obligations with regard to ministries and organizations Registration for sales tax required if business has taxable income 	<ul style="list-style-type: none"> Can appear in court under own name Written contract between two types of partners Profits shared based on contract established between partners (not general partners) No separate existence from a tax point of view Business income added to personal income of each partner (partner's marginal tax rate, for partner's share of income) Numerous recurring obligations with regard to ministries and organizations 	<ul style="list-style-type: none"> Can appear in court under own name Numerous government constraints Governed by internal regulations of the cooperative Distribution of part of the profits as member dividends, based on use or equal shares After taxes, the surplus is paid to the reserve and as member dividends The member dividends are deductible from the cooperative's income taxes Obligations governed by the Cooperative Act
Ownership asset	<ul style="list-style-type: none"> No sharing of assets or profits 	<ul style="list-style-type: none"> All assets belong to the business and the profits are shared equally or as set out in the shareholders agreement 	<ul style="list-style-type: none"> All goods and assets belong to the business and a portion of the profits are distributed as dividends 	<ul style="list-style-type: none"> All goods and assets belong to the business Limited to value of subscribed shares The partners all share the profits as set out in the contract 	<ul style="list-style-type: none"> Surpluses are distributed among the members and as proportional member dividends
Financial liability	<ul style="list-style-type: none"> Unlimited (including personal assets) 	<ul style="list-style-type: none"> Unlimited (including personal assets) Each partner is jointly and severally liable 	<ul style="list-style-type: none"> Limited, only the corporation is liable for its debts (personal guarantees are often required to get a loan) 	<ul style="list-style-type: none"> Unlimited, joint and several for the general partners Limited to investment for limited partners 	<ul style="list-style-type: none"> Limited to value of subscribed shares
Financing	<ul style="list-style-type: none"> Limited to the borrowing capacity and capital outlay of the owner 	<ul style="list-style-type: none"> Limited to the borrowing capacity and capital outlay of the owners 	<ul style="list-style-type: none"> Broad possibility of financing by share issue 	<ul style="list-style-type: none"> Good possibility of capital investment by general partners and contributions of limited partner 	<ul style="list-style-type: none"> The shares represent the investment and they increase with the number of members Possibilities increase as membership increases
Continuity in the event of death	<ul style="list-style-type: none"> No guarantee of continuity 	<ul style="list-style-type: none"> Continuity is not usually compromised because the partners can continue the business, as long as there are still at least 2 partners after the death 	<ul style="list-style-type: none"> Continuity is guaranteed (unless there is a written agreement to the contrary, the deceased shareholder's estate acquires the shares) 	<ul style="list-style-type: none"> Continuity is related to the success of the project 	<ul style="list-style-type: none"> Continuity is guaranteed as long as there are members

* Acto-Marketing, Valérie Vinuesa, 2009.

APPENDIX 9 Financial tools offered by the CLDs and CDECs

Name of fund	Brief description	Type of investment	Target client groups	Eligibility criteria	Fees and reimbursement
Fonds local d'investissement or FLI (<i>Local investment fund</i>)	Financial support for individual or group entrepreneurs with job-creation or maintenance projects that demonstrate short - and long - term feasibility and viability	Amounts ranging from \$5000 to \$50,000 (in most areas, but some CLDs may offer more)	<ul style="list-style-type: none"> • For-profit businesses • Self-employed workers • Not-for-profit organizations in the social economy sector • Work or solidarity cooperatives 	<ul style="list-style-type: none"> • Legally constituted business • Business that creates or maintains jobs that are accessible to the local workforce • Business in one of the priority sectors • Minimum investment of 20% of total cost of the project • Have another source of funding in addition to this fund • The fund cannot be used for operations, debt servicing, loan reimbursement or financing an already completed project • The economic viability of the business is the basic investment criterion • Non-eligible sectors: import/export businesses, retail businesses (except unusual businesses located on a commercial artery) 	File analysis fees, file monitoring fees, and interest rates vary from centre to centre. Inquire at the CLD in the business territory.
Société locale d'investissement dans le développement de l'emploi or SOLIDE (<i>Local job development investment society</i>)	SOLIDE creates jobs by financing new business start-ups and expansions of existing businesses that will have a structuring impact in the borough	Equity loan of a minimum of \$5000 and a maximum of \$50,000	<ul style="list-style-type: none"> • Incorporated for-profit businesses that generate economic activity • Preferred sectors: see the CLD or CDEC in the start-up territory • Excluded sectors: retail business and services 	<ul style="list-style-type: none"> • Mandatory promoter investment of at least 20% • Creation of permanent jobs or maintenance of existing jobs • Demonstration of economic viability of the business • Complementarity with other sources of financing (private or government) 	File analysis fees, file monitoring fees and interest rates vary from centre to centre. Inquire at the CLD in the business territory. * Other conditions
Fonds de développement Emploi-Montréal - FDEM (<i>Employment-Montréal development fund</i>)	This fund promotes the economic development of Montréal neighbourhoods by investing risk capital in viable, profitable small businesses, in start-up or development, that demonstrate a structuring impact on a specific location and an impact on the maintenance or creation of local jobs	Equity loan of a minimum of \$5000 and a maximum of \$100,000 (or \$150,000 for profitable businesses that have existed for more than 2 years	<ul style="list-style-type: none"> • Incorporated for-profit businesses • Preferred sectors: inquire at the CLD or CDEC in the business territory • Excluded sectors: retail commerce, real estate, services and restaurants 	<ul style="list-style-type: none"> • Mandatory promoter investment of at least 20% • Creation of permanent jobs or maintenance of existing jobs • Demonstration of economic viability of the business • Complementarity with other sources of financing (private or government) 	File analysis fees, file monitoring fees and interest rates vary from centre to centre. Inquire at the CLD in the business territory. * Other applicable conditions

APPENDIX 9 - Financial tools offered by the CLDs and CDECs

<p style="text-align: center;">Programme Jeunes promoteurs <i>(Young Promoters Program)</i></p>	<p>This subsidy program helps young entrepreneurs create a first business by offering them technical and financial support</p>	<p>Between \$3,000 and \$10,000 per promoter and maximum of two grants per business project</p>	<ul style="list-style-type: none"> • Be a Canadian citizen or landed immigrant • Be between 18 and 35 years old 	<ul style="list-style-type: none"> • Start a business in a borough in the city of Montréal • Have experience or training relevant to the business project • Commit to working full time on the business project • Have a business plan that demonstrates that the business has a good chance of being profitable and viable (business plan with financial projections including budgets for the first two years of operation) • Lead to the creation of at least two permanent jobs (including the job of the entrepreneur who applies for the grant) during the first two years of operation • Be partly financed by an investment from the entrepreneur equivalent to the amount of the grant 	<p>No fees. To apply, inquire at the CLD or CDEC in the business territory.</p>
<p style="text-align: center;">Fonds en économie sociale - FÉS <i>(Social economy fund)</i></p>	<p>This grant supports group entrepreneurship projects that contribute to the wealth of the community and meet its needs</p>	<p>Grant of up to \$50,000 (some CLDs offer more) Promoters must make an investment (check the percentage with the CLD or CDEC)</p>	<ul style="list-style-type: none"> • Social economy businesses • Cooperatives • Incorporated not-for-profit organizations <p><u>Priority sectors:</u> Inquire at the CLD or CDEC in the business territory.</p>	<ul style="list-style-type: none"> • The business must be located in the territory of the CLD or CDEC where the entrepreneur applies for the grant • Have a business plan that demonstrates ongoing profitability, good future prospects and economic impact on the territory • Generate enough income to self-finance the business activities • Involve contributions from several partners • Use the fund for expenses related to project development, capital needs, operating fund and technology (for the first year) • Be recognized in the area as a structuring project 	<p>No fees. Inquire at the CLD or CDEC in the business territory for details on the selection process and terms of registration.</p>
<p style="text-align: center;">Other funds</p>	<p>In different territories, other funds may be managed by these organizations We suggest that you inquire at the CLD or CDEC in your business territory.</p>				

APPENDIX 10
Grants from the Fondation du maire de Montréal pour la jeunesse

Name of fund	Brief description	Type of investment	Target groups	Eligibility criteria	Fees and reimbursement
<p style="text-align: center;">Grants from the Fondation du maire de Montréal pour la jeunesse</p>	<p>Programs that offer grants and services to help young Montrealers start a business</p>	<p>Grants (non-reimbursable) The grants offered cover up to 25% of the start-up costs, up to \$20,000</p>	<p>Young Montrealers aged 18 to 35 who want to start a business</p>	<ul style="list-style-type: none"> • Be 18 to 35 years old (inclusive) • Be a Canadian citizen or permanent resident • Have personal income of \$35,000 or less or be receiving government assistance benefits (employment insurance, income security or STA) • Have a personal balance sheet with a net worth of \$25,000 or less • Have lived in greater Montréal for at least three consecutive months • Have started a business in the territory of greater Montréal within the last twelve months or plan to do so within one year of the project's acceptance • Hold a majority of the shares of the business (over 50%) or hold them jointly with other entrepreneurs who are also eligible for the grant 	<p>Entrepreneurs who wish to receive a grant must:</p> <ul style="list-style-type: none"> • Meet all the eligibility criteria • Attend an information session (www.fondationdumaire.ca) • Meet with a FMMJ coordinator at least one week before the file submission date • Submit a complete file to the Fondation du maire de Montréal pour la jeunesse by the deadline • Present the project to an evaluation committee

APPENDIX 11 Canadian Youth Business Foundation (CYBF)

Name of fund	Brief description	Type of investment	Target clients	Eligibility criteria	Fees and reimbursement
Canadian Youth Business Foundation (CYBF)	Loan of up to \$15,000 to start a business See more information at www.cybf.ca	Loans	<ul style="list-style-type: none"> • Entrepreneurs aged 18 to 34 	<ul style="list-style-type: none"> • Be aged 18 to 34 • Eligible to work in Canada (landed immigrants are accepted) • Demonstrate the viability of the business by submitting a complete business plan • Be in business, fully operating, for less than 12 months • Live in or operate the business in a community that offers CYBF programs • Have the training/experienced required for the project • Agree to work with a business mentor • Have a business idea that will create full-time sustainable employment • Hold a majority of the shares • Not be a full-time student 	<ul style="list-style-type: none"> • \$100 file opening fee • \$50 administration fee (start-up) for CYBF loan • \$10 monthly administration fee • Loan can be repaid over three to five years <p>Interest rate: For the first year: CIBC prime rate plus 2% Second year and if payments are made on time: CIBC prime rate plus 1% Third year and if payments are made on time: CIBC prime rate</p> <p>Terms of loan: Amortized over three years for amounts up to \$7,500 Amortized over five years for amounts over \$7,500</p> <p>Only interest is paid for the first twelve months after the loan is granted The capital is reimbursed in set monthly payments plus interest over the next two or four years, depending on the amount due.</p>

APPENDIX 12

A few basic principles for choosing a business location

1. Is the location in a city or neighbourhood or on a street, etc., where your future clients are? Yes No

2. Is the location easily accessible for your future clients? Is the location served by public transit (near a metro station, bus stop, highway exit, close parking, etc.)? Yes No

3. Is the location situated near any of your competitors? Yes No

If so, you might think about looking for another location so you will not have to share your future clients with your competitor. On the other hand, you might want to be near them so you can take advantage of the business traffic they generate in the area.

4. Is the location on a commercial artery that is recognized by a merchant or tradesmen's association? Yes No

A strong merchant's association can, with group backing, succeed in doing something a single store owner cannot dream of alone. This kind of group is particularly effective at promoting stores with shared themes or joint events. Promotions of this type usually have a far greater power of attraction than a retailer can achieve alone.

5. Does the owner of the premises impose restrictions on the placement and size of signs? Does the owner delay or neglect repair and upkeep work? Yes No

Inquire at the businesses around the location you have your eye on.



APPENDIX 13 Self-Employment Support Measure (Emploi-Québec)

Self-employment support measure	<p>The SAJE is mandated by Emploi-Québec to offer the STA measure, which helps people attain the independence they need to integrate smoothly into the workforce.</p> <p>Through technical and financial support, this measure helps people set up as self-employed workers and helps entrepreneurs create or develop a business.</p> <p>If the project is accepted, the promoter receives technical support for two years. The technical support consists of management consulting and business start-up assistance from a specialized entrepreneurial development consultant.</p> <p>All promoters accepted in the STA program also take a 12-week training program which is useful for drawing up a business plan.</p>	Weekly financial support for a maximum of 52 weeks	<p>Interest in becoming an entrepreneur or self-employed worker</p> <p>No age criteria</p> <p>* See other criteria for target clientele below</p>	<p>Be receiving employment insurance benefits</p> <p>OR</p> <p>Have received employment insurance benefits in the last three years and be currently unemployed</p> <p>OR</p> <p>Be receiving social assistance/income security benefits</p> <p>OR</p> <p>Have received maternity/parental leave benefits in the last five years</p> <p>Other criteria: Be legally authorized to work in Canada</p> <p>Show an interest in becoming a self-employed worker and have the capacity to do so (expertise relevant to the project)</p> <p>Have a specific enough project to be able to start a business in the short term</p> <p>Be discharged from any bankruptcy judgment</p> <p>Participate financially, that is, invest sufficiently (15% of the amount received over one year under the self-employment measure support).</p> <p>During the entire period when financial assistance is received, work full-time on the business start-up AND agree to be monitored by an advisor during the development and implementation of the project</p> <p>Not receive income replacement benefits from the CSST or the SAAQ</p> <p>When working with partners who are not eligible for the self-employment support measure, demonstrate control over the business (at least 51% ownership)</p> <p>* These are the basic eligibility criteria. Your project must then be selected by a committee to receive technical and financial support</p>	<p>No cost to open the file</p> <p>You must first attend an information session to learn more about the measure.</p> <p>At SAJE 514-861-SAJE (7253) for residents of: Centre-Sud, Plateau Mont-Royal, Mile-End, Ville-Marie, Lachine, LaSalle, Verdun, Westmount, Griffintown, St-Henri, Pointe-St-Charles, Ville-Emard, Côte-St-Paul, Petite-Bourgogne, Pointe-aux-Trembles, Rivière-des-Prairies, Mercier, Hochelaga-Maisonneuve, St-Léonard, Anjou, Ahuntsic-Bordeaux-Cartierville, Montréal-Nord, Rosemont/Petite-Patrie, Villeray, Parc Extension, St-Michel</p> <p>At SAJE Montréal Centre 514-485-3311 for residents of: Côte-St-Luc, Côte-des-Neiges, Notre-Dame-de-Grâce, Ville St-Laurent, Ville Mont-Royal, Outremont, Hampstead</p> <p>514-694-0260 for residents of: Pierrefonds, Ile-Bizard, Dollard-des-Ormeaux, Kirkland, Dorval, Pointe-Claire, Beaconsfield, Baie-d'Urfé, St-Anne-de-Bellevue, Senneville, Roxboro</p>
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APPENDIX 14

List of source deductions and contributions

Employment insurance

The employer and the employee both contribute to employment insurance. You have to apply the right contribution rates.

Website : www.servicecanada.gc.ca

Commission des normes du travail (CNT) (labour standards board)

Employers must pay a contribution to Revenu Québec to finance the Commission des normes du travail in the pursuit of its mission

Website : www.cnt.gouv.qc.ca

Commission de la santé et de la sécurité du travail (CSST) (workplace health and safety board)

Employers contribute to the CSST to finance its insurance and prevention services.

Website : www.csst.qc.ca

Fonds des services de santé (health services fund)

Employers contribute to the health services fund to support the Québec public health care regime.

Website : www.revenu.gouv.qc.ca

Fonds national de formation de la main-d'œuvre (Québec workforce training fund)

When your payroll exceeds \$1 million, you have to invest at least 1% in workforce training.

Website : www.emploi.quebec.net

Québec Pension Plan (QPP)

The employer and the employee both contribute to the Québec Pension Plan. Self-employed workers must contribute both the employer and the employee portion.

Website : www.rrq.gouv.qc.ca

Canada Pension Plan

Employers and employees outside of Québec contribute to the Canada Pension Plan.

Website : www.rhdcc.gc.ca

Québec Parental Insurance Program (QPIP)

Employers, employees and self-employed workers all contribute to the QPIP.

Website : www.rqap.gouv.qc.ca

Deduction of support payments

If an employee is having support payments garnisheed from his or her wages, the employer must deduct the amount and turn it over to Revenu Québec.

Website : www.servicesquebec.gouv.qc.ca

Employees working outside of Canada

Employees working outside of Canada must complete schedule 17 and pay social security contributions.

Website : www.servicesquebec.gouv.qc.ca

APPENDIX 15 Sample job offer

RECEPTIONIST (title of position to be filled)

Description of position (briefly describe the position to be filled)

This position consists mainly of answering phone calls and providing information about our services to clients who come to the office in person.

The receptionist will also provide administrative support for some development projects related to offering new services to our clients.

Qualifications (skills and experience required)

- ✓ 2 years of experience in a similar position
- ✓ Experience greeting customers
- ✓ Able to respond to different demands simultaneously (walk-in, phone, administration)
- ✓ Secretarial diploma
- ✓ Bilingual
- ✓ Good communication skills, tact and diplomacy
- ✓ Ability to listen
- ✓ Solid knowledge of MS Office in Windows

Responsibilities

- ✓ Answer phone requests and emails from entrepreneurs who are interested in the organization's services
- ✓ Based on the type of request, direct clients to the appropriate service for their situation
- ✓ Regularly update the contact database
- ✓ Actively participate in the development and improvement of services offered, especially by analysing the needs of entrepreneurs who contact the organization and tracking unfulfilled needs
- ✓ All other related tasks

Benefits (enter the salary and other benefits for the employee)

- ✓ Salary of \$15 an hour

Send your CV by January 10, 2010
(enter a deadline for receiving CVs) to (your name) at:

Entreprise 1234 inc. (enter the name of your business)
1234 Maisonneuve East
Montréal (Québec) H12 3Y4 (enter your mailing address)
Or
info@1234.com (enter your email address)

APPENDIX 16 Sample offer letter

Place and date: _____

Name of employee: _____

Address of employee: _____

Subject: Job confirmation

Dear Mr./Ms. Employee,

It is our pleasure to inform you that your application for the position of _____ has been accepted.

As agreed, you will begin your new position at _____ (name of the business)
on _____ (date) at _____ (time).

We are very pleased to have you on our team.

These are the terms of our agreement:

Reporting to:

Probation period:

Salary (hourly rate):

Work schedule:

Social benefits (if applicable):

Vacation (number of weeks):

On behalf of the entire team, I would like to welcome you to _____
(name of the business).

Sincerely,

(Signature of immediate supervisor)

Name of supervisor

Position

Business

Employee's signature

Date

APPENDIX 17

Rights and freedoms recognized by the Québec Charter of Human Rights and Freedoms

Fundamental freedoms and rights

- ✓ The right to life, and to personal security, inviolability and freedom, as well as recognition of his juridical personality (article 1)
- ✓ The right to assistance (article 2)
- ✓ Freedom of conscience, freedom of religion, freedom of opinion, freedom of expression, freedom of peaceful assembly and freedom of association (article 3)
- ✓ The right to the safeguard of his dignity, honour and reputation (article 4)
- ✓ The right to respect for his private life (article 5)
- ✓ The right to the peaceful enjoyment and free disposition of his property, except to the extent provided by law (article 6)
- ✓ The right to the inviolability of his home (articles 7 and 8)
- ✓ The right to non-disclosure of confidential information (article 9)

The right to equality

- ✓ The right to full and equal recognition and exercise of the human rights and freedoms granted under the Charter, without discrimination or harassment (articles 10 and 11)

Economic and social rights

- ✓ Every child has a right to the protection, security and attention that his parents or the persons acting in their stead are capable of providing (article 39)
- ✓ Every person has a right, to the extent and according to the standards provided for by law, to free public education (article 40)
- ✓ Parents or the persons acting in their stead have a right to give their children a religious and moral education in keeping with their convictions and with proper regard for their children's rights and interests (article 41)
- ✓ The right to choose private educational establishments for their children, provided such establishments comply with the standards prescribed or approved by virtue of the law (article 42)
- ✓ Persons belonging to ethnic minorities have a right to maintain and develop their own cultural interests with the other members of their group (article 43)
- ✓ The right to information to the extent provided by law (article 44)
- ✓ For every person in need, the right to measures of financial assistance and social measures provided for by law, susceptible of ensuring an acceptable standard of living (article 45)
- ✓ The right, in accordance with the law, to fair and reasonable conditions of employment which have proper regard for his health, safety and physical well-being (article 46)
- ✓ The right to live in a healthful environment in which biodiversity is preserved, to the extent and according to the standards provided by law
- ✓ Equal rights between spouses, in marriage or civil union, and equal responsibility for the moral guidance and material support of the family and the education of their common offspring (article 47)
- ✓ Every aged person and every handicapped person has a right to protection against any form of exploitation, as well as the right to the protection and security that must be provided to him by his family or the persons acting in their stead (article 48)

Judicial rights

- ✓ The right to a full and equal, public and fair hearing by an independent and impartial tribunal (article 23)
- ✓ No one may be deprived of his liberty or of his rights except on grounds provided by law and in accordance with prescribed procedure (article 24)
- ✓ The right to be protected from unreasonable search or seizure (article 24.1)

In case of arrest or detention

- ✓ The right to be treated with humanity and respect (article 25)
- ✓ The right to treatment appropriate to his sex, his age and his physical or mental condition (article 26)
- ✓ The right to be kept apart, until final judgment, from prisoners serving sentence (article 27)
- ✓ The right to be promptly informed, in a language he understands, of the grounds of his arrest or detention (article 28) and of the specific offence with which he is charged (article 28.1)
- ✓ The right to be informed promptly of his rights, to immediately advise his next of kin and to have recourse to the assistance of an advocate (article 29)
- ✓ The right to be brought promptly before the competent tribunal or released (article 30)
- ✓ The right of recourse to habeas corpus (article 31)

Before the courts

- ✓ The right to be released on undertaking to appear before the court, with or without deposit or surety (article 31)
- ✓ The right to be tried within a reasonable time (article 32)
- ✓ The right to presumed innocence (article 33)
- ✓ The right not to be compelled to testify against himself at his trial (article 33.1)
- ✓ The right to be assisted or represented by an advocate (article 34)
- ✓ The right to a full and complete defence and the right to examine and cross-examine witnesses (article 35)
- ✓ The right to be assisted free of charge by an interpreter if he does not understand the language used at the hearing or if he is deaf (article 36)
- ✓ The right to the non-retroactivity of the law (article 37)
- ✓ The right not to be tried twice for the same infraction (article 37.1)
- ✓ The right to a lesser sentence if the law has changed since the infraction (article 37.2)
- ✓ The right not to be incriminated by his own testimony, except in a prosecution for perjury or for the giving of contradictory evidence (article 38)

Political rights

- ✓ The right of petition to the National Assembly (article 21)
- ✓ Every person legally capable and qualified has the right to be a candidate and to vote at an election (article 22)



GLOSSARY

1. Asset-based financing:

Loans granted by a financial institution under which the financed asset constitutes the sole guarantee granted to the creditor. The asset may be a building, technological equipment, etc. The credit risk is assumed by the creditor, but the cost of the loan is higher for the investor.

2. Capital lease/operating lease:

A capital lease usually serves to finance the equipment for the major portion of its useful life, and the leaser is reasonably assured of becoming its owner at the expiry of the lease.

An operating lease usually serves to finance the equipment for a shorter period than its useful life, and the lessee can return it to the lessor with no other obligation at the term of the lease.

3. Conditional sales contract:

A contract under which the seller retains the title to the goods sold and delivered to the buyer until the goods are paid in full. Ownership passes to the buyer once the payments are complete.

4. Credit card:

A credit card is a type of loan. It can be used to obtain goods, services and cash up to the limit authorized by the card issuer. The merchant is paid by the credit card company, which will subsequently be paid back by the cardholder. The cardholder has to pay interest at the end of the grace period if the balance is not completely reimbursed.

5. Export financing:

This type of financing allows Canadian businesses to seize business opportunities on foreign markets by selling goods and services to buyers in other countries.

6. Factoring:

Transfer of a business's accounts receivable to a financing company which takes care of collecting them.

7. Lease:

A rental contract of determined duration between a renter (industrial or commercial business) and a lender (bank or specialized establishment). The contract implies a promise to sell at the end of the contract.

8. Non-residential mortgage:

A loan that uses non-residential real estate as a guarantee, under which a mortgage is used to guarantee the payment of the principal and interest. This type of loan is commonly called a commercial mortgage.

9. Operating loan/line of credit:

This loan, usually short term, is granted to a business to increase its working capital. It is used to finance current production, distribution and accounts payable.

10. Quasi-capital:

This is generally considered debt but with characteristics of equity capital, e.g. flexible repayment, higher expected rate of return and for the most part unsecured. Money granted to a company by the shareholders or some other party in the form of a loan might be classified as quasi-equity provided the repayment of such a loan is formally postponed to the benefit of other creditors.

GLOSSARY

11. Sale and leaseback:

A form of leasing arrangement whereby the company sells its property or other asset to a leasing company and immediately leases it back and continues to use it as before. In this way the company raises money immediately without losing the use of the asset. The ownership passes to the lessor, while the lessee pays a rental fee for the duration of the life of the asset.

12. SMB:

SMB is an acronym sometimes used to mean small and medium businesses, more commonly known as small businesses, based on the number of employees, the impact of the activities and the company earnings. The French equivalent is PME (for petite et moyenne entreprise).

13. Term loan:

Guaranteed commercial loan granted to a business for an agreed period (usually three to ten years). It is repaid with interest, normally in regular instalments. This type of loan is usually offered to acquire a building, land, etc.

14. Vehicle lease:

Specific financing arrangement also called rent with purchase option. A vehicle is put at your disposal for a determined period of time and a monthly cost. At the end of the contract, you can purchase the vehicle at the pre-established price. It is also possible to prolong the lease or return the vehicle to the dealer under the conditions set out in the contract.

15. Venture capital/seed capital:

Venture capital means shareholder's equity and loan capital invested in a new business in the start-up phase, or invested by people other than the owner.

The capital may come from business banks, private investors and specialized venture capital investment companies. Seed capital is used to finance business start-ups.

16. Working capital:

This fund represents the business's cash on hand and capacity to meet its short-term obligations. It fluctuates based on short-term assets, rate of stock rotation and credit conditions.

