

# Other Resources:

In this document you will find links to, and brief descriptions of, services available to New Brunswick entrepreneurs. These links and descriptions can prove useful when dealing with clients requesting services and information beyond the domain of your lending institution.

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During our research and consultations, many women entrepreneurs (although men might face the same barriers) told us that they find it difficult to find the information they need. Sometimes they do not understand the language and terms used in financing, or they do not know what is expected of them when they apply for financing. They say that they often do not know where to go to find the answers.

These challenges are examples of the results of the systemic barriers\* that exist in our society that can limit women's success in the business world. These barriers\* are possible to address and to overcome. Systemic barriers\* can and must be overcome if women entrepreneurs' access to financing is to be enhanced and improved. As a loan agent at a financial institution, you are an important part of this process.

- **NOTE: This document was designed to serve as a list of resources that you could refer to as needed. It was not produced as a handout to give to clients as a whole.**



\* Definition available in Glossary (Tool #8)

**Difficulty in accessing information** was a major systemic barrier\* identified by women and loan agents during the initial research phase of this project.

Women said that they find it difficult to access information on programs and services from lending institutions and from government departments. It's not that there isn't enough information but that the paths to finding it are confusing, accessibility is limited, and often the information itself is not clear.

Women reported that they would like the information to be easier to find and understand. They did not always know where to start, whom to contact, and what steps to follow.

Helping women access information becomes a "win-win" situation; it is "value-added" for your institution and for the services you provide.

- **NOTE: Much of the information in this document is taken directly from the websites of the services mentioned. As with any website, information can change. It is important to check websites regularly for key changes (e.g., contact information).**

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## “Starting a Business” Programs, Services and Business Support Organizations:

Starting a business requires an entrepreneur to take many steps before actually opening the business itself. It is easy to become overwhelmed in the early stages. The role of entrepreneurs is to think about every aspect of their businesses. Many organisations offer help and resources that can support them in launching their businesses.

- **Canada Business** provides resources and information to help Canadians get their businesses both going and growing. Its goal is to provide businesses with resources including a wide range of information on government services, programs and regulations.

Canada Business Network promotes entrepreneurship and innovation and provides assistance through an organized network of service centres across Canada. There is a centre in each province and territory working with partners in many communities across their region, providing entrepreneurs with numerous service access points. Their bilingual staff will help business owners navigate various government programs and services, regulations and permits, taxation, importing and exporting as well as financing options.

Toll free number: 1-888-576-4444 / TTY: 1-800-457-8466  
(for the deaf or hard of hearing) (9:30 a.m. to 6:00 p.m.)

<http://www.canadabusiness.ca/starting/checklists-and-guides-for-starting-a-business/business-start-up-checklist/>

For women entrepreneurs:

<http://canadabusiness.ca/starting/checklists-and-guides-for-starting-a-business/women-entrepreneurs/>

- **The New Brunswick Association of Community Business Development Corporations (CBDCs)** is a network of ten offices that helps potential and existing entrepreneurs living in rural communities with business loans, financing, and planning so they can get their business dreams moving. Working on behalf of all CBDCs, the Association offers small and medium sized businesses resources such as the Small Business Coaching program, the Self-Employment Benefit program designed to help unemployed people create their own businesses, the Women in Business Initiative to support women with business growth, and the Consulting Advisory Services with external experts. Please take the time to explore our website or contact us to find out how we can help entrepreneurs with their business goals.

<http://www.cbdc.ca/en/new-brunswick-association-of-cbdcs>

- CBDC Victoria Madawaska – South, 506-473-6446
- CBDC Southwest, 506-454-2747
- CBDC Péninsule Acadienne, 506-395-9700
- CBDC Chaleur, 506-548-5951
- CBDC Charlotte/Kings, 506-466-5055
- CBDC Northumberland, 506-778-2121
- CBDC Madawaska inc., 506-737-8925
- CBDC Kent, 506-743-2422
- CBDC Restigouche, 1-888-351-3344
- CBDC Westmorland Albert inc., 506-532-8312

- **The Women in Business Initiative - NB (WIB)** offers services to women in business. There are four development officers who work specifically with women business owners in the community. They provide one-on-one support to women living in rural and urban areas. These development officers provide women business owners with information and networking opportunities. They help women access the available support services that will enhance their business planning and growth. <http://www.wbnb-fanb.ca>

- **Business Development Bank of Canada (BDC)** offers business loans and advisory services to help Canadian businesses grow, both at home and abroad. Through its subsidiary, BDC Capital, it also offers a full spectrum of specialized financing, including venture capital, equity, and growth and business transition capital.  
<https://www.bdc.ca>
- **Opportunities NB** serves as a potential point of entry to grow a business. Opportunities NB works to support business development within New Brunswick, including business support services for small, medium-sized and large businesses. This agency allows NB businesses to proactively pursue high growth opportunities through exports and foreign investment: It works with industry partners, economic development stakeholders and public sector partners to identify, build and support a portfolio of significant high growth opportunities both within and outside the province. [www.onbcanada.ca](http://www.onbcanada.ca)
- **Service Canada** Website offers various links to available services helpful in starting a business.  
<https://www.canada.ca/en/services/business.html>
- **Government of NB: Resources for businesses:**  
[http://www2.gnb.ca/content/gnb/en/gateways/for\\_business.html](http://www2.gnb.ca/content/gnb/en/gateways/for_business.html)



## Business Plans:

Whether your client is starting or growing a business, an important first step is preparing a business plan. Planning is one of the most important parts of developing and running a business. A business plan serves as a guide in every step of starting and / or growing a business. It will help achieve objectives and manage budgets. The business plan can also confirm the need for loans.

- **Canada Business Network** has many of resources that explain how to write a business plan:  
<http://canadabusiness.ca/business-planning/writing-your-business-plan/>  
For women entrepreneurs:  
<http://canadabusiness.ca/starting/checklists-and-guides-for-starting-a-business/women-entrepreneurs/>
- **CBDCs** offer a practical tool to assist your clients in developing a business plan. The tool consists of a form that can be completed online and printed or printed and completed by hand. If your clients need help or advice, please invite them to contact the CBDC or to visit one of the ten CBDC offices throughout New Brunswick:  
[http://www.cbdc.ca/sites/default/files/business\\_plan.pdf](http://www.cbdc.ca/sites/default/files/business_plan.pdf)
- Many articles are also available on **Entrepreneur.com**:  
[https://www.entrepreneur.com/article/247574?utm\\_source=HowTo&utm\\_medium=site&utm\\_campaign=iScroll](https://www.entrepreneur.com/article/247574?utm_source=HowTo&utm_medium=site&utm_campaign=iScroll)

## Financial Literacy:

Financial literacy\* seems to be a barrier\* for both women and men. Women we've met throughout our research suggested that it is not taught early enough in life, such as in the education system. We believe that everyone has a role to play in improving financial literacy\* in our society.

- **Canada business** offers many resources to help entrepreneurs understand financial concepts and learn about tasks like budgeting, financial analysis and bookkeeping.  
<http://canadabusiness.ca/managing-your-business/day-to-day-operations/managing-your-finances/>
- **The Business Development Bank of Canada (BDC)** offers an online business loan calculator that will help entrepreneurs calculate their monthly payments and the cost of interest involved in financing their projects. Business owners also have the option of viewing and printing complete loan amortization schedules.  
<https://www.bdc.ca/en/articles-tools/entrepreneur-toolkit/business-loan-calculator/pages/default.aspx>
- **The Business Development Bank of Canada (BDC)** also offers tools to help manage finances.  
<https://www.bdc.ca/en/articles-tools/money-finance/manage-finances/pages/default.aspx>
- **The Financial and Consumer Services Commission (FCNB)** protects consumers and enhances public confidence in the financial and consumer marketplaces through the provision of regulatory and educational services.  
<http://fcnb.ca/FinancialConsumer.html>

## Access to Business Financing:

- **Canada Business:** Entrepreneurs often report that getting financing is the most challenging aspect of starting a business. There are both government and private-sector sources of financing that you can tap into to help get your client's business off the ground.  
<http://canadabusiness.ca/starting/financing-your-new-business/>  
For women entrepreneurs:  
<http://canadabusiness.ca/starting/checklists-and-guides-for-starting-a-business/women-entrepreneurs/>
- **The Business Development Bank of Canada (BDC):** Applying for a loan is a crucial part of the business process. When seeking a business loan there are a number of things your client should be aware of and be able to articulate.  
<https://www.bdc.ca/en/articles-tools/money-finance/get-financing/pages/default.aspx#cat-5>
- **Atlantic Canada Opportunities Agency (ACOA):** The Business Development Program (BDP) can help your clients start up, expand or modernize their businesses. Focusing on small and medium-sized enterprises, the BDP provides access to capital in the form of interest-free repayable assistance. Most business sectors are eligible except retail/wholesale, real estate, government services, and services of a personal or social nature.  
<http://www.acoa-apeca.gc.ca/eng/ImLookingFor/ProgramInformation/Pages/ProgramDetails.aspx?ProgramID=2>
- **Government of NB:** Resources for businesses.  
[http://www2.gnb.ca/content/gnb/en/gateways/for\\_business.html](http://www2.gnb.ca/content/gnb/en/gateways/for_business.html)

## Working with Your Banker:

- **The Business Development Bank of Canada (BDC):** It's important for entrepreneurs to understand current mindset of bankers. This link will provide information concerning obtaining financing in difficult times:  
<https://www.bdc.ca/en/articles-tools/money-finance/get-financing/pages/how-get-financing-tough-times.aspx>
- **The Business Development Bank of Canada (BDC):** Free eBook: How to Get a Business Loan. Boost your clients' chances of obtaining a business loan by understanding what bankers look for, how they'll assess their requests and what they can do to help them say yes, even if they're first-time business borrowers.  
<https://www.bdc.ca/en/articles-tools/entrepreneur-toolkit/ebooks/pages/how-to-get-business-loan.aspx?type=Ebook~download&order=3>

## Other Women in Business Initiatives / Success Stories:

During the course of the research phase, we learned that several lending institutions and organizations in Canada have taken various initiatives to address the issue of access to financing for women entrepreneurs. They have done so because they recognize the potential impact of women-owned businesses on the economy and also realise that female entrepreneurs still face a host of barriers\* that their male counterparts do not.



**Women in Business NB (WIB)** (<http://www.wbnb-fanb.ca>)

The **Women in Business Initiative - NB** offers services to women in business thanks to the financial support of the Atlantic Canada Opportunities Agency. It has four development officers who work specifically with women business owners in each of the communities that they serve. They provide one-on-one support to women living in both rural and urban areas.

The development officers provide women business owners with information and networking opportunities. These officers help women access the available support services that will enhance their business planning and growth. **Women in Business Initiative - NB** aspires to be the resource of choice for the advancement of women entrepreneurs. Women are the New Face of Entrepreneurship and a thriving force in New Brunswick's economy.

The **Women in Business Initiative** builds relationships with the business community in order to offer a variety of programs and services in pursuit of such objectives as: (1) strengthening the management capabilities and business development skills of women business owners, (2) improving access to business support services and capital for new and existing businesses, (3) encouraging the involvement of women business owners in knowledge-based industries and in expanding to international markets, (4) providing opportunities to learn more about productivity and innovation improvements, (5) facilitating networking activities on the Provincial, Atlantic and National levels, and (6) recognizing women business owners in their communities.

\* Definition available in Glossary (Tool #8)

## Mastermind Groups (WIB Programs)

The Women in Business Initiative brings women together to combine their business expertise. Mastermind groups allow a small circle of women to unite their strengths to help each individual reach her objectives. Depending on the size of the businesses and the revenues recorded, it is possible for New Brunswick women entrepreneurs to take part in a Mastermind group. Below are three Mastermind groups that may suit your clients' needs, depending on the size of their businesses.

- **Try-Angle**

Led by the Women in Business Initiative, this group of women meets regularly over a nine-month period to share ideas, views, information and resources in order to reach each member's respective objectives. Try-Angle is a strategic and non-competitive alliance aiming to form a collective mindset where all members can progress beyond their supposed limits. This Mastermind group is the product of a structured commitment by a small group of women who mutually support each other by addressing such topics as management skills, decision thresholds, effectiveness, confidence, leadership and profitability. <http://www.wbnb-fanb.ca/programs.php>

- **GroYourBiz** (sales between \$1.5M and 5M)

Led by [GroYourBiz](http://groyourbiz.com), this Mastermind group brings together women entrepreneurs looking to grow their businesses by benefiting from the knowledge they can each mutually share. The group meets on a monthly basis, and participants commit in a spirit of confidentiality to sharing their knowledge with the group. Qualifying businesses must be active and running, ideally for at least one year. <http://groyourbiz.com/membership-info/membership-criteria/>

- **Women Presidents' Organization** (sales of \$5M and over)  
Led by the [Women Presidents' Organization](https://www.womenpresidentsorg.com/), this Mastermind group helps women accelerate their businesses' growth, competitiveness and financial security through knowledge exchanged, in keeping with the spirit of confidentiality.  
<https://www.womenpresidentsorg.com/>

### **Business Development Bank of Canada**

([https://www.bdc.ca/fr/je\\_suis/femme-entrepreneur/pages/default.aspx](https://www.bdc.ca/fr/je_suis/femme-entrepreneur/pages/default.aspx))

The Business Development Bank (BDC) provides funding and consulting services to more than 30,000 small and medium-sized Canadian companies. In 2004, BDC recognized the importance of women entrepreneurs by holding a forum that was held in Ottawa. Its objectives were to share research about women entrepreneurs, to discuss government support for women business owners, and to identify gaps in research and public policy. The Forum also sought to advance the work of the Working Group of the Prime Minister on Women Entrepreneurship.

In 2015, BDC stepped up its efforts to help women-owned businesses grow and reach their business goals through financing and consulting services. BDC was committed to increasing its term lending to majority women-owned businesses to at least \$700 million over the following three years.

**Bank of Montreal (BMO)** (ref. Cheryl Dawson, Regional Vice President) (<https://www.bmo.com/main/business>)

At BMO, we recognize the power of women. Whether they are self-made, building wealth from their own businesses and careers, or have inherited wealth, women are an economic force. Supporting causes important to women, developing tools and resources to help them succeed, understanding their unique needs and adjusting how we work to help them realize their financial goals are critical to being the “bank of choice” for Canadian women entrepreneurs and business owners. We are placing a strong focus on women in business as a key segment and have had a senior executive leading this initiative for the past two years.

In November 2014, BMO committed to making available an additional \$2 billion in credit for women-owned businesses across Canada over the following three years. We have set clear goals for ourselves to define what it means to be the “bank of choice” for women entrepreneurs and business owners, including industry leading customer loyalty and aggressive growth in both lending and deposit balances driven by our activity in this market.

We have in place a well-aligned internal governance structure that includes an Enterprise Women’s Forum with senior executive leaders from Canada and the US, Human Resources, Marketing, Communications and our internal Employee Resource Group for women (Women in a Supported Environment or WISE). The Enterprise Women’s Forum meets quarterly to collaborate on and set strategic direction.

Our activities include hosting client events, strategic partnerships to demonstrate market leadership and providing tools and support to our front-line employees and leaders. The

events we host are aimed at helping women by: educating women on financial matters, helping them to be more successful in their businesses by inspiring them with new ideas about strategy and leadership, giving them opportunities to learn and practice new skills, and building a supportive network of like-minded professionals.

Client events hosted by BMO include celebratory events showcasing women entrepreneurs across Canada, as well as multi-day conferences and shorter workshops. Key external partnerships include the Women's President Organization (WPO), GroYour Biz, SheEO's Radical Generosity Campaign, Fierce Feminine Leadership Live, and sponsorship of research by Carleton University on gender\* and risk.

In terms of support and tools, we have an enterprise wide BMO Women's Market intranet portal, and this year are leveraging a series of ten webinars by Kathleen Burns Kingsbury as front-line employee training.

\* Definition available in Glossary (Tool #8)

## Other Tools and Resources at Financial Institutions:

The following are links to some of the banks and credit unions that also offer various tools and resources on their websites (in alphabetical order of financial institution):

- **Advance Savings Credit Union:** A business is a vital entity, and entrepreneurs depend on its success and financial stability. Our Commercial Account Managers are there to protect both entrepreneurs and their businesses with Business Loan Insurance.

<https://www.advancesavings.ca/Home/ProductsAndServices/YourBusiness/SmallBusinessLoanInsurance/>

- **Bank of Montreal:** BMO Bank of Montreal Corporate Finance Division provides mid-sized companies with a single point of access to an integrated suite of commercial and capital products and financial options. These are delivered by experienced financial professionals and backed by the vast resources of the BMO Financial Group. These professionals can provide each client with the customized solution that best suits their needs specifically.

<https://www.bmo.com/main/business>

- **CIBC:** CIBC is a leading Canadian-based financial institution. Through its three main business units, Retail and Business Banking, Wealth Management and Capital Markets, CIBC provides a full suite of financial products and services in Canada and around the world.

<https://www.cibc.com/en/small-business.html?itrc=C1:2178>

- **HSBC:** Throughout its history, HSBC has been where the growth is, connecting customers to opportunities. It enables businesses to thrive and economies to prosper, helping people fulfil their hopes and dreams and realise their ambitions.  
<http://www.hsbc.com/>
- **National Bank:** At National Bank, entrepreneurs will find people who are attentive to their needs and experts who understand their challenges and the obstacles they face. Entrepreneurs will find specialists who will help them achieve their vision, build upon solid roots, and envision their growth.  
<https://www.nbc.ca/en/business.html>
- **Royal Bank of Canada:** To help entrepreneurs deliver more, RBC offers a fresh, customized approach, 24/7 access to business advisors, and the largest combined network of branches and ATMs in Canada. RBC can help entrepreneurs get up and running so they can focus on their businesses instead of their banking and expand locally and globally with expert advice and innovative solutions designed to help them thrive and boost their productivity with tools that cut down on their paperwork. <http://www.rbcroyalbank.com/business-select.html>



- **Scotia Bank:** Scotia Bank offers comprehensive commercial banking services aligned with business goals. Scotiabank helps entrepreneurs meet the demands of doing business, whether they operate locally or internationally.  
<http://www.scotiabank.com/gls/en/index.html#business-banking>
  
- **TD Canada Trust:** TD Bank offers a wide range of financial products and services. Their Small Business Banking Advisory Center is open daily from 7 a.m. to midnight (ET).  
<https://www.tdcanadatrust.com/francais/produits-et-services/petite-entreprise/busplan.jsp>
  
- **UNI Financial Cooperation:** No matter what your project, UNI has a full range of financing products that are flexible, accessible and tailored to entrepreneurs' needs.  
<https://www.uni.ca/en/business/>

## Other business related organizations:

- **3+ Corporation:** 3+ Corporation uses its expertise to promote its region (Dieppe, Moncton and Riverview) and attract investment, to help expand existing businesses and key sectors, and to help build and attract the workforce needed for new and existing businesses to thrive.  
<http://3plus.ca/>
- **BioNB (former BioAtlantech):** BioNB promotes a supportive business environment for bioscience ventures through coaching, community building and advocacy.  
<http://bionb.org/en>
- **Business Immigrant Mentorship Program:** This program offers immigrant entrepreneurs the opportunity for one-on-one mentoring and cultural competency training. It also provides market research, integration into the local business community, learning about local business and workplace cultures\* and environments, and participating in professional networking and educational events.  
<http://www.welcomenb.ca/content/wel-bien/en/StartBuyABusiness/content/BusinessSupportPrograms.html>
- **ChangeMaker Funding program:** The ChangeMaker Funding Program is NOT about the funding. While the funding helps early-stage entrepreneurs and innovators test ideas and build sustainable business models, this program is designed to help entrepreneurs build success through providing on-going support and opportunities.  
<http://www.changemakerfundingprogram.com/>

\* Definition available in Glossary (Tool #8)

- **Conseil économique du Nouveau-Brunswick inc. (CÉNB):** The CÉNB represents the interests of the Francophone business community in order to ensure its development and competitiveness and thereby contribute to the economic development of the province. <http://cenb.com/>
- **Développement Innovation Saint-Quentin:** The mandate of Développement Innovation Saint-Quentin is to stimulate economic development and innovation from an industrial, commercial and touristic perspective while creating job opportunities. Services include business plan development, mentoring programs as well as financial assistance. [https://fr-ca.facebook.com/D%C3%A9veloppement-Innovation-Saint-Quentin-Inc-780448195366374/?ref=page\\_internal](https://fr-ca.facebook.com/D%C3%A9veloppement-Innovation-Saint-Quentin-Inc-780448195366374/?ref=page_internal)
- **Enterprise Saint John:** Enterprise Saint John is an economic development agency serving the five regional municipalities of Grand Bay-Westfield, Rothesay, Quispamsis, St. Martins, and Saint John. Because the majority of a region's economic growth comes from within, it focuses most of its resources on developing new startups through various programs. <http://enterprisesj.com/>
- **Futurpreneur Canada:** The mandate of Futurpreneur Canada is to play an integral role in the entrepreneurship experience of Canadians 18-39 by providing financing, mentoring and tools that will help them build sustainable businesses and create value. <http://www.futurpreneur.ca/en/>
- **Government of NB:** Resources for businesses: [http://www2.gnb.ca/content/gnb/en/gateways/for\\_business.html](http://www2.gnb.ca/content/gnb/en/gateways/for_business.html)

- **Ignite Fredericton:** Ignite Fredericton attracts, retains, and supports entrepreneurs, business, and economic builders in Greater Fredericton, New Brunswick.  
<http://ignitefredericton.com/>
  
- **National Research Council (NRC):** The NRC provides innovative solutions and funding services customized to entrepreneurs' specific needs. Its goal is to help entrepreneurs accelerate the growth of their businesses through innovation and technology. <http://www.nrc-cnrc.gc.ca/eng/index.html>
  
- **New Brunswick Innovation Foundation (NBIF):** NBIF is a private, not-for-profit corporation that invests in startup companies and R&D. <http://www.nbif.ca/eng/home/>
  
- **New Brunswick's Financial and Consumer Services Commission (FCNB):** FCNB is responsible for the administration and enforcement of the provincial legislation that regulates the following sectors: securities, insurance, pensions, credit unions, trust and loan companies, co-operatives, and a wide range of other consumer legislation.  
<http://www.fcnb.ca/about-the-fcnb.html>
  
- **Planet Hatch:** The Launch & Build programs are intense and focus on results! Both programs are comprised of a 12-week intensive program, beginning with a call for applications and then shortlisted for Selection Camp that competitively chooses companies for entry into the Accelerator. They also have some of the top minds in business and technology from across Atlantic Canada working as volunteer coaches and mentors. <http://planethatch.com/en/programs/>

- **Réseau échange femmes en affaires du Madawaska (REFAM):** REFAM is a permanent subcommittee of the Edmundston Chamber of Commerce. It promotes networking among business women; acts as a springboard to encourage women to access other agencies; fosters and promotes business among its members; and organizes training sessions, workshops and conferences, etc.
  
- **Restigouche Entrepreneurship Centre:** This non-profit organization offers services to all those wishing to know more about entrepreneurship. Its primary mandate is to promote entrepreneurial awareness throughout Restigouche County. It offers a wide array of services and programs such as workshops for businesses, organizations and the community in general; entrepreneurial markets; personalized business advice (34 years of age and under); Break Into Business camps; the Student Entrepreneurship Program, and more.  
[www.entrepreneurshipcentre.ca](http://www.entrepreneurshipcentre.ca)
  
- **Service New Brunswick:** Offers an array of services to businesses in person or online. BizPal is an online, one-stop service for entrepreneurs that simplifies the process of finding information on business permits and licences from all levels of government. The Corporate Registry provides a rich database and many products and services as well as links of interest to businesses. <http://www.snb.ca/>
  
- **Start-up Fredericton:** This organization is a grassroots entrepreneur-driven movement that brings together entrepreneurs and stakeholders. Its mission is to get people together to support one another.  
<http://www.startupfredericton.ca/>

- **The Canadian Trade Commissioner Service:** Find information and connect with an advisor to help you invest in Canada. <http://www.international.gc.ca/investors-investisseurs/index.aspx?lang=eng>
  
- **Ulnooweg Development Group Inc.:** This organization provides access to capital and business support services to Aboriginal entrepreneurs in Atlantic Canada. <http://www.ulnooweg.ca/>
  
- **Venn Innovation Inc.:** Venn Innovation offers services to tech companies in sectors such as: ICT, bio and life sciences, and clean energy. It provides services across New-Brunswick. It offers access to: quality professional development programming, world class mentoring and advisory services, talent and capital. It can also help companies make and maintain relevant connections. <http://www.venncentre.ca/>
  
- **Vennture Garage:** The Vennture Garage is a non-cohort based initiative designed to help New Brunswick residents better test and validate their startup ideas. It can help start-up businesses acquire initial funding and customers. This can help accelerate the growth of a business. <http://www.vennturegarage.com/home-english>