

# SMALL BUSINESS RESOURCES

*The Town of Essex is committed to helping small businesses grow and thrive. Explore a wide range of resources designed to support your business and strengthen our local economy.*

## GRANTS & FUNDING PROGRAMS

### **Canada-Ontario Job Grant (COJG)**

Provides funding to help small businesses train their employees and update their skills up to a maximum of **\$10,000** per trainee, with additional flexibility for small employers.

### **Canada Small Business Financing Program**

Provides seamless access for small businesses to receive loans up to **\$1.15 million** from financial institutions by sharing the risk with lenders, enabling more entrepreneurs to receive financing.

### **Community Futures Essex County Business Resource Centre**

Offers customized loans and financing to new and expanding businesses located in Essex County, including:

- Business loans up to **\$150,000**, with potential funding up to **\$300,000** under certain conditions
- Microloans up to **\$10,000** for small-scale business needs
- Flexible repayment terms and covenants
- No penalty fees

### **DCC - Digital Modernization and Adoption Program \*NEW\***

Supports Small and Medium sized Enterprises (SMEs) to better understand their organization's technology needs, guide their digital transformation decision-making, and optimize their technology investments. Eligible applicants can receive up to **\$15,000** to develop a digital adoption plan, with a 50% cost share. The grant covers the cost of retaining the services of an approved Digital Adoption Consultant.

### **DCC - Retail Modernization Program (RMP) \*NEW\***

Supports retail businesses to advance their digital transformation and optimize technological investment up to a maximum of **\$5,000**, with a 50% cost share. Minimum project costs must be at least \$6,000 and applicants must have at least **\$100,000** of annual revenues in one of the previous three tax years. Eligible projects include:

- POS Hardware, including Mobile POS
- Electronic Shelf Labels and Inventory Management
- Loss Prevention - Security and Surveillance

### **Rural Ontario Development Program - Business Development Stream \*NEW\* - REOPENING JANUARY 2026**

Offers small brick and mortar businesses with 1 to 20 employees funding for 35% of eligible costs, up to a maximum of **\$10,000**. Eligible project types include:

- Increasing competitiveness through market or production diversification
- Improving accessibility infrastructure
- Enhancing cyber security
- Succession planning

### **Starter Company PLUS - CURRENTLY CLOSED**

Offers a grant up to **\$5,000**, along with training, mentoring, networking, and personalized consulting support through the Small Business & Entrepreneurship Centre. This program runs annually between November and February and is geared to small businesses that are startup (pre-revenue) or operating (under five years).

### **The Save on Energy Small Business Program**

Provides a free on-site assessment to help small business owners identify energy-efficient opportunities, with eligible lighting and non-lighting upgrades covered at **no cost** up to a specified limit.



## SUPPORT ORGANIZATIONS

### **Community Futures Essex County Business Resource Centre**

Provides a variety of services ranging from small business loans to technical and advisory services for entrepreneurs wanting to start, expand, franchise, or sell a business

### **Futurpreneur Canada**

Provides financing, mentoring, workshops, and support tools to aspiring business owners aged 18-39 looking to start, buy or grow an existing business

### **Small Business & Entrepreneurship Centre**

Essex's key resource centre for small businesses. Offered as a division of Invest Windsor-Essex and Small Business Centres Ontario, the Small Business & Entrepreneurship Centre operates locations - Windsor and Essex

Use the **Canada Business Benefits Finder** to get a personalized list of programs, resources, and services to help start, operate, and expand your small business.

## TRAINING & SEMINARS

Small businesses can access **free** training, workshops, and seminars to support growth and development.

- Business Development Bank of Canada (BDC) – [www.bdc.ca](http://www.bdc.ca)
  - Offers free downloadable business templates, webinars, courses, financial tools, and business assessments
  - Free online courses include: marketing tactics, financial fundamentals, strategic operations, and much more
- Small Business & Entrepreneurship Centre – [www.webbusinesscentre.com](http://www.webbusinesscentre.com)
  - Offers free webinars, professional advice and consultation, legal support, and business guidance
  - Free e-marketing guides can be downloaded on their website
- Digital Main Street – <https://digitalmainstreet.ca>
  - Offers free workshops and training for main street businesses embracing digital technology
  - Free tools, how-to guides, tutorials, and online courses available on their website

## YOUR ECONOMIC DEVELOPMENT PARTNER

The Town of Essex Economic Development Department is the central point of contact for business assistance. Whether you are launching a startup, relocating your business, or looking to expand, we are here to help drive economic growth and support businesses in our community.

What We Offer:

- Business consultations to support growth and development
- Guidance on available grants, funding, and incentive programs
- Support with identifying available properties to meet your business needs
- Assistance with navigating local zoning laws, permits, and licensing requirements



QUESTIONS?

[www.essex.ca/EcDev](http://www.essex.ca/EcDev)

**Economic Development Department**

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