

# **Racialized and Indigenous Supports for Entrepreneurs Grant Program**

User Application Guide

# Table of Contents

- Overview.....3
- Definitions.....3
- Program Eligibility.....4
- Program Activities.....5
  - Expected Timelines.....6
- Eligible Expenses .....8
- Notice of Collection.....8
- Application Requirements.....11
  - Supplementary Application Questions .....12
  - Additional Applicant Requirements.....13
- Application Deadline .....13
- Funding Available .....13
- Application Processing .....13
- Payment.....14
- Reporting, Audit and Compliance.....14
- Acknowledgements.....16
- Contact Us.....16

# Overview

The Racialized and Indigenous Supports for Entrepreneurs (RAISE) is a grant program (2023-24) that will provide access to business development training, culturally responsive and tailored business coaching, networking opportunities, and a one-time grant of \$10,000 to support Indigenous, Black and other racialized entrepreneurs.

To be eligible for the program, applicants must be an Indigenous, Black or other racialized individual that owns a small business in Ontario and the business must be registered with the Canada Revenue Agency. Once admitted into the program, participants must complete business development training and business coaching (including networking), and complete a Business Action Plan that is reviewed by the business coach and validated by the Government of Ontario prior to receiving the grant payment.

After completion of the program, participants will be required to submit a report-back confirming that they have used the entirety of the grant on eligible expenses related to their Business Action Plan. Participants will also be invited to take part in surveys and other evaluation methods to improve the quality of the program.

**Applications for the program must be submitted on or before December 8, 2023 at 11:59 p.m. EST.** Business owners that participated in the program in previous years are not eligible. Business owners that previously applied but were not accepted into the program are encouraged to reapply this year.

**Applications are processed in the order they are received. Eligible applicants will be accepted into the program until the program budget is reached.** Should a participant choose to leave the program, additional applications will be considered in the order they are received at the Government of Ontario's discretion according to program timelines.

The Government of Ontario reserves the right to impose any terms and conditions it deems reasonable in connection with disbursing funding under this program. The RAISE grant program is a discretionary and non-entitlement program. As such, notwithstanding that an applicant has submitted a complete application and met all program criteria, there is no guarantee that the applicant will be approved for funding.

## Definitions

The following definitions will be used for purpose of the RAISE grant program.

"Racialized" means Indigenous, Black or identifying with one or more of the race categories listed below, which aligns with Standard 15 of [Ontario's Anti-Racism Data Standards](#) and includes people impacted by antisemitism and Islamophobia. Applicants that select **only** White are not eligible for the RAISE grant program.

Race Categories	Description/Examples
Black	African, Afro-Caribbean, African-Canadian descent
East/Southeast Asian	Chinese, Korean, Japanese, Taiwanese descent; Filipino, Vietnamese, Cambodian, Thai, Indonesian, other Southeast Asian descent
Indigenous	First Nations, Métis, Inuit descent
Latino	Latin American, Hispanic descent
Middle Eastern	Arab, Persian, West Asian descent, e.g., Afghan, Egyptian, Iranian, Lebanese, Turkish, Kurdish, etc.
South Asian	South Asian descent, e.g., East Indian, Pakistani, Bangladeshi, Sri Lankan, Indo-Caribbean, etc.
White	European descent

“Culturally responsive” means understanding systemic barriers impacting Indigenous, Black, and other racialized entrepreneurs, and their lived experience as part of a racialized and/or equity-deserving group.

# Program Eligibility

Eligible businesses must meet the following requirements:

- Registered with the Canada Revenue Agency (CRA).
- Employs 1 to 10 full-time equivalent employees, including the business owner, or up to 25 employees for businesses in the Accommodation and Food Services sector (as defined by the [North American Industry Classification System](#)).
- Operates in Ontario on November 17, 2023.
- Attests that it is in compliance with the [Ontario Human Rights Code](#) and hate-related laws under the *Criminal Code*.
- Is **not** a:
  - Franchise, including those individually owned and operated.
  - Not-for-profit organization or charity.
  - Crown corporation, government agency, public administration or political organization.
  - Business with a primary activity related to:
    - Tobacco, firearms, other weapons and related equipment. An exemption exists for businesses that process and/or sell tobacco for traditional Indigenous cultural or spiritual purposes, provided they meet all other program eligibility requirements.
    - Products, services or displays of a sexual nature.
    - Limited memberships for purposes other than capacity or regulations, if applicable.

- Early development business (i.e., business idea only, not yet registered with the CRA) or mature business planning for exit through sale.

The owner of the business must be:

- Indigenous, Black or other racialized individual (self-identification is required in the application).
- 18 years of age or older.
- Legally permitted to operate a business in Canada.
- Currently living and operating their business in Ontario.
- Committed to participating in the training and coaching, including networking, components of the program (minimum total time requirement of 10 hours), as well as developing a Business Action Plan to scale their business.

Based on information provided in the application, participants will be streamed according to their business stage:

- **Start-Up Stream** – Businesses that have developed their product, general business plan and registered with the Canada Revenue Agency. At this stage, the business owner may be interested in learning about hiring initial staff, compliance with regulations, operations, record-keeping, intellectual property, product testing, etc.
- **Growth and Expansion Stream** – Businesses that have tested their product and have experience with operations. At this stage, the business owner may be interested in learning about hiring specialized skills, employee management, leadership and organizational culture, financial management, digitization, sales and marketing, new markets, additional capital, etc.

Additional notes:

- May be a home-based business.
- Owners with multiple businesses and/or locations may only apply once.
- Business owners that participated in the program in previous years are not eligible.

## Program Activities

The program is self-paced and runs for approximately 8 weeks. Participants may continue to operate their business while participating in the program. After the 8-week period, participants may continue supplementary training, coaching and/or networking through the program.

Once admitted into the program, participants must complete the following activities within the timelines set out below to receive a \$10,000 grant:

**1. Online business development training (based on streams) – minimum of 5 hours**

Participants will be required to complete online training modules according to their business stage. The Start-Up Stream includes topics such as general business planning, market research, legal and finance basics, being a business owner, etc. The Growth and Expansion Stream includes topics such as sustainable business growth, financial forecasts, marketing, content management, digital transformation, etc. Participants may select modules from a training curriculum based on their own business needs and schedule the training based on their own availability within the program timelines.

**2. Business coaching including networking – 5 to 10 hours**

Participants will be matched with a business coach who will support in developing a Business Action Plan. Virtual or in-person one-to-one coaching will be provided in a culturally responsive manner based on the participant's availability, as well as small group peer mentorship and knowledge exchange virtual meetings with other program participants. Participants will be connected to culturally relevant and sector-relevant business leaders, organizations and networks.

**3. Business Action Plan**

Participants will be required to submit a Business Action Plan with clear project goals, challenges and opportunities, anticipated outcomes and budget for how to use the program grant funding.

French service offerings are available.

Individualized support will be provided to participants to ensure they are able to access resources, answer questions, provide guidance and help troubleshoot any issues.

Participants may be required to agree to terms of use, codes of conduct and other agreements with third-party coaching and training providers. Failing to do so may impair the participant's ability to proceed through the program and become eligible for the grant or other program supports.

## Expected Timelines

Timelines may be subject to change at the Government of Ontario's discretion and any changes to the timelines below will be communicated to participants as the program progresses.

By December 8, 2023	<ul style="list-style-type: none"><li>• Entrepreneur registers on My Ontario and Transfer Payment Ontario.</li><li>• Entrepreneur submits application on RAISE grant program web portal.</li></ul>
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January 2024	<ul style="list-style-type: none"> <li>• Entrepreneur receives email notification with the status of their application.</li> <li>• If approved, entrepreneur has 15 business days to submit certificate of insurance.</li> </ul>
Starting January 2024	<ul style="list-style-type: none"> <li>• Entrepreneur logs in to RAISE grant program web portal to access a list of training modules, based on their stream.</li> <li>• Entrepreneur receives access to Business Action Plan template on RAISE grant program web portal.</li> <li>• Entrepreneur is assigned a business coach, receives information about their coach and how to book coaching/networking sessions.</li> <li>• Entrepreneur shares draft Business Action Plan with coach.</li> <li>• Entrepreneur receives invitation by email to register as supplier for the Government of Ontario.</li> </ul>
By March 8, 2024	<ul style="list-style-type: none"> <li>• Entrepreneur completes training requirements (minimum 5 hours) and coaching/networking requirements (5-10 hours).</li> <li>• Entrepreneur submits Business Action Plan on RAISE grant program web portal (reviewed by coach).</li> </ul>
By March 31, 2024	<ul style="list-style-type: none"> <li>• Once the Government of Ontario validates entrepreneur's Business Action Plan, entrepreneur receives email notification with funding approval.</li> </ul>
April 2024	<ul style="list-style-type: none"> <li>• Entrepreneur receives grant payment.</li> <li>• Entrepreneur may continue supplementary training, coaching and/or networking through the program.</li> <li>• Entrepreneur completes close-out session with coach.</li> <li>• Entrepreneur receives and submits post-training and coaching (including networking) survey on RAISE grant program web portal.</li> </ul>
By September 30, 2024 ("Project Completion Date")	<ul style="list-style-type: none"> <li>• Entrepreneur submits report-back on RAISE grant program web portal.</li> <li>• Entrepreneur receives and submits post-program survey on RAISE grant program web portal.</li> </ul>

If a participant does not respond or proceed through the program in a timely manner, the participant may be removed from the program at the Government of Ontario's discretion to allow other eligible applicants to join the program.

# Eligible Expenses

To be eligible, expenses must be incurred after the recipient's funding approval date and before September 30, 2024.

Eligible expenses must be related to the Business Action Plan and may include:

- Fees for professional third-party services and expertise.
- Marketing and communications costs (e.g., print media, signage, promotional ads, etc.)
- Digital transformation costs (e.g., website, digital marketing, software, etc.)
- Travel costs necessary to attain Business Action Plan objectives.
- Capital costs including point-of-sale (POS) systems, small equipment and tools.
- Business-related materials and supplies.
- Knowledge development activities (e.g., training, certifications, etc.)
- Costs related to attaining disability/accommodation supports.

Ineligible expenses are those that are not related to the Business Action Plan and include, but are not limited to:

- Owner/staff wages, salaries and other payments.
- Ongoing operational costs (e.g., regular maintenance and insurance, etc.)
- Generic electronics which may be considered a personal or operational cost (e.g., cell phones, computers, printers, etc.) Computers and printers may be allowed if the cost is necessary for the Business Action Plan (e.g., updating POS systems, website management, specialized printer for graphics, etc.)
- Acquisition of land, buildings or vehicles.
- Refinancing, depreciation or amortization expenses (including payments for loans).
- Costs of intangible assets such as goodwill, whether capitalized or expensed.
- Hospitality or entertainment costs.
- Membership fees in a professional body.
- Any part of a lease agreement (including monthly rent, first and last month rent or deposits to secure a location).
- Inventory (raw materials, work in progress, finished goods, operational supplies).
- Items not fully paid for or not yet shipped.
- Goods and Services Tax (GST)/Harmonized Sales Tax (HST) remittance.

# Notice of Collection

The Government of Ontario is committed to ensuring the privacy of your personal information. The Ministry of Citizenship and Multiculturalism (MCM) and its program delivery



partners listed below are subject to the *Freedom of Information and Protection of Privacy Act*, R.S.O. 1990, c. F.31.

The collection of your personal information is necessary for the proper administration of MCM's Racialized and Indigenous Supports for Entrepreneurs (RAISE) Grant Program (the "Program"), a program which is consistent with the mandate of MCM and aligns with the Government of Ontario's Anti-Racism Strategy.

The program provides access to business development training, culturally responsive and tailored business coaching, networking opportunities, and a one-time grant of \$10,000 to support Indigenous, Black and other racialized entrepreneurs to scale their businesses.

To be eligible for the program, applicants must be an Indigenous, Black or racialized individual that owns a small business in Ontario and the business must be registered with the Canada Revenue Agency with an official business number.

## **Program Administration**

Your personal information, together with de-identified information, will be used by MCM to assess and evaluate the program including informing the development of future iterations of the program, understand and promote successful outcomes of the program and/or track progress towards the Ministry's mandate to address systemic racism and advance racial equity.

## **Program Eligibility**

The following personal information is required during the application process and will be used by the Ministry of Tourism, Culture and Sport (MTCS), MCM's program delivery partner, to determine eligibility for the program:

- Indigenous identity
- Race category
- Age group

## **Coaching Delivery**

Your personal information will be shared with and used by DMZ at Toronto Metropolitan University, MCM's coaching delivery partner, to match you to an appropriate coach and other resources for further business growth and development (e.g., targeted networks and/or funding opportunities). Our coaching delivery partner will specifically use the following personal information to support your entrepreneurship goals:

- Indigenous identity\*
- Race category\*
- Age group\*

- Ethnic or cultural origin\*\*
- Religious affiliation\*\*
- Gender identity
- Sexual orientation
- Languages
- Newcomer status
- Disability
- Caregiver responsibilities
- Education level

\*This information is required to determine program eligibility.

\*\*This information is required for the coaching delivery partner and MCM to analyze progress towards eliminating systemic racial inequalities in outcomes by considering the intersection of race with other social identities in alignment with [Ontario's Anti-Racism Data Standards](#). This information will not be used to assess or determine program eligibility.

Please note that the provision of elements of personal information described above is voluntary except where required. If voluntarily provided, this information will not be used to determine program eligibility and your program eligibility will not be impacted if you choose to opt out of this optional information.

## Evaluation

All personal information provided in your application will be used in a de-identified manner by a third-party evaluator retained by MCM for the purposes of improving the program, determining the effectiveness and success of the program, and the need to continue the program on an ongoing basis.

If you provide consent, MCM or the third-party evaluator may contact you through your business contact information for up to 3 years after your participation in the program to learn more about your experience with the program.

## Contact

If you have any questions about the collection, use or disclosure of your personal information, please contact:

Ministry of Citizenship and Multiculturalism  
Program and Evaluation Branch  
[raise@ontario.ca](mailto:raise@ontario.ca)  
1-888-975-5502

If you have questions about the *Freedom of Information and Protection of Privacy Act*, please contact:

FOI Coordinator  
400 University Ave. 2<sup>nd</sup> Floor  
Toronto, ON  
M7A 2R9  
647-646-5503

## Application Requirements

Applicants must provide the following information:

- Legal and operating business name(s).
- Canada Revenue Agency (CRA) business number. If you do not have one, you can [apply for a CRA business number with these steps](#).
- Articles of incorporation or master business licence.
- Most recent property tax bill, valid current lease, valid current licence or valid current rental agreement confirming the business operates in Ontario.
- Business sector.
- Number of full-time equivalent employees, including the business owner; or number of employees for businesses in the Accommodation and Food Services sector (as defined by the [North American Industry Classification System](#)).
- Supporting documentation (e.g., website, mandate, bylaws) that indicate the business is **not** a:
  - Franchise, including those individually owned and operated.
  - Not-for-profit organization or charity.
  - Crown corporation, government agency, public administration or political organization.
  - Business with a primary activity related to:
    - Tobacco, firearms, other weapons and related equipment. An exemption exists for businesses that process and/or sell tobacco for traditional Indigenous cultural or spiritual purposes, provided they meet all other program eligibility requirements.
    - Products, services or displays of a sexual nature.
    - Limited memberships for purposes other than capacity or regulations, if applicable.

- Assurance that the applicant is committed to participating in the training and coaching, including networking, components of the program (minimum total time requirement of 10 hours), as well as developing a Business Action Plan to scale their business.
- Reason for applying to the program and what the applicant would like to learn.
- Business stage (Start-Up or Growth and Expansion). Early development businesses (i.e., business idea only, not yet registered with the CRA) or mature businesses planning for exit through sale are not eligible.
- Race category and Indigenous identity of the applicant.
- Age group of the applicant.
- Attest that the applicant is legally permitted to operate a business in Canada, and currently lives in and operates their business in Ontario.

**Further information and supporting documentation may be required to prove eligibility.**

## Supplementary Application Questions

Applicants are required to provide the information listed below through supplementary application questions, unless noted as voluntary. Responses provided through these supplementary application questions will **not** be used to determine eligibility.

- Eligible expenses that the applicant plans to spend grant funding on.
- Funding from other entrepreneurship programs (voluntary).
- Main product or service.
- Preferred background of business coach.
- Year of incorporation/registration of the business.
- Business structure (corporation, sole proprietorship, partnership, etc.)
- Target audience of the business.
- Delivery mode (brick and mortar, online or hybrid).
- Annual revenue of the business.
- Size of the business location.
- Ethnic or cultural origin of the applicant.
- Religious and/or spiritual affiliation of the applicant.
- Gender identity of the applicant (voluntary).
- Sexual orientation of the applicant (voluntary).
- Language (voluntary).
- Newcomer status (voluntary).
- Disability (voluntary).
- Caregiver responsibilities (voluntary).
- Education level (voluntary).

## Additional Applicant Requirements

- Applicants must agree to binding Terms and Conditions of the program, including an obligation to repay up to the full amount received if any terms or conditions are not complied with.
- Applicants must submit a certificate of insurance within 15 business days after application approval.
- Applicants must register as a payment recipient for the Government of Ontario after application approval.
- Applicants must retain expense receipts for seven years. Applicants may be subject to audit.
- Applicants must complete a report-back by September 30, 2024, including information on how funding was used, summary of receipts related to the eligible expenses and outcomes of the funding. If the report-back is not submitted, recipients may be requested to return the funds. Recipients will be notified when the reporting form is available on the RAISE grant program web portal.

## Application Deadline

**Applications will be accepted until December 8, 2023 at 11:59 p.m. EST.**

## Funding Available

Eligible business owners can receive a one-time grant of \$10,000.

## Application Processing

**Applications are processed in the order they are received. Eligible applicants will be accepted into the program until the program budget is reached.**

After you have submitted a complete application, you will receive a response in January 2024 confirming if the application is approved or not approved.

If the application is missing information, we will contact you by email for more details in a timely manner. Applicants with missing information will be asked to respond within 5 business days. During this time, other complete applications may be approved; therefore, it is recommended that you send any requested information as soon as possible.

If the application is approved, you will receive details about next steps in the program.

Should a participant choose to leave the program, additional applications will be considered in the order they are received at the Government of Ontario's discretion according to program timelines.

## Payment

If you are admitted into the program, **you will be required to submit a certificate of insurance within 15 business days after application approval.** The certificate of insurance must have a commercial general liability limit of not less than \$2 million (\$2,000,000) in the organization's name, which confirms the insurance coverage and indemnity as required by the Terms and Conditions of the grant program, including any additional insurance requirements as per section 12.0 of the Terms and Conditions, signed by an authorized insurance representative. The certificate of insurance must:

- Identify a duration of coverage for the organization up to September 30, 2024.
- Identify the Ministry of Citizenship and Multiculturalism as an additional insured, represented in the following language, "His Majesty the King in right of Ontario, his ministers, agents, appointees and employees".
- List the Ministry of Citizenship and Multiculturalism as the Certificate Holder and include the ministry's mailing address in the policy:  
Ontario Ministry of Citizenship and Multiculturalism  
Anti-Racism Directorate  
1075 Bay St. 7<sup>th</sup> Floor  
Toronto, ON  
M5S 2B1
- Include a statement that the Certificate Holder (the Ministry) will be notified of any cancellation or material change within 30 days.

You will also receive an invitation by email to register as a payment recipient for the Government of Ontario after application approval.

Once you complete the required business development training and business coaching (including networking), and complete a Business Action Plan that is reviewed by the business coach and validated by the Government of Ontario, the grant payment will be transferred to your business account through direct deposit.

## Reporting, Audit and Compliance

**A report-back will be required from recipients by September 30, 2024 to ensure compliance with the terms and conditions of this program.** Recipients will be required to report on eligible expenses that the business spent grant funding on, including providing a summary of receipts related to the eligible expenses. Recipients will also be required to

report on how the grant funding contributed to project goals as per their Business Action Plan.

**Recipients will be notified when the reporting form is available on the RAISE web portal.**

All applications and the corresponding grant are subject to audit or verification by the Government of Ontario, or their authorized representatives. Applicants are required to keep all documents required to prove their eligibility for this program for seven years. Applicants must also keep receipts for eligible expenses that are incurred between the funding approval date and September 30, 2024 for seven years.

Any audit or review process may encompass taking or requiring copies and extracts of the records and books of account maintained by the business in accordance with the eligibility criteria outlined in this guide.

A funding recipient will be required to repay to the Government of Ontario any funding provided under this program if the recipient breaches any term or condition of the program, or if such recipient's records or accounts are deemed inadequate to permit a determination and/or verification by the Government of Ontario of the recipient's use of funding in accordance with program requirements.

Please note that the Ministry of Citizenship and Multiculturalism and the Ministry of Tourism, Culture and Sport (the "Ministries") are bound by the *Freedom of Information and Protection of Privacy Act, R.S.O. 1990, c. F.31* (the "Act"), as amended from time to time, and any information provided to the Ministries may be subject to disclosure under the Act.

As per sections 16.0, 17.0 and 18.0 of the program's Terms and Conditions, if you, as a grant recipient, have not used all or a portion of the funds provided on eligible expenses incurred between the funding approval date and September 30, 2024, you are required to return any unspent funds by making a cheque payable to the "Ontario Minister of Finance" and mailing it to:

Attention: Racialized and Indigenous Supports for Entrepreneurs (RAISE) Program  
400 University Ave. 2<sup>nd</sup> Floor  
Toronto, ON  
M7A 2R9

**Any misspent or unspent grant funding amounts may be pursued using standard Government of Ontario processes for collections.**

# Acknowledgements

The Government of Ontario thanks DMZ at Toronto Metropolitan University and their network of business coaches, as well as organizations that host free online training for entrepreneurs, for support in providing services to participants of the RAISE grant program.

## Contact Us

For questions, contact:

Toll-free: 1-888-975-5502

Our call centre is open Monday to Friday, 8:30 a.m. to 5:00 p.m. EST, excluding government and statutory holidays.

Email: [raise@ontario.ca](mailto:raise@ontario.ca)

Video Relay Service (VRS) for Deaf and hard of hearing persons is available at 437-538-4850.