- APEX-STUDIES AND STRATEGIES, to help businesses carry out market studies and develop marketing strategies. Assistance covers 50% of a consultant's fees.
- APEX-MARKET ADAPTATION, to help businesses adapt their advertising material, catalogues and data sheets to a new market and obtain the certification of their products. Assistance may cover part of the production and translation costs of the material and 50% of the certification costs.
- APEX-PREPARATION OF TENDERS, to help businesses hire a consultant to prepare their tenders for a project outside Canada. Assistance covers 50% of the consultant's fees.
- APEX-EMPLOYMENT, to help businesses hire a Québec specialist assigned exclusively to the marketing of their products or services outside Québec. Assistance covers 60% of the specialist's salary the first year and 40% of his/her salary the second year.

#### ACTIM-MAI PROGRAM

This Québec-France cooperation program helps small and medium-size Québec and French businesses find a partner overseas with a view to concluding an industrial agreement (manufacturing under license, acquisition or sale of know-how, exploitation of a process, joint ventures). The program provides for the elaboration of a program of contacts and visits, the organization of the visit and payment of a large part of the travel and subsistence expenses.

# Visits by Foreign Buyers

Technical and financial assistance to help bring foreign buyers to Québec with a view to encouraging them to purchase Québec goods, services and technologies. The Ministry provides for the visitors' transportation tickets and assistance during their visits to Québec industries.

For information:

Gouvernement du Québec Ministère des Affaires internationales Place Mercantile 770, rue Sherbrooke ouest 6e étage Montréal, Québec, H3A 1G1 Tel.: (514) 499-2184 FAX: (514) 873-1540

The Société de développement Industriel (SDI) du Québec also offers export assistance programs.

## Credit for Establishment

This SDI program helps small and medium-size businesses establish themselves in new markets outside Québec by sharing the risk involved through a venture loan: i.e. an unsecured loan for eight years at the market interest rate, repaid over the period of establishment, amounting to up to 50% of the eligible expenditures, with a maximum of \$1,000,000 per business.

Financing of Exports

This type of financial assistance to a business's export activities outside Québec is offered as a guarantee of payment or repayment of a financial obligation subject to payment of an annual fee commensurate with the risk incurred or of a loan at the market rate, plus compensation for the risk incurred.

#### Consortiums

The SDI fosters the formation of export consortiums through the acquisition of shares, loans convertible into shares, advances as shareholder, and non-joint guarantees for payment or repayment of a financial obligation.

For information: SDI-EXPORTATION Place Mercantile 770, rue Sherbrooke ouest 9e étage Montréal, Québec, H3A 1G1 Tel.: (514) 873-4375 FAX: (514) 873-4383

SDI-EXPORTATION 1126, chemin Saint-Louis Bureau 700 Sillery , Québec, G1S 1E5 Tel.: (418) 643-5172 FAX: (514) 643-8514

## 6. Ontario

The Ministry of Trade and Technology provides assistance to Ontario-based exporters by helping to finance both incoming buyer missions and outgoing trade missions and exhibitions when these are organized by the Ministry. For additional information on these export marketing services, exporters should consult:

International Marketing Branch Ministry of Industry Trade and Technology 900 Bay Street Toronto, Ontario, M7A 2E1 Tel.: (416) 965-9709 FAX: (416) 965-8852

Loans of up to \$50,000 per project and a maximum of \$100,000 are available for any 12-month period to cover up to 50 per cent of eligible costs incurred on international capital projects. Loans are available for: pre-feasibility study costs; proposal preparation; and bid and performance bond premiums.

For more information on these loans, contact any of the regional offices of the Ministry of Industry Trade and Technology or:

Ontario International Corporation 56 Wellesley Street West 7th floor Toronto , Ontario, M7A 2E4 Tel.: (416) 965-3060 FAX: (416) 965-7049

Revolving lines of credit for up to \$1 million are also available to Ontario exporters from the Ontario Development Corporation and the Eastern Ontario Development Corporation to finance up to 90 per cent of foreign accounts receivable on a short-term basis (180 day term). This assistance is supplemental to conventional financing and is geared towards entrepreneurs and small businesses with strong export capabilities. EDC insurance or other satisfactory credit insurance is normally required.

For more information, interested exporters should consult the Ontario Development Corporation at any of the 15 regional offices or at their head office at:

56 Wellesley Street West 5 th floor Toronto , Ontario, M7A 2E7 Tel.: (416) 326-1070 FAX: (416) 326-1040