

Futurpreneur Industry-eligibility and clarifications

Futurpreneur helps a wide variety of entrepreneurial businesses. However, at this time we are unable to provide financing for all industries. Please note this is not a comprehensive list of Futurpreneur Start-up Program eligibility criteria. Please ensure you also meet basic Futurpreneur eligibility criteria, found on our [website](#).

Ineligible	Reviewed on a case-by-case scenario	Eligible
<ul style="list-style-type: none"> • Commercial activities where government funding would not be appropriate such as nightclubs, bars, lounges, cabarets, discotheques, festivals and events or other similar activities or establishments where the perceived reputational risk is not acceptable or where more than 49% of the revenue comes from the sale of liquor consumed on site. • Gaming operations, including casinos, bingo halls, racetracks, gambling, slot machines and games (contests), and video arcades. • Businesses that are inconsistent with generally accepted community standards of conduct and propriety. This includes businesses that feature violence, nudity, sexually explicit entertainment products or services, adult content, including social media content, or any marketing materials. • Singles events, mixers, and dating sites and mobile applications seen as “hookup” sites. • Ineligible products include any products (**including condoms and prosthetics) of a sexual nature. • Businesses that are engaged in illegal activities or are trading in countries that are proscribed by the Canadian federal government, or are considered high risk jurisdictions per the Financial Action Task Force. • Businesses that promote violence or discrimination based on sex, race, gender, sexual orientation or place of origin. • Businesses operating in the construction sector with large, complex construction projects, subject to progress draws and holdbacks (under the construction lien act), and projects involving construction of a speculative nature, such as land development projects and construction of residential housing. <p>Examples of non-eligible projects:</p> <ul style="list-style-type: none"> • REIT’s, Retirement homes, Long Term Care homes • Student housing and other residential rental accommodation • Building homes and custom homes 	<ul style="list-style-type: none"> • Online dating sites or mobile applications that are not intended, promoted, or structured as `hookup` sites. • If condoms and prosthetics are sold in a pharmacy setting as a small percentage of overall revenues in the mix with many other eligible products. • International importers and exporters not trading in proscribed or high risk jurisdictions. • Construction projects which may be eligible include: <ul style="list-style-type: none"> • Skilled Trades and General Contractors for renovation projects • Tiny Mobile homes are eligible as long as they are not assembled on lots • Construction consulting services • Mixed Commercial/ Residential properties are eligible provided that at least 30% of the revenues are from commercial tenants and the property is zoned for mixed use • Staff housing required for commercial operations (i.e. in remote locations) • “Bed and Breakfasts” in which the owners live that offer four or more rooms for rent • Recreational rental properties (such as campgrounds) • Motels (must be more than 20 rooms) 	<ul style="list-style-type: none"> • Producers such as craft breweries, wine/spirit producers and U-Brew type locations, and other manufacturers, retailers and wholesalers where alcohol is not consumed on site.

Ineligible	Reviewed on a case-by-case scenario	Eligible
<ul style="list-style-type: none"> • Quasi-financial institutions or Money Service and Money Transfer Businesses (This also includes Insurance Companies and Financial Services Companies) • Cryptocurrency (bitcoin) businesses and traders. • Businesses brokering funds or taking on a fiduciary duty handling funds for clients. This includes Investment, Insurance, and Real Estate brokers who handle funds in trust for clients. • Brokers (Insurance, Real Estate, Investment, etc.) who are working for an existing firm are not seen to be creating a new business. • Businesses and platforms that raise funds for charities • Charities • Collection Agencies • Businesses that raise investment capital for other businesses • Businesses that include or promote financing from Equity Crowd Funding (Share capital) • Publications or any other media that contain editorial content • Businesses that operate in any sector affecting public health and safety, must comply with and be subject to regulatory governance. Unregulated health or other risk, will not be supported. • Tanning beds, whole body cryotherapy, Marijuana (recreational) and related accessories & products, tobacco and related accessories & products, E-Cigarettes and vaporizers and any other product deemed to constitute an unregulated Health Risk. • Hookah and Shisha lounges, and similar establishments. • Medical Marijuana is not supported due to the complex regulatory requirements, better referred to Farm Credit Canada (FCC) • Businesses that are non-secular in nature • Membership based entities, such as private or semi-private recreational clubs for which membership is not open to the general public. 	<ul style="list-style-type: none"> • Payment services businesses (platforms) where a 3rd party processor (like Moneris) is transferring the payments. • Insurance, Investment brokers who represent multiple companies and who do not handle funds in trust. • Businesses that do not handle funds or provide loans (or financial services) but give advice on investments, or connect people with services (like platforms that provide quotes for insurance or other financial services). • Real estate agents are not eligible unless they are creating a new brokerage • Donation type crowd funding • Beauty salons with tanning beds, where tanning beds represent a small percentage of overall revenue 	<ul style="list-style-type: none"> • Tobacco (cigarettes) are acceptable in a convenience store setting when sold as a small percentage in the mix with other products

Ineligible	Reviewed on a case-by-case scenario	Eligible
<ul style="list-style-type: none"> • Video games, or any game/ activity with violent content. • Recording Artists and other similar ‘self-promoting’ artists and activities. • Firearms: Entities that manufacture or sell weapons, ammunition, vehicles/equipment, or related products or services to the military or police forces of foreign countries subject to sanctions under the United Nations Act or that fail to respect the UN’s Universal Declaration of Human Rights. • Firearms must not be sold in forbidden countries and firearms must not be of a restricted type or use (i.e. Semi-automatic weapons and handguns) . • Non-profit (subsidized) learning centres / daycares are not eligible unless at least 30% of the gross revenues are non- subsidized. • Business that sell used inventory such as cars, boats, machinery, RV’s, electronics (including cell phones. • Businesses that sell cars or car parts, used or new, and car rental businesses. • Businesses that import / export / sell exotic / endangered animal products. • Businesses that may place their owners or customers in vulnerable situations. Example: ‘Cuddling’ services • Online Jewelers selling precious stones and metals. • Storefront jewelers selling precious stones and metals 	<ul style="list-style-type: none"> • Recreational games (Paintball, Tag archery, Axe throwing) • Businesses that promote wrestling • Businesses that sell firearms/guns/ ammunitions to be used in shooting ranges/ for hunting purposes, or target practice shooting ranges. • Sellers of used clothing and other items. • Farms and agricultural operations. • Lingerie, Swimwear, bras and similar apparel • Products (such as watches) that may contain some precious metals. • Semi-precious stones 	<ul style="list-style-type: none"> • Non-subsidized private or home based daycares and learning centres. • Online or storefront locations selling ‘costume’ jewelry with no precious stones or metals • Software development (including mobile applications for smart phones) is generally eligible as long as the content and activity is acceptable. They may not however be in the Research and Development Phase. • We are generally satisfied that a business presenting a workable prototype which can be demonstrated, and is at the commercialization stage (pre-launch) is no longer in the ‘Research and Development’ phase