

3.2 Scoring Factors and Breakdown of Points

You can claim points in three categories: Experience, Investment, and Human Capital. The maximum score is **170 points**.

Scoring Sections	Points
Experience Factors	50
Investment Factors	100
Human Capital Factors	20
Total Points Available	170

3.3 Experience Factors

The maximum number of points for the experience factors section is **50 points**.

3.3.1 Experience

The maximum number of points for this factor is **25 points**.

You may claim points based on your business experience. The number of points is based on your past business ownership experience **OR** senior management experience in the last 60 months. If you have both business ownership and senior management experience in 36 of the past 60 months, you must **use only one of your experiences** in your EOI. There is a **minimum requirement (equivalent of 36 months)** to be eligible for the Entrepreneur Stream.

- Your experience must total, at minimum, the equivalent of 36 months within the last 60 months in either active general business administration or in an area of expertise related to the business opportunity.
- If you have a **business partner**, they must also have a minimum of 36 months of experience, in the last 60 months.

Business Owner:

- You must have owned at least one third of the business during the period you will claim as the length of your experience. You must demonstrate that your role was an active role, meaning that you were personally involved in the day-to-day operations of the business and had direct involvement in decision-making.

If you are invited to apply to the Entrepreneur Stream, you will be required to provide evidence of your reported business and past experience as a **business owner**. Examples of acceptable evidence include financial statements as well as reference letters from investors, financial institutions, vendors, suppliers or customers.

If you are invited to apply and you do not provide evidence to support the points you claimed in your EOI, your application may be refused and your application fee will not be returned.

Senior Manager (Business Management):

- Your role must have included senior decision-making responsibilities in areas such as Operations, Sales, Finance, Marketing, Distribution, Human Resources, Research and Development, etc.

If you are invited to apply to the Entrepreneur Stream, you will be required to provide evidence of your past experience as a **senior manager**. If you claim points for this factor, you must include (at least):

- Organizational charts detailing your position and reporting structure. Include the size of the organization and highlight your position. Employer documents are preferred.
- Official employer reference letter(s) containing details about your position, reporting structure, role and length of employment.

Experience	Total Duration	Points
Business Owner	Less than 36 months	Not eligible
	36 – 47 months	13
	48 – 59 months	19
	60 months	25
OR		
Senior Manager (Business Management)	Less than 36 months	Not eligible
	36 – 47 months	8
	48 – 59 months	14
	60 months	20
Total Points Available		25

3.3.2 Specific Experience

You may claim points based on your past specific experience in a high growth business and/or in an export trade business if this experience was gained within the last 60 months.

- **High Growth Business Experience:** experience in a business that experienced at least 20 per cent increase in revenue in two consecutive years. Submission of **supporting documentation** (e.g. financial statements) is mandatory if you are invited to apply to the Entrepreneur Stream.
- **Export Trade Business Experience:** experience in a business exporting at least 20 per cent of total goods/services to a foreign market. Submission of **supporting documentation** (e.g. financial statements with export declarations, purchase orders, invoices) is mandatory if you are invited to apply to the Entrepreneur Stream.

There is no mandatory requirement for this experience factor to be considered for the Entrepreneur Stream. The maximum number of points for this factor is **25 points**.

If you were a **business owner** and you can provide **supporting documentation** verifying that your business was a high growth business or an export-trade business, you may claim these points.

If you were a **senior manager** and you can provide a reference letter from your employer and/or other **supporting documentation** indicating that your role had a direct decision-making authority or a direct impact on the high growth activity/activities of the business, you may claim these points.

If you are invited to apply to the Entrepreneur Stream and have indicated that you have one or more of the past specific experience, you must provide evidence. If you are invited to apply and you do not provide evidence to support the points you claimed in your EOI, your application may be refused and your application fee will not be returned.

Past Specific Experience	Points
No	0
Yes: 1 past specific experience	15
Yes: 2 past specific experience	25
Total Points Available	25

3.4 Investment Factors

The maximum number of points for the investment factors section is **100 points**.

3.4.1 Net Worth

You may claim points based on your total **net worth**. The maximum number of points for this factor is **15 points**.

Your personal **net worth** must be lawfully obtained and verifiable (e.g. proof of title to any real estate holdings and business ownership). Your personal **net worth** includes all of your assets and those of your spouse or common-law partner, minus any liabilities including mortgages and personal debts, for example:

- cash,
- assets in bank accounts,
- fixed (term) deposits,
- real property,
- investments in bonds, stocks and mutual funds,
- investments in one or more businesses,
- pensions and other assets.

Note: Your **net worth** must be in your (and/or your spouse/common-law partner's) name.

There is a **minimum requirement** for this factor to be eligible to the Entrepreneur Stream:

- If your proposed business is within the **GTA**, your **net worth** must be a minimum of \$1,500,000.
- If your proposed business is outside the **GTA**, your **net worth** must be a minimum of \$800,000.
- If your proposed business is in the **ICT/Digital Communications sector** (regardless of location), your **net worth** must be a minimum of \$800,000.

If you have a **business partner**, they must also meet the minimum personal **net worth** requirement.

If you are invited to apply to the Entrepreneur Stream, you will be required to provide evidence of your stated **net worth** as well as the legal accumulation of funds using a **qualified vendor**. See [section 4.3](#) for more details.

If you are invited to apply and you do not provide evidence to support the points you claimed in your EOI, your application may be refused and your application fee will not be returned.

Personal Net Worth		Points
If your proposed business will be within the GTA	Less than \$1,500,000	Not eligible
	\$1,500,000 to \$1,999,999	2
	\$2,000,000 to \$2,499,999	5
	\$2,500,000 to \$2,999,000	8
	\$3,000,000 to \$3,499,999	11
	More than \$3,500,000	15
OR		
If your proposed business will be outside the GTA OR If your proposed business will be in the ICT/Digital Communications sector (regardless of location)	Less than \$800,000	Not eligible
	\$800,000 to \$1,299,999	2
	\$1,300,000 to \$1,799,999	5
	\$1,800,000 to \$2,299,999	8
	\$2,300,000 to \$2,799,999	11
More than \$2,800,000	15	
Total Points Available		15

3.4.2 Investment Amount

You may claim points based on the total personal investment amount that will be made into your proposed business. The minimum **personal investment** must be derived from your personal **net worth**. The maximum number of points for this factor is **25 points**.

There is a **minimum requirement** for this factor to be eligible for the Entrepreneur Stream:

- If your proposed business is within the **GTA**, your personal investment must be a minimum of \$1,000,000.
- If your proposed business is outside the **GTA**, your personal investment must be a minimum of \$500,000.
- If your proposed business will be in the **ICT/Digital Communications sector** (regardless of whether it will be within or outside the **GTA**), the minimum investment will also be \$500,000.

Additionally, you must control at least one-third of the equity in the business. If you have a **business partner**, they are also required to control at least one-third of the equity in the business. Your spouse may hold part ownership of the business, however, you must continue to control at least one-third of the equity in the business in your name.

Third parties are permitted to provide external financing (i.e. loans and/or own shares of your business) beyond the minimum investment amount. However, the third party must be a **Schedule I** or **Schedule II bank** or an **institutional investor**. Third-party personal investments are not permitted. If you do require external financing, you will be required to provide details on how you will obtain the financing and how the money will be used for your business.

You cannot claim points for investments that will be made by a third-party (i.e. if you are making a personal investment of \$2.5 million and a third party will make an additional investment of \$1 million, you may only claim points for your personal investment of \$2.5 million).

If you are invited to apply to the Entrepreneur Stream, you will be required to provide evidence of how you plan to allocate the investment funds (e.g. **business plan**). As a condition of nomination for permanent residence, you will be required to provide evidence, including **supporting documentation** (e.g. invoices, bank and financial statements) to prove that the entire investment fund was allocated, and to provide information as to how the investment funds were allocated.

Examples of eligible investment expenditures include:

- Purchase of existing business assets (including inventory) or equity;
- New equipment purchases;
- Start-up or new inventory related to an improvement/expansion plan;
- Leasehold improvements; and
- New marketing costs.

In order to be considered an eligible investment, the expenditure must be essential to the establishment and operation of a **new business** or to purchase, improve and operate an existing business.

In addition, if you are purchasing an existing business:

- You must invest some funds towards improvement/expansion of the business.
- Improvement/expansion does not include regular operating expenses such as recurring inventory, wages, rent, utilities, or maintaining the same levels of marketing or advertising expenses, legal or professional fees, business licenses, etc.

If you have a **business partner**, they must also meet the minimum investment funds requirement on their own. For example, if your proposed business will be in the **GTA**, you must each invest a minimum of \$1,000,000 for a minimum total of \$2,000,000.

If you are invited to apply and you do not provide evidence to support the points you claimed in your EOI, your application may be refused and your application fee will not be returned.

Investment Amount		Points
If your proposed business will be within the GTA	Less than \$1,000,000	Not eligible
	\$1,000,000 to \$1,499,999	2
	\$1,500,000 to \$1,999,999	6
	\$2,000,000 to \$2,499,000	10
	\$2,500,000 to \$2,999,999	14
	More than \$3,000,000	20
OR		
If your proposed business will be outside the GTA OR if your proposed business will be in the ICT/Digital Communications sector (regardless of location)	Less than \$500,000	Not eligible
	\$500,000 to \$999,999	3
	\$1,000,000 to \$1,499,999	8
	\$1,500,000 to \$1,999,999	13
	\$2,000,000 to \$2,499,999	18
	More than \$2,500,000	25
Total Points Available		25

3.4.3 Ineligible Investments

The following are not considered eligible investments:

- **Cash, cash equivalents** or **working capital**, and
- Wage payments made to yourself and your family members.

3.4.4 Investments made prior to Application to the OINP

While the OINP does not encourage applicants to make any investment prior to signing a **Performance Agreement** with the OINP and obtaining a valid temporary

work permit from Immigration, Refugees and Citizenship Canada ([IRCC](#)), we will accept investments made up to one year prior to the application date (if you are invited to apply). However, you must provide proof that the investment has come from your own personal funds. Signing an agreement or letter of intent to purchase a business and/or making a deposit prior to the approval of your application is solely at your own risk. The OINP does not guarantee that you will be approved if you have already made investments in the province.

3.4.5 Job Creation

You may claim points based on the total number of **permanent full-time jobs** you will create for Canadian citizens or permanent residents within the first 20 months of establishing your business. The maximum number of points for this factor is **20 points**.

There is a **minimum requirement** for this factor to be eligible for the Entrepreneur Stream. You must demonstrate that you will create at least **two permanent full-time jobs** for Canadian citizens or permanent residents of Canada in your proposed business. These jobs must also be paid at the **median wage** rate.

Important: Wage Requirements

The OINP expects that all employees will receive pay for hours worked according to the information provided by the employer in the proposed **business plan**. The OINP requires that a wage offer made to an employee be described on the basis of the individual's hourly wage expressed as either hourly pay and hours per year, or weekly pay and weeks per year. This allows the program to verify that employees will be appropriately remunerated.

Note: The program does not consider remuneration by piece work, bonuses, commissions, vacation pay or non-financial compensation as comprising part of an employee's offered wage. An employer may offer an employee piece work, bonuses, commissions, or non-financial compensation in addition to base pay. However, these will not be considered part of the employee's hourly or weekly base pay. Additionally, the hourly or weekly base pay offered to the employee must meet or exceed the **median wage** established by occupation and region on the federal government's [Job Bank](#) website.

A **permanent full-time job** means a position that consists of a minimum of **1,560 hours of continuous, paid employment** in a 12-month period.

The following are not considered permanent full-time employees even if they work 1,560 hours in a 12-month period:

- Seasonal, or part-time employees regardless of their working hours;

- Subcontractors or agency workers; or
- Employees who do not work on the company’s premises, such as employees who work from home, or employees who work in a **virtual office** and serve the employer by **telecommuting**.

A permanent job offer is continuous employment in a position designated as permanent and which has no specified end date.

If you are invited to apply to the Entrepreneur Stream, you will be required to provide evidence of how you will create a minimum of two jobs. As a condition of nomination for permanent residence, you will be required to provide evidence, including **supporting documentation** (e.g. payroll, tax and financial documentation), to prove that the required **permanent full-time jobs** were created. Additionally, the jobs must be continuously filled for at least 10 months prior to the submission of your **Final Report**.

If you have a **business partner**, your partner must also create two jobs, for a total of 4 jobs for your proposed business.

If you are invited to apply and you do not provide evidence to support the points you claimed in your EOI, your application may be refused and your application fee will not be returned.

Job Creation	Points
Less than 2 jobs	Not eligible
2 jobs	5
3 – 4 jobs	12
5 – 6 jobs	19
7 or more jobs	20
Total Points Available	20

Please note that if you are purchasing an existing business, you must maintain at a minimum the current wage levels and employment terms of existing staff in addition to creating at least two new jobs. There are no additional points for maintaining existing staff.

Your proposed business must comply with all provincial labour laws, including but not limited to employment standards, health and safety and labour relations legislation.

3.4.6 Business-Related Visits

You may claim points based on any business-related visits to Ontario within the last year from the date that you register your EOI.

If you have purchased or are purchasing an existing business, you must make a business-related visit to be considered for the Entrepreneur Stream. The maximum number of points for this factor is **5 points**.

If you are invited to apply to the Entrepreneur Stream and you have indicated in your EOI that you have made business-related visits to Ontario, you will be required to provide evidence of your previous visits to Ontario, including cities/municipalities visited and the dates when you entered and exited Ontario, by submitting at least three of the following examples:

- Flight itinerary and boarding passes;
- Accommodation receipts;
- Summary of meetings including the itinerary;
- Email correspondence with any business contacts in Ontario;
- Photographs or meeting notes from the business trip;
- Business cards or contact information from business interactions.

If you are invited to apply and you do not provide evidence to support the points you claimed in your EOI, your application may be refused and your application fee will not be returned.

Business-Related Visits to Ontario	Points
No	0
Yes: 1 visit in the last year	2
Yes: 2 or more visits in the last year	5
Total Points Available	5

3.4.7 Targeted Key Sectors

You may claim points depending on whether your business is in a targeted key sector determined by the Ontario government. This is not a minimum eligibility requirement to be considered for the Entrepreneur Stream. The maximum number of points for this factor is **10 points**.

These key sectors have been defined as economic priorities for Ontario:

- Aerospace
- Automotive
- Chemical and Biochemical
- Cleantech
- Financial Services
- Food and Beverage Manufacturing
- Industrial Automation and Robotics
- Information Technology
- Life Sciences

- Mining
- Tourism

For more information on these targeted key sectors, visit the [Invest in Ontario website](#).

If you are invited to apply to the Entrepreneur stream and have indicated your proposed business is in a targeted key sector, you will be required to provide evidence that your business is in that respective sector (e.g. licenses, permits, association membership).

Targeted Key Sector	Points
No	0
Yes	10
Total Points Available	10

If you are invited to apply and you do not provide evidence to support the points you claimed in your EOI, your application may be refused and your application fee will not be returned.

3.4.8 Business Location

You may claim points based on your proposed business location. This is not a minimum eligibility requirement to be considered for the Entrepreneur Stream. The maximum number of points for this factor is **10 points**.

The OINP uses Statistics Canada’s **Census Metropolitan Area** (CMA) and **Census Agglomeration** (CA) data to divide business locations into three categories based on population size:

- Category A: Census Metropolitan Areas with a population of 175,000 or more.
- Category B: Census Metropolitan Areas and **Census Agglomeration** areas with a population greater than 100,000 but less than 175,000.
- Category C: All other locations that do not fall within Category A or B that have a population of 100,000 or below.

CMAs and CAs are areas consisting of one or more neighbouring municipalities situated around a population centre (known as a core). A CMA is defined as having a total population of at least 100,000 of which 50,000 or more live in the core. A CA is defined as having a core population of at least 10,000. Please note that some locations may be part of larger categories. Therefore, you may find your business location is in a CMA or CA.

For example, Toronto’s neighbouring municipalities fall under the Toronto CMA as described below:

Toronto CMA	
Mississauga	Halton Hills
Brampton	Aurora
Markham	Georgina
Vaughan	Whitchurch-Stouffville
Richmond Hill	New Tecumseth
Oakville	Bradford West Gwillimbury
Ajax	Orangeville
Pickering	East Gwillimbury
Milton	Uxbridge
Newmarket	King
Caledon	Mono

For more information on finding your business location category and a list of **Census Metropolitan Areas** and **Census Agglomeration** areas, see [Appendix 2](#).

Note: While Statistics Canada categorizes Ottawa-Gatineau CMA as a single **Census Metropolitan Area**, businesses located in the Gatineau region outside of Ontario are not eligible under the OINP.

Business Location	Points
CMA with a population of 175,000 or more	0
CMA or CA with a population greater than 100,000 but less than 175,000	5
Other location with a population of 100,000 or below	10
Total Points Available	10

If you are invited to apply and you do not provide evidence to support the points you claimed in your EOI, your application may be refused and your application fee will not be returned.

3.4.9 National Occupation Classification (NOC) 0, A or B Jobs

You may claim points based on the **National Occupational Classification (NOC) 0, NOC A or NOC B** jobs your proposed business will create for Canadian citizens or permanent residents. There is no mandatory requirement for this factor to be considered for the Entrepreneur Stream. The maximum number of points for this factor is **15 points**.

If you are invited to apply to the Entrepreneur Stream and have indicated you will create **NOC 0, A or B** jobs, you will be required to provide evidence including job

descriptions and how you will create the jobs in your **business plan**. For more information on the NOC, see [Appendix 3](#).

If you are invited to apply and you do not provide evidence to support the points you claimed in your EOI, your application may be refused and your application fee will not be returned.

Creation of NOC 0, A or B Jobs	Points
Yes: NOC 0 or A job(s)	15
Yes: NOC B job(s)	10
No: Only NOC C and/or NOC D jobs	0
Total Points Available	15

If you are invited to apply and your **business plan** does not match the points you claimed in your EOI, then your application will be refused and your application fee will not be returned.

3.5 Human Capital Factors

The maximum number of points for the human capital factors section is **20 points**.

3.5.1 Level of Education

You may claim points based on your highest level of education completed. There is no minimum requirement to be considered for the Entrepreneur Stream. The maximum number of points for this factor is **5 points**.

Post-secondary education refers to full-time studies from a licensed post-secondary institution that leads to obtaining a credential that is the equivalent to a Canadian degree, diploma or certificate. Two years includes scheduled breaks such as winter and summer breaks and holidays.

Language training (such as English as a Second Language (ESL) courses) will **not** be considered towards meeting the post-secondary requirement.

If you are invited to apply to the Entrepreneur stream and are claiming to have completed six months or more of post-secondary education, you will be required to provide evidence of this education, including your **Educational Credential Assessment** (ECA) report produced by a designated organization.

The OINP will only accept an ECA report from one of following organizations designated by IRCC:

- [Comparative Education Service – University of Toronto School of Continuing Studies](#),
- [International Credential Assessment Service of Canada](#),
- [World Education Services](#),
- [International Qualifications Assessment Service](#),
- [International Credential Evaluation Service](#),
- [Medical Council of Canada \(professional body for Doctors\)](#), **OR**
- [Pharmacy Examining Board of Canada \(professional body for Pharmacists\)](#).

Note: When completing your application for an ECA, you **must** authorize the organization to share the results of your ECA with the OINP. Failure to grant the OINP access to your ECA results may delay the processing or result in the refusal of your application.

If you are invited to apply and you do not provide evidence to support the points you claimed in your EOI, your application may be refused and your application fee will not be returned.

Level of Education	Points
No post-secondary education	0
6 months – 2 years of post-secondary education	2
More than 2 years of post-secondary education	5
Total Points Available	5

3.5.2 Official Language Ability

You may claim points based on your proficiency in English or French. While not a mandatory requirement to be considered for the Entrepreneur Stream at the time of registering your EOI, language proficiency equivalent to Canadian Language Benchmark (**CLB**) **4** is required at the time of nomination by the OINP. The maximum number of points for this factor is **15 points**.

You must demonstrate your language proficiency with either the International English Language Testing System (**IELTS**) [General Test], Canadian English Language Proficiency Index Program (**CELP**) or Test d'Évaluation de Français (**TEF**). If you are invited to apply to the Entrepreneur Stream and have indicated a certain **CLB** level of language proficiency, you will be required to provide evidence of that language proficiency. For equivalences, see [Appendix 4](#).

Note that even if you do not claim language proficiency in your EOI, you will be required to demonstrate that you have **CLB** 4 or equivalent at the time of nomination (after you meet your **Performance Agreement**). If you have a **business partner**, your partner must also meet the minimum **CLB** 4 or equivalent at the time of nomination.

If you are invited to apply and you do not provide evidence to support the points you claimed in your EOI, your application may be refused and your application fee will not be returned.

Official Language Ability	Points
None or minimal (CLB 3 or below)	3
Basic understanding (CLB 4)	10
Intermediate and advanced (CLB 5 or higher)	15
Total Points Available	15