



BDC Style Guide

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Introduction

Welcome to BDC's Style Guide.

The purpose of this guide is to standardize and improve the way BDC communicates in print and online with both the public and other BDC employees.

It provides guidelines on spelling and our preferred style of writing certain words. It also offers basic grammar and punctuation rules, and tips to help you produce writing that is correct, clear and easy to read.

What is style, exactly?

Style is a catchall term. In the context of this guide, it refers to keeping BDC materials consistent and easy to read, while ensuring they reflect current usage. For instance, years ago it was common to write "Web site," but that looks a bit dated now, so we use "website."

This guide also provides advice on how BDC writes for entrepreneurs. The goal is to create material they will find useful and persuasive. To do so, we should try to write in a way that reflects how entrepreneurs think and speak.

There are also guidelines aimed at increasing the search engine optimization (SEO) of our online content, so that more entrepreneurs can benefit from the advice, products and services we offer.

A word on spelling

At BDC, we use Canadian spelling. Set your Microsoft Word dictionary to Canadian English, rather than British or American English. In particular, keep these examples of Canadian spellings in mind:

- centre/centred (not center/centered)
- colour, flavour and other –our words (not color, flavor)
- defence/offence (not defense/offense)
- metre (for the measurement of length; use "meter" in terms like "parking meter")
- license/practise as verbs (use "licence" and "practice" for nouns);
- minimize and other –ize verbs (not minimise)
- panellist, traveller and similar words (not "panelist" or "traveler")

A word on gender-neutral language

Don't assume that the reader is male or female. Use "he or she" and "his or her," or make the nouns, adjectives and pronouns plural.

So, instead of writing "An entrepreneur should be aware that **his** business is vulnerable to recessions," write "An entrepreneur should be aware that **his or her** business is vulnerable to recessions" or "**Entrepreneurs** should be aware that **their businesses are** vulnerable to recessions."

Avoid awkward constructions such as "s/he," "he/she" or "his/her."

A word on copyright

Copyright gives the person who has created a work (such as an article, photograph or video) the exclusive right to publish and distribute that work.

- If you are using a substantial portion of a work or a complete work created by someone else in something you're writing for BDC, you need to get permission from the creator **and** tell readers where the material came from.
 - Put a credit line under photos.
 - Photo: Canadian Press.
 - Put a sentence under long adaptations or complete excerpts.
 - Adapted from "10 Tips for Entrepreneurs" by Antonio Celli, *Business Today*, January 2016.
 - This article was written by Antonio Celli and first appeared in *Business Today*, January 2016.
- If you are using just a small part of a work (such as a couple of sentences from a long article or one graph from a report), you may not need to get permission, but you still need to tell readers where it came from.
 - Put short pieces of text inside quotation marks, and use a footnote or a reference in the text.
 - "The economy should recover strongly in 2017," according to RBC's 2016 report, *Canada's Future*.
- Determining what is a "substantial" part of a work and what is a "small" part is tricky. A **very** general rule of thumb is that 10% of the whole work is considered "small." However, if you are unsure, it's best to get permission from the copyright holder. Check with BDC's Senior Editor (communications-bdc@bdc.ca) for further guidance.
- These guidelines apply to works in all media, including printed materials, broadcasts and online materials. **Just because text, photos, videos, charts, graphics and other materials are posted on the Internet, it does not mean they are copyright free.** You still need to follow the rules above regarding permissions and citation.
- Also, if you paraphrase a substantial portion of a work someone else has created, you need to indicate that as well, with a footnote or attribution in the text.
- It's important to guard against plagiarism. When in doubt, attribute material to its source and/or ask for guidance from BDC's Senior Editor (communications-bdc@bdc.ca).
- **Please note that this section does not constitute legal advice.**

General writing guidelines

BDC puts entrepreneurs first, and they're the main audience for most of our external publications and our website. When writing for them, we should use their language: direct, practical and to the point.

We want to clarify their challenges, answer their questions and suggest solutions to help them solve problems efficiently. It's important to do so in their language and in a way they find accessible and not formal, institutional or bureaucratic.

Generally, we also want to show entrepreneurs the benefits of taking action, emphasizing that the cost of action is less than the cost of inaction.

Here are 10 guidelines to follow as you write for entrepreneurs.

1. Put yourself in their shoes

- Put yourself in the shoes of entrepreneurs by adopting their vocabulary and values (results oriented, pressed for time, focused on success).

Instead of...

In Canada, buildings account for about a third of all greenhouse gas emissions and energy use. Existing buildings make up about 98% of Canada's commercial building stock, so retrofitting is a key to saving energy and reducing our environmental footprint.

Write...

Retrofitting your building to make it greener will save you energy. This means more money in your pocket.

For some of us, there is an extra reason to retrofit. In Canada, buildings account for about a third of all greenhouse gas emissions and energy use, so retrofitting is a key to reducing our environmental footprint.

Why?

The revised first paragraph shows that the writer (and, by extension, BDC) shares a fundamental priority with entrepreneurs: saving money. The second paragraph is written with a "let's do our part" attitude that will resonate with some (but not all) entrepreneurs. The fact that buildings account for a third of all greenhouse gas emissions is no longer abstract; it's useful information that will help the business owner to take action according to his or her values.

2. Use the active voice

- Use the active voice, when possible. That means writing sentences using the subject-verb-object pattern, where the person or thing carrying out the action is the subject of the sentence.

Instead of... A decision was made to cut costs. Budgets were trimmed and people were laid off. Offices were closed and new initiatives were cancelled.
Write... The company decided to cut costs. It trimmed budgets, laid people off, closed offices and cancelled new initiatives.
Why? The second version is shorter, clearer and more direct. The reader knows who did what. The first version is written in what is called the passive voice, when the person or thing carrying out the action is not the subject of the sentence. (The subject of the first sentence is “decision,” but the decision didn’t make itself or cut the costs.) Passive sentences aren’t wrong, but they’re often longer, lack energy, and can be awkward or confusing. Sometimes, they can even make it sound like a writer is trying to hide something. That being said, you may want to use the passive voice occasionally. For instance, you may not know who carried out the action, or you may want to use another sentence structure in a paragraph for variety.

3. Speak to readers directly

- Speak to readers directly. Avoid writing as if the entrepreneur and his or her business were subjects of abstract, academic interest.

Instead of... A question entrepreneurs often ask themselves is: “How can I make more money?” Often, their instinctive answer is: “Increase revenues.”
Write... You’ve probably asked yourself, “How can I make more money?” Your instinctive response was likely: “Increase revenues.”
Why? The first example is good because it focuses on something that’s important to entrepreneurs: profits. However, it sounds like a professor is studying entrepreneurs. (“A question entrepreneurs often ask themselves is...” rather than “ You probably often ask yourself ...”) In the latter example, we are speaking right to the entrepreneur, showing we understand his or her concerns and share them.

4. Avoid jargon and clichés

→ Avoid corporate jargon, bureaucratic language and clichés.

Instead of... Three major phenomena—advances in technology, changing demographics and the effects of the 2008–09 global recession—are profoundly altering Canada’s commercial landscape, providing fertile ground for the emergence of new consumer behaviours.
Write... Advances in technology, changing demographics and the effects of the 2008–09 global recession are changing your customers’ behaviours.
Why? Expressions like “major phenomena” and “providing fertile ground” are not only wordy but also abstract, while “changing your customers’ behaviours” is more direct.

Instead of... Alberta’s economy was hit by a perfect storm in 2015–16. The drop in the price of oil and wildfires in the Fort McMurray area led many companies to reduce their operational footprint in the province.
Write... The Alberta economy was hit by a sharp decline in the price of oil and wildfires in the Fort McMurray area in 2015–16. These difficulties led many companies to scale back their operations in the province.
Why? Expressions like “perfect storm” and “footprint” may once have been fresh but are now clichés. Readers tend to tune out clichés. Either say what you mean directly or try to catch their interest with a new metaphor.

5. Use clear headlines

→ Use headlines that clearly tell readers that the text will offer practical information and advice to help them understand business concepts, grow their business and succeed. The headline should be a statement, question or call to action. Avoid puns and other cute devices.

→ Online headlines have unique requirements. See the [Writing for the web](#) section for more details.

Instead of... Why you should think about upgrading your software
Write... Save time and money with 5 simple software upgrades
Why? The first headline is vague, so readers can’t be sure whether the story will relate to their business or help them succeed. The second headline tells them exactly what the payoff is (saving time and

money). Just as important, that payoff is also something that will interest many entrepreneurs.

In addition, “upgrading your software” in the first headline could mean anything from buying an inexpensive, off-the-shelf package to hiring a consultant to develop a customized, expensive solution. “Simple” reassures the reader that the tips in this article won’t consume a lot of resources.

Finally, the second version puts the “news” right up front. We could have written “5 simple software upgrades that will save your business time and money,” but we’ve caught the readers’ interest right away with “Save time and money.” That may encourage them to read to the end, to find out how.

Instead of...

Should you buy an existing business?

Write...

Why it pays to buy an existing business

Why?

An entrepreneur’s spontaneous answer to “Should you buy an existing business?” is probably “No, because managing my current business already takes all my time.” “Why it pays to buy an existing business” is linked to a clear benefit for the entrepreneur.

Instead of...

How to manage customer service challenges

Write...

8 tips for avoiding customer service disasters

Why?

What’s more compelling to a busy entrepreneur: a general discussion of customer service or tips to avoid disasters? Also, “8 tips” gives the entrepreneur a concrete feeling that he or she will learn something in a short period of time.

6. Share stories

- Share real-world stories to show how entrepreneurs overcome a specific challenge. In client testimonials and other promotional texts, show how BDC helped entrepreneurs overcome their challenges.

Instead of...

It’s important to make a succession plan. When it comes time to sell your business, you will want all your ducks in a row.

Write...

Phil Lafleche was in his early 60s when a sudden health scare made him start thinking about selling his business.

Why?

People like to read about people just like them, so the second example is more likely to draw in people near retirement age and people with health problems—two groups who should make

succession planning a priority.

7. Keep it short

- Avoid long sentences. As a general rule, sentences become harder to understand once they are longer than 20 words. This is especially true if some of those words are long or unfamiliar.

Use bullets and subheads to break up long paragraphs or dense passages—particularly if your materials will appear online.

Pick strong nouns and verbs, so you can avoid using adjectives and adverbs.

Instead of... He moved quickly away from the enormous house.
Write... He ran away from the mansion.
Why? “Ran” implies speed and “mansion” implies large—and they are shorter and more powerful than “moved quickly” and “enormous house.” Be especially aware of redundant modifiers. For instance, all gifts are free and all history happened in the past, so you don’t need to write “free gift” or “past history.” Having trouble trimming words? Imagine you have to pay a dollar for every word you use.

8. Highlight key advantages of BDC products

- Emphasize elements that highlight key advantages of BDC products in the market. However, we should avoid overtly selling BDC’s products and services in our publications, except in advertising and material specifically designed for entrepreneurs who are ready to buy.

Instead of... Because BDC focuses on high-risk businesses, our interest rates are often higher than those that commercial banks offer.
Write... When considering a loan, don’t look only at the interest rate. The terms can be just as important.
Why? The first example may discourage entrepreneurs from reading any further. The second example acknowledges that interest rates are important (it implies entrepreneurs should look at them but not <i>only</i> at them) but also emphasizes the flexibility of BDC’s loans.

9. Encourage action

- Encourage entrepreneurs to take the next step to overcome a challenge by showing it will produce a direct benefit.

Instead of... Even experienced entrepreneurs face unexpected expenses when buying commercial real estate. Hidden costs, construction overruns, longer-than-expected downtime—it's hard to anticipate every outlay you may face.
Write... Even experienced entrepreneurs face unexpected expenses when buying commercial real estate. Hidden costs, construction overruns, longer-than-expected downtime—it's hard to anticipate every outlay you may face. Some planning can help you avoid unexpected expenses and the potential for disruption to your operations.
Why? When you add the final sentence, you give the entrepreneur a concrete business reason to take the next step: making a plan to buy real estate.

10. Be friendly

- Keep your tone friendly and conversational. If you have the choice between a formal, bureaucratic word and a more familiar term, use the more familiar one, if you can. Contractions, such as “don't” and “isn't,” are perfectly fine (although you are welcome to spell things out for emphasis, as in “We are Canada's development bank”). Use “we” for the Bank and “you” for the reader, if it makes sense in the circumstances.

Instead of... In all likelihood, sophisticated business acquisition specialists will examine the target company's profit-and-loss statements for the last three fiscal years, as well as annual reports and other documents substantiating the firm's operations over the same time period. Entrepreneurs seeking to exit their business should ensure they have the capacity to generate up-to-date analytics, which will equip them with the leverage to achieve the optimal return they desire.
Write... Smart buyers will certainly delve into your business's financial and operational history. Be sure you're armed with accurate figures and supporting material that will help you negotiate the price you want.
Why? We're aiming for a writing tone somewhere between the very formal style of many banks and the very informal style of some technology firms. We want entrepreneurs to think of us as smart, trusted, practical advisors. An added advantage of friendly, conversational writing is that the resulting text is often shorter and easier to follow than a passage written in a bureaucratic style.

Special BDC usage

BDC job titles

In long BDC job titles, the elements of the title are separated by commas, not by other forms of punctuation. If they appear in running text, they are also followed by a comma.

Examples

Senior Vice President, Financing and Consulting, Ontario

Martha Stein, Senior Vice President, Financing and Consulting, Ontario, gave the keynote speech.

Words and phrases

BDC encourages the use of the following words and phrases.

Entrepreneur—Can be used synonymously with the term “business owner.” It can also be substituted in many cases for “business,” “company” or “firm,” because most entrepreneurs own and operate their businesses.

Loan—Traditionally, BDC has used the term “financing” to refer to our lending and investing activities. However, people more frequently do Internet searches on the terms “loan,” “small business loan” and “commercial loan” than on the term “financing,” which doesn’t resonate with entrepreneurs. At the same time, entrepreneurs tend to use “financing” when referring to the capital structure of their business (e.g., “my company’s financing”). When appropriate, we should use the terms “loan,” “small business loan,” “commercial loan” and “investment” (the latter when referring to BDC’s equity financing services, including Growth & Transition Capital and Venture Capital).

Small business—Research indicates that entrepreneurs don’t like to think of their company as a “small business,” so we should be judicious in our use of the term. Often, “business” or “company” will do the job. However, we are proud to organize BDC Small Business Week each year and we know that people use the term “small business” when they are searching on the Internet. Therefore, we can use the term “small business,” especially in online publications.

Small and medium-sized enterprises (SMEs)—Statistics Canada uses this expression to refer to businesses with between one and 499 employees. Both the full term and the acronym, SMEs, sound bureaucratic and should be avoided in publications aimed at entrepreneurs. Instead, simply write “business,” “company,” “small business,” or “small and medium-sized businesses” (written out, not abbreviated as “SMBs”).

A focus on busy, private sector entrepreneurs

Be specific about the reasons that BDC helps entrepreneurs.

Instead of... At BDC, the most valuable thing we can give you is the benefit of our experience with businesses like yours. By knowing what has been successful in the past, we can work with you to adapt our products to your company and its circumstances.
Write... Every year, we work with 28,000 entrepreneurs like you across Canada. We listen to your stories, we understand your challenges, and we see what works and what does not. You can benefit from this experience.
Why? In the first example, we could change "BDC" to the name of any consulting firm, and the sentences would still be true. The copy is generic and does not provide any new information. What is the story behind this experience? We should use details (such as "28,000 entrepreneurs" and "we listen to your stories") that will lead entrepreneurs to conclude that BDC's experience is valuable to them.

When possible, choose private-sector vocabulary to describe BDC (e.g., "Bank" instead of "Crown corporation").

Instead of... The Business Development Bank of Canada is a Crown corporation that was established by an Act of Parliament on December 20, 1974, as the Federal Business Development Bank and continued under its current name by an Act of Parliament that was enacted on July 13, 1995. The objectives of the Business Development Bank of Canada and its subsidiaries (together, BDC) are to promote and assist in the establishment and development of business enterprises in Canada, with a focus on small and medium-sized enterprises, by providing a range of complementary lending, investment and consulting services.
Write... The Bank was created in 1974 to provide loans, advice and other support to help Canadian businesses succeed.
Why? The first example comes from BDC's Annual Report, and it's fine in that context, because the main audiences for the Annual Report are the federal government and Parliament. However, entrepreneurs operate mainly in the private sector, so they will have little interest in BDC's legislative underpinnings. Mainly, they will want to know what BDC does. As a result, "Bank" and "businesses" will be clearer to them than "Crown corporation" and "small and medium-sized enterprises."

Writing for the web

Writing for the web differs in important ways from writing for print. First, people read differently on a computer screen, tablet or smartphone. They scan text, searching for information they can use. That's why sentences and paragraphs need to be even shorter and punchier online than in print.

Note

If you are writing content for the web and advice in this section differs from that found elsewhere in this guide, follow the advice in this section.

Headings and subheadings

Main headlines

A headline should clearly identify the challenge to be solved by the article, promoted product or other content. It should include a main SEO keyword or phrase (see p. 17). If you're using numbers in the title, put them in numerals, even if they are lower than 10 (e.g., 5 tips, 12 secrets).

Subheadings (in the body of the copy)

- Use multiple subheadings per page.
- Make them descriptive to help readers scan content easily.
- Make each subheading three to five words long.
- Use one for each major idea and/or insert one every three or four paragraphs.
- **You do not need subheadings if the article's sections are already bulleted or numbered** (unless there is a long introduction).

Bulleted and numbered items

Bulleted or numbered items should begin with an introductory phrase in **bold** type followed by an em dash (—).

Example

- **Break each project into its component tasks**—Before you delegate, create a list of small tasks that one person can manage. That will help you...

Ways to help readers scan

To help readers find information rapidly, follow these tips:

- break up text into paragraphs of no more than three sentences
- break up text with lots of bullets and headings
- highlight important words or phrases in bold type

Search engine optimization (SEO)

If people can't easily find BDC's content on the web, we are missing out on important opportunities to reach entrepreneurs, including prospective clients.

That's why we optimize our webpages on BDC.ca so that they will rank higher on Google and other search engines, when people type in keywords relevant to entrepreneurs and our business.

Here are two general SEO rules.

- Choose one main keyword (or phrase) and optimize the webpage for it.
- SEO optimization should not affect the quality of the writing. Notably, we should avoid "stuffing" content with the keywords. Not only is this a turn-off for readers, but it may also actually hurt the content's search ranking.

Here are search engine optimization (SEO) elements we include when we prepare online content.

Keywords

Keywords are single words, or strings of words, that tell search engines what a webpage is about. They help the page rank higher when people search for that term.

You can use tools such as Google Keyword Planner to find keywords that are used in many searches, and that are relevant to your topic and BDC's business. BDC's Digital Experience unit also researches keywords. Your editor will give you ones to use, or you can ask for them.

Examples

- Working capital
- Working capital ratio

Title tags and meta descriptions

Search engines such as Google use the title tag and meta description to display webpages on search results pages.

Title tag

Search engines pay particular attention to the words included in this tag.

- It should be included at the top of texts for online publication.
- It should accurately reflect the page's content.
- It can be a variation on the main title.
- It should promise concretely that the entrepreneur will learn something new and that this knowledge will help in his or her business.
- Add " | BDC.ca" after each title tag.

- Make the title tag brief, specific and descriptive.
- It should be a maximum of 66 characters with spaces, including “[BDC.ca.”
- Place the most important keywords furthest to the left.
- Use verbs and nouns; avoid function words (e.g., the, and, if, thus, but, while, that, an, a, which...).

Examples

Article headline

- 9 strategies for more effective delegation

Title tag

- Delegate effectively—9 strategies for business owners | BDC.ca

Meta description tag

[Marketing strategies: 7 low-cost tactics for your business | BDC.ca](#)

[www.bdc.ca](#) > [Home](#) > [Advice centre](#) ▾

May 26, 2013 - Time-tested techniques to improve your marketing and help you reach your sales goals. ... **7 low-cost marketing strategies** to implement now ...



<title> tag



Meta description

- The meta description tag is an SEO element that appears under the title tag in web searches.
- It should be a maximum of about 135 characters with spaces.
- It should encourage readers to click on the page by beginning with such phrases as “Learn how to,” “Follow these 7 steps to,” “Read about how to” or “This article tells you.”
- It should include the main keyword to increase the chance that search engines will use the meta description in the search result page.

Example

Follow these steps to learn how to delegate more responsibility to your employees so you can focus on growing your business.

Tool

[SEOmofa](#)—Use this tool to test the length of the title tag and meta description tag, and to see how they will look in Google’s search results. (Don’t forget to check the “Add a date” box on the right side of the tool.)

Text

Make it effective

- Use the main keyword or keyword phrase in the text. If the text is long, you can use the main keyword several times, as long as it doesn’t affect the style. It’s a good practice to also use variations of the main keyword. For example if the main keyword phrase is “choose a CRM,” a variation could be “select a CRM.”

- Assume readers may have reached your page from outside the BDC site and not from the home page. Don't assume they already understand BDC and our products. Make sure to define special terms and acronyms on each page.
- Consider the information readers of your content already have. If you are writing an article about one specific use for a CRM system, two long paragraphs defining CRM systems will cost you many readers.
- Replace multi-syllabic words (such as "approximately") with shorter ones (like "about"), if you can.
- Use the [Readability Tool in Microsoft Word](#). Aim for a Flesch Reading Ease score of between 55 and 70.
- Ensure the text reflects the tips in the **General writing guidelines** section of this guide.

Keep it short

- Aim for 500- to 600-word articles.
- Use short, simple sentences—try to keep them under 25 words each.
- Use the [inverted pyramid](#) writing style popular in newspapers. Put the most important information at the top of your article, because readers might not read all the way to the end.

Focus on your audience's needs

- Provide smart, practical, relevant information that readers can use right away.
- Provide concrete examples of the way advice would work and could help readers.
- Use fewer "I's and we's" and more "you's."
- When you can start sentences and headlines with the reader, or with an imperative verb that encourages action.

<p>Instead of... BDC encourages entrepreneurs to attend our workshop...</p>
<p>Write... You should attend our workshop... OR Attend our workshop....</p>
<p>Why? The focus should be on the reader, not on BDC. Imperative verbs encourage action.</p>

If you have style questions not covered in this guide, please contact BDC's Senior Editor (communications-bdc@bdc.ca)

Capitalization

As a general rule, try to capitalize as few terms as possible. Some studies have shown that each capital letter slows readers down by a fraction of a second, so the more there are, the harder a text is to read.

However, there are some terms you should capitalize. Here are BDC's rules.

BDC initialism

Write "BDC" in all capitals in running text, but write "bdc" in lower case in the logo.

Examples

- Every year, BDC supports various initiatives that are in line with its mission.



Signature elements

BDC's corporate signature is in lower-case letters.

Examples

Signature:
financing.
advising.
smarts.

Branded elements

Put the following in lower case:

- exclamation (name of a program)

Internal BDC names

Capitalize the names of BDC's internal business units, committees and boards.

Examples

- the Audit Committee

- Head Office (as a noun)
- the Board of Directors

Note

The initialism “BDC” is used in front of the names of BDC’s three business units, as listed below.

- BDC Financing
- BDC Capital
- BDC Advisory Services

Thus, you would write “BDC Advisory Services can help you expand into international markets” (referring to the business unit) but “BDC provides advisory services” (referring to services in a general way).

Note that “BDC” does not appear in front of other services, such as “Growth & Transition Capital” and “Marketing and Public Affairs.”

BDC products, services and programs

Capitalize each word except for prepositions, conjunctions or articles of three letters or less (e.g., “in,” “and” or “the”).

Examples

- Equipment Line
- Small Business Week
- BDC Young Entrepreneur Award
- Growth & Transition Capital
- Securitization
- Venture Capital
- Venture Capital Action Plan (VCAP)

Thus, you would write “Venture Capital launched a new initiative” (referring to the BDC service) but “BDC works with the venture capital industry” (referring to venture capital in general).

Policies and codes

Capitalize the names of BDC policies and codes, as well as government-wide policies and codes. Do not capitalize policies and codes outside of BDC and the government.

Examples

- Enterprise Risk Management Policy
- Employee Code of Conduct
- Canada Labour Code
- the client’s human resources policy

Institutions and organizations outside BDC

Capitalize the full names of institutions, organizations, companies and governments, and their major subdivisions. Notes: Do not capitalize “board of directors” when it refers to any organization’s board other than BDC’s. Do not capitalize “government” unless it is used in the format “Government of XXXX.” Capitalize “city” only when it is used in the format “City of XXXX” **and** it refers to the municipal government.

Examples

- University of Alberta
 - Faculty of Medicine
- Canadian Public Relations Society
 - National Council on Accreditation
- Innovation, Science and Economic Development Canada
 - Audit and Evaluation Branch
- Canadian Tire
 - Canadian Tire’s board of directors
- Government of Canada
 - Canadian government, federal government
- Government of Saskatchewan
 - Saskatchewan government, provincial government
- City of Ottawa
 - The City of Ottawa passed a bylaw.
 - Tourists like to visit the city of Ottawa.

Do **not** capitalize the short forms of these terms.

Examples

- the university
- the faculty
- the society
- the board
- the council
- the department
- the branch
- the government

Job titles

Capitalize job titles when they are used in front of the job holder’s name or immediately after.

Examples

- President and Chief Executive Officer Terry Smith
- Jeanne Dubois, Corporate Secretary
- Prime Minister Justin Trudeau

Capitalize job titles when they are used alone as a substitute for a specific person’s name.

Examples

- The President attended the meeting last week.
- The Prime Minister represents a riding in Montreal.

Do **not** capitalize job titles when they refer to anyone who might hold that position, not just the current person.

Examples

- The president is an ex-officio member of all board committees.
- The prime minister is the leader of the party that won the most seats in the most recent federal election.

Do **not** capitalize job titles that are separated from the person's name by more than a comma, or when they are pluralized or modified, as in a formerly held position.

Examples

- Jeanne Dubois was appointed corporate secretary in 2004.
- We have three vice presidents.
- The committee also heard from former deputy minister Ted Smith.

Academic degrees

Capitalize both the level and subject of the degree, when both are given:

- Master of International Relations
- Bachelor of Arts degree
- Bachelor of Science (Chemistry)

Do not capitalize either element if it is used alone:

- a science degree
- a master's degree

Note

Degrees are only written in the possessive when the short form is used, and the word "degree" is optional when the full form is used.

Instead of...	Write...
Bachelor's of Arts degree	Bachelor of Arts degree <i>or</i> Bachelor of Arts <i>or</i> bachelor's degree

Write out the full name of a degree on BDC.ca and in external documents, except business cards. Use the abbreviated form—without periods—in internal BDC documents and on business cards.

Examples

- Bachelor of Science
- BSc

For more guidance on abbreviations for academic degrees, please see the [Abbreviations, acronyms and initialisms](#) section.

Legislation

Italicize the names of acts, regulations and regulations at any government level, and capitalize each word of four letters or more. Also, capitalize, but do not italicize, the word “Act” when it is used alone as a short form of the full name.

Examples

- *Business Development Bank of Canada Act*
- *BDC Act*
- *Canadian Aviation Regulations*
- the Act

Titles of publications and other works

In the titles of reports and other documents, books, publications, plays, songs and similar works, always capitalize each word except for prepositions, conjunctions or articles of three letters or fewer (e.g., “in,” “and” or “the”). This rule applies to titles used on covers and in running text (in print or online). (For rules on formatting titles, please refer to [Titles of publications and other works](#))

Examples

- High-Impact Firms: Accelerating Canadian Competitiveness (title on a cover)
- BDC has released three new reports:
 - *Diversification and Financial Performance: A Close Connection*
 - *SMEs and Growth: Challenges and Winning Strategies*
 - *High-Impact Firms: Accelerating Canadian Competitiveness*
- BDC is pleased to announce the release of its new report, *High-Impact Firms: Accelerating Canadian Competitiveness*.
- *The Globe and Mail*
- “Happy Birthday to You”
- *War and Peace*
- *No Country for Old Men*
- “Hockey Night in Canada”

Exceptions to the above rule

The titles of the following BDC publications *only* are in lower case on the cover of the publications or, in the case of an electronic publication, at the top of the file:

- economic letter
- in business
- oil market update
- profits

However, they are capitalized and italicized when referred to in running text (e.g., BDC is proud to publish *Profits* and *In Business*).

Titles of articles and subheadings

When titles of articles and subheadings are used alone, capitalize the first word only, and do not use punctuation at the end. When titles and subheadings are used in running text, capitalize the first word only and use the punctuation required by the sentence. These rules apply both in print and online.

Examples

- Lessons learned from the pilot project
- How to set and achieve your profit targets
- See [Headings and subheadings](#) section of this guide for more details.

Geographical terms

This is a tricky area. In general, **don't** capitalize directions used alone without the definite article "the."

Examples

- Drive east for 30 kilometres.
- Kingston is 200 kilometres southwest of Ottawa.
- The garden has a southern exposure.

Do capitalize directions if they're part of an official name or a commonly used descriptor for a geographic area.

Examples

- the West
- the North and the Far North
- Southern Ontario
- Western Canada
- the East Coast
- Northern Ireland
- the Middle East
- the Southern Cross
- Western Australia

When geographic terms are combined with a word denoting a jurisdiction (such as “state” or “province”), capitalize the geographic term but lower case the jurisdiction, **unless** the term is used to mean the government of that region.

Examples

- We visited the Atlantic provinces.
- The Western provinces have lower sales taxes.
- We drove through New York state.
- The Province of Ontario legalized same-sex marriage.

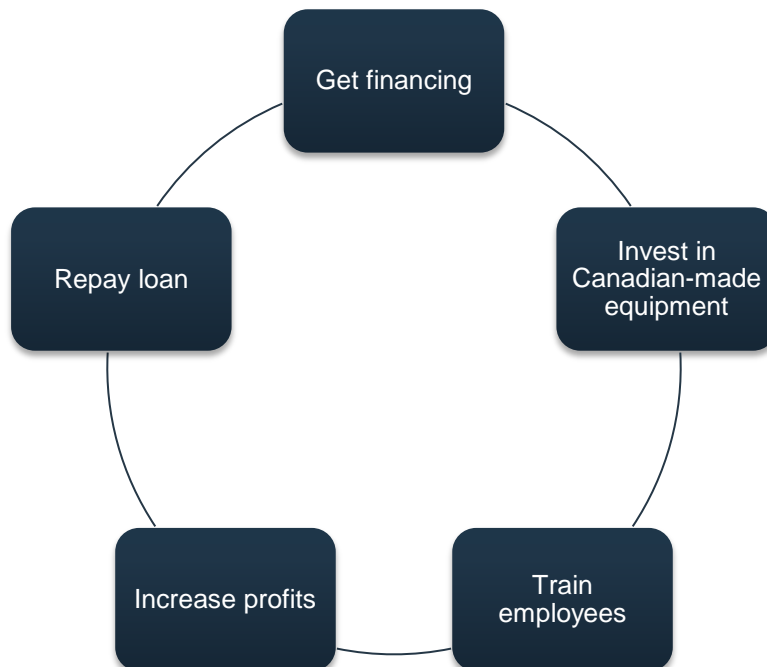
Graphical elements

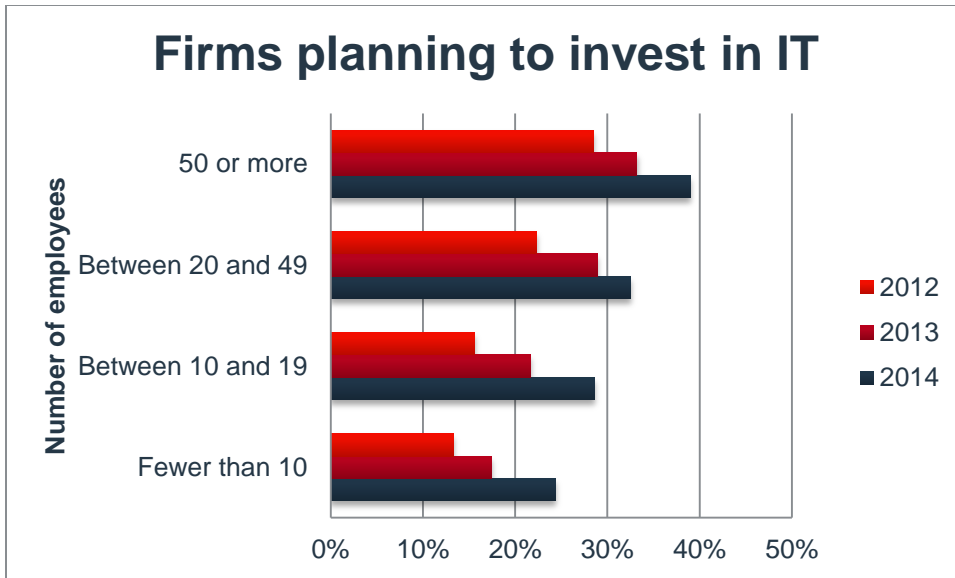
This section provides guidelines for creating tables, charts and graphs.

Capitalization

Capitalize the first word only in the text of rows in tables—and the labels and legends of charts, graphs and diagrams—unless the word would normally be capitalized.

Examples





Abbreviations

When space is tight, you can use the following abbreviations. Just be sure to use them consistently.

Months

Jan.	Apr.	Oct.
Feb.	Aug.	Nov.
Mar.	Sept.	Dec.

Note: Do not abbreviate “May,” “June” or “July.”

Provinces and territories

Alta.	N.S.	Que.
B.C.	N.W.T.	Sask.
Man.	Nun.	Yuk.
N.B.	Ont.	
Nfld. & Lab.	P.E.I.	

Note: Use Canada Post’s two-letter abbreviations (e.g., NL, QC, YK) in addresses.

Example

5 Place Ville-Marie, Suite 300
 Montreal, QC H3B 5E7

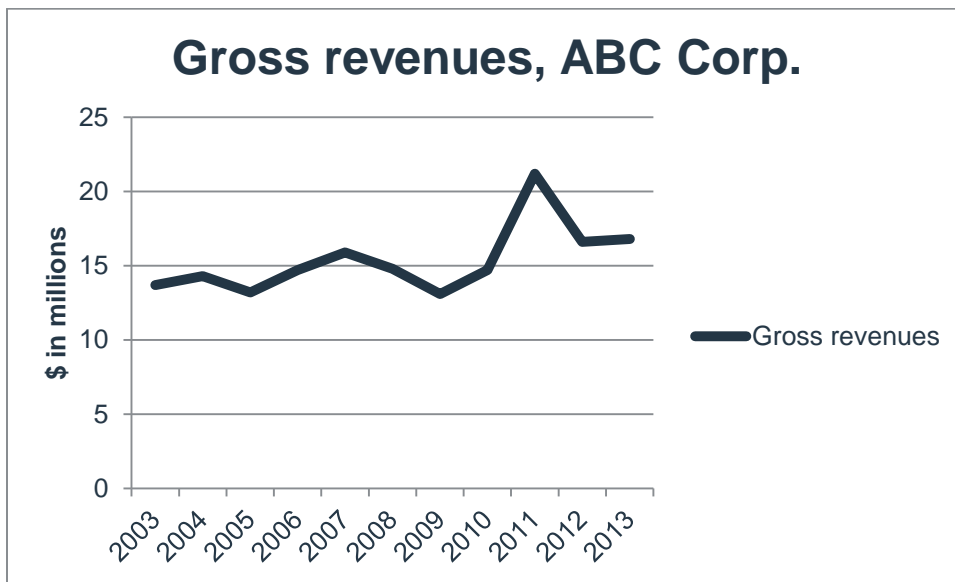
Scale

When creating a chart or graph, pick a scale that keeps the graphic to a reasonable size and makes it easy to read.

If the variations take place within a small range of large numbers, it's okay to start the scale at a number other than zero.

When indicating dollar figures, use the style "\$ in thousands" rather than "\$000s." (The same guidance applies to millions and billions.) See the [Money](#) section of this guide for more information.

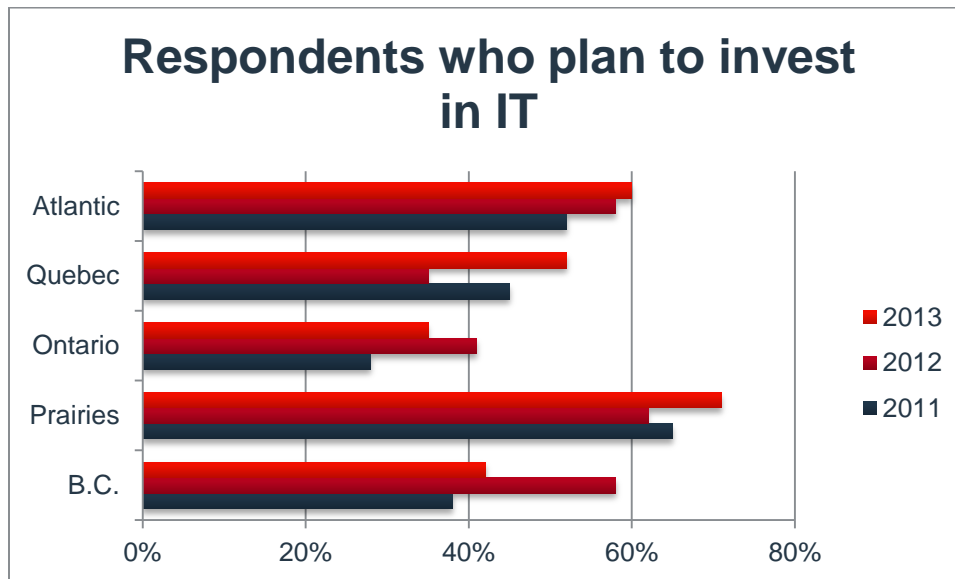
Example



Colours

In pie charts, bar graphs and similar graphics with coloured elements, pick colours that are easy to distinguish. For instance, red and green are easier to tell apart than blue and purple.

Example



Hyphenation

Grammar books devote whole chapters to hyphenation rules. We're only going to discuss the most common hyphenation situations here.

- Compound adjectives that include an adjective plus a noun are usually hyphenated to avoid confusion about what modifies what. For example, "old-car collector" means someone who collects old cars; "old car-collector" means a car collector who is elderly; "old car collector" is ambiguous.
- Compound adjectives that include a number are hyphenated, **except** for expressions involving percentage points:
 - \$10-million project
 - 35-hour week
 - 2 percentage point drop
- However, pairs of words aren't usually hyphenated if the expression is very common (e.g., high school student, cash flow management).
- The style for hyphenating "e" as an abbreviation for "electronic" varies. Here are BDC's preferred spellings:
 - eBook
 - e-commerce
 - e-business
 - email
- Don't insert a hyphen after an adverb ending in "ly":
 - slowly improving economy
 - poorly managed business
- Use a **suspended hyphen** to indicate multiple links to one word later in the sentence.
 - Each employee will be part of a two-, three- or four-person team.
- Note that we write "small and medium-sized enterprises." No suspended hyphen is needed after "small" because "small-sized" is redundant; "sized" applies only to "medium."

Punctuation

Here are some basic punctuation rules we follow at BDC. For more detailed advice, please consult the guides listed in the Annex 1: **References** section.

Note

Use a **single space** after all punctuation marks except dashes and slashes, which take no spaces at all. Double spaces often lead to large, awkward spaces in online and justified text. They can also make text look old fashioned. (They were recommended when most text was typewritten rather than electronic.)

Commas

- Don't use commas to separate two or more independent sentences. Such a construction is a type of **run-on sentence** called a **comma splice**. Use a period, semi-colon, colon or dash to separate the sentences instead. Alternatively, you can also use certain connecting words after the comma.

Instead of...	Write...
Our manager is thoughtful, she always makes time to thank people for a job well done.	Our manager is thoughtful. She always makes time to thank people for a job well done.
I like working with this contractor, he has a good sense of humour.	I like working with this contractor, because he has a good sense of humour.

- In a list, don't use a comma before "and" or "or," unless you need one to prevent confusion.
 - Louise, Raoul and Chris attended the meeting.
 - Sponsors include Nike, Kraft, and Black and Decker.
- Use **pairs** of commas to set off supplementary information, such as someone's title or non-essential details starting with "which."
 - Meena Badahur, Director of Sales, will handle the project.
 - The initiative, which we launched in 2009, will conclude this year.
- Don't use a comma between two parts of a sentence when the second part of the sentence does not include a noun. Either leave it with no punctuation, or add a noun. If you add a noun, add a comma if both parts of the sentence are long.

Instead of...	Write...
The client is highly motivated, and wants to solve the problem quickly with a minimum of fuss.	The client is highly motivated and wants to solve the problem quickly with a minimum of fuss. OR The client is highly motivated, and he wants to solve the problem quickly with a minimum of fuss.

Colons

- Use a colon to separate two independent sentences when the second one expands on or illustrates the first. In this case, capitalize the first word after the colon.
 - We must improve our internal governance: The company’s reputation depends on it.
- Use a colon to introduce a list in running text, if the text after the colon isn’t a complete sentence, don’t capitalize the first word after the colon.
 - I have three kinds of fruits: apples, oranges and bananas.
- Use a colon to introduce a bulleted list if the items in the list are not complete sentences. The introduction to the list should be a complete sentence. (For more details, see the **Bullets** section of this guide.)
- Use a colon between a document’s title and subtitle (e.g., “BDC recently published *High-Impact Firms: Accelerating Canadian Competitiveness*”).
- Do not use a colon if the text preceding it is not a full sentence.
- Do not use a colon in running text after terms like “for instance” and “such as.” Note that the rule about using semi-colons between items in a list when the items are long still applies.

Instead of...	Write...
We must be aware of: customers’ needs, budgets and expectations.	We must be aware of customers’ needs, budgets and expectations.
The company faces many challenges, such as: the rising prices of raw materials, including silver and aluminum; the lack of qualified engineers and marketing professionals; and shrinking markets, particularly in Europe.	The company faces many challenges, such as the rising prices of raw materials, including silver and aluminum; the lack of qualified engineers and marketing professionals; and shrinking markets, particularly in Europe.

Dashes

- There are two main types of dashes: en dashes and em dashes.
- En dashes are the shorter of the two (the width of the letter “n”). They are used mainly to show ranges of numbers or dates, such as 2007–08.
- To create an en dash, type a space, then type two hyphens, then type another space. (Don’t forget to go back and remove the spaces.)
- Em dashes are longer (the width of the letter “m”). They have many uses, but the most common is to set off long or complex sections of parenthetical text. Note that, in those cases, the dashes come in pairs, unless the parenthetical thought ends at the end of a sentence.
 - Kelly Rogers—whose books on the venture capital industry, including *Show Me the Money*, have won numerous awards—noted that Canada still lags far behind other countries in this field.
 - We need to invest more—assuming, of course, that the money can be found.
- Note that a sentence requiring em dashes to set off parenthetical text may be overly complex. Consider rewriting it to make it simpler to read. Often, you can do so by breaking it into two sentences.
- To create an em dash right after a word, do not insert a space after the word. Type two hyphens, then type the next word without inserting a space first.
- At BDC, we do not use a space before or after a dash.
- Avoid using dashes to set apart information in titles. Use a colon instead.

Instead of...	Write...
Business management—Simple strategies, big results	Business management: Simple strategies, big results
The project needs three factors — money, time and support — to succeed.	The project needs three factors—money, time and support—to succeed.

Quotation marks

The style for quotation marks differs in various anglophone countries. In particular, British style is quite different from North American style. Here are the basic rules we apply at BDC.

- Use double quotation marks for a direct quotation.
 - “I needed help managing cash flow,” says Diane Doe.
- Use double quotation marks (sparingly) for unfamiliar words, to indicate doubt or when discussing the use of a particular word.
 - The company held a presentation called a “charette” to show the new architectural design to the public.
 - The judge said the witness’s “jokes” were cruel and unfunny.
 - We use the spelling “website” rather than “Web site.”
- Use single quotation marks for a quotation within a quotation.
 - “My doctor told me, ‘You have to reduce stress now,’” says Ian Jones.
- Put periods and commas **inside** quotation marks. Put semi-colons **outside** quotation marks.
 - “If it wasn’t for BDC,” says Jacques Dionne, “my business would have failed.”
 - The company held a presentation called a “charette.”
 - Sam asked the committee to focus on three priorities: hiring a new landscaper; “cleaning up our ridiculously cluttered storeroom”; and renovating the office kitchen.

Semi-colons

- Use semi-colons between elements in a list in running text, if one or more of the elements includes commas, includes a verb or is very long.
- Use semi-colons between two independent but closely connected sentences that are not joined by a conjunction such as “and.”

Instead of...	Write...
The company had to improve cash flow, hire new employees, because several senior staffers had retired, and redesign its logo, which looked dated and unappealing.	The company had to improve cash flow; hire new employees, because several senior staffers had retired; and redesign its logo, which looked dated and unappealing.
We have updated the report, now we need to distribute it.	We have updated the report; now we need to distribute it.

Bullets

Every organization has its own style for bulleted lists, and all have their pros and cons. The most important thing is to keep the style as consistent as possible within a document and across documents. These are the main points of BDC’s style.

When list items are not complete sentences

If the items in a list cannot stand alone as sentences, introduce the list with a statement (preferably a full sentence) ending in a colon; start each bullet with a lower-case letter (even though Microsoft Word will flag this as a “mistake”); and do not use any punctuation at the end of each line. Do not put a conjunction (such as “and” or “or”) at the end of the second-last bullet.

If the items are not complete sentences, keep them short. In particular, try to avoid a lot of internal punctuation. Do not use a period in a bullet that is in an incomplete sentence and then start another sentence in the same bullet. If bullets are long, either rewrite the list so that all the bullets are complete sentences (see an example in the next section: **When list items are not complete sentences**).

Make sure that the structure of each bullet is **parallel**. In other words, each bullet should start with the same type of word, such as a noun or a verb.

Instead of...	Write...
The client’s human resources priorities include: <ul style="list-style-type: none">• the recruitment of skilled employees. This is linked to an effort to develop a mentorship program,• improving morale, and• a rewards and recognition program.	The client’s human resources priorities include the following: <ul style="list-style-type: none">• recruiting skilled employees• developing a mentorship program• improving morale• setting up a rewards and recognition program

When the text is for the web, capitalize the first letter after a bullet, even if it is not a complete sentence.

When list items are complete sentences

If the items in the list can stand alone as sentences (especially if there are items that are longer than one sentence), introduce the list with a full sentence ending in a period; start each bullet with a capital letter; and end each bullet with a period.

Example

The client has a long list of human resources priorities.

- The company needs to recruit skilled employees. This is becoming increasingly difficult in Saskatoon's tight labour market.
- It hopes to find experienced employees who can mentor younger workers.
- It has to shore up morale, which has been flagging due to long hours and shrinking budgets.
- The president is eager to set up a rewards and recognition program.

Numbers

Numerals or words?

One of the most common questions in relation to numbers is: When should I spell out a number and when should I use numerals? In general, spell out whole numbers smaller than 10, and use numerals for the others, even if it results in a sentence with a mix of both styles.

- BDC has three business centres in P.E.I. and 25 in Ontario.

However, there are many exceptions to this rule. Here are the most common ones.

- Spell out any number that appears at the beginning of a sentence, *except* numbers at the beginning of a headline or title.
 - Nineteen people attended the workshop. (sentence)
 - 6 time-management tips (headline)
- Use numerals for ages, dates, addresses, phone numbers, ratios, times of day, mathematical expressions, percentages and numbers related to parts of a document, even if the numbers are lower than 10.
 - His daughter is 5 years old.
 - The dinner will take place on March 3 at 6 p.m. at 2 Ann Street.
 - The ratio of capital to debt was 3:1.
 - Multiply the amount by 6.
 - We found that 5% of our clients prefer postal mail.
 - See chapter 2, section 7 on page 35.
- Use numerals and words when writing numbers over 1 million, but numerals alone for large numbers under 1 million:
 - 3.2 billion microbes
 - 7 million people
 - \$12 billion
 - 15,000 frequent flyer miles

Over/more than and less than/fewer than

The expressions “over,” “more than,” “less than” and “fewer than” are often confused. Use “over” and “less than” for items that cannot be counted individually, **and** for numerical expressions involving time, money or measurement (including percentages). Use “more than” and “fewer than” for things that can be counted individually.

Examples

- Over half the population has had a flu shot. (“Population” isn’t something that can be counted individually.)
- Over 35% of entrepreneurs plan to invest in IT. (“35%” is a measurement.)
- More than 50 people attended the meeting. (Each of the “50 people” can be counted individually.)
- The store is less than 10 kilometres from our office. (“10 kilometres” is a measurement.)
- The program will cost less than \$10,000. (“\$10,000” is a currency-related term.)
- We used fewer packages of paper this year than last year. (Each “package of paper” can be counted individually.)

Other number-related style points

- Hyphenate spelled-out fractions: one-third, three-quarters.
- Use raised text (known as superscript) for ordinal numbers (numbers used to indicate the order of things, such as 10th and 23rd).
- Do not use an apostrophe for plurals: 1960s, people in their 20s.
- Use a comma to separate triads of numbers (2,000 instead of 2 000).
- Use a period for decimals, not a comma (so it’s \$18.3 billion, not \$18,3 billion).
- Write phone numbers without brackets, as follows:
 - 514 555-1212 (ordinary numbers)
 - 1 800 555-1212 (toll-free numbers)
 - 1 800 GO-FEDEX (toll-free numbers that spell words should have hyphens between the words)
- Use the percentage symbol (%), not “per cent” or “percent.”
- Be careful to use “%” and “percentage point” correctly. For a difference between two percentages, the correct expression is “percentage point.”
 - Profits rose by 10%, from \$20,000 in 2011–12 to \$22,000 in 2012–13.
 - The employee turnover rate dropped by 1.5 percentage points, from 5.2% in 2011–12 to 3.7% in 2012–13.
 - Note that there are no hyphens when “percentage point” is used as an adjective, as in “a 2 percentage point improvement.”
- Avoid using abbreviations such as K (for thousand), M (for million) and B (for billion), unless space is very tight. If you do use these abbreviations, do not leave a space between the numeral and the abbreviation: 18K, \$18K.

Money

- Use symbols and numerals for expressions involving Canadian and U.S. money.
- Don't use decimal points if the numbers after the decimal are all zeroes: \$10.
- For large numbers, only go to one decimal point if decimals are needed:
→ \$3.2 million. Round numbers up or down, if necessary.
- Express amounts under a dollar as cents: 35 cents.
- For amounts under \$1 million, use numerals only: \$85,000.
- For amounts of \$1 million or over, use a combination of numerals and words: \$5 million, \$2.1 billion.
- If the document gives dollar amounts in currencies other than Canadian dollars that could cause confusion, you should distinguish them using these abbreviations:
 - C\$100 (for Canadian dollars)
 - US\$100 (for U.S. dollars)
- Write out other currencies:
 - 100 euros
 - 100 British pounds
 - 100 Australian dollars
 - 100 Japanese yen

Instead of...	Write...
10 dollars <i>or</i> ten dollars <i>or</i> \$10.00	\$10
15 dollars and 75 cents	\$15.75
\$3.28 million	\$3.3 million
\$8.136 million	\$8.1 million
\$0.50	50 cents
\$43 thousand	\$43,000
three million dollars	\$3 million
\$95K	\$95,000
\$100 Canadian <i>or</i> CDN\$100	C\$100
£100	100 British pounds

Dates and times

- Write year ranges (including fiscal years) as 2012–13.
- If the year range crosses a century, write both years in full: 1999–2000.
- Use an en dash, not a hyphen, between ranges of numbers.
- Write January 5, January 20613 and January 5, 2013.
- Write times as follows: 10 a.m. (for times without minutes) or 10:15 a.m. Note the space before “a.m.”

Instead of...	Write...
2012/13 <i>or</i> 2012-2013	2012–13

1999-00	1999–2000
5 January	January 5
January, 2013	January 2013
January 5 2013	January 5, 2013
10pm or 10:00pm or 10:00 p.m.	10 p.m.
10:15pm	10:15 p.m.

Metric

- Use metric measurements whenever possible.
- For square footage (for instance, in sizes of buildings), use the metric measurement followed by the imperial measurement, rounded to the nearest 100, in parentheses.
 - 1,000 square metres (10,800 square feet)

Abbreviations, acronyms and initialisms

Definitions

An **abbreviation** is a shortened form of a single word, or groups of such shortened words, such as the following:

- Alta.
- Mr.
- Ont. Development Corp.

An **acronym** is a word made from the initial letters of several words, which is pronounced as a word, such as NASA or CIDA.

An **initialism** is like an acronym, but each letter is pronounced individually. Examples include BDC, CEO and CBC.

General rules

- Spell out abbreviations, acronyms and initialisms in full on first reference, then provide the short form in parentheses. You don't need to do this for very familiar terms, such as Mr., Mrs., NATO, CBC, CEO and RCMP.
- Write out the names of provinces on first reference.
- Don't use periods in acronyms or initialisms *unless* they refer to a country, province, city or other geographic place, such as the following:
 - U.S.
 - P.E.I.
 - B.C.
 - N.Y.
- The above rule doesn't apply to geographic abbreviations used with currencies, such as "US\$100," or to two-letter abbreviations like "BC" and "NY" used in postal addresses.
- Avoid using abbreviations (e.g., i.e., etc.) in running text, unless space is tight. Instead, use "for example," "that is" and "and so on," respectively. If you do use "e.g." and "i.e.," note that a comma follows the second period.

Academic degrees

Write out the full name of a person's degree on BDC.ca and in external documents (Bachelor of Science). Use the abbreviated form in internal documents and on business cards. Do not use periods in academic degrees, but do use the specific mix of capitalization and lower case recommended by academic sources such as the Ontario Universities' Application Centre (<http://www.electronicinfo.ca/en/page.php?id=30&j=1&flash=1>).

Examples

- BSc
- MA in Economics
- MSc
- PhD

Names of books, movies and other artistic works

- Put the names of long works in italics, including the following:
 - reports
 - books and eBooks
 - plays
 - movies
 - record albums
 - newspapers
 - magazines
- Put the names of shorter works in quotation marks, including the following:
 - short stories
 - poems
 - TV and radio shows
 - songs
 - articles

Examples

- *Advisory Boards: An Untapped Resource for Small Businesses* (report)
- *War and Peace* (book)
- *Hamlet* (play)
- *Raiders of the Lost Ark* (movie)
- *Nevermind* (album)
- *The Globe and Mail* (newspaper)
- *Maclean's* (magazine)
- "The Metamorphosis" (short story)
- "The Wasteland" (poem)
- "Mad Men" (TV show)
- "As It Happens" (radio show)
- "O Canada" (song)
- "Smith announces new project" (article)



Word list

Here are BDC's preferred spellings and capitalizations of many commonly used words and phrases. Like many dictionaries, we use the following abbreviations to clarify certain examples: n. (noun), v. (verb), adj. (adjective) and adv. (adverb).

If the term you're wondering about isn't listed here, please use the first spelling listed in *The Canadian Oxford Dictionary*.

Aboriginal people (individuals; e.g., "Three Aboriginal people attended the workshop")
Aboriginal peoples (groups; e.g., "Six Aboriginal peoples signed the treaty")
Accounting Guideline 18, *Investment Companies* (shortened as AcG-18, *Investment Companies*)
the Act (short for *BDC Act*, for example)
advisor
a.m. (insert space before it, e.g., "10 a.m.")
Atlantic provinces
the Bank (short for the Business Development Bank of Canada)
BDC (not "the BDC")
BDC Act
BDC Advisory Services (business unit)
BDC Board Code of Conduct
BDC Capital (business unit)
BDC Financing (business unit)
benefit plan (not "benefits plan")
benefitted, benefitting
Board of Directors (capitalize when referring to BDC's Board of Directors)
board of directors (all other boards of directors except BDC's)
Budget 2013 (when referring to the federal budget)
businesspeople
Canadian Institute of Chartered Accountants (CICA) Handbook (no italics)
cash flow (n., adj.)
centre/centred
the CICA (not just "CICA")
CICA section 123, *Financial Statements*
clean tech (n.), clean-tech (adj.)
colour
Consolidated Balance Sheet (referring to BDC's only)
Consolidated Financial Statements (referring to BDC's only)
Consolidated Statement of Income (referring to BDC's only)
coordinate, coordination
cooperate, cooperation (except in the full name of the OECD; see below)
corporate plan
counterparty
credit risk management (no hyphen)
cross-section



debt-to-equity ratio
decision-maker
decision making (n.), decision-making (adj.)
defence
eBook
e-business
e-commerce
email
Employee Code of Conduct, Ethics and Values (referring to the one at BDC only)
Enterprise Risk Management Policy (referring to the one at BDC only)
Entrepreneurship Centre
ex officio (no hyphen)
Finance Canada
fiscal 2013 (not fiscal year 2013)
F2013 (if space is tight)
fixed-rate loan
flavour
floating-rate loan
focused, focusing
fulfill, fulfilled, fulfilling
generally accepted accounting principles (GAAP)
government, Government of Canada, federal government, Canadian government, Government of Manitoba, provincial government, Manitoba government
Growth & Transition Capital (service)
hard-working (adj.)
Head Office (n.) (capitalize when referring to BDC's Head Office)
head office (n.) (any head office other than BDC's)
head office (adj.) (in all cases)
health care (n., adj.)
high-quality (adj.)
high tech (n.), high-tech (adj.)
higher risk loan
homegrown
the IASB (not "IASB")
IFRS (not "the IFRS")
Inc. (use the period in French company names)
information and communications technology
Internet
judgement
jumpstart (n., v.)
licence (n.)
license (v.)
lifecycle
long-distance (adj.)
longstanding
LP, LLP (no periods)



Ltée (in French company names)
Maritime provinces
member of Parliament
meter (for a measurement device, such as a parking meter)
metre (for length; extends to words such as centimetre and kilometre)
minimize
the Minister, the Minister of Industry
Montreal (no accent in English text)
multicultural
multimedia
nationwide
neighbour
Note 2 to the Consolidated Financial Statements
offence
Organisation for Economic Co-operation and Development (OECD)
organization (everywhere except in full name of the OECD)
panellist
Parliament (when referring to the Parliament of Canada)
parliamentarian, parliamentary
policy-maker
policy making (n.), policy-making (adj.)
portfolio risk management (no hyphen)
practice (n.)
practise (v.)
Prairie provinces
p.m. (insert space before it, e.g., “3 p.m.”)
the/a provision for credit losses
realize
record-high (adj.)
risk (singular when referring to an overall concept: “we manage operational risk”) risks (plural when talking about specific risks: “we manage any risks associated with technology”)
Quebec (both city and province; no accent in English text)
re-appoint
roll out (v.), rollout (n., adj.)
Securitization (service)
set up (v.), setup (n.)
the shareholder (no capital letter)
skilful
small and medium-sized enterprises (or businesses)
smartphone
socio-economic
start-up (adj., n.); start up (v.)
sub-prime mortgage
subtotal
think tank
timeframe



totalled, totalling
toward (not towards)
trade off (v.), trade-off (n.)
traveller, travelling
Treasury
Treasury Board of Canada Secretariat (no comma after “Canada”)
U.S. dollar investments (no hyphen between “U.S.” and “dollar”)
venture capital (in a general sense)
Venture Capital (service)
Venture Capital Action Plan (VCAP)
vice president (no hyphen)
the web
webpage
website
Western Canada
work/life balance
worldwide
write off (v.), write-off (n.)
year-end

Annex 1: References

This guide isn’t designed to answer every writing question you might have. If you need a definitive answer to a spelling or grammar issue that isn’t covered here, please use these standard references.

- *The Canadian Style*—This is the federal government’s official English-language style guide. <http://www.amazon.ca/Canadian-Public-Government-Services-Translation/dp/1550022768>
- *Le guide du rédacteur*—This is the French-language equivalent of *The Canadian Style*. <http://publications.gc.ca/site/eng/61731/publication.html>
- *The Canadian Oxford Dictionary*—To ensure consistency, please use the spellings in this dictionary for any word not listed in the **Word list** section of this guide (if there’s a difference between the two, please use this guide’s spelling). If the *Canadian Oxford Dictionary* gives two spellings for a word, please use the first one or the one *not* listed as a variation.
- *Termium Plus®*—This federal government website is BDC’s reference for official English and French translations of common words and names. <http://www.btb.termiumplus.gc.ca/>
- *Canadian Geographical Names*—This Natural Resources Canada database lists the correct spelling for Canadian communities, lakes, rivers and more. <http://www.nrcan.gc.ca/earth-sciences/geography/place-names/9170>

For more guidance on good writing, here are a few useful books and websites.

- *The Elements of Style* by William Strunk and E.B. White. First published in 1959, this classic guide can seem old fashioned at times, but the general guidance on clear writing is as relevant as ever.



- *Eats, Shoots and Leaves* by Lynne Truss. This best-selling book makes grammar advice relatively painless.
- The *Writing for the Web* website by the Nielsen Norman Group offers a wealth of frequently updated tips.
<http://www.nngroup.com/topic/writing-web/>

Annex 2: Footnotes and bibliographies

Occasionally, you will need to write footnotes or a bibliography. Here are the basic rules for creating the most common types of citations, based on the *Chicago Manual of Style*. For a more complete guide, see the Notes and bibliography section at http://www.chicagomanualofstyle.org/tools_citationguide.html.

Footnotes

Use the full footnote when you first cite a source in a document. After you have footnoted the source once, you can use the shorter version shown below the full version.

Book with one author

Jane Smith, *A Comprehensive Guide for Entrepreneurs* (Toronto: Random House Canada, 2013), 33.
Smith, *Comprehensive Guide*, 33.

Book with more than one author

Richard Cole and Tony Ianucci, *Starting a Business in Canada* (Vancouver: Raincoast Books, 2011), 105.
Cole and Ianucci, *Starting a Business*, 105.

Monica Moroz et al., *Accounting Tips for Managers* (New York: Penguin, 2008), 45.
Moroz et al., *Accounting Tips*, 45.

Chapter in a book

Terry Wallace, "Ways to Improve Your Marketing," in *Take Your Business to the Next Level*, ed. Karen Stevenson (Montreal: ECW Press, 2010), 25.
Wallace, "Ways to Improve," 25.

eBook



Business Development Bank of Canada (BDC), *Master Cash Flow Management: A Guide for Entrepreneurs* (Montreal: BDC, 2014), eBook, 15.
BDC, *Master Cash Flow Management*, 15.

Journal article

Jason Carr, “Social Media: The Next Big Thing for Marketers,” *Harvard Business Review* 87 (2009): 341.
Carr, “Social Media,” 341.

Newspaper or popular magazine article

Judith Cohen, “Canada’s New Trade Wars,” *Maclean’s*, March 15, 2012, 18.
Cohen, “Canada’s New Trade Wars,” 18.

Rhys Phillips, “Home of Shopify CEO Tobias Lütke Plays With Colour,” *The Ottawa Citizen*, February 27, 2014, accessed March 1, 2014,
<http://www.ottawacitizen.com/homes/Home+Shopify+Tobias+L%C3%BCtke+plays+with+colour/9558347/story.html>.
Phillips, “Home of Shopify CEO.”

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“Developing Your Ideas,” last modified April 18, 2013, <http://www.canadabusiness.ca/eng/page/2857/?src=mm2>.
“Developing Your Ideas.”

“Investor FAQ,” BlackBerry Corporation, accessed March 3, 2014, <http://ca.blackberry.com/company/investors/faqs.html>.
“Investor FAQ.”

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Moroz, Monica, Jeffery Taylor, Suresh Mawji and Joanne Flynn. *Accounting Tips for Managers*. New York: Penguin, 2008.

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Business Development Bank of Canada (BDC). *Master Cash Flow Management: A Guide for Entrepreneurs*. Montreal: BDC, 2014. eBook.

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Cohen, Judith. "Canada's New Trade Wars." *Maclean's*, March 15, 2012.

Phillips, Rhys. "Home of Shopify CEO Tobias Lütke Plays With Colour." *The Ottawa Citizen*, February 27, 2014. Accessed March 1, 2014.

<http://www.ottawacitizen.com/homes/Home+Shopify+Tobias+L%C3%BCtke+plays+with+colour/9558347/story.html>.

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<http://www.canadabusiness.ca/eng/page/2857/?src=mm2>.

BlackBerry Corporation. "Investor FAQ." Accessed March 3, 2014. <http://ca.blackberry.com/company/investors/faqs.html>.

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