



CANADIAN
MANUFACTURERS
& EXPORTERS

Leveraging Government Funding

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Agenda

- Innovation Canada & the [Innovation.canada.ca](https://www.innovation.canada.ca) Platform
- COVID-19 Support Tools & Programs
- The Path Forward
- Key Takeaways

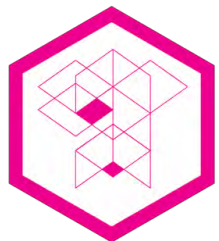
Innovation Canada (ISED)



Government
of Canada

Gouvernement
du Canada

- Develop funding to help clients innovate and scale
- Create services to help Canadian businesses find all the ways government can help them grow
- We serve all clients via our Platform, Contact Centre and national network of Innovation Advisors



Innovative
Solutions Canada



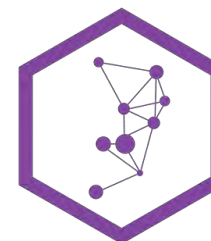
Strategic
Innovation Fund



innovation.canada.ca



Clean Growth Hub



Superclusters



BizPal



ExploreIP

Support for Your Business

Find COVID-19 specific support and hundreds of other programs and services, including funding, wage subsidies, tax credits, advice and more, all in one place.

innovation.canada.ca



Canada



COVID-19 Support Tools & Programs

COVID-19 Support

The Government of Canada has taken significant action to support Canadians and businesses impacted by COVID-19.

- To find out more about Canada's response to COVID-19 visit Canada.ca/coronavirus
- To find out what support measures could help your business, try out the interactive business benefits finder at innovation.canada.ca



Canada

Support for your business.

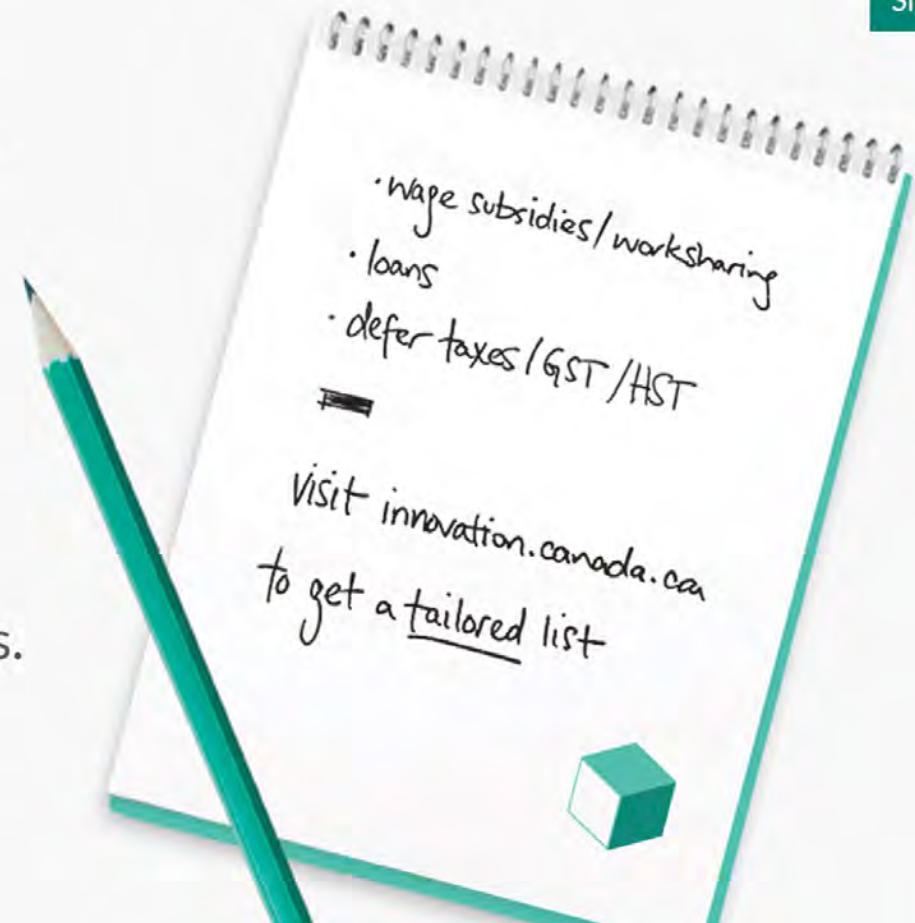
Find **COVID-19** support and other programs and services.

Link to COVID-19 support programs

We just need a few details to find your best matches.
Tell us your story.

I'm looking for type of support ✓ for my business.

Sign in



We found 81 results for you.



| [Sign in](#)

Results

Canada Emergency Wage Subsidy



➤ **Help to keep your employees on payroll**

Canada Emergency Response Benefit (CERB)



➤ **Income support for full time, contract or self-employed workers**

Enhanced Work-Sharing program



➤ **Support for businesses to avoid layoffs**

Canada Emergency Business Account



➤ **Guaranteed loan for qualifying businesses**

Tax support for businesses impacted by COVID-19



➤ **Defer your sales tax remittance and customs duty payments**

BDC Co-Lending Program



➤ **Loans for small and medium-sized businesses**

Canada Emergency Commercial Rent Assistance (CECRA)



[View all programs](#)

Filters

Apply

Save

▼ Province/Territory

all of Canada ▼

▼ Type of support

support due to COVID-19 ▼

▼ COVID-19 support

- ☒ emergency loans
- ☒ grants
- ☒ to keep my employees paid
- ☒ help for the self-employed
- ☒ to defer my taxes / payments
- ☒ help for landlords / tenants
- ☒ advice to help me through the crisis
- ☒ to sell / manufacture supplies to combat COVID-19
- ☒ help for my innovative project to combat COVID-19

Support for your business.

Sign in

Find **COVID-19** support and other programs and services.

We just need a few details to find your best matches.
Tell us your story.

I'm looking for support due to COVID-19 ✓ for my business, specifically ✓.

Refining search for COVID-19 support programs

Select as many as you like:

emergency loans	grants	to keep my employees paid
help for the self-employed	to defer my taxes/payments	
help for landlords/tenants	advice to help me through the crisis	
to sell/manufacture supplies to combat COVID-19		
help for my innovative project to combat COVID-19		


OK

Based on your story ▼, here's what we can do to help you.

  | [Sign in](#)

“Save” and receive updates when available

I'm looking for support due to COVID-19 ▼ for my business, specifically to keep my employees paid ▼. We're in Newfoundland and Labrador ▼, and in the business of computer system, software and video games ▼. It's a Canadian ▼-owned business. We have 10 employees, we are incorporated ▼ and for-profit ▼.

 Refresh matches

Save

[Start over](#)



▼ COVID-19 support (7 Results)

Programs and services for your business

To help you weather the storm.



Canada Emergency Wage Subsidy



Help to keep your employees on payroll



Canada Emergency Response Benefit (CERB)



Income support for full time, contract or self-employed workers



Enhanced Work-Sharing program



Support for businesses to avoid layoffs



NRC-IRAP Innovation Assistance Program



COVID-19: Wage subsidy for tech SMEs



Canada Emergency Wage Subsidy (CEWS)

- Temporary subsidy to cover employees' wages between March 15 and June 6, 2020.
- 75% of the first \$58,700 per employee (up to \$847/week)
- Eligibility:
 - Canadian-controlled corporation, non-profit or registered charity
 - Experienced a decrease in revenues by at least 15% (between March 15 and April 11) and 30% (between April 12 and June 6) due to COVID-19
 - Have a business number and payroll program account with CRA
 - Dedicated CEWS Phone Line: 1-833-966-2099
 - For further detail: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>

Business Credit Availability Program (BCAP)

- The Government of Canada has introduced the Business Credit Availability Program (BCAP) to help Canadian businesses obtain financing during the current period of significant uncertainty.
- Support access to financing for Canadian businesses in all sectors and regions. Through this program, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will provide direct lending and other types of financial support.
- For additional information on any of the BCAP programs or to apply, Businesses should contact their primary lender, where they have a pre-existing relationship.
- Available programs include:
 - The Canada Emergency Business Account (CEBA)
 - EDC Loan Guarantee for Small and Medium-Sized Enterprises
 - BDC Co-Lending Program for Small and Medium Enterprises

Canada Emergency Business Account (CEBA)

- Up to \$40,000 in interest-free loans to small businesses and not-for-profit companies
- Must have paid between \$20,000 and \$1.5 million in total payroll in 2019 to be eligible.
- Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 percent (up to \$10,000).
- If not paid by December 31, 2022: 3-year term and 5% interest rate
- For further detail: <https://ceba-cuec.ca/>

EDC Loan Guarantee for Small and Medium-Sized Enterprises

- Provides credit and cash flow term loans to small and medium-sized enterprises. Canadian businesses in all sectors that were otherwise financially viable and revenue generating prior to the COVID-19 outbreak are eligible to apply.
- It allows financial institutions to issue operating credit and cash flow term loans of up to \$6.25 million to existing clients, with 80 per cent guaranteed by EDC.
- This program is now available at various financial institutions and credit unions.
- For further detail: <https://www.edc.ca/en/covid-19-business-resources.html>

BDC Co-Lending Program for Small and Medium Enterprises

- Provides term loans for operational and liquidity needs of businesses, which could include interest payments on existing debt. This program is available to businesses that were financially viable and revenue-generating prior to the COVID-19 outbreak.
- The program is designed in three segments to target support to different business sizes.
 - Loans of up to \$312,500 to businesses with revenues of less than \$1 million.
 - Up to \$3.125 million for businesses with revenues between \$1 million and \$50 million.
 - Up to \$6.25 million for businesses with revenues in excess of \$50 million.
- Loans would be interest-only for the first 12 months, with a 10-year repayment period.
- This program is now available at various financial institutions and credit unions.
- For further detail: <https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19>

BDC – Support for entrepreneurs affected by COVID-19

- Working capital loans of up to \$2 million with flexible terms for a period of up to 6 months, as well as reduced rates on new eligible loans and other forms of industry-specific support.
- How it works:
 - Contact your financial institution for an assessment of your business situation. They'll refer you to an Account Manager at BDC. (Note: If you're already a BDC client, you can reach out to your Account Manager directly and ask for more details.)
 - A BDC representative will get in touch with you to review your situation.
- For further detail:

https://www.bdc.ca/en/about/mediaroom/news_releases/pages/bdc-announces-additional-measures-provide-relief-canadian-entrepreneurs.aspx

Regional Relief & Recovery Funds - RDAs

- Nearly \$1B in support to affected businesses and communities.
- The Fund will help to:
 - mitigate the financial pressure experienced by businesses and organizations to allow them to continue their operations, including paying their employees;
 - support projects by businesses, organizations and communities to prepare now for a successful recovery.
- This initiative includes two components:
 - \$675 million to support regional economies, businesses, organizations and communities in regions all across Canada;
 - \$287 million to support the national network of Community Futures Development Corporations, which will specifically target small businesses and rural communities across the country.
- Administered through 6 Regional Development Agencies (RDAs)
- For further detail: http://www.ic.gc.ca/eic/site/icgc.nsf/eng/h_07682.html

Sector Specific COVID-19 Support Examples

- Department of Fisheries and Oceans Canada - Canadian Seafood Stabilization Fund
 - \$62.5 million new initiative to assist the fish and seafood processing sectors.
 - short-term financing to safely and efficiently process, store, package, and distribute healthy, high-quality products, including adding capacity for your unsold product, and for new technologies to improve productivity and adapt to changing requirements.
 - For further detail: <http://www.dfo-mpo.gc.ca/covid19/industry-industrie/index-eng.html>
- New supports for the agriculture sector:
 - \$75 million to food processors, including meat packers, for ensuring safety of employees (personal protective equipment, adapting to follow protocols, retrofitting factories)
 - Additional \$125 million to the AgriRecovery fund to help pork and beef producers adapt to the crisis and keep animals longer than usual
 - \$200 million for the dairy industry – working on a bill
 - \$50 million food recovery program – government will purchase food and redistribute to organizations who serve those in need of food
 - Fruit and vegetable producers – potential to bring in more foreign temporary workers

Enhanced Work-Sharing Program

- Work-Sharing (WS) is a program that helps employers and employees avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer. The program provides EI benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers.
- Work-Sharing is an agreement between employers, employees and the Government of Canada.
- Allows Employers to:
 - retain qualified and experienced workers; and,
 - avoid recruiting and training new employees.
- Allows employees to:
 - keep their jobs; and,
 - maintain their work skills.

Enhanced Work-Sharing Program - Eligibility

- Employers:
 - be a year-round business in Canada for at least 1 year
 - be a private business or a publicly held company, or
 - have at least 2 employees in the WS unit
- Eligibility was also extended to:
 - Government Business Enterprises (GBEs), also referred to as public corporations, and
 - not-for-profit employers experiencing a shortage of work due to a reduction of business activity and/or a reduction in revenue levels due to COVID-19
- Employees:
 - be year-round, permanent, full-time or part-time employees needed to carry out the day-to-day functions of the business (your "core staff")
 - be eligible to receive EI benefits, and
 - agree to reduce their normal working hours by the same percentage and to share the available work
- Eligibility was also extended to:
 - employees considered essential to the recovery and viability of the business can now be eligible to participate in Work-Sharing (such as technical employees engaged in product development, outside sales agents, marketing agents, etc.)

How to apply for Work-Sharing

To apply for the Work-Sharing program, employers must submit:

- Form EMP 5100 - Application for a Work-Sharing Agreement
- Form EMP 5101 - Attachment A: Work-Sharing Unit Attachment

Please send your application to one of the following email addresses, based on the area your business is located:

- Atlantic Provinces
Email: ESDC.TP-ATL-WS-TP.EDSC@servicecanada.gc.ca
- Quebec
Email: QC-DPMTDS-LMSDPB-TP-WS-GD@servicecanada.gc.ca
- Ontario
Email: ESDC.ON.WS-TP.ON.EDSC@servicecanada.gc.ca
- Western Canada and Territories
Email: EDSC.WT.WS-TP.ESDC@servicecanada.gc.ca

Enhanced Work-Sharing Program - Contacts

- For more information on the Work-Sharing program, employers across Canada may call toll-free: 1-800-367-5693. Hours of operation: 7:00 am to 8:00 pm, Eastern Time, Monday to Friday.
- Service Canada has also created an enquiry unit for clients affected by COVID-19 that are seeking information related to the Work-Sharing Program. Enquiries can be sent to the mailbox below for specific Work-Sharing information or to request general information about the Program: EDSC.DGOP.TP.REP-RES.WS.POB.ESDC@servicecanada.gc.ca
- For further detail: <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#h4.02>



THE PATH FORWARD

Innovation Canada Platform

Helping clients find the *right* programs and services for their business.



Support for your business.

Find **COVID-19** support and other programs and services.

We just need a few details to find your best matches.
Tell us your story.

I'm looking for other government suppo...✓ for my business,
specifically funding ✓, at least \$10000 and up to \$unlimited. My main goal is to
grow and expand my business ✓.

Got it.

Now, tell us about your company or organization...

We're in British Columb...✓, and in the business of computer system, software ... ✓.

It's a Canadian ✓-owned business. We have 10 employees, we are
incorporated✓ and for-profit✓.

Based on [your story](#), here's what we can do to help you.

  | [Sign in](#)

I'm looking for [other government support](#) for my business,
specifically [funding](#), at least \$[10000](#) and up to \$[unlimited](#). My main goal is to
[grow and expand my business](#).
We're in [British Columbia](#), and in the business of [computer system, software and video game...](#).
It's a [Canadian](#)-owned business. We have [10](#) employees, we are [incorporated](#) and [for-profit](#).

 Refresh results

Save

[Start over](#)

▼ Funding (16 Results)

Need support?

Let's talk money.



CanExport — SMEs

Funding to develop export
markets

Industrial Research Assistance Program
(IRAP) — Financial Assistance

Financial support for
technology innovations

Space Technology Development Program

Funding for space R&D

Northern Business Opportunity Program
— New Investment Projects

Considering expanding a
Canadian business into
Northern Ontario?

Non-repayable contribution to develop, adopt or adapt
innovative or improved technologies.



Status

Accepting applications



Money

Maximum: \$10,000,000

Non-repayable ⓘ



Funding Limits

This program will cover a maximum of 75% of eligible costs.

Stacking: you can combine money from this program with money
from other government programs up to a total maximum of 75%.

Government of Canada, National Research Council Canada

[Get the details](#)

[more](#)

Accelerated Growth Service (AGS)

- Innovation Canada program that helps growth-oriented Canadian businesses expand by helping them access the key government services
- Innovation Advisors use their extensive network of contacts to help businesses find, and take advantage of, everything that government can do for them — such as financing, exporting, innovation and business advice
- Eligibility: incorporated Canadian companies with year-over-year revenue growth, generating at least \$5 million annually, and demonstrate the capacity and willingness to keep growing. Important criteria:
 - Creating jobs
 - Exporting globally
 - Growing fast
 - Promoting sustainability
 - Fostering innovation
- Core Partners: NRC-IRAP, Global Affairs Canada, EDC, BDC, the Regional Development Agencies (RDAs), and Innovation Canada (ISED)
- For further detail: <https://www.ic.gc.ca/eic/site/117.nsf/eng/home>

Innovation Canada Funding

- Innovative Solutions Canada
 - Up to \$150,000 for proof of concept and up to \$1 million for a prototype (if approved) for specific government “challenges”
 - Testing Stream – replaces Build in Canada Innovation Program (BCIP)
 - Further detail: https://www.ic.gc.ca/eic/site/101.nsf/eng/h_00000.html
- Strategic Innovation Fund
 - 5 streams
 - Stream 1: R&D & Commercialization
 - Stream 2: Firm Expansion and Growth
 - Stream 3: Investment Attraction and Reinvestment
 - Stream 4: Collaborative technology development and demonstration
 - Stream 5: National Ecosystems
 - \$10M minimum funding request
 - Further detail: <http://www.ic.gc.ca/eic/site/125.nsf/eng/home>
- Clean Growth Hub
 - Whole-of-government focal point for clean technology focused on supporting companies and projects, coordinating programs and tracking results across the federal government
 - Further detail: <https://www.ic.gc.ca/eic/site/099.nsf/eng/home>



**Innovative
Solutions Canada**



**Strategic
Innovation Fund**



Clean Growth Hub

Regional Development Agencies (RDAs)

- 6 Regional Development Agencies (RDAs)
 - Atlantic Canada Opportunities Agency (ACOA),
 - Canada Economic Development for Quebec Regions (CED),
 - Canadian Northern Economic Development Agency (CanNor),
 - Federal Economic Development Agency for Southern Ontario (FedDev Ontario),
 - Federal Economic Development Initiative for Northern Ontario (FedNor),
 - Western Economic Diversification Canada (WD)
 - For further detail: https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h_07662.html
- Regional Economic Development through Innovation (REGI) - “Business Scale-up and Productivity”
 - assist high-growth firms to scale up and expand;
 - support technology demonstration and the commercialization of new technologies;
 - encourage the early adoption or adaptation of leading-edge technologies and processes to improve productivity; and
 - increase businesses’ capacity to grow through market diversification and entry into global markets.
 - Be aware of regional nuances.

National Research Council (NRC)

- Industrial Research Assistance Program (IRAP):
 - Flagship program to cover IRAP-eligible activities
 - 80% grant contribution to internal technical salaries & 50% to sub-contractor costs
- Youth Employment Program
 - Hire individual (15-30 years of age), post-secondary graduate
 - Canadian citizen, permanent resident or person granted refugee status
 - legally entitled to work according to the relevant provincial legislation
 - first-time participant in program
- Contribution-to-Organization
 - Funding provided to third-party research organizations (e.g., post-secondary institutions) to undertake small, directed research projects for private sector companies
- Technical Advisory Services
 - World-class infrastructure and network of researchers at NRC facilities across the country
- For further detail: <https://nrc.canada.ca/en/support-technology-innovation>

Government Support – treat it like an investor

- There will be extensive due diligence just like an angel or a VC investor - the better prepared you are, the easier the process.
- Most programs want to see the same things:
 - Incorporated with full-time employees (T4s)
 - An addressable market that you have engaged
 - A plan for growth with a workable business model
 - Competent staff – management, technical, BD, financial
 - A plan to hire where missing
 - Benefits to Canada/province

Elements of The Plan/Project

- Industry Description – size, number of sectors, key customers/competitors, growth potential, regulations, etc.
- Business Description – products/services, facilities/assets, management team, growth plans, etc.
- Opportunities – what would drive the adoption of your product and generate demand?
- Development/Production Plan – you will need to include timelines, milestones and budgets for this – this is what the agencies would base the funding allocations off.
- Commercialization – how do you plan to sell/generate the revenue in your forecasts?
- Financials – forecasts, financial statements, amount of funding required.
- Benefits to Canada – this is where you will need to spell out what benefits are derived from providing the funding – e.g., creation of jobs, development of export markets in particular, the clean tech/green market.

What motivates government funders?

- “Projects” that align to agency/department mandate/eligibility.
- Investment to pay your part of a project (25-50%).
- Don’t make claims that you can’t support – the upfront and honest approach works best.
- Think of a project in holistic terms where different agencies may have a role to play – everyone can see the big picture.
- If you can’t spend what was agreed to let them know as soon as possible so the money can be repurposed.
- With a claiming model, get your claims in on time.

Key Takeaways

- Leverage the platform to explore potential government funding programs and stay current with program updates – [Innovation.canada.ca](https://www.innovation.canada.ca)
- Work with program departments (e.g., CRA) regarding specific COVID-19 support programs.
- Start planning for post-COVID – what opportunities/projects will you be pursuing?
- Treat government support like an investor.
- Be prepared – have a holistic plan ready for exploring government funding.



THANK YOU FOR YOUR TIME & ATTENTION

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Innovation, Science and
Economic Development Canada

Innovation, Sciences et
Développement économique Canada