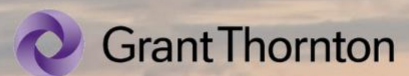


BUSINESS FUNDING DIRECTORY

2021

A SUMMARY OF AVAILABLE
GOVERNMENT GRANTS,
SUBSIDIES AND TAX CREDITS
FOR PEI BUSINESSES

SUPPORTED BY



DISCLAIMER

The following summary of federal and provincial government grants, subsidies, and tax credits available to Prince Edward Island businesses was updated as of July 12, 2021, from information available on government websites. The summaries below are provided for general information purposes only. The Greater Charlottetown Area Chamber of Commerce accepts no liability for the content of this summary, or for the consequences of any actions taken on the basis of the information provided. Unauthorized sale or duplication for the purpose of sale is strictly prohibited.

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1. Federal Government Programs

1.1: Atlantic Canada Opportunities Agency (ACOA)

1.1.1 Atlantic Innovation Fund (AIF)	
<p>Available to: Businesses, universities, colleges, or research institutions.</p>	<p>The objectives of the AIF are to help Atlantic Canadians develop and bring to market innovative new products and services.</p> <p>The AIF supports projects in the area of natural and applied sciences, as well as in social sciences, humanities, arts and culture, that lead to the successful development and commercialization of technology-based products, processes or services.</p>
<p>Assistance level: \$500,000 - \$3 million Up to 80% of total eligible costs for not-for-profits and up to 75% for private-sector-led projects. Note: eligible building and major renovation costs would not normally exceed 30% of the costs.</p>	<p>Eligible activities include: R&D projects linked to economic development, technology adaption projects related to production improvements, related initiatives that emphasize building the Atlantic system of innovation.</p> <p>Eligible costs: wages, salaries, capital costs and other operating expenses. Funding support is conditionally repayable based on commercial success.</p>
<p>https://www.canada.ca/en/atlastic-canada-opportunities/services/aiffaq.html</p>	

1.1.2 Business Development Program	
<p>Available to: Small-to-medium-sized businesses, co-operatives, not-for-profits.</p>	<p>The Business Development Program (BDP) can help you start up, expand or modernize your business. Focusing on small and medium-sized enterprises, the BDP provides access to capital in the form of interest-free repayable assistance.</p>
<p>Assistance level: 50% of eligible costs for start-ups, expansions, and modernizations. 75% of eligible costs for activities such as studies, marketing/trade, innovation, training and quality assurance.</p>	<p>Eligible activities include: business start-up, expansion or modernization; developing business ideas, innovation, research and development; public tender bid preparation activities, training, productivity or quality improvements and development of environmental management systems; trade development and marketing; and consultant advice.</p>
<p>https://www.canada.ca/en/atlastic-canada-opportunities/services/bdp.html</p>	

1.1.3 Innovative Communities Fund	
<p>Available to: Non-commercial/not-for-profit organizations or co-operatives.</p>	<p>The Innovative Communities Fund (ICF) invests in strategic projects that build the economies of Atlantic Canada's communities. ICF focuses on investments that lead to long-term employment and economic capacity building in rural communities. Urban initiatives that stimulate the competitiveness and vitality of rural communities may be considered on a selective basis.</p> <p>Criteria: To be considered for ICF funding, projects should be compatible with the overall objectives of the program and clearly demonstrate linkages and partnerships within the community; be beneficial to the economic development of a community; be consistent with economic development plans/objectives that address challenges and opportunities of a community; lead to sustainable and viable economic activity; be incremental in nature; be of a fixed duration; and demonstrate adequate managerial, financial and technical capability to conduct the proposed activity.</p>
<p>Assistance level: To be determined by an assessment of the required level of funding.</p>	
https://www.canada.ca/en/atlantic-canada-opportunities/services/icf.html	

1.1.4 Canadian Experiences Fund	
<p>Available to: Not-for-profit organizations, for-profit businesses, industry associations as well as local or Indigenous governments.</p>	<p>The CEF is part of the Government of Canada's renewed efforts to support the tourism sector, which includes Creating Middle Class Jobs: a Federal Tourism Growth Strategy. The Fund will see investments made in the types of products and experiences that showcase Canada's strengths, while also growing tourism beyond major cities and the summer season.</p> <p>Eligible activities include: Planning and development of tourism products and services, market readiness training, and creating or improving tourism facilities particularly during the winter and shoulder-season, in rural and remote communities, to increase Indigenous tourism, promote inclusiveness (emphasis on LGBTQ2 community), and boost culinary and farm-to-table experiences.</p>
<p>Assistance level: Up to 100% of eligible costs for non-profits and up to 75% of eligible costs for for-profit organizations (repayable basis, cost-type dependant).</p>	
https://www.canada.ca/en/atlantic-canada-opportunities/services/canadianexperiencesfund.html	

1.1.5 Impact Atlantic

<p>Available to: Entrepreneurs of all ages and established business owners between 19-35 years of age in Atlantic Canada.</p>	<p>The Impact loan provides low interest start-up and expansion loans to help foster small and medium-sized businesses in urban Atlantic Canada.</p>
<p>Assistance level: Up to \$25,000.</p>	
<p>https://impactatlantic.ca/</p>	

1.2: Canada Revenue Agency

1.2.1 Apprenticeship Job Creation Tax Credit

<p>Available to: Employers of apprentices in their first two years of a registered federal, provincial, or territorial government apprenticeship program designed to certify/license in a trade.</p>	<p>If you hire an apprentice, you could get a tax credit equal to 10% of that person's salary. The maximum credit is \$2,000 per year (per eligible apprentice).</p>
<p>Assistance level: 10% of salary paid up to \$2,000 per year.</p>	<p>Eligible criteria: You need to hire an apprentice who is in the first two years of an apprenticeship program registered with the government. They must be in a trade like those listed under the Red Seal Trades and working towards getting a certificate or license in that trade. You can carry any unused credit back three years or carry it forward twenty years.</p>
<p>https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-41200-investment-tax-credit/apprenticeship-job-creation-tax-credit.html</p>	

1.2.2 Atlantic Investment Tax Credit

<p>Available to: Entities in various sectors.</p>	<p>This credit supports investments in qualified property for use in the following sectors: farming, fishing, logging, manufacturing and processing, storing grain, harvesting peat, prescribed energy and conservation property, and the production or processing of electrical energy or steam in certain areas.</p>
<p>Assistance level: Calculated using a specified percentage based on year property was acquired.</p>	
<p>https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-41200-investment-tax-credit/atlantic-investment-tax-credit</p>	

1.2.3 Canadian Film or Video Production Tax Credit

<p>Available to: Canadian film or video production businesses.</p>	<p>If your business produces Canadian film or video, it could be eligible for a refundable tax credit of 25% on qualified labor expenses. The qualified labour expenditure may not exceed 60% of the cost of production at the end of the year net of assistance.</p>
<p>Assistance level: 25% refundable tax credit on labor expenses.</p>	
<p>https://www.canada.ca/en/canadian-heritage/services/funding/cavco-tax-credits/canadian-film-video-production.html</p>	

1.2.4 Scientific Research and Experimental Development Tax Incentive

<p>Available to: All Canadian businesses.</p>	<p>The Scientific Research and Experimental Development (SR&ED) Program is a federal tax incentive program, administered by CRA, that encourages Canadian businesses of all sizes, and in all sectors to conduct research and development (R&D) in Canada</p>
<p>Assistance level: Canadian-controlled private corporations can earn a refundable ITC of 35% on qualified expenditures. Other corporations and proprietorships can earn a non-refundable ITC of 15%.</p>	<p>The benefits of the SR&ED program are twofold. First, it lets you deduct SR&ED expenditures from your income for tax purposes. Second, it provides you with an SR&ED investment tax credit (ITC) that you can use to reduce your income tax payable if any. In some cases, the remaining ITC can be refunded.</p>
<p>https://www.canada.ca/en/revenue-agency/services/scientific-research-experimental-development-tax-incentive-program/overview.html</p>	

1.2.5 Small Business Deduction

<p>Available to: Small businesses.</p>	<p>If you operate a Canadian-controlled private corporation, you may be eligible for an annual tax credit. This reduces the amount of tax that your business might otherwise have to pay.</p>
<p>Assistance level: Case dependant.</p>	<p>The amount of the credit is calculated when you complete your corporation's T2 income tax return. If you are not associated with any other corporations, the allowable business limit you can claim is \$500,000. Other conditions apply. For more information, see chapter 4 of the Corporation Income Tax Guide.</p>
<p>https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/federal-government-budgets/budget-2018-equality-growth-strong-middle-class/passive-investment-income/small-business-deduction-rules.html</p>	

1.3: Service Canada

1.3.1 Career Focus Local and Regional Projects

<p>Available to: Not-for profit and for-profit organizations; Aboriginal organizations; municipal governments; provincial and territorial governments, institutions, agencies and Crown Corporations.</p>	<p>Career Focus provides funding for employers and organizations to design and deliver a range of activities that enable youth make more informed career decisions and develop their skills.</p>
<p>Assistance level: Maximum of 80% of costs associated with approved activities.</p>	<p>Project outcomes should focus on the skills acquired through career-related work experiences and the return of youth to advanced level studies.</p>
<p>https://www.canada.ca/en/employment-social-development/services/funding/career-focus/eligibility.html</p>	

1.3.2 Canada Summer Jobs

<p>Available to: Small business with 50 or fewer employees, not-for-profit organizations, public and private sector employers.</p>	<p>The program provides wage subsidies to employers to create quality summer work experiences for young people aged 15 to 30 years. As in 2019, funded employers are no longer restricted to hiring students:</p>
<p>Assistance level: Partial to full subsidy of eligible costs</p>	<p>all youth aged 15 to 30 years may be eligible participants.</p>
<p>https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs.html</p>	

1.4: Indigenous and Northern Affairs Canada

1.4.1 Aboriginal Entrepreneurship Program

<p>Available to: Aboriginal entrepreneurs</p>	<p>The Aboriginal Entrepreneurship Program provides access to capital and business opportunities to Indigenous entrepreneurs and business owners in Canada.</p>
<p>Assistance level: Up to \$500,000 in non-repayable funding assistance.</p>	<p>This program promotes entrepreneurship in Indigenous communities and seeks to increase the number of viable Indigenous-owned businesses.</p>
<p>https://www.isc-sac.gc.ca/eng/1582037564226/1610797399865</p>	

1.4.2 Community Opportunity Readiness Program (CORP)	
<p>Available to: First Nation and Inuit communities and their governments, organizations and associations controlled by First Nation and Inuit communities, non-Aboriginal organizations who plan to provide economic development services for the benefit of First Nation and Inuit communities, and to other recipients that will significantly impact First Nation and Inuit Business Development.</p>	<p>The Community Opportunities Readiness Program (CORP) provides project-based funding for First Nation and Inuit Communities for a range of activities to support communities' pursuit of economic opportunities. Where First Nation and Inuit communities, or their representative organizations, identify opportunities and lack the financial resources to pursue them, the CORP will allow them to submit proposals to seek additional funding.</p>
<p>Assistance level: Project dependent.</p>	
https://www.sac-isc.gc.ca/eng/1100100033417/1613659339457	

1.4.3 Lands and Economic Development Services Program	
<p>Available to: First Nation communities, tribal councils, Aboriginal organizations and associations, and non-Aboriginal organizations providing an economic development initiative that benefits a First Nation community.</p>	<p>The Lands and Economic Development Services Program (LEDSP) provides support to First Nation and Inuit Communities to assist with enhancing the economic development, land and environmental capacity of communities and to support the establishment of the conditions for economic development to occur, increasing their participation in the economy.</p>
<p>Assistance level: 100% of eligible costs up to \$10.0M</p>	
https://www.sac-isc.gc.ca/eng/1100100033423/1591891942557	

1.5: Natural Sciences and Engineering Research Council of Canada

1.5.1 Collaborative Research and Development Grants	
<p>Available to: Various private-sector organizations.</p>	<p>The objective of the Collaborative Research and Development (CRD) grants is to give companies that operate from a Canadian base access to the unique knowledge, expertise and educational resources available at Canadian universities and colleges and to train students in essential technical skills required by industry.</p>
<p>Assistance level: Up to \$500,000 per project.</p>	<p>CRD Grants support well-defined projects undertaken by university researchers and their private-sector partners. Projects may range from one year to five years in duration, but most awards are for two or three years.</p>
https://www.nserc-crsng.gc.ca/Professors-Professeurs/RPP-PP/CRD-RDC_eng.asp#selection	

1.5.2 Applied Research and Development Grants

<p>Available to: Various private-sector organizations.</p>	<p>You could receive funding of up to \$150,000 when you partner with an eligible Canadian college to develop clean technologies.</p>
<p>Assistance level: \$25,000 to \$150,000.</p>	<p>Applied Research and Development (ARD) Grants can be across the spectrum of natural and social sciences, engineering, humanities and/or health.</p>
<p>https://www.nserc-crsng.gc.ca/professors-professeurs/rpp-pp/ard-rda_eng.asp</p>	

1.5.3 Engage Grants

<p>Available to: Canadian businesses.</p>	<p>If your business operates in Canada, you could receive a grant of up to \$25,000 when you partner with a college to develop valuable technology. To qualify, your company must have:</p> <ul style="list-style-type: none"> • At least 2 full-time employees; and • Been in operation for at least 2 years.
<p>Assistance level: Up to \$25,000.</p>	<p>You must demonstrate how the collaborative research will lead to significant economic benefit. The grant covers a project of 6 months or less, and you could get a maximum of 2 grants per year.</p>
<p>https://www.nserc-crsng.gc.ca/Professors-Professeurs/RPP-PP/Engage-Engagement_eng.asp#IndustrialParticipation</p>	

1.5.4 Alliance Grants

<p>Available to: University researchers collaborating with private-sector, public-sector, or not-for-profit organizations</p>	<p>Alliance grants encourage university researchers to collaborate with partner organizations, which can be from the private, public or not-for-profit sectors. These grants support research projects led by strong, complementary, collaborative teams that will generate new knowledge and accelerate the application of research results to create benefits for Canada.</p>
<p>Assistance level: \$20,000 to \$1 million per year</p>	<p>Research supported by Alliance grants will generate new knowledge and/or technology to address complex challenges; create economic, social and/or environmental benefits; contribute to Canada's long-term competitiveness; support public policy, and train new researchers in areas that are important to Canada and to the partner organizations.</p>
<p>https://www.nserc-crsng.gc.ca/innovate-innover/alliance-alliance/index_eng.asp</p>	

1.6: Environment Canada

1.6.1 Science Horizons Youth Internships Program

<p>Available to: Environment-based employers</p>	<p>The Science Horizons Youth Internship Program provides wage subsidies to eligible employers to hire university, college and polytechnic graduates in science, technology, engineering, and mathematics (STEM).</p>
<p>Assistance level: Up to \$15,000.</p>	<p>Internship opportunities lasting 6 to 12 months provide youth hands-on experience working on environmental projects.</p>
<p>https://www.canada.ca/en/environment-climate-change/services/science-technology/managing/horizons-youth-internship-program/about.html</p>	

1.6.2 Environmental Youth Corps Internship Program

<p>Available to: Environment-based employers</p>	<p>If your business is in the science, technology, engineering, mathematics or natural resources field, you may be eligible to hire a young professional for a full-time environmental position. The program offers a wage subsidy up to \$15,000</p>
<p>Assistance level: Up to \$15,000.</p>	
<p>https://www.eco.ca/wage-subsidy-programs-fr/</p>	

1.7: National Resources Canada

1.7.1 Science and Technology Internship Program

<p>Available to: Various.</p>	<p>The Science and Technology Internship Program provides opportunities for postsecondary graduates to gain relevant work experience in science, technology, engineering and math (STEM) fields in the natural resources sectors: energy, forestry and mining. The program provides wage subsidies to encourage businesses to hire interns.</p>
<p>Assistance level: \$12,000-\$15,000.</p>	<p>To be eligible, you need to have a project with clearly defined objectives and outcomes, hire and train an intern who is no older than 30, provide a work plan and budget (including the salary paid to the intern), and supply at least the same amount of money as you receive for the intern's salary.</p>
<p>www.nrcan.gc.ca/careers/87</p>	

1.8: National Research Council

1.8.1 Investments in Forest Industry Transformation	
<p>Available to: For-profit companies that produce forest products or that will be new entrants in the forest sector.</p>	<p>Has your business developed highly innovative or first-in-kind technologies that could help Canada's forest industry become more competitive or sustainable? If so, you could get a non-repayable contribution of up to 50% of the project's costs to demonstrate the technology at the pilot or commercial scale.</p> <p>Eligible costs include:</p> <ul style="list-style-type: none"> • Capital expenses, materials, and supplies; Salaries and professional fees; and • Travel and training. • Costs associated with the production or export of softwood lumber are not eligible
<p>Assistance level: 50% of project costs.</p>	
<p>https://www.nrcan.gc.ca/science-data/funding-partnerships/funding-opportunities/forest-sector-funding-programs/investments-forest-industry-transformation-ift/13139</p>	

1.9: Agriculture and Agri-Food Canada

1.9.1 AgrilInvest	
<p>Available to: Those who carried on and reported farming income (or loss) for income tax purposes.</p>	<p>A savings account for producers, which provides coverage for small income declines and allows for investments that help mitigate risks or improve market income. The AgrilInvest account builds as you make annual deposits based on a percentage of your allowable net sales and receive matching contributions from federal, provincial, and territorial governments.</p> <p>You can deposit up to 100% of your allowable net sales annually, with the first 1% matched by governments. The limit on matching government contributions is \$10,000 per year.</p>
<p>Assistance level: Matching contributions, max \$10,000 per year.</p>	
<p>https://www.agr.gc.ca/eng/agricultural-programs-and-services/agriinvest/?id=1291828779399</p>	

1.9.2 Advance Payments Program

Available to:

Agricultural producers.

The Advance Payments Program (APP) is a federal loan guarantee program which provides agricultural producers with easy access to low-interest cash advances.

Assistance level:

\$1,000,000 per year.

Under the program, producers can access up to \$1,000,000 per program year in advances based on the value of their agricultural product, with the Government of Canada paying the interest on the first \$100,000 advanced to a producer. Advances are repaid as the producer sells their agricultural product, with up to 18 months to fully repay the advance for most commodities (up to 24 months for cattle and bison).

<https://www.agr.gc.ca/eng/agricultural-programs-and-services/advance-payments-program/?id=1462198969862>

1.9.3 AgriCompetitiveness Program

Available to:

Not-for-profit organizations that operate for any purpose besides profit.

The AgriCompetitiveness Program assists industry-led efforts to provide producers with information needed to build capacity and support the sector's development.

Assistance level:

Various.

Funding provided will support sector-led activities such as: farmer-oriented seminars, conferences that identify industry best practices and build the capacity of the sector, farm business management and farm safety information and tools, as well as activities that build agricultural awareness.

<https://www.agr.gc.ca/eng/agricultural-programs-and-services/agricompetitiveness-program/?id=1517335776475>

1.9.4 AgriScience Program

Available to:

For-profit organizations: businesses and/or corporations, co-operatives, Indigenous groups.
Not-for-profit organizations: associations, corporations, co-operatives, Indigenous groups

The program aims to accelerate the pace of innovation by providing funding and support for pre-commercial science activities and cutting-edge research that benefits the agriculture and agri-food sector and Canadians.

Assistance level:

Maximum for a Project will be less than \$5 million over five years. For multiple approved projects, funding cannot exceed \$10 million per year.

<https://www.agr.gc.ca/eng/agricultural-programs-and-services/agriscience-program-projects/?id=1516993063537>

1.9.5 AgriStability Program

<p>Available to: Farmers, food producers, and co-operatives.</p>	<p>AgriStability provides support when you experience a large margin decline. You may be able to receive an AgriStability payment when your current year program margin falls below 30% of your reference margin. Should your production margin fall below 30% of your reference margin in a given year, you will receive a program payment.</p>
<p>Assistance level: Various.</p>	
<p>https://agriculture.canada.ca/en/agricultural-programs-and-services/agristability</p>	

1.9.6 Canadian Agricultural Loans Act Program

<p>Available to: Young farmers or new entrants, farmers and food producers, and co-operatives.</p>	<p>The Canadian Agricultural Loans Act (CALA) Program is a loan guarantee program designed to increase the availability of loans to farmers and agricultural cooperatives. Farmers can use these loans to establish, improve, and develop farms, while agricultural co-operatives may also access loans to process, distribute, or market the products of farming.</p>
<p>Assistance level: Maximum loan of \$500,000.</p>	
<p>https://agriculture.canada.ca/en/agricultural-programs-and-services/canadian-agricultural-loans-act-program</p>	

1.9.7 AgriRisk Initiative

<p>Available to: Industry associations and farming organizations; and Agricultural service providers and suppliers.</p>	<p>The AgriRisk Initiatives (ARI) program supports the research and development as well as the implementation and administration of new risk management tools for use in the agriculture sector.</p> <p>The ARI consists of two business lines: Research and Development (R&D) to assist project proponents that undertake R&D activities related to the development of new risk management tools; and Administrative Capacity Building (ACB) the cost shared portion of the ARI program.</p>
<p>Assistance level: Up to a max of \$500,000 per year.</p>	
<p>https://www.agr.gc.ca/eng/agricultural-programs-and-services/agrisk-initiatives-research-and-development-contribution-funding-stream/?id=1522072838788</p>	

1.10: Fisheries and Oceans Canada

1.10.1 Fisheries and Aquaculture Clean Technology Adoption Program

<p>Available to: Companies, individuals (self-employed), Indigenous organizations, and industry associations.</p>	<p>The Fisheries and Aquaculture Clean Technology Adoption Program is a national contribution program. It's investing \$20 million over 4 years (2017 to 2021) to assist Canada's fisheries and aquaculture industries in improving their environmental performance.</p>
<p>Assistance level: 75% of eligible project costs.</p>	<p>The program offers funding to assist eligible participants in implementing market-ready clean technologies, processes and sustainable practices into their day-to-day operations.</p> <p>The program provides funding for up to 75% of eligible project costs. All project proposals submitted for consideration must also include at least 10% confirmed provincial and territorial government funding that's cash or in-kind.</p>
<p>http://www.dfo-mpo.gc.ca/aquaculture/business-entreprises/factap-patppa-eng.htm</p>	

1.10.2 Atlantic Fisheries Fund

<p>Available to: Commercial enterprises (fishers, aquaculturists, seafood processors, universities, industry associations, non-profits, and provincial crown corporations.</p>	<p>The Atlantic Fisheries Fund is a contribution program funded jointly by the federal, provincial and territorial governments. It will invest more than \$400 million over 7 years.</p>
<p>Assistance level: 70% of eligible costs.</p>	<p>The program aims to help Atlantic Canada's seafood sector transition to meet growing market demands for products that are: high quality, value added, and sustainably sourced.</p> <p>The federal government will provide 70% of the funding, and 30% will come from participating Atlantic provinces.</p>
<p>http://www.dfo-mpo.gc.ca/fisheries-peches/initiatives/fish-fund-atlantic-fonds-peche/index-eng.html</p>	

1.10.3 Aboriginal Aquatic Resource and Oceans Management Program

<p>Available to: Aboriginal groups.</p>	<p>The Aboriginal Aquatic Resource and Oceans Management (AAROM) program provides funding to qualifying Aboriginal groups to establish aquatic resource and oceans management bodies.</p>
<p>Assistance level: Various.</p>	
<p>http://www.inter.dfo-mpo.gc.ca/atip/infosource_e/sub-activity_e/Aboriginal_Aquatic_Resource_Oceans_Management-e</p>	

1.10.4 Canadian Fish and Seafood Opportunities Fund	
<p>Available to: Not-for-profit organizations operating in the fish and seafood sector.</p>	<p>The Canadian Fish and Seafood Opportunities Fund seeks to advance a natural approach to key cross-cutting market access issues and promote branding and recognition opportunities for the Canadian fish and seafood sector.</p> <p>Eligible activities for funding include but are not limited to:</p> <ul style="list-style-type: none"> • Development and implementation on branding focused on quality, sustainability and legality; • Supporting industry branding, promotion and advertising; • Development and implementation of initiatives to address market access issues; and • Carrying out or distributing research focused on market access requirements for entry to new or existing markets
<p>Assistance level: Various.</p>	
www.dfo-mpo.gc.ca/fisheries-peches/initiatives/opportunities-fund-fonds-initiatives/index-eng.html	

1.11: Innovation, Science and Economic Development Canada

1.11.1 Strategic Innovation Fund	
<p>Available to: For-profit corporations.</p>	<p>The Strategic Innovation Fund allocates repayable and non-repayable contributions to firms of all sizes across all of Canada's industrial and technology sectors. The program has a budget of \$1.26 billion over five years.</p> <p>Applicants may submit applications for funding in one of four project streams:</p> <ul style="list-style-type: none"> • R&D and Commercialization; • Firm expansion and growth; • Investment Attraction and Reinvestment; or • Collaborative Technology Development and Demonstration.
<p>Assistance level: Various.</p>	
www.canada.ca/en/innovation-science-economic-development/programs/strategic-innovation-fund.html	

1.11.3 Canada Small Business Financing Program	
<p>Available to: Corporations, sole proprietors, partnerships and cooperatives.</p>	<p>Most start-ups and existing for-profit small businesses in Canada with gross revenues of \$10 million or less are eligible to apply for loans under this program. Loans can finance the cost of:</p> <ul style="list-style-type: none"> • The purchase or improvement of land or buildings used for commercial purposes; • purchase or improvement of new or used equipment; • The purchase of new or existing leasehold improvements (i.e. renovations to a leased property by a tenant); and • The registration fee.
<p>Assistance level: Maximum \$1 million.</p>	
http://www.ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/home	

1.11.4 Digital Skills for Youth Program	
<p>Available to: Not-for-profit and for-profit organizations with up to 500 employees.</p>	<p>The program supports Delivery Organizations with a strong network of small to medium-sized businesses (SMBs under 500 employees) and not-for-profit organizations (i.e. Employers) that can create employment opportunities for youth to build the digital skills needed for the evolving digital economy.</p> <p>You can apply to be one of the organizations that will play a key role in the delivery of the program. As a delivery organization, you would receive funding to partner with employers in order to offer youth internships for underemployed post-secondary graduates.</p> <p>Delivery organizations will be expected to:</p> <ul style="list-style-type: none"> • Fulfill reporting requirements; • Develop and deliver a marketing and promotion plan; • Evaluate and select employers; and • Negotiate and sign agreements.
<p>Assistance level: Up to \$20,000 in wage subsidy with an Employer match at 50% from for-profit organizations, and a 25% match for not-for-profit organizations.</p>	
http://www.ic.gc.ca/eic/site/122.nsf/eng/home	

1.11.5 Innovative Solutions Canada	
<p>Available to: Canadian SMEs.</p>	<p>Innovative Solutions Canada is a new Government of Canada innovation procurement program designed to support Canadian small businesses.</p> <p>The 20 participating federal departments and agencies will issue challenges through Innovative Solutions Canada. The challenges are designed to seek novel solutions and not commercially available products or services. The challenges issued by federal departments and agencies will be designed around desired outcomes rather than known products or process specifications.</p> <p>Thus, if your business can come up with a novel solution to solve a specific challenge from a Government of Canada department or agency, it could receive up to \$150,000 for the proof of concept and then, if approved, get up to \$1 million to develop a prototype.</p> <p>To be eligible your small business must:</p> <ul style="list-style-type: none"> • Be incorporated with a head office in Canada; • Have 499 or fewer full time employees; • Have 50% or more of employees working in Canada; • Have at least 50% of salary expenditures be on employees working in Canada; and • Have 50% or more of senior executives with a principal residence in Canada
<p>Assistance level: Up to \$1 Million.</p>	
www.ic.gc.ca/eic/site/101.nsf/eng/home	

1.12: Department of Canadian Heritage

1.12.1 Canada Book Fund	
<p>Available to: Canadian businesses active in book publishing, distribution, marketing, wholesale or retail sectors or represent Canadian authors.</p>	<p>If your business publishes books, you may qualify for a financial contribution toward:</p> <ul style="list-style-type: none"> • Production, marketing and distribution of Canadian-authored books; • Publishing and technology internships; and • Business planning activities.
<p>Assistance level: Various.</p>	
https://www.canada.ca/en/canadian-heritage/services/funding/book-fund/support-organizations.html	

1.12.2 Young Canada Works in Both Official Languages

<p>Available to: Incorporated private, public, non-profit organizations, or a municipality.</p>	<p>Young Canada Works in Heritage Organizations is a summer job program where eligible employers may benefit from wage subsidies and have access to a pool of talented youth with innovative ideas and competitive skills.</p>
<p>Assistance level: Maximum of 75% of the student's employment costs. Maximum total contribution of \$50,000 per employer.</p>	<p>Positions last from six to 16 weeks and students must work 30 to 40 hours per week. Students with a disability are eligible for part-time work.</p> <p>Employers must conduct activities in both English and French.</p>
<p>https://www.canada.ca/en/canadian-heritage/services/funding/young-canada-works/employers/official-languages-employers.html</p>	

1.13: Employment and Social Development Canada

1.13.1 Student Work-Integrated Learning Program

<p>Available to: Various.</p>	<p>If your business is having difficulty finding qualified workers in the field of science, technology, engineering, or math (STEM) and business, you can apply for a wage subsidy to hire a post-secondary student.</p>
<p>Assistance level: Up to \$7,000.</p>	<p>Subsidies cover:</p> <ul style="list-style-type: none"> • Up to 50% of the wage cost (up to \$5,000) per student; or • Up to 70% of the wage cost (up to \$7,000) per placement of a student from an under-represented group (first-year students, women in STEM, Indigenous students, persons with disabilities and newcomers).
<p>https://www.canada.ca/en/employment-social-development/programs/work-integrated-learning.html</p>	

2. Provincial Government Programs

2.1: Innovation PEI

2.1.1 Aerospace and Defense Tax Rebate	
<p>Available to: Aerospace or defense companies.</p>	<p>A Tax Rebate Incentive Program for all eligible aerospace and defence-related companies provides a full rebate annually on all corporate income tax paid to the province for operations conducted in Prince Edward Island. There's also a full rebate annually of all real property tax attributable to ownership or rental of facilities in Prince Edward Island.</p>
<p>Assistance level: Full rebate of corporate income tax paid to the province.</p>	<p>To be eligible your business must have 20 or more employees or have a payroll in excess of \$700,000.</p>
<p>www.princeedwardisland.ca/en/information/innovation-pe/aircraft-and-defence-tax-holiday</p>	
2.1.2 Capital Acquisition Support	
<p>Available to: Businesses engaged in manufacturing or processing exportable services.</p>	<p>This program provides financial help to Prince Edward Island businesses in getting the infrastructure needed from start-up to international exporting. Eligible activities include capital acquisition, machinery, renovations, and leasehold improvements.</p>
<p>Assistance level: 25% up to \$25,000 in eligible capital costs.</p>	
<p>www.princeedwardisland.ca/en/service/apply-equipment-purchase-and-or-renovations-assistance</p>	
2.1.3 Enriched Investment Tax Credit	
<p>Available to: Manufacturers and processors.</p>	<p>The Enriched Investment Tax Credit program provides an addition to the existing PEI Investment Tax Credit of 10 per cent applied to certain capital investments by manufacturing and processing companies. For high-productivity applications with a strong export focus, an enriched tax rebate of 25 per cent will be available through a pre-approved certificate process.</p>
<p>Assistance level: 10%-25% on certain capital investments.</p>	
<p>www.princeedwardisland.ca/en/service/apply-equipment-purchasing-tax-credit</p>	

2.1.4 Futurpreneur Canada – Start-up Program

<p>Available to: Youth between 18-39 years old.</p>	<p>Futurpreneur is dedicated to supporting you throughout your entrepreneurial journey. In partnership with the Business Development Bank of Canada (BDC), Futurpreneur Canada supports young entrepreneurs with up to \$45,000 in financing, an expert in business mentor for up to two years, and resources to help you plan, manage and grow your business.</p>
<p>Assistance level: Up to \$45,000.</p>	
<p>https://www.princeedwardisland.ca/en/information/innovation-pei/futurpreneur-canada</p>	

2.1.5 Futurpreneur Canada – Newcomer Program

<p>Available to: Youth between 18-39 years old.</p>	<p>If you are a newcomer to Canada between the ages of 18 and 39, with a limited credit history, you could apply for a \$12,500 repayable loan to start a business. This amount could be matched with a repayable loan from the BDC for a potential total of \$25,000. If you are between the ages of 35 and 39, your application will be evaluated on a case-by-case basis.</p>
<p>Assistance level: Up to \$25,000.</p>	<p>To qualify, you must:</p> <ul style="list-style-type: none"> • Be a citizen or a permanent resident of Canada, for no longer than 5 years; • Have been in business for less than 1 year; and • Agree to work with a mentor.
<p>www.futurpreneur.ca/en/get-started/financing-and-mentoring/newcomer</p>	

2.1.6 Innovation and Development Labour Rebate (IDLR)

<p>Available to: PEI companies in aerospace, bioscience, export-focused manufacturing and processing, financial services, information and communications technology, and renewable energy.</p>	<p>IDLR is a refundable labour rebate, which may apply to projects in support of the development and/or commercialization of new products, processes, and services that will be sold primarily beyond the borders of PEI. A new product, process, or service is one that has not previously been successfully developed in Prince Edward Island for commercial production or sale.</p>
<p>Assistance level: 25% of eligible salaries and wages for incremental full-time positions.</p>	<p>Application must be submitted before any financial or legal commitment is made on the project.</p>
<p>www.princeedwardisland.ca/en/service/apply-labour-rebate</p>	

2.1.7 Lobster Holding Assistance

<p>Available to: Existing participants in the PEI Lobster Fishery as a processor, commercial fisher or buyer.</p>	<p>The Live Lobster Holding Assistance is designed to address space issues and to manage the market supply of live and processed lobsters on PEI. Through this program, government can provide financial help for the building and growth of land based live lobster holding facilities.</p>
<p>Assistance level: 10% non-repayable contribution towards eligible project costs, to a maximum contribution of \$50,000 per company, during a 12-month period.</p>	<p>Eligible activities include:</p> <ul style="list-style-type: none"> • Purchase of equipment, tanks and installation costs; • Leasehold improvements, expansions and new construction; and • Professional services relating to design, technical assessment and/or implementation.

<https://www.princeedwardisland.ca/en/information/innovation-pei/lobster-holding-assistance>

2.1.8 Marketing Assistance

<p>Available to: PEI businesses which manufacture, process or provide exportable services in targeted sectors.</p>	<p>This program helps PEI businesses with their marketing costs from start-up through to international exporting. This assists companies as they undertake marketing research, advertising and promotion, and market investigation. Eligible activities include: primary, qualitative, or quantitative research identified in the marketing plan; design, development and placement of advertising and promotional materials; and attendance and exhibits at appropriate tradeshow and exhibitions, market visits and incoming buyer missions. The project must provide economic benefit to the province and cannot jeopardize similar businesses. Each business is allowed up to two applications per year.</p>
<p>Assistance level: 40% up to \$16,000 per year.</p>	

www.princeedwardisland.ca/en/service/apply-marketing-assistance

2.1.9 Food Product Development Assistance

<p>Available to: Sole proprietorships, partnerships, cooperatives, or limited liability companies.</p>	<p>Available to Prince Edward Island companies to access professional and technical help when creating or improving a new food product or process.</p> <p>You are eligible for this assistance if you are a manufacturer, processor, and provider of exportable services in the following areas:</p> <ul style="list-style-type: none"> • Food development and processing; • Manufacturing; and • Original exportable services may be considered in other sectors.
<p>Assistance level: 50 per cent of project costs to a maximum contribution of \$50,000 per company.</p>	

<https://www.princeedwardisland.ca/en/service/food-product-development-assistance>

2.1.10 Rental Incentive Assistance	
<p>Available to: A company engaged in food development, manufacturing, information and communication technology, bioscience, first-of-its-kind exportable services in other sectors may be considered.</p>	<p>This program contributes to rental costs for PEI companies to establish a new business or to expand existing production capabilities. Assistance may be as: a contribution towards the cost of leasing additional space in any community in the province, or competitive rates and terms for leased space in a PEI business park (500-10,000 square feet).</p> <p>Retail and consumer services businesses are not eligible for assistance through this support.</p>
<p>Assistance level: \$6 per sq. ft. for one year.</p>	
<p>www.princeedwardisland.ca/en/service/apply-rental-cost-assistance</p>	

2.1.11 Trade Assistance Program	
<p>Available to: Manufacturers, processors, and providers of exportable services for priority sectors.</p>	<p>The Trade Assistance Program helps Island businesses participate in trade missions and trade shows, focusing on new business opportunities in international exporting. Delivered by Innovation PEI, this program provides funding to cover eligible costs associated with such participation. Specifically, the Trade Assistance Program aids companies in developing or exploring exporting options while on the ground in their target country.</p> <p>The program is aimed at the following sectors: food development, diversified advanced manufacturing, bioscience, information technology, professional services and craft/giftware. Unique exportable services may be considered in advanced manufacturing, bioscience, information technology, professional services, and craft/giftware. Unique exportable services may be considered in other sectors.</p>
<p>Assistance level: Up to 40% of eligible cost</p>	
<p>www.princeedwardisland.ca/en/information/innovation-pei/trade-mission-support</p>	

2.1.12 Web Presence Assistance	
<p>Available to: PEI businesses and industry associations who do not presently have a web presence.</p>	<p>The Web Presence Assistance provides a non-repayable contribution to a Prince Edward Island business to establish a web site.</p> <p>This program provides funds to design, develop, and host a web site, and register a unique URL domain name.</p>
<p>Assistance level: 50% of eligible costs up to \$1,000.</p>	
<p>www.princeedwardisland.ca/en/service/apply-web-presence-assistance</p>	

2.1.13 Ignition Fund

<p>Available to: PEI start-ups or entrepreneurs.</p>	<p>Ignition is a competition for entrepreneurs seeking start-up capital for a business venture. Innovation PEI will invest seed capital for the successful applicants to turn venture ideas into tangible, viable businesses.</p>
<p>Assistance level: \$25,000.</p>	<p>Some activities eligible for Ignition funding include, but are not limited to: incorporation, product development, refinement, market research, intellectual property, and business development.</p>

www.princeedwardisland.ca/en/information/innovation-pei/ignition-fund

2.1.14 Graduate Students and Post-Doctoral Fellowship

<p>Available to: PEI businesses, not-for-profits and educational institutions.</p>	<p>The Graduate Students and Post-Doctoral Fellowship supports students and fellows wishing to undertake innovative research on industry relevant projects under the guidance of a strong research team and supervisor.</p>
<p>Assistance level: \$20,000-\$40,000.</p>	<p>Funding may be available for innovative research that has commercialization potential or outcomes, enhances the researcher's skills and fits clearly into one of the following sectors: bioscience, value-added food, information and communication technology (ICT), aerospace, professional services and advanced manufacturing.</p>

www.princeedwardisland.ca/en/information/innovation-pei/graduate-students-and-post-doctoral-fellowship

2.1.15 LaunchPad

<p>Available to: New PEI companies.</p>	<p>LaunchPad offers financial assistance to improve the success rate for start-up companies in Prince Edward Island. A new company starting in Prince Edward Island or established companies from outside the province intending to operate in PEI, which demonstrate the potential to create new jobs and wealth in Prince Edward Island, may be eligible for support.</p>
<p>Assistance level: Various.</p>	

www.princeedwardisland.ca/en/information/innovation-pei/launchpad

2.1.16 Advanced Marine Technology Tax Rebate	
<p>Available to: New and existing advanced marine technology company in Prince Edward Island.</p>	<p>The Advanced Marine Technology (AMT) tax rebate is a new support that has been modeled from the success of the aerospace industry on Prince Edward Island.</p> <p>AMT companies that have a minimum of 15 PEI staff and a minimum payroll of \$700,000 per annum are eligible for the rebate.</p>
<p>Assistance level: Full rebate of corporate income tax paid to the province.</p>	
<p>www.princeedwardisland.ca/en/information/innovation-pe/advanced-marine-technology-tax-rebate</p>	

2.1.17 Small Business Investment Grant	
<p>Available to: Small businesses operating on Prince Edward Island.</p>	<p>The Small Business Investment Grant is intended to help small businesses improve efficiency and innovation by way of a non-repayable financial contribution toward eligible capital asset costs, including, but not limited to:</p> <ul style="list-style-type: none"> • Equipment • Lease hold improvements • New construction (land and buildings). <p>Payment will be based on 15 percent of eligible costs up to \$25,000 - resulting in a maximum grant of \$3,750. Eligible businesses must submit an online application and will be approved on a first come, first served basis subject to budget availability.</p>
<p>Assistance level: 15% of eligible costs up to \$25,000. Maximum grant of \$3,750.</p>	
<p>www.princeedwardisland.ca/en/service/apply-small-business-investment-grant?platform=hootsuite</p>	

2.1.18 Broadband Fund for Business	
<p>Available to: For-profit and not-for-profit businesses.</p>	<p>The Prince Edward Island Broadband Fund provides financial assistance to local Prince Edward Island internet service providers (ISPs), communities and businesses for the installation of infrastructure for enhanced broadband services.</p> <p>A project may be eligible for PEIBF support where costs will be incurred for a business to gain access to new or upgraded internet services to their business premises.</p>
<p>Assistance level: Up to 50% of eligible costs.</p>	
<p>https://www.princeedwardisland.ca/en/service/broadband-fund-businesses</p>	

2.1.19 Innovation Fund	
<p>Available to: Businesses operating on Prince Edward Island.</p>	<p>The Innovation Fund aims to assist businesses to develop and bring new product, service, or process to the market.</p> <p>Innovation Fund may be accessed once per product; the business should consider the stage at which the support will be most beneficial.</p>
<p>Assistance level: Up to 50% of eligible costs. Maximum \$50,000.</p>	<p>Innovation Fund will provide up to 50% of eligible costs to a maximum of \$50,000 in assistance per approved project.</p>
<p>https://www.princeedwardisland.ca/en/service/innovation-fund</p>	

2.1.20 Strategic Improvement Fund	
<p>Available to: Businesses operating on Prince Edward Island.</p>	<p>This program supports costs for outside professional expertise for projects related to improving operational efficiencies, internal planning or processes, and quality insurance.</p> <p>Strategic Improvement Fund provides up to 40% of eligible costs to maximum \$20,000 in assistance per approved project. Up to 2 applications per business. Combined funding from all non-repayable government sources cannot exceed 75% of eligible costs.</p>
<p>Assistance level: Up to 40% of eligible costs to maximum \$20,000.</p>	
<p>https://www.princeedwardisland.ca/en/service/strategic-improvement-assistance</p>	

2.1.21 Equity Investors Incentive	
<p>Available to: Businesses operating on Prince Edward Island. Consultation with Innovation PEI is mandatory prior to application submission.</p>	<p>The Equity Investor Incentive provides new or expanding businesses on Prince Edward Island with a tool to encourage and attract private sector investment. This program provides a non-repayable incentive to investors to encourage investments in approved investee businesses by return-on investment to investors.</p>
<p>Assistance level: Up to 20% of the purchase price of equity investment. Maximum investor rebate available per approval is \$200,000.</p>	<p>The incentive is in the form of a direct rebate to investors and is calculated at up to 20% of the purchase price of equity investment in the investee company. Maximum investor rebate available per approved investee company is \$200,000.</p>
<p>https://www.princeedwardisland.ca/en/service/equity-investors-incentive</p>	

2.1.22 Small Business Assistance	
<p>Available to: Businesses operating on Prince Edward Island.</p>	<p>The Small Business Assistance program encourages the creation and viability of small businesses in Prince Edward Island. This program supports eligible costs related to interval planning and process.</p> <p>The program may provide assistance with 50% of eligible costs to a maximum contribution of \$4,000 over a 24-month period.</p>
<p>Assistance level: Up to 50% of eligible costs to a maximum of \$4,000.</p>	
<p>https://www.princeedwardisland.ca/en/service/small-business-assistance</p>	

2.2: Skills PEI

2.2.1 Graduate Mentorship Program	
<p>Available to: Registered private sector businesses, organizations, municipalities, band/tribal councils, and public health and educational institutions.</p>	<p>The Graduate Mentorship Program is an employment program developed to help employers create long-term employment opportunities for unemployed recent post-secondary graduates in their field of study. An employer receives a temporary wage subsidy to provide mentorship and a valuable work experience for a new full-time employee.</p>
<p>Assistance level: Subsidy of up to 50% of the wages for 52 weeks.</p>	
<p>https://www.princeedwardisland.ca/en/service/graduate-mentorship-program-employers</p>	

2.2.2 Employ PEI	
<p>Available to: Registered private sector businesses, organizations, municipalities, band/tribal councils, and public health and educational institutions.</p>	<p>An employer receives a temporary wage subsidy to provide on-the-job training for a new full-time employee. If you are hiring a new employee who lacks the work experience necessary for the position, we can subsidize up to 50% of the wages to a maximum of 20 weeks. At the end of the wage subsidy, the employee should be fully productive and contributing to the success of the business.</p>
<p>Assistance level: Up to 50% of the wages to a maximum of 20 weeks.</p>	
<p>https://www.princeedwardisland.ca/en/service/employ-pei-employers</p>	

2.2.3 Work Experience PEI	
<p>Available to: Non-profit organizations.</p>	<p>Work Experience PEI is an employment program developed to provide financial support to non-profit community organizations for projects that provide the job seeker with a valuable work experience and potential for long-term employment.</p>
<p>Assistance level: Varying wage subsidy up to a maximum of 52 weeks.</p>	<p>If you are hiring a new employee who lacks work experience for a short-term project, Skills PEI can provide financial assistance to subsidize a portion of the wages up to a maximum of 52 weeks.</p>
<p>https://www.princeedwardisland.ca/en/service/work-experience-peii-organizations</p>	

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2.2.4 Employment Assistance Services	
<p>Available to: Registered private sector businesses, organizations, municipalities, band/tribal councils, and public health and educational institutions.</p>	<p>Employment Assistance Services is an employment benefit program which is designed to provide financial support to organizations to assist unemployed individuals prepare for, obtain and maintain employment. To be eligible for participation, you must be an unemployed individual who is entitled to work in Canada and who is willing and able to actively participate in the labor force.</p>
<p>Assistance level: Various.</p>	
<p>https://www.princeedwardisland.ca/en/information/employment-assistance-services</p>	

2.2.5 Self-Employ PEI	
<p>Available to: Aspiring entrepreneurs.</p>	<p>Self Employ PEI is an employment program developed to help job seekers who want to launch their own business. If you are unemployed and looking for full time employment you are eligible to apply.</p> <p>This program provides financial support and business counseling to new entrepreneurs during their first year of operation. You will devote a minimum of 35 hours each week to implement your business plan and each week you will receive a weekly living allowance or EI benefits, or a combination of the two. You may also be eligible for a \$1,000 consulting grant.</p> <p>SkillsPEI offers Self Employ PEI information sessions for interested job seekers to find out more about the program.</p>
<p>Assistance level: Weekly living allowance and up to \$1,000 for a consulting grant.</p>	
<p>https://www.princeedwardisland.ca/en/service/self-employ-peii</p>	

2.2.6 Labour Market Partnerships	
<p>Available to: Businesses, municipalities, band/tribal councils and public health and educational institutions.</p>	<p>Labor Market Partnerships (LMP) funds projects that encourage and support employers, employees, and/or employer associations and communities in developing and implementing strategies for dealing with labor force adjustments and meeting human resource requirements.</p> <p>Proposed activities must focus on an identified labor market issue and be assessed as likely to have a positive impact on the labor market. All activities must involve partnership.</p> <p>Funding may be provided to cover overhead costs such as wages and employment costs, research or technical studies, and other related costs and eligible expenses negotiated with program officials.</p>
<p>Assistance level: Various.</p>	
<p>https://www.princeedwardisland.ca/en/information/labour-market-partnerships</p>	

2.3: Department of Agriculture and Fisheries

2.3.1 AgriInsurance (PEI)	
<p>Available to: Corporations and partnerships</p>	<p>Program which includes insurance against production losses for specified perils (weather, pests, disease) and is being expanded to include more commodities.</p>
<p>Assistance level: Various, policy driven.</p>	
<p>www.princeedwardisland.ca/en/information/agriculture-and-fisheries/agriinsurance-production-insurance</p>	

2.3.2 Agriculture Stewardship Program	
<p>Available to: Farming operations.</p>	<p>The purpose of this program is to ensure that the agriculture sector contributes to society’s priorities of clean soil, water and air resources and improved biodiversity.</p>
<p>Assistance level: Max \$75,000 per farming operation over 5 years of program.</p>	<p>The Agriculture Stewardship program is divided into 6 program categories: Soil Management; Storage Management; Buffer Zone/Riparian Management; Water Management; Integrated Nutrient and Pest Management; and Energy Management.</p>
<p>www.princeedwardisland.ca/en/service/agriculture-stewardship-program</p>	

2.3.3 Alternative Land Use Services (ALUS)	
<p>Available to: Landowners who own and/or lease agricultural land on PEI.</p>	<p>The ALUS program is a program for PEI landowners. The program has four purposes: reduce soil erosion and siltation of watercourses and wetlands; improve water quality; improve and increase wildlife habitat; and reduce the impacts of climate change.</p> <p>Eligible activities include buffer zone tree planting; sensitive land retirement; land under soil conservation structures; maintaining livestock fences adjacent to watercourse and wetlands.</p>
<p>Assistance level: \$62 to \$185/hectare/year.</p>	
<p>www.princeedwardisland.ca/en/service/alternative-land-use-services-alus-program</p>	

2.3.4 Assurance Systems Program	
<p>Available to: Agricultural producers; small to mid-sized Agri-businesses; provincial agricultural industry organizations; public and private institutions.</p>	<p>The purpose of the Assurance Systems Program is to address risks related to humans, animals and plants through project driven and other outcome-based approaches.</p> <p>This program consists of two sub-programs: On-Farm Assurance Sub-Program; and Post-Farm Assurance Sub-Program.</p>
<p>Assistance level: Cost share on case-by-case basis.</p>	
<p>www.princeedwardisland.ca/en/service/assurance-systems-program</p>	

2.3.5 Business Development Farm Programs	
<p>Available to: Mi'kmaq First Nations and other Indigenous Organizations; agricultural producers; spouses of agricultural producers; farm employees; agriculture industry organizations, clubs, and associations; agri-processors; small to medium sized agri-businesses; and others may be considered upon request.</p>	<p>The Business Development Program will support the agriculture sector by providing funding for skills training, business planning and implementation, benchmarking and risk management activities which will expand domestic and international markets for Prince Edward Island producers and small to medium sized agri-businesses.</p> <p>The three funding categories are:</p> <ul style="list-style-type: none"> • Training • Business Planning • Benchmarking and Risk Management <p>Note: Each of the three funding categories has a separate application. For more information on each of the programs, click the link below.</p>
<p>Assistance level: Various.</p>	
<p>https://www.princeedwardisland.ca/en/information/agriculture-and-land/business-development-program-agriculture</p>	

2.3.6 Future Farmer Program	
<p>Available to: See detailed breakdown at link below.</p>	<p>The purpose of the Future Farmer program is to encourage new Prince Edward Island farmers to develop successful commercial farm operations.</p> <p>This program has six components: Facilitation and Coaching Assistance by a Program Advisor; Skills Assessment; Business Planning; Skills Development and Training; Understanding Analytical Laboratory Results; and Business Risk Management.</p>
<p>Assistance level: Various.</p>	<p>Eligible activities: facilitation and coaching assistance by a program advisor; skills assessment; business planning; skills development and training; understanding analytical laboratory results; and business risk management assistance.</p>
<p>https://www.princeedwardisland.ca/en/information/agriculture-and-land/future-farmer-program</p>	

2.3.7 Product and Market Development Program	
<p>Available to: Agricultural producers, small to mid-sized agri-businesses, small to mid-sized agri-processors, and provincial industry associations.</p>	<p>The purpose of the Product and Market Development program is to assist agricultural producers, agri-businesses and agri-processors seeking to expand their product base or markets.</p> <p>The program is focused on increasing the competitiveness of PEI’s agriculture and agri-food sector by assisting with market intelligence, market exploratory activities, market delivery logistics, new product development and market readiness in new and emerging markets.</p>
<p>Assistance level: 50%-75% up to \$30,000.</p>	
<p>www.princeedwardisland.ca/en/service/product-and-market-development-program</p>	

2.3.8 Farm Assistance Program (Federation of Agriculture)	
<p>Available to: Agricultural producers, small to mid-sized agri-businesses, small to mid-sized agri-processors, and provincial industry associations.</p>	<p>This program is a service that provides confidential, professional counselling services to farmers, farm employees and their families.</p> <p>The FAP will help you deal with a wide range of problems that affect your personal well-being and work performance. These problems may include work or family pressures, job stress, alcohol or drug dependency, marital problems, children’s issues or other conflicts.</p>
<p>Assistance level: 50%-75% up to \$30,000.</p>	
<p>www.peifa.ca/farmer-assistance-program-2</p>	

2.3.9 ASP: Riparian / Buffer Zone Management																			
<p>Available to: Agricultural producers.</p>	<p>Livestock and machinery access to riparian zones and watercourses can result in environmental problems. This program provides funding assistance to implement preventative measures.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="3">FUNDING ASSISTANCE</th> </tr> <tr> <th>Funding</th> <th>Funding lvl.</th> <th>Max Funding</th> </tr> </thead> <tbody> <tr> <td>3.1- Alternative Livestock Watering Systems</td> <td>50%</td> <td>\$8,000</td> </tr> <tr> <td>3.2- Improved Stream Crossings</td> <td>50%</td> <td>\$25,000</td> </tr> <tr> <td>3.3- Power to Remote Watering Sites</td> <td>30%</td> <td>\$4,500</td> </tr> <tr> <td>3.4- Fencing & Livestock Stream Crossings</td> <td>66%</td> <td>\$15,000</td> </tr> </tbody> </table>	FUNDING ASSISTANCE			Funding	Funding lvl.	Max Funding	3.1- Alternative Livestock Watering Systems	50%	\$8,000	3.2- Improved Stream Crossings	50%	\$25,000	3.3- Power to Remote Watering Sites	30%	\$4,500	3.4- Fencing & Livestock Stream Crossings	66%	\$15,000
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<p>www.princeedwardisland.ca/sites/default/files/publications/af_asp_guide.pdf</p>																			

2.3.10 ASP: Energy Management	
<p>Available to: Agricultural producers.</p>	<p>Implementation of on-farm energy efficiency initiatives can reduce environmental impact through a reduction in the use of energy sources such as fuel and electricity. More efficient equipment, timers, low energy lighting, energy transfer and heat conservation systems can all reduce energy use.</p>
<p>Assistance level: 30% up to \$10,000.</p>	<p>Eligibility Criteria:</p> <ul style="list-style-type: none"> • An On-farm Energy Audit must have been completed • The project you wish to complete must be identified in your On-Farm Energy Audit and a copy of the audit must be submitted with the application
<p>https://www.princeedwardisland.ca/sites/default/files/publications/growing_forward_stewardship_final_web.pdf</p>	

2.3.11 Aquaculture Programs	
<p>Available to: Aquaculture producers and operators.</p>	<p>Mussel Monitoring Program The Mussel Monitoring Program (MMP) is a service provided to cultured mussel growers and processors by the Department of Agriculture and Fisheries. The monitoring program provides mussel growers with a variety of information to assist them in the management of their operations.</p>
<p>Assistance level: Various.</p>	<p>Oyster Monitoring Program The Oyster Monitoring Program (OMP) is a technical service provided to oyster growers by the Department of Agriculture and Fisheries. The monitoring program provides oyster growers with a variety of information to assist them in the management of their operations.</p> <p>Aquaculture Technology Program The Aquaculture Technology Program provides an incentive for private aquaculture operations to develop or adopt new techniques or technologies in order to expand production, reduce production costs or otherwise increase earnings through more efficient production, new approved species or the improvement of environmental acceptability of aquaculture.</p> <p>Quality Oyster Aquaculture Program The Quality Oyster Aquaculture Program provides an incentive for oyster aquaculture producers to increase production through the adoption of techniques or technologies used to produce quality oysters on their leases.</p> <p>Aquaculture Futures Program The Aquaculture Futures Program is to facilitate development in the aquaculture industry through stimulation of applied research and development</p>
<p>https://www.princeedwardisland.ca/en/information/fisheries-and-communities/aquaculture-programs</p>	

2.3.12 Organic Industry Development Program	
<p>Available to: Agricultural producers.</p>	<p>The Organic Industry Development Program is designed to support the organic agriculture sector in Prince Edward Island by providing strategic assistance with projects which will increase competitiveness, productivity and profitability of the sector.</p> <p>This program is made up of four sub-programs:</p> <ul style="list-style-type: none"> • Increasing Market Competitiveness Sub-Program; • Specialized Equipment Sub-Program; • Certified Organic Land Conversion Sub-Program; and • Implementation of Strategic Initiatives Sub-Program
<p>Assistance level: Various.</p>	
<p>www.princeedwardisland.ca/en/information/agriculture-and-land/organic-industry-development-program</p>	

2.3.13 PEI Fisheries and Aquaculture Clean Technology Adoption Program	
<p>Available to: Indigenous organizations, commercial enterprises, and industry or professional associations.</p>	<p>The Prince Edward Island Fisheries and Aquaculture Clean Technology Adoption Program is designed to increase environmental sustainability and climate change mitigation in PEI’s fisheries and aquaculture sectors. The program will support:</p> <ul style="list-style-type: none"> • Implementation and adoption of market-ready clean technologies; and • Processes or sustainable practices to reduce the potential for negative environmental impacts from day-to-day activities <p>Applications are assessed based upon a project’s ability to have both environmental and economic benefits. There are three program streams to support clients in accessing funding, these streams are:</p> <ol style="list-style-type: none"> 1. Fisher/Harvester; 2. Grower; and 3. Processor
<p>Assistance level: Funding up to 90% of total eligible projects costs</p>	
<p>https://www.princeedwardisland.ca/en/information/fisheries-and-communities/pei-fisheries-and-aquaculture-clean-technology-adoption</p>	

2.4: Department of Finance

2.4.1 Farm Assessment Program for Bona fide Farmers	
<p>Available to: Farm owners.</p>	<p>The Farm Assessment Program for Bona fide Farmers provides farmers with tax relief on the land used for farming. You may qualify if you are:</p> <ul style="list-style-type: none"> • An individual, partnership or corporation who owns a farm, is actively engaged in farming and earns at least \$10,000, or 25% of its gross annual income from farming; • Registered in the Future Farmers Program; • Widow or widower of a bona fide farmer; or • an individual who in the year immediately preceding the current assessment year operated a farm enterprise, but who in the current year does not operate a farm enterprise by reason of illness or disability.
<p>Assistance level: Various.</p>	
<p>www.princeedwardisland.ca/en/information/finance/farm-assessment-program-bona-fide-farmers</p>	

2.4.2 Farm Use Assessment Program	
<p>Available to: Farmland owners who have property leased to bona fide farmers.</p>	<p>The Farm Use Assessment Program provides tax relief to resident and non-resident farmland owners who have property leased to bona fide farmers. You may be eligible for farm use assessment if you are a property owner who leases or rents clear arable land to a bona fide farmer who operates it as a farm enterprise where:</p> <ul style="list-style-type: none"> • the lease or rental agreement for the land is for a minimum of three years; and • the total amount of land leased from the person is a minimum of ten acres of clear arable land, but excludes land approved for sub-division • as residential, recreational, commercial, industrial or institutional use.
<p>Assistance level: Various.</p>	
<p>www.princeedwardisland.ca/en/information/finance/farm-use-assessment-program-0</p>	

2.4.3 Farm Building Assessment Program	
<p>Available to: Property owners with farm buildings on the property.</p>	<p>The farm building assessment program provides owners of farm properties with tax relief for farm buildings that are no longer used for the reason for which they were originally constructed, converted to an alternate use, or vacated.</p> <p>Any property owner with farm buildings on the property may be eligible for a farm building assessment.</p>
<p>Assistance level: Various.</p>	
<p>www.princeedwardisland.ca/en/information/finance/farm-building-assessment-program</p>	

2.4.4 Grants-in-Lieu of Property Taxes Program	
<p>Available to: Non-profit organizations, community groups, or municipalities.</p>	<p>The purpose of the Grant-In-Lieu of Property Taxes Program is to provide limited financial support for approved non-profit organizations, community groups, or municipalities that are providing specified services in the community by forgiving (crediting) non-commercial provincial property taxes.</p> <p>Non-profit organizations may be eligible for a Grant-in-Lieu of Property Taxes on the non-commercial portion of provincial real property taxes on properties they own.</p>
<p>Assistance level: Various.</p>	
<p>www.princeedwardisland.ca/en/information/finance/grants-lieu-property-taxes-program</p>	

2.5: Finance PEI

2.5.1 Entrepreneur Loan Program	
<p>Available to: Entrepreneurs.</p>	<p>The Entrepreneur Loan Program provides entrepreneurs with up to \$100,000 for use as an investment in new and existing Prince Edward Island businesses. Loans are sourced directly through Finance PEI with terms up to a maximum of seven years. Interest is charged at a floating rate of TD Bank prime plus three (3) per cent.</p> <p>To be eligible for the loan you must:</p> <ul style="list-style-type: none"> • Be starting or expanding a business; • Have available cash equity of 10% of loan amount; • Know that working capital financing will not exceed \$35,000; and • Be over the age of 18
<p>Assistance level: Up to \$100,000.</p>	
<p>www.princeedwardisland.ca/en/information/finance-pei/entrepreneur-loan-program</p>	

2.5.2 Farmland Financing Program	
<p>Available to: Farmers.</p>	<p>The Farmland Financing is available to eligible farmers; new and expanding or those involved in farmland succession within PEI. Finance PEI will provide two financing streams of which a farmer is eligible to apply under only one.</p> <ol style="list-style-type: none"> 1. Term loan to finance up to 90% - 100% of the purchase price of a maximum of 150 acres of farmland, at a fixed interest rate of 4% over a five-year term, with blended principal and interest payments; or 2. Term loan to finance up to 80% of the purchase price of a maximum of 450 acres of farmland, with either <ul style="list-style-type: none"> • interest-only payments for a five-year period at the prevailing interest rate, or • a fixed interest rate of 4%, over a five-year term, with blended principal and interest payments
<p>Assistance level: Various.</p>	
www.princeedwardisland.ca/en/information/finance-pe/farmland-financing	

2.5.3 Manufacturing and Processing Assistance	
<p>Available to: Manufacturing and processing businesses.</p>	<p>Your manufacturing and processing business may be eligible for the following loans:</p> <ul style="list-style-type: none"> • Capital Loans: Can be used to pay up to 80% of the price of fixed assets (like buildings, land or patents). The maximum term of the loan is 20 years • Intermediate Term Loans: You may have up to 10 years to pay back the loan, based on your cash flow and the life expectancy of the asset • Operating Loans: You could get up to 100% financing to buy inventory and cash flow requirements
<p>Assistance level: Various.</p>	
www.princeedwardisland.ca/en/information/finance-pe/manufacturing-and-processing-assistance	

2.5.4 Micro-Loan Program	
<p>Available to: PEI businesses.</p>	<p>You can apply to receive a loan up to \$15,000 to start or expand your business in PEI. The funding can be used to help you with working capital requirements and is repayable up to 5 years at an interest rate of TD Bank Prime +4.5%</p>
<p>Assistance level: Up to \$15,000.</p>	<p>Examples of eligible activities include:</p> <ul style="list-style-type: none"> • Trades • Qualification recognition • Small-scale food production • Business start-up • Winter production financing
www.princeedwardisland.ca/en/information/finance-pei/micro-loan-program	

2.5.5 Small Business Assistance	
<p>Available to: Small businesses.</p>	<p>If you have a Prince Edward Island business with fewer than 100 employees and sales under \$10 million, you can apply for a small business loan to purchase or expand a business, consolidate debt or undertake new construction. This includes:</p> <ul style="list-style-type: none"> • Intermediate-term loans — Should coincide with the life of the asset being financed, but will not exceed 10 years; and • Long-term loans — Can be used for debt restructuring, expansion, refurbishment, and the purchase of fixed assets. Maximum term is 20 years
<p>Assistance level: Various.</p>	
www.princeedwardisland.ca/en/information/finance-pei/small-business-assistance	

2.5.6 Tourism Financing Assistance	
<p>Available to: Tourism operators.</p>	<p>You may be able to get a loan of up to 80% of the value of an expansion, debt consolidation, new construction, refurbishment of fixed assets or the purchase and/or acquisition of a business. To qualify, your business needs to:</p> <ul style="list-style-type: none"> • Have a valid tourism establishment license; • Not be a bed and breakfast; • Have at least 3 lodging units; and • Earn at least a 2½-star rating once the project is finished.
<p>Assistance level: Various.</p>	<p>You have a maximum of 20 years to repay the loan. You can also get up to 100% financing for pre-season preparation of your facility.</p>
www.princeedwardisland.ca/en/information/finance-pei/tourism-financing-assistance	

2.5.7 Cattle Loan Program	
<p>Available to: PEI farmers.</p>	<p>The Cattle Loan Program helps Island farmers by financially supporting the breeding and raising of animals destined for the Atlantic Beef Products plant. This program is administered by Finance PEI to stimulate economic growth and expansion in the beef industry. Financing is available under two options, with an individual applicant maximum of \$100,000:</p> <ul style="list-style-type: none"> • Loan available for feeder animals with financing at prime rate plus one per cent, repayable over an 18-month term; or • Loan available to purchase breeding stock with financing at prime rate plus one per cent, repayable over a five-year term.
<p>Assistance level: Up to \$100,000.</p>	
<p>www.princeedwardisland.ca/en/information/finance-pe/cattle-loan-program</p>	

2.5.8 Fishers Low Interest Loan	
<p>Available to: PEI fishers.</p>	<p>The Fishers Low Interest Loan Program assists Prince Edward Island fishers experiencing financial difficulties due to rising costs, low landings in some areas and market conditions that have resulted in low shore prices for lobsters. The Fishers Low Interest Loan is a joint initiative of the Department of Fishers, Aquaculture and Rural Development, and Finance PEI. Loans will be administered by Finance PEI. Eligible applicants will be provided loans at a 4 per cent interest rate for the first 7-year term of the loans.</p>
<p>Assistance level: Various.</p>	
<p>www.princeedwardisland.ca/en/information/finance-pe/fishers-low-interest-loan</p>	

2.6: EfficiencyPEI

2.6.1 Business Energy Rebates	
<p>Available to: Non-profit, for-profit, or institutional organizations, and industrial/agricultural facilities.</p>	<p>The Business Rebates program works to support businesses, non-profits, institutional organizations, and industrial/agricultural facilities in choosing high-efficiency products.</p> <p>Visit the link below for a table of incentive eligible high-efficiency products.</p>
<p>Assistance level: Various.</p>	
<p>https://www.princeedwardisland.ca/en/service/business-energy-rebate-online-application</p>	

3. Other Programs

3.1: Wage Subsidies

3.1.1 Access Ability Program (Saint Mary's University)	
<p>Available to: Atlantic Canadian businesses.</p>	<p>Access Ability is an employment wage subsidy program that helps provide work experience to persons living with a disability, funded by Service Canada and facilitated by the Saint Mary's University Entrepreneurship Centre.</p>
<p>Assistance level: 100% wage subsidy up to 20 weeks. \$10,500 in funding.</p>	<p>Employers are required to provide a minimum 35-hour work week, cover mandatory employment related costs, provide a \$15/hr wage, and assign an organization supervisor to act as a mentor for the employee.</p>
<p>https://smuec.ca/for-business/wage-subsidy/access-ability/</p>	
3.1.2 Housing Internship Initiative for First Nation and Inuit Youth	
<p>Available to: First Nations and Inuit businesses and organizations.</p>	<p>This program helps First Nation and Inuit youth prepare for long-term employment in the housing industry. It provides financial assistance to help First Nations and Inuit businesses and organizations create housing-related internships for youth. These internships can provide much-needed work experience and on-the-job training to youth.</p>
<p>Assistance level: Varies.</p>	<p>Employers must have the time and staff to provide on-the-job-training, have an office in a First Nation or Inuit community, cover all travel/accommodation and administration costs and hire the trainee for a minimum of 8 weeks, up to a maximum of 2 years.</p>
<p>https://www.cmhc-schl.gc.ca/en/developing-and-renovating/developing-for-first-nations/housing-internship-initiative-first-nation-inuit-youth</p>	
3.1.3 College and Institutes Canada Clean Tech Internship	
<p>Available to: Canadian post-secondary institutions, Indigenous organizations or associations, for-profits, not-for-profits, NGOs, municipal or local governments, provincial/territorial governments, institutions, agencies, or Crown corporations.</p>	<p>Employers can hire an intern for up to 8 months in a full-time position related to the use or development of clean tech, and CICan will contribute up to 70% of the intern's salary, to a maximum of \$15,000.</p>
<p>Assistance level: Maximum of \$15,000.</p>	<p>Internships must be 6-8 months in duration, a minimum of 30 hrs/week, in the STEM field, positions with a clean tech component or within a clean tech employer, and must address climate change or environmental challenges.</p>
<p>https://www.careerlauncher.ca/employers/our-internship-programs/clean-tech/</p>	

3.2: Export Services and International Market Development

3.2.1 Economic Development Canada - Buyer Financing

<p>Available to: International exporters.</p>	<p>If your business is active in the international marketplace, EDC has a guaranteed solution for transactions under \$10 million. It allows you to provide financing options to your international customers who want to buy capital goods and/or services from Canada, helping you win more contracts.</p>
<p>Assistance level: Up to \$10 million in buyer financing.</p>	<p>Your customer's financial institution pays a competitively priced guarantee exposure fee based on the amount and length of the loan, the country risk, and credit risk of your customer. An administration fee may also be applicable.</p>
<p>www.edc.ca/en/solutions/financing/buyer-financing.html?frompage=CPL_CanadaBusinessNetwork</p>	

3.2.2 Global Affairs Canada - Canadian International Innovation Program

<p>Available to: For-profit businesses.</p>	<p>If you are a for-profit Canadian business looking to collaborate with a foreign partner in Brazil, China, India, Israel or South Korea, you could get up to 50% of the costs associated with the commercialization of your innovation, including development, adaptation and validation of technology.</p>
<p>Assistance level: Up to 50% of eligible costs.</p>	<p>To qualify, you must have a project that:</p> <ul style="list-style-type: none"> • Could be a commercial success; • Is technologically feasible; and • Is for non-military purposes.
<p>https://www.tradecommissioner.gc.ca/funding-financement/ciip-pcii/index.aspx?lang=eng</p>	

3.2.3 Global Affairs Canada – CanExport Program	
<p>Available to: Small or medium-sized businesses.</p>	<p>Looking to grow your business globally? Apply online for up to \$75,000 in CanExport SMEs funding to cover up to 75% of your international market development activities. Your company must meet the following to be eligible:</p> <ul style="list-style-type: none"> • Be for-profit • Be an incorporated legal entity or a limited liability partnership (LLP) • Have a Canada Revenue Agency business number (unless Indigenous-owned or led) • Employ no more than 500 full-time equivalent employees • Declare between \$100K and \$100M in annual revenue in Canada during the last 12 months
<p>Assistance level: Up to \$75,000.</p>	
<p>https://www.tradecommissioner.gc.ca/funding-financement/canexport/sme-pme/applicant-guide-requerant.aspx?lang=eng#SMES-8.2</p>	

3.2.4 Global Affairs Canada - Going Global Innovation	
<p>Available to: SMEs, universities, and non-government research centers.</p>	<p>If you are a Canadian researcher from a small or medium size enterprise, university, or a non-government research centre looking to solidify an international partnership needed to commercialize your technology, you could receive up to 75% of the costs associated with partnership development activities, up to a maximum of \$75,000.</p> <p>Eligible expenses may include: international and local travel, accommodation, meals, meeting costs, legal fees to support formalized partnerships and other costs related to international collaboration. You will need to demonstrate that your targeted partnership would enable you to develop or improve a product or service that is technologically feasible.</p>
<p>Assistance level: Up to \$75,000.</p>	
<p>www.tradecommissioner.gc.ca/funding-financement/ggi-vmi/index.aspx?lang=eng</p>	

3.2.5 NORTHSTAR Trade Finance Canada	
<p>Available to: Canadian exporters.</p>	<p>Increase your chances of landing export sales by providing financing options to your buyer as part of an overall sales proposal.</p> <p>Eligible foreign buyers could obtain financing to purchase goods and services from Canadian exporters, including purchases of a relatively low dollar value.</p>
<p>Assistance level: Various.</p>	<p>Contact NORTHSTAR early in the export contract negotiations and they could issue you a complimentary letter of intent to assist in negotiations with your prospective customer.</p>
http://www.northstar.ca/apply-now	

3.2.6 Export Development Canada - Working Capital Financing	
<p>Available to: Canadian Exporters.</p>	<p>The Export Guarantee Program can help your bank provide you with additional access to financing. We share the risk with your bank by providing a guarantee on the money you borrow, encouraging them to increase your access to working capital.</p> <p>The program provides:</p> <ul style="list-style-type: none"> • Sufficient cash flow for business or capital expenses; • Flexibility to cover investments in new employees or equipment to fulfill a contract; and • Support for international investment
<p>Assistance level: Various.</p>	
https://www.edc.ca/en/solutions/working-capital/export-guarantee-program.html?frompage=CPL_CanadaBusinessNetwork	

3.2.7 E-tools for Exporting Program

Available to:

Atlantic-based SMEs and NGOs.

Assistance level:

65% of project costs, up to a maximum of \$15,000 per year.

Are you exporting or planning to export? You may be eligible for up to 65% of project costs to a maximum of \$15,000 per year to develop and integrate electronic tools that can help you do business and export more effectively.

Eligible activities include:

- Website development, redesign or rebranding;
- Responsive web design conversion (ensuring mobile-friendly design);
- Integration of e-commerce functionality;
- Social media strategy and integration;
- Search engine optimization;
- Paid advertising (PayPerClick, Google Adwords, etc.)
- Videos, online catalogues and other online customized tools;
- Translation and training;
- Creation/design of language toggle; and
- Training on any of the above.

Projects should be able to be completed within 3 to 4 months. Projects should not exceed 6 months duration.

JUNE 16, 2020 - PROGRAM TEMPORARILY CLOSED DUE TO COVID-19 – to be reopened.

<https://learnsphere.ca/export-development/e-tools-for-exporting/>

3.2.8 Export Market Access Program	
<p>Available to: Atlantic-based SMEs and NGOs.</p>	<p>You may be eligible for a financial reimbursement of up to \$15,000 per year to market your Atlantic business more effectively and help improve your export performance.</p> <p>Eligible activities include:</p> <ul style="list-style-type: none"> • Market research or strategy development; • Export plan development; • Export market research and planning mentoring; • Lead generation and sales; and • Development of promotional materials.
<p>Assistance level: Up to \$15,000 a year.</p>	<p>Projects should be able to be completed with 3 to 4 months and have a cost of at least \$5,000. Projects should not exceed 6 months duration.</p> <p>JUNE 16, 2020 - PROGRAM TEMPORARILY CLOSED DUE TO COVID-19 – to be reopened.</p>
<p>https://learnsphere.ca/export-development/export-market-access-program/</p>	

3.3: Arts and Digital Media

3.3.1 Canada Council for the Arts — Funding	
<p>Available to: Artists and art organizations.</p>	<p>If you are an artist, or arts organization, you may be eligible for grants and prizes for your works. You must be a Canadian citizen or permanent resident and recognized as a professional by other artists in your field. Grants may be used for the creation, production and presenting of works as well as:</p>
<p>Assistance level: Various.</p>	<ul style="list-style-type: none"> • Professional development; • Residency; • Travel; and • Development of the sector
<p>www.canadacouncil.ca/funding</p>	

3.3.2 Telefilm Canada - Canada Feature Film Fund	
<p>Available to: Film production businesses.</p>	<p>If your film production business is a Canadian-owned and controlled corporation, you may be eligible for financial assistance. Funding is available through a variety of programs, including the following:</p> <ul style="list-style-type: none"> • Development Program; • Production Program; • Theatrical Documentary Program; • Marketing Program; and • International Marketing and Festival Participation Program. <p>Various Canadian content conditions apply. See the website for financing details.</p> <p>You may submit your application online at any time during Telefilm’s fiscal year.</p>
<p>Assistance level: Various.</p>	
www.telefilm.ca/en/financing	

3.3.3 Canada Media Fund	
<p>Available to: Digital media organizations.</p>	<p>If you are involved in the Canadian television or digital media industries, you may be eligible for funding. You can browse through a variety of programs that can help you create and promote software applications and other creative media.</p> <p>There are two streams:</p> <ul style="list-style-type: none"> • Experimental – for digital media content and application software that is innovative and interactive; and • Convergent – for convergent television and rich, interactive digital media content; support is given to production in all regions of Canada, and to underrepresented genres.
<p>Assistance level: Various.</p>	
https://cmf-fmc.ca/our-programs/	

3.3.4 FACTOR Funding for the Sound Recording Industry

<p>Available to: Individuals and organizations in the sound recording industry.</p>	<p>As a Canadian recording artist, song writer, artist manager, record label owner, music publisher, distributor, or event producer of English language content, you could qualify for funding.</p> <p>Eligible activities include:</p> <ul style="list-style-type: none"> • Sound recording; • Business development; • Marketing and promotion; • Business travel and tours; • Creation of a music video; and • Workshops for songwriters.
<p>Assistance level: Up to \$800,000.</p>	<p>Depending on the program, the funding:</p> <ul style="list-style-type: none"> • Comes in the form of grants, or a combination of loans and grants; • Provides maximum amounts that range from \$750 to \$800,000; and • Generally, covers up to 50% of the cost of eligible activities.

<https://www.factor.ca/our-programs/our-programs-overview/>

3.4: Financing

3.4.1 Community Business Development Corporation (CBDC) – Financing Options	
<p>Available to: Various.</p>	<p>CBDC is a federal and provincially funded not-for-profit organization. CBDC assists in the creation of small businesses and in the expansion and modernization of existing small businesses by providing financial and technical services to entrepreneurs, including the following financing options:</p> <p>CBDC First-time Entrepreneur Loan - If you're a first-time entrepreneur living in a rural community in Atlantic Canada, you could get help to buy an existing business or start your own.</p> <p>CBDC General Business Loan - If you're an entrepreneur living in a rural community in Atlantic Canada, you could get help to expand your existing business or buy a new one.</p>
<p>Assistance level: Various.</p>	<p>CBDC Innovation Loan - If you're an entrepreneur living in rural Atlantic Canada, you could get help to support your innovative projects.</p> <p>CBDC Youth Loan - If you're a young entrepreneur living in rural Atlantic Canada, you could get help to start, expand or modernize your business.</p> <p>Clean Technology Initiative – if you're a new or existing rural-based entrepreneur in Atlantic Canada working to advance development of clean technology, you could be eligible for a repayable loan.</p>
<p>www.cbdc.ca/en</p>	

3.4.2 Atlantic Association of Community Business Development Corporations	
<p>Available to: Entrepreneurs.</p>	<p>If you live in a rural area of Atlantic Canada, you could access support to start or grow a business:</p> <ul style="list-style-type: none"> • Help to develop your business plan; • Business counselling; • Training; and • Loans up to \$150,000
<p>Assistance level: Up to \$150,000.</p>	<p>The loan programs could help you:</p> <ul style="list-style-type: none"> • Start or purchase a business; • Increase your working capital; and/or • Adopt, develop or commercialize technology.
<p>www.cbdc.ca/en/atlantic-association-of-cbdcs</p>	

3.4.3 Business Development Bank of Canada (BDC) – Financing Options	
<p>Available to: Various.</p>	<p>The BDC is a federal Crown corporation wholly owned by the Government of Canada that helps create and develop Canadian businesses through financing, advisory services and capital. With a focus on small and medium-sized enterprises, BDC offers the following:</p> <p>BDC Business Loans - You could get money to help you start or grow your business.</p> <p>BDC Buying a Business - Find out how you could get financing to buy an existing business.</p> <p>BDC Capital - Access a wide range of specialized financing to match the various stages of growth of your business.</p> <p>BDC Commercial Real Estate Financing - Find out how to get financing to buy land or commercial buildings or to build or expand your existing commercial facilities.</p> <p>BDC Equipment Purchase Financing - Learn how to get financing to buy new or used equipment for your business.</p> <p>BDC Financing for Starting a Business - Learn how you could get a loan to start or buy a business or to buy property or equipment to set up your business.</p>
<p>Assistance level: Various.</p>	<p>BDC Indigenous Entrepreneur Loan - As an Indigenous entrepreneur, you could get money to help start or grow your business.</p> <p>BDC Small Business Loan (for existing business) - Get a loan of up to \$100,000 within 5 business days. There are no application fees or hassles and the entire process is online.</p> <p>BDC Technology Financing (information and communications technology loan) - Find out how you could get a loan to help buy or upgrade information and communications technology for your business.</p> <p>BDC Transition Financing - If you are retiring or selling your business, you could get a loan to help with the costs of the transition.</p> <p>BDC Working Capital Term Loan - Find out how you could get a loan to grow your business.</p> <p>BDC Xpansion Loan - Get financing to help you explore new domestic or foreign market opportunities.</p>
www.bdc.ca/en/financing/pages/default.aspx	

3.4.4 Securitization — Funding Platform for Independent Lenders	
<p>Available to: Small or medium-size finance or leasing companies.</p>	<p>If you operate a small or medium-size finance or leasing company that extends financing for vehicles and/or commercial equipment to your customers, you could access expanded funding options to help you:</p> <ul style="list-style-type: none"> • Respond to business and consumer demand; and • Increase the availability of credit that you can extend to your customers. <p>The funding is provided on commercial terms and on a match-funded basis. The program is jointly administered and financed by the BDC and TAO Asset Management.</p>
<p>Assistance level: Various.</p>	
<p>www.bdc.ca/en/about/what-we-do/wholesale-financing/pages/default.aspx</p>	

3.4.5 Farm Credit Canada — Loans and Lending Options	
<p>Available to: Farmers, and agri-food or agribusiness operations.</p>	<p>Do you need financing to start, run, grow or transfer an agri-food or agribusiness operation? Farm Credit Canada offers a large range of loans with unique terms that can help you:</p> <ul style="list-style-type: none"> • Purchase or improve land, buildings or equipment; • Buy crop inputs or livestock; • Make environmental improvements; and/or • Transfer your business to a new operator. <p>Eligible producers or business owners are Canadian citizens of legal age.</p>
<p>Assistance level: Various.</p>	
<p>https://www.fcc-fac.ca/en/financing.html</p>	

3.4.6 Ulnooweg's Aboriginal Business Loans	
<p>Available to: Aboriginal entrepreneurs.</p>	<p>If you are an Aboriginal entrepreneur in Atlantic Canada you could get a loan to start or buy a business or grow or refinance your existing business. The loans available are:</p> <ul style="list-style-type: none"> • Youth loans – must be between the ages of 18-35, • General loans – loans available up to \$250,000; and • Cottage Craft Industry – loans available up to \$1,000.
<p>Assistance level: Up to \$250,000.</p>	
<p>http://www.ulnooweg.ca/#!/learn</p>	

3.5: R&D and Product/Service Development

3.5.1 MITACS Accelerate	
<p>Available to: For-profit and select not-for-profit corporations in Canada.</p>	<p>By applying to Mathematics of Information Technology & Complex Systems (MITACS) Accelerate program, your business could receive specialized expertise by recruiting a graduate student or postdoctoral fellow to research your technology project for 4 or more months. Businesses contribute \$7,500 per 4- to 6-month unit, which receives a \$15,000 research award. For six or more units with three or more interns, businesses have the option to contribute \$6,000 per project unit, which receives a \$13,300 research award.</p>
<p>Assistance level: Up to \$15,000 per 4- to 6-month project unit.</p>	<p>By applying, you could:</p> <ul style="list-style-type: none"> • Expand your R&D program for an investment of \$7,500; • Recruit highly-skilled future employees; and • Drive your own research projects.
<p>www.mitacs.ca/en/programs/accelerate</p>	

3.5.2 MITACS Accelerate International

Available to:
For-profit companies.

If you are a for-profit business with offices or facilities in Canada, you may be eligible for \$7,500 in matching funds for a research project if you partner with a Canadian graduate student. The project can help you strengthen your networks, create joint ventures and stay on top of global trends in your sector.

Assistance level:
Up to \$7,500.

To participate, you must:

- Be internationally recognized;
- Provide support and hands-on training in the student's field of study; and
- Contribute half of the funding.

www.mitacs.ca/en/programs/globalink/accelerate-international

3.5.3 Space Technology Development Program

Available to:
Various.

Your organization (industry or academia) could receive financial and technical support to perform R&D on space technologies. This support covers proposals solicitation (through regular Request for Proposals), evaluation and selection, as well as rigorous project management. Technologies should help:

Assistance level:
Various.

- Reduce risk for future Canadian space activities;
- Improve industrial processes and infrastructure; and
- Create knowledge through innovation.

www.asc-csa.gc.ca/eng/programs/stdp/default.asp

3.5.4 Quantum Leap

Available to:
SMEs.

If you have a business in the biopharmaceutical industry, you may be eligible for funding to advance the discovery of preventative or remedial drugs.

Projects must last between 1 and 3 years and generally have a budget between \$500,000 and \$1,500,000.

Assistance level:
Various.

The funding may come in the form of a grant or an equity investment. You may be required to meet with the appropriate officials during the application process.

<https://cqdm.org/en/quantum-leap-programme-de-financement-pour-la-recherche-sur-la-decouverte-du-medicament/#>

3.5.5 Community Investment Program	
<p>Available to: Not-for-profit organizations, registered charities, academics at universities and colleges in Canada.</p>	<p>CIRA’s Community Investment Program grants fund innovative community internet projects to build a resilient, trusted and secure internet for all Canadians. Priority funding areas include:</p> <ul style="list-style-type: none"> • Infrastructure • Digital literacy • Cyber security • Community leadership
<p>Assistance level: Up to \$100,000; one additional grant of up to \$250,000.</p>	
<p>https://www.cira.ca/improving-canadas-internet/grants</p>	

3.5.6 Centre of Excellence in Next Generation Networks (CENGN)	
<p>Available to: Research institutions, start-ups and SMEs.</p>	<p>Are you looking to accelerate the commercialization of your innovative communications technology, products, applications or services? You may be eligible for commercialization support.</p> <p>Qualifying fields include:</p> <ul style="list-style-type: none"> • Software Defined Network, Network Function Virtualization, SD WAN; • Internet of Things/Smart City Applications; • Data Centre/Cloud; • Network transport, applications, or mobility; and • Security. <p>Additional services can help commercialize, test, certify, and validate next-generation communications.</p>
<p>Assistance level: 50% up to a maximum of \$500,000 per project</p>	
<p>www.cengn.ca/projects</p>	

3.5.7 Community Capacity Fund	
<p>Available to: Not-for-profit organizations.</p>	<p>Not-for-profit organizations working on rural development initiatives can apply to receive up to \$10,000 in funding for consulting and professional services that support advanced planning and/or strategic capabilities.</p> <p>Eligible activities include:</p> <ul style="list-style-type: none"> • Strategic planning and capacity building; • Sector development; and • Community competitiveness and infrastructure. <p>Projects must demonstrate a clear and direct economic impact for Prince Edward Island. Other conditions apply.</p>
<p>Assistance level: Up to \$10,000</p>	
<p>www.centraldevelopmentcorp.com/wp-content/uploads/2014/02/CCF-Guidelines.pdf</p>	

4. COVID-19 Programs

4.1: Federal Support

4.1.1 Canada Emergency Wage Subsidy

Available to:

Individuals, corporations, non-profits, partnerships, agricultural organizations, boards of trade, chambers of commerce, labour organizations/societies, charities, certain Indigenous government-owned corporations, Indigenous partnerships, athletic associations, journalism organizations, and private schools/colleges.

Assistance level:

Up to 75% of employee wages.

As a Canadian employer whose business has been affected by COVID-19, you may be eligible for a subsidy of 75% of employee wages for up to 24 weeks. Each CEWS claim period is four weeks, beginning on a Sunday. Deadline to apply is October 7, 2021.

This wage subsidy will enable you to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and better position you to resume normal operations following the crisis.

<https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>

4.1.2 Work-Sharing Program – COVID-19

Available to:

Year-round Canadian private or public companies with at least 2 employees in a WS unit. Eligibility extended to include Government Business Enterprises (public corporations) and not-for-profit employers.

Assistance level:

Various.

The program provides Employment Insurance (EI) benefits to eligible employees who agree to reduce their normal working hours by 10% to 60% and share the available work while their employer recovers. Work-Sharing is an agreement between employers, employees and the Government of Canada.

A WS agreement has to be at least 6 consecutive weeks long and has been extended to a maximum possible duration from 38 weeks to 76 weeks. The Government of Canada has extended these measures to September 26, 2021.

https://www.canada.ca/en/employment-social-development/services/work-sharing/notice-covid-19.html#_Employers

4.1.3 Canada Emergency Business Account (CEBA)

<p>Available to: Canadian small businesses and not-for-profits.</p>	<p>The Canada Emergency Business Account (CEBA) provides interest-free loans of up to \$60,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced. This program has been implemented by banks and credit unions in collaboration with Export Development Canada.</p>
<p>Assistance level: Up to \$60,000.</p>	<p>CEBA applicants that have already received the previous amount of \$40,000 may apply for an additional \$20,000 expansion. Deadline to apply is June 30, 2021.</p>
<p>https://ceba-cuec.ca/</p>	

4.1.4 EDC Business Credit Availability Program Guarantee

<p>Available to: Small and medium-sized enterprises.</p>	<p>Through the Business Credit Availability Program, Export Development Canada (EDC) is working with financial institutions to guarantee 80% of new operating credit and cash flow term loans of up to \$6.25 million to small and medium-sized enterprises (SMEs).</p>
<p>Assistance level: Various.</p>	<p>This financing support is to be used for operational expenses and is available to both exporting and non-exporting companies.</p> <p>Check with your financial institution for additional information and requirements.</p>
<p>https://www.edc.ca/en/solutions/working-capital/bcap-guarantee.html</p>	

4.1.5 BDC Co-Lending Program

<p>Available to: Small and medium-sized enterprises.</p>	<p>Through the Business Credit Availability Program, Business Development Canada (BDC) is working with financial institutions to co-lend term loans of up to \$6.25 million to SMEs for their operational cash flow requirements.</p>
<p>Assistance level: Up to \$12.5 million</p>	<p>The program is co-financed by BDC and your primary financial institution and offers differing maximum finance amounts based on business revenues.</p>
<p>https://www.bdc.ca/en/pages/co-lending-program.aspx</p>	

4.1.6 Regional Relief and Recovery Fund (RRRF)	
<p>Available to: Various.</p>	<p>The Government of Canada is providing nearly \$962 million through the Regional Relief and Recovery Fund (RRRF) to help more businesses and organizations in sectors such as manufacturing, technology, tourism. This fund is specifically targeted to those that may require additional help to recover from the COVID-19 pandemic but have been unable to access other support measures.</p>
<p>Assistance level: Various.</p>	<p>The Fund will help to:</p> <ul style="list-style-type: none"> • 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.
<p>https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h_07682.html</p>	

4.1.7 BDC Mid-Market Financing Program	
<p>Available to: Medium-sized businesses.</p>	<p>The Mid-Market Financing Program will provide commercial loans ranging between \$12.5 million and \$60 million to medium-sized businesses whose credit needs exceed what is already available through the Business Credit Availability Program and other measures.</p>
<p>Assistance level: Up to \$60 million.</p>	<p>This program is meant for medium-sized businesses with annual revenues in excess of about \$100 million to \$500 million, from any sector or industry to cover operational liquidity needs and business continuity activities.</p>
<p>https://www.bdc.ca/en/pages/mid-market-financing-program.aspx</p>	

4.1.8 EDC Mid-Market Guarantee and Financing Program	
<p>Available to: exporters, international investors and businesses that sell their products or services within Canada.</p>	<p>Through the Business Credit Availability Program, EDC’s Mid-Market Guarantee and Financing Program will bring liquidity to companies who tend to have revenues of between \$50 million to \$300 million, to sustain operations during this uncertain period. EDC will continue to work with Canadian financial institutions to guarantee 75 % of new operating credit and cash-flow loans – ranging in size from \$16.75 million to a maximum of \$80 million.</p>
<p>Assistance level: 75% of new operating credit and cash-flow loans up to \$80 million.</p>	<p>More details will be made available soon.</p>
<p>https://www.edc.ca/en/about-us/newsroom/edc-coronavirus-medium-sized-support.html</p>	

4.1.9 Northern Business Relief Fund (NBRF)

Available to:

Small and medium-sized territorial businesses.

The Northern Business Relief Fund (NBRF) is delivered through the Canadian Northern Economic Development Agency and aims to provide relief for businesses impacted by economic disruptions due to COVID-19.

Assistance level:

Up to \$100,000.

The Fund provides eligible territorial SMEs with short-term relief for operational costs in the form of a non-repayable grant ranging from \$2,500 to a maximum of \$100,000. The funding covers a maximum period of 4 months, retroactive to April 1, 2020.

<https://www.cannor.gc.ca/eng/1587153226618/1587153246025>

4.1.10 The Large Employer Emergency Financing Facility (LEEFF)

Available to:

Large Canadian Employers.

LEEFF is a program instituted by the Government of Canada to provide short-term liquidity assistance in the form of interest-bearing term loans to large Canadian employers who have been affected by the COVID-19 outbreak.

Assistance level:

\$60 million+.

The program will be open to large Canadian employers who:

- have a significant impact on Canada's economy,
- can generally demonstrate approximately \$300 million or more in annual revenues; and
- require a minimum loan size of about \$60 million.

<https://www.cdev.gc.ca/home-ceefc/>

4.1.11 The Mandatory Isolation Support for Temporary Foreign Workers Program (MISTFWP)

<p>Available to: Canadian employers in the farming, fish harvesting, and food production and processing sectors.</p>	<p>The Mandatory Isolation Support for Temporary Foreign Workers Program helps with the impacts of the COVID-19 pandemic on food supply in Canada by assisting the farming, fish harvesting, and food production and processing sectors.</p>
<p>Assistance level: Up to \$1,500/temporary foreign worker.</p>	<p>The program will assist Canadian employers with some of the incremental costs associated with the mandatory 14-day isolation period imposed under the Quarantine Act on temporary foreign workers upon entering Canada.</p>
<p>https://www.agr.gc.ca/eng/agricultural-programs-and-services/mandatory-isolation-support-for-temporary-foreign-workers-program/?id=1588186409721</p>	

4.1.12 Emergency Processing Fund (EPF)

<p>Available to: For-profit organizations.</p>	<p>The EPF aims to help companies implement changes to safeguard the health and safety of workers and their families due to the impacts of the COVID-19 pandemic. The fund also aims to aid companies to invest to improve, automate and modernize facilities needed to increase Canada's food supply capacity.</p>
<p>Assistance level: Up to \$5 million.</p>	<p>The EPF will provide up to \$5 million per recipient in non-repayable funding for emergency COVID response activities and/or repayable funding for strategic investments.</p>
<p>https://www.agr.gc.ca/eng/agricultural-programs-and-services/emergency-processing-fund/?id=1591291974693</p>	

4.1.13 Fish Harvester Benefit	
<p>Available to: Self-employed fish harvesters</p>	<p>The Government of Canada is launching the Fish Harvester Benefit, to provide income support for this year’s fishing seasons to eligible self-employed fish harvesters and shares persons crew who cannot access the Canada Emergency Wage Subsidy.</p> <p>This support will be provided to those that experience fishing income declines of greater than 25% in the 2020 tax year, compared with a reference period to be identified.</p>
<p>Assistance level: Up to a maximum equivalent of the amount provided by the CEWS.</p>	<p>This measure covers 75% of fishing income losses beyond a 25% income decline threshold, up to a maximum individual entitlement equivalent to what is provided under the Canada Emergency Wage Subsidy (\$847 per week for up to 12 weeks).</p> <p>Second benefit payment application period to open in late Spring 2021.</p> <p>More details to come.</p>
https://www.canada.ca/en/department-finance/economic-response-plan.html#agri-food	

4.1.14 Fish Harvester Grant	
<p>Available to: Fish harvesters.</p>	<p>We are launching the Fish Harvester Grant, to provide grants to fish harvesters impacted by the COVID-19 pandemic, and who are ineligible for the Canada Emergency Business Account or equivalent measures.</p> <p>This will provide more liquidity to address non-deferrable business costs. The program would provide non-repayable support of up to \$10,000 to self-employed fish harvesters with a valid fishing licence. Size of the non-repayable support will vary depending on the level of fish harvesters’ historic revenue.</p>
<p>Assistance level: Up to \$10,000.</p>	<p>More details will be available soon.</p>
https://www.dfo-mpo.gc.ca/fisheries-peches/initiatives/fhgbp-ppsp/index-eng.html	

4.1.15 Emergency Support Fund for Cultural, Heritage and Sport Organizations	
<p>Available to: Cultural, heritage and sport organizations.</p>	<p>The Government of Canada has established a \$500 million Emergency Support Fund as a temporary relief measure to help alleviate the financial pressures of cultural, heritage and sport organizations facing significant losses due to the COVID-19 pandemic.</p>
<p>Assistance level: Various.</p>	<p>The funds will be distributed in a two-phased approach. More information about the program can be found at the link below.</p>
<p>https://www.canada.ca/en/canadian-heritage/services/funding/information-covid-19/emergency-support-fund.html</p>	

4.1.16 Emergency Community Fund	
<p>Available to: Charities and non-profit organizations.</p>	<p>As of May 19, 2020, community-based organizations from across the country will be able to apply for funding to support a variety of activities that address a pressing social inclusion or well-being need caused by COVID-19, such as:</p> <ul style="list-style-type: none"> • increasing volunteer-based home deliveries of groceries and medications • scaling up help lines • helping vulnerable Canadians access government benefits • providing training, supplies, and other required supports to volunteers • replacing in-person, one-on-one contact and social gatherings with virtual contact
<p>Assistance level: Various.</p>	
<p>https://www.canada.ca/en/services/benefits/emergency-community-support-fund.html</p>	

4.1.17 Local Food Infrastructure Fund	
<p>Available to: Canadian food banks and other national food rescue organizations.</p>	<p>The Food Policy for Canada’s Local Food Infrastructure Fund helps improve access to food for people experiencing food insecurity in Canada due to the COVID-19 pandemic.</p> <p>Funds will be used to:</p> <ul style="list-style-type: none"> • purchase food and other basic necessities • buy or rent equipment and materials • transport and distribute food • access new distribution centres • hire temporary help to fill volunteer shortages • implement biosecurity measures
<p>Assistance level: Various.</p>	<p>Local organizations seeking funding should contact one of these organizations directly:</p> <ul style="list-style-type: none"> • Food Banks Canada • Second Harvest • Community Food Centres Canada • Breakfast Club of Canada • Salvation Army
<p>https://www.agr.gc.ca/eng/agricultural-programs-and-services/local-food-infrastructure-fund/supporting-people-experiencing-food-insecurity-in-canada-because-of-covid-19/?id=1585855025072</p>	

4.1.18 New Horizons for Seniors Program – COVID-19	
<p>Available to: Community-based organizations</p>	<p>ESDC is expanding the New Horizons for Seniors Program with an additional investment of \$20 million to support organizations that offer community-based projects that reduce isolation, improve the quality of life of seniors, and help them maintain a social support network.</p>
<p>Assistance level: Up to \$25,000.</p>	<p>For all organizations who received funding under the 2019-2020 New Horizons for Seniors Program community-based stream, funding can be used to provide immediate and essential services to seniors impacted by COVID-19.</p>
<p>https://www.canada.ca/en/employment-social-development/programs/new-horizons-seniors/notice-covid-19.html</p>	

4.1.19 Reaching Home Initiative	
<p>Available to: Canadian communities.</p>	<p>Reaching Home is a community-based program aimed at preventing and reducing homelessness by providing direct support and funding to Designated Communities (urban centers), Indigenous communities, territorial communities and rural and remote communities across Canada.</p> <p>\$157.5 million is being provided to the fund by the Government of Canada during the COVID-19 pandemic to help support people experiencing homelessness.</p> <p>The funding can be used by recipients for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.</p>
<p>Assistance level: Various.</p>	
<p>https://www.canada.ca/en/employment-social-development/programs/homelessness.html</p>	

4.1.20 Canada Emergency Rent Subsidy	
<p>Available to: For-profit corporations, not-for-profit corporations, and charities.</p>	<p>Canadian organizations that have seen a drop in revenue due to Covid-19 may be eligible for a subsidy to cover part of their rent and/or property expenses. The subsidy will provide payment to qualifying renters and/or property owners without participation of landlords.</p> <p>Claim periods are on specific 4 weeks, beginning on a Sunday. Last day to apply is October 7, 2021.</p>
<p>Assistance level: Various.</p>	
<p>https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy.html</p>	

4.2: Provincial Support

4.2.1 Emergency Working Capital Financing

Available to:
PEI small businesses.

This new loan program is to assist qualifying companies maintain normal business operations during these difficult times.

Assistance level:
Up to \$100,000.

Eligible applicants can apply to receive a working capital loan of up to \$100,000 with a fixed interest rate of 4% per annum to be used to assist with fixed operating costs (including payroll, rent, utilities etc.) with principal & interest payments deferred for a minimum of 12 months.

<https://www.princeedwardisland.ca/en/service/emergency-working-capital-financing>

4.2.2 Fisheries Emergency Loan

Available to:
PEI residents with operations in the lobster, rock crab, tuna, herring, mackerel, silverside, mussels, clams and quahogs, oysters, and other aquaculture sectors.

The Fisheries Emergency Loan program will provide funding in the form of a repayable loan to qualified applicants. Interest payments on loans approved through this program will qualify for interest relief (interest payments will be made on behalf of the client) from the Department of Fisheries and Communities for a period of 18 months with Finance PEI offering principal deferrals to match the same 18-month period.

Assistance level:
Maximum loan of \$25,000.

<https://www.princeedwardisland.ca/en/service/fisheries-emergency-loan>

4.2.3 Tourism Assistance Loan Program

Available to:
For-profit organizations in tourism-related sectors.

This new program will provide funding in the form of a repayable loan to for-profit entities. Interest payments on loans approved through this program will qualify for interest relief (interest payment made behalf of the client) from Tourism PEI for a period of 18 months with Finance PEI offering principal deferrals to match the same 18-month period.

Assistance level:
Maximum of \$1 million.

Loans will have a 5-year term with a 4% interest rate, amortized over a maximum of 20 years.

<https://www.princeedwardisland.ca/en/service/tourism-assistance-loan-program>

4.2.4 Tourism Interest Relief Program	
<p>Available to: For-profit corporations, partnerships, and sole proprietorships operating in various tourism sectors.</p>	<p>Tourism operators who demonstrate a minimum 30% decrease in tourism related revenues compared to the same month in the prior year or no tourism revenue at all could qualify for monthly relief payments for up to 18 months through the Tourism Interest Relief Program.</p>
<p>Assistance level: Situation dependent.</p>	
<p>https://www.princeedwardisland.ca/en/service/tourism-interest-relief-program</p>	

4.2.5 Tourism Activation Grant	
<p>Available to: For-profit corporations, partnerships, and sole proprietorships operating in various tourism sectors.</p>	<p>The intent of this program is to provide tourism businesses with a non-repayable financial contribution toward eligible expenses to assist with capital and/or maintenance of the 2021 opening season.</p> <p>Tourism businesses must demonstrate a minimum 30% decrease in tourism related revenues in 2020 compared to 2019 and must have at least \$25,000 in gross revenues for 2019.</p>
<p>Assistance level: \$2,500 to \$50,000</p>	
<p>https://www.princeedwardisland.ca/en/service/apply-tourism-activation-grant</p>	

4.2.6 Covid-19 Special Leave Fund	
<p>Available to: For-profit corporations, Not-for-profit corporations, and sole proprietorships.</p>	<p>The Covid-19 Special Leave Fund is a temporary support for workers and self-employed people that are unable to work due to illness, Covid-19 testing, and/or the need to self isolate.</p> <p>This program will reimburse the participants without a sick leave program for sick time of an employee that has missed less than 50% of scheduled time in one week.</p>
<p>Assistance level: Employers – maximum 3 days wage per week (per employee). Self Employed – maximum 3 days of lost earnings per week.</p>	
<p>https://www.princeedwardisland.ca/en/service/covid-19-special-leave-fund</p>	