



## Funding Sources Businesses

The following information outlines potential funding opportunities from Canadian federal sources.

*Note:*

- *The funding programs listed will have separate sets of rules and regulations.*
- *Carefully review each funding program's eligibility requirements, deadlines and dates of application.*
- *Some funding processes may take a long time, and some may have changed their procedures since you last visited their website.*
- *It is recommended that you visit the websites regularly for details and updates.*

### [Business Benefits Finder](#)

To start, consult the Innovation Canada portal and its searchable online directory of business programs.

### **Business Development Bank of Canada**

#### [Business loans: Financing solutions for entrepreneurs](#)

Business Development Bank of Canada helps small and medium-sized businesses through financing, venture capital and consulting services.

#### [Futurpreneur - Financing + Mentoring](#)

Futurpreneur's programs offer financing, mentoring, and business support for every business stage, focusing on aspiring business-owners aged 18-39. They also provide support for Indigenous entrepreneurs and Black entrepreneurs.

### **Business and Industry Canada**

#### [Business Grants and Financing](#)

Business and Industry Canada offers government grants, loans and financing for businesses, as well as funding for research.

### [Canada Small Business Financing Program](#)

The Canada Small Business Financing Program has been helping small businesses with their financing needs for over 50 years. Under the program, the Government of Canada makes it easier for small businesses to get loans from financial institutions by sharing the risk with lenders.



## **Canada Revenue Agency**

### [Scientific Research and Experimental Development \(SR&ED\) tax incentives](#)

The Scientific Research and Experimental Development (SR&ED) tax incentives are intended to encourage businesses to conduct research and development in Canada.

### [Tax Shelters](#)

The Canada Revenue Agency offers information about tax shelters (investments in property or gifting arrangements) for businesses, including how to register and how to apply for a tax shelter identification number.

## **Export Development Canada**

### [International Finance Direct](#)

Export Development Canada offers domestic financing to qualified Canadian companies involved in trade-related sectors of the economy.

## **National Research Council Canada**

### [Financial support for technology innovation through NRC IRAP](#)

The National Research Council's Industrial Research Assistance Program provides financial support to qualified small and medium-sized enterprises in Canada to help them undertake technology innovation.

## **Natural Resources Canada**

### [Sustainable Development Technology Canada](#)

Sustainable Development Technology Canada (SDTC) is a not-for-profit foundation offering funding for Canadian cleantech projects.

## **Trade Commissioner Service**

### [Funding and support programs for doing international business](#)

The Trade Commissioner Service offers financial support and personalized advice to connect with potential foreign partners, pursue new business opportunities abroad or attract foreign investment into Canadian communities.

## **Regional Development Agencies**

Find [Regional Development Agencies](#) across Canada:

### [Atlantic Canada Opportunities Agency \(ACOA\): Programs and Initiatives](#)

The Atlantic Canada Opportunities Agency provides programs for every need to help Atlantic Canadian businesses become more competitive, innovative and productive and to diversify local economies.

### [Canada Economic Development for Quebec Regions: Programs](#)

Canada Economic Development for Quebec Regions provides a wide range of programs, services and funding which support the economic development of the regions of Quebec.

### [Canadian Northern Economic Development Agency \(CanNor\): Business Development](#)



CanNor supports the growth and expansion of northern businesses, including small and medium-sized enterprises, through training, advisory services, and through dynamic and flexible contribution programs for businesses and communities that build capacity.

[Federal Economic Development Agency for Northern Ontario \(FedNor\): Support for businesses](#)

FedNor supports the economic development of northern Ontario through small business loans, funding for research and development, youth internships and more.

[Federal Economic Development Agency for Southern Ontario \(FedDev Ontario\): Funding for southern Ontario organizations](#)

FedDev Ontario supports communities, businesses and not-for-profit organizations in southern Ontario through funding for municipal infrastructure, internships and more.

[Pacific Economic Development Canada \(PacifiCan\): Funding for business and not-for-profits in British Columbia](#)

PacifiCan promotes growth and diversification in B.C.'s economy by enhancing innovation, improving business competitiveness, and promoting inclusive growth.

[Prairies Economic Development Canada \(PrairiesCan\): Funding for business and not-for-profits in the Prairie provinces](#)

PrairiesCan leads in building a strong, competitive Canadian economy by supporting business, innovation and community economic development unique to Alberta, Saskatchewan and Manitoba.

### **Additional Resources**

For additional research, or more comprehensive information, the following resources are subscription databases that may be available in local/public libraries:

#### **Grant Connect**

Grant Connect is a bilingual database which lists thousands of grant-giving and charitable organizations including Canadian grant making agencies, government funding programs, corporate community investment programs and American foundations.

#### **Canadian Subsidy Directory**

The Canadian Subsidy Directory provides information about Canadian federal and provincial governments, associations and foundations who offer grants, subsidies, loans, funding programs, and more. This directory is published annually in paper format and is available in many public libraries across the country.

#### **Annuaire des Subventions au Québec**

Produced by the publishers of the Canadian Subsidy Directory, this database provides information about grants, loans and bursaries available in the province of Quebec. This directory is published annually in paper format and is available in many public libraries across Quebec.