



Tariff Guide for Canadian Businesses - September 3, 2026

A quick-reference handout to help direct tariff-affected Canadian businesses to the most relevant financing, liquidity, project and workforce supports.

IMMEDIATE NEED	PROGRAMS TO EXPLORE
FINANCING – Financing to keep operating or pursue growth.	• Business Development Bank of Canada (BDC) Pivot to Grow Loan • BDC Pivot to Grow Equipment Financing Stream
LIQUIDITY – Immediate cash-flow pressure caused by tariffs.	• BDC Forestry Support Program, Liquidity Stream • BDC Pivot to Grow, Liquidity Stream • BDC Softwood Lumber Guarantee Program • BDC Steel and Aluminium Industries Support Program • Canada Enterprise Emergency Funding Corporation (CEEFC) Large Enterprise Tariff Loan Facility • Regional Development Agencies (RDA) Regional Tariff Response Initiative • Canada Strong Diversification Fund (<i>delivered through ISSED's Strategic Response Fund</i>)
TRANSFORMATION AND PROJECT SUPPORT – Business transformations and ready-to-launch transformative commercial projects.	• BDC Forestry Support Program, Transformation Stream • Canada Strong Diversification Fund (<i>delivered through ISSED's Strategic Response Fund</i>) • RDA Regional Tariff Response Initiative
WORKFORCE – Retention and retraining workers.	• Employment and Social Development Canada (ESDC) Rapid Response Supports for Workers and Employees

PROGRAMS AND PARAMETERS

FINANCING		
Program	Supports	Eligibility Requirements
BDC Pivot to Grow	Up to \$5 million (up to 10 million inclusive of all Pivot to Grow streams); 60-month amortization (excluding the initial postponement); up to 24 months interest-only; no early-repayment penalty.	• Canadian; \$1 million + revenue; 3+ years operating; positive cash flow • 15 percent+ U.S. export revenue, or 10 percent revenue decline/cost increase from tariffs; adjustment plan
BDC Pivot to Grow Equipment Financing Stream	Up to \$5 million (up to 10 million inclusive of all Pivot to Grow streams); 144-month amortization (excluding initial postponement) ; up to 24 months interest-only; no early-repayment penalty.	• Canadian; \$1 million + revenue; 3+ years operating; positive cash flow • 15 percent+ U.S. export revenue, or 10 percent revenue decline/cost increase from tariffs

LIQUIDITY		
Program	Supports	Eligibility Requirements
BDC Forestry Support Program Liquidity Stream	Up to \$25 million to stabilize cash flow; 36-month interest-only period	• Canadian forestry manufacturer or eligible service company • 3+ years operating; \$1 million + revenue • Must demonstrate financial-pressure/tariff criteria;



LIQUIDITY		
Program	Supports	Eligibility Requirements
BDC Pivot to Grow Liquidity Stream	Up to \$5 million (up to 10 million inclusive of all Pivot to Grow streams) for a tariff-related cash-flow shortfall within 12 months; 96-month amortization; up to 36 months interest-only – equal principal payments for months 37-96; no early-repayment penalty.	- Canadian; \$1 million + revenue; 3+ years operating; positive cash flow 15 percent+ U.S. export revenue; tariffs equal 5 percent+ of revenue - Prior BDC liquidity recipients under the Forestry and Steel & Aluminum programs are ineligible
BDC Softwood Lumber Guarantee Program	\$500 thousand – \$50 million in BDC-guaranteed financing through participating lenders.	- Canadian softwood lumber mills or remanufacturing mills; \$1 million + revenues - Participating lenders and BDC concurrence
BDC Steel and Aluminium Industries Support Program	\$1 million – \$50 million in working capital to offset tariff costs, protect jobs and maintain operations.	- Canadian steel, aluminum, copper or related-product manufacturer; exporting to the U.S. 3+ years operating; \$1 million + revenue
CEEFC Large Enterprise Tariff Loan Facility (LETLF)	Liquidity support for large enterprises adapting to new U.S. tariffs.	- Large enterprise; significant Canadian operations; direct exposure to new U.S. tariffs - Demonstrated financial pressure; credible adaptation plan
RDA Regional Tariff Response Initiative (RTRI)	Build trade resilience and manage liquidity pressures with up to \$2 million in liquidity support.	- Tariff-affected Canadian SME; viable prior to tariffs - Demonstrated liquidity pressures due to tariff impacts
Canada Strong Diversification Fund (capital maintenance)	Funding (\$10M to \$30M) to support tariff-affected companies' ongoing capital maintenance projects.	Capital maintenance eligibility requirements will be updated as details become available.

TRANSFORMATION AND PROJECT SUPPORT		
Program	Supports	Eligibility Requirements
BDC Forestry Support Program Transformation Stream	Up to \$25 million in preferred-rate financing, with advisory support, to implement a transformation plan; Interest-only for up to 24 months and extended amortization	- Canadian forestry manufacturer; \$2 million + revenue; 3+ years operating - Must demonstrate financial-pressure/tariff criteria and transformation plan
Canada Strong Diversification Fund	Minimum \$10 million contribution for projects with at least \$20 million in eligible costs to support key sectors highly impacted by tariffs.	- Canadian for-profit or not-for-profit; large-scale, commercially viable transformative project - Aligns with investment priorities, such as supporting domestic production, pivoting to new markets, protecting jobs and strengthening Canada's long-term competitiveness - Funding and repayment terms are set case by case
RDA Regional Tariff Response Initiative (RTRI)	Up to \$1 million in non-repayable contributions; \$1 million to \$20 million in repayable contributions.	- Tariff-affected Canadian SME or SME-supporting organization - Projects to increase productivity and to enable greater resiliency through more robust supply chains, enhanced internal trade and market diversification.



WORKFORCE		
Program	Supports	Eligibility Requirements
ESDC Rapid Response Supports for Workers and Employers	EI Measures: One-year extension of the Employment Insurance one-week waiting-period waiver One-year extension of the Employment Insurance treatment of monies on separation measure Eight-month extension of up to 20 additional weeks of Employment Insurance benefits for long-tenured workers One-year temporary simplification of Employment Insurance rules for reasons for separation Job Bank job-matching enhancements Workforce Retention and Retraining Program: - combines enhanced EI Work-Sharing flexibilities and the Worker Retention Grant. - extension to March 2028 for Work-sharing and extended duration and expanded eligibility/flexibility; - Worker Retention Grant also extended to March 2028 with broader eligible expenses for employers and continued top-ups for workers in training.	EI measures: - All EI claimants across Canada; claimants with monies on separation; long-tenured EI claimants; claimants who recently changed jobs and whose most recent job loss is through no fault of their own and who otherwise meet EI requirements Job Bank: - All job seekers and employers Workforce Retention and Retraining Program: - Employer/workers affected by tariffs or related disruptions - Reduced business activity or layoff risk; - Eligibility requirements will be updated as details become available.