



GRANTS & SMALL BUSINESS LOANS FOR WOMEN & POC IN CANADA

FEDERAL GRANTS & PROGRAMS

1. Women Entrepreneurship Strategy (WES)

- **Provider:** Government of Canada (Innovation, Science and Economic Development Canada)
- **Eligibility:** Women-owned businesses (51%+ ownership)
- **Funding:** Up to \$100,000 (grants and loans available)
- **Focus:** Start-up, growth, and scaling businesses
- **Website:** ised-isde.canada.ca/site/women-entrepreneurship-strategy
- **Application:** Through WES Ecosystem Fund partners (see website for list)

2. Black Entrepreneurship Program (BEP)

- **Provider:** Government of Canada
- **Eligibility:** Black entrepreneurs and business owners
- **Funding:** Up to \$250,000 (loans and grants)
- **Focus:** Start-up capital, business expansion, mentorship
- **Website:** ic.gc.ca/eic/site/150.nsf/eng/home
- **Application:** Through approved financial institutions and ecosystem partners

3. Indigenous Entrepreneurship Program

- **Provider:** Government of Canada (Indigenous Services Canada)
- **Eligibility:** Indigenous entrepreneurs (First Nations, Inuit, Métis)
- **Funding:** Varies by program (up to \$99,999 for business start-up)
- **Focus:** Business development, capacity building, market access
- **Website:** sac-isc.gc.ca
- **Application:** Through Aboriginal Financial Institutions (AFIs)

4. Canada Small Business Financing Program (CSBFP)

- **Provider:** Government of Canada (Innovation, Science and Economic Development Canada)
- **Eligibility:** Small businesses (under \$10M annual revenue)
- **Funding:** Up to \$1,000,000 (loans, not grants)
- **Focus:** Equipment, leasehold improvements, real property

- **Interest Rate:** Prime + 3%
- **Website:** ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/home
- **Application:** Through participating financial institutions (banks, credit unions)

5. Futurpreneur Canada

- **Provider:** Futurpreneur Canada (federally funded)
- **Eligibility:** Entrepreneurs aged 18-39
- **Funding:** Up to \$60,000 (loans, not grants)
- **Focus:** Start-up and early-stage businesses
- **Interest Rate:** Prime + 3%
- **Mentorship:** 2 years of free mentorship included
- **Website:** futurpreneur.ca
- **Application:** Online application + business plan submission



PROVINCIAL & TERRITORIAL GRANTS

ONTARIO

Ontario Together Fund

- **Provider:** Government of Ontario
- **Eligibility:** Ontario-based businesses
- **Funding:** Varies by stream
- **Focus:** Innovation, job creation, economic recovery
- **Website:** ontario.ca/page/ontario-together-fund

Ontario Women's Enterprise Centre (OWEC)

- **Provider:** OWEC (non-profit)
- **Eligibility:** Women entrepreneurs in Ontario
- **Funding:** Micro-loans up to \$10,000
- **Focus:** Start-up and growth capital
- **Website:** ontariowec.ca

QUEBEC

Fonds de solidarité FTQ

- **Provider:** Fonds de solidarité FTQ
- **Eligibility:** Quebec-based businesses
- **Funding:** Varies (equity investments and loans)
- **Focus:** Job creation, business growth
- **Website:** fondsftq.com

PME MTL (Montreal) Provider: City of Montreal

- **Eligibility:** Montreal-based entrepreneurs
- **Funding:** Loans and grants (varies by program)

- **Focus:** Start-up, growth, and innovation
- **Website:** pmemtl.com

BRITISH COLUMBIA 🌲

Small Business BC

- **Provider:** Small Business BC (provincially funded)
- **Eligibility:** BC-based businesses
- **Funding:** Grants up to \$10,000 (varies by program)
- **Focus:** Business planning, market research, training
- **Website:** smallbusinessbc.ca

Vancity Community: Vancity Credit Union

- **Eligibility:** Women, Indigenous, and racialized entrepreneurs in BC
- **Funding:** Grants and loans (varies)
- **Focus:** Social enterprise, community impact
- **Website:** vancity.com/community

ALBERTA 🏔️

Alberta Women Entrepreneurs (AWE) Provider: AWE (non-profit)

- **Eligibility:** Women entrepreneurs in Alberta
- **Funding:** Loans up to \$150,000
- **Focus:** Start-up and growth capital
- **Website:** awebusiness.com

Community Futures Alberta

- **Provider:** Community Futures Network of Alberta
- **Eligibility:** Alberta-based businesses (rural and small-town focus)
- **Funding:** Loans up to \$150,000
- **Focus:** Business start-up, expansion, succession
- **Website:** communityfuturesalberta.com

MANITOBA 🌾

Women's Enterprise Centre of Manitoba (WEC)

- **Provider:** WEC (non-profit)
- **Eligibility:** Women entrepreneurs in Manitoba
- **Funding:** Loans up to \$150,000
- **Focus:** Start-up and growth capital, mentorship
- **Website:** wecm.ca

SASKATCHEWAN 🌻

Women Entrepreneurs of Saskatchewan (WESK)

- **Provider:** WESK (non-profit)

- **Eligibility:** Women entrepreneurs in Saskatchewan
- **Funding:** Loans up to \$150,000
- **Focus:** Start-up and growth capital, training
- **Website:** wesk.ca

NOVA SCOTIA

Women's Economic Council

- **Provider:** Women's Economic Council (non-profit)
- **Eligibility:** Women entrepreneurs in Nova Scotia
- **Funding:** Micro-loans and grants (varies)
- **Focus:** Business development, training
- **Website:** womenseconomiccouncil.ca

NEW BRUNSWICK

CBDC (Community Business Development Corporations) **Provider:** CBDC Network (federally funded) **Eligibility:** New Brunswick-based businesses **Funding:** Loans up to \$250,000 **Focus:** Rural business development **Website:** cbdc.ca

NATIONAL ORGANIZATIONS & LENDERS

1. Allia (formerly Pillar Nonprofit Network)

- **Eligibility:** Women, Indigenous, and racialized entrepreneurs across Canada
- **Funding:** Loans up to \$250,000
- **Focus:** Social enterprise, mission-driven businesses
- **Website:** allia.ca

2. Momentum

- **Eligibility:** Low-income entrepreneurs (Calgary-based, but national resources)
- **Funding:** Micro-loans up to \$15,000
- **Focus:** Financial literacy, business training
- **Website:** momentum.org

3. Vancity Community Investment Bank

- **Eligibility:** Social enterprises, women, Indigenous, and racialized entrepreneurs
- **Funding:** Loans and lines of credit (varies)
- **Focus:** Community impact, affordable housing, social enterprise
- **Website:** vancity.com

4. Raven Indigenous Capital Partners

- **Eligibility:** Indigenous entrepreneurs across Canada
- **Funding:** Loans up to \$150,000
- **Focus:** Business start-up, expansion, equipment
- **Website:** ravencapitalpartners.ca

5. Prosper Canada

- **Eligibility:** Low-income and underserved entrepreneurs
- **Funding:** Grants and loans (varies by program)
- **Focus:** Financial empowerment, business training
- **Website:** prospercanada.org

INDUSTRY-SPECIFIC GRANTS

Technology & Innovation

- **National Research Council of Canada (NRC IRAP)**
- **Eligibility:** Small and medium-sized enterprises (SMEs) in tech/innovation
- **Funding:** Up to \$10 million (grants and advisory services)
- **Focus:** R&D, innovation, commercialization
- **Website:** nrc-cnrc.gc.ca/eng/irap

Agriculture & Food

- **Canadian Agricultural Partnership (CAP)**
- **Eligibility:** Agriculture and agri-food businesses
- **Funding:** Varies by province (cost-shared programs)
- **Focus:** Innovation, market development, sustainability
- **Website:** agriculture.canada.ca

Creative Industries

Canada Council for the Arts

- **Eligibility:** Artists and arts organizations
- **Funding:** Grants up to \$200,000
- **Focus:** Creative projects, touring, production
- **Website:** canadacouncil.ca

HOW TO APPLY: STEP-BY-STEP

Step 1: Identify Your Eligibility

- Are you a woman, POC, or Indigenous entrepreneur?
- What province/territory are you in?
- What stage is your business? (Idea, start-up, growth, scaling)
- What industry are you in? (Tech, retail, service, agriculture, creative, etc.)

Step 2: Gather Required Documents

Most grant and loan applications require:

- Business plan (executive summary, market research, financial projections)
- Personal and business financial statements
- Credit report (for loans)
- Proof of business registration (if applicable)
- Resume or CV
- Pitch deck (for some programs)

Step 3: Apply

- Submit applications online (most programs have online portals)
- Follow up within 2-4 weeks if you don't hear back
- Be prepared for interviews or additional documentation requests

Step 4: Track Your Applications

Create a spreadsheet to track:

- Program name
- Application deadline
- Amount requested
- Status (submitted, pending, approved, denied)
- Follow-up date

TIPS FOR SUCCESS

- ✓ **Start with federal programs** (WES, BEP, Futurpreneur) — they have the largest funding pools
- ✓ **Apply to multiple programs** — don't put all your eggs in one basket
- ✓ **Get help with your business plan** — many programs offer free business planning support
- ✓ **Build relationships** — attend networking events, connect with program officers
- ✓ **Be patient** — grant and loan approvals can take 3-6 months
- ✓ **Don't give up** — if you're denied, ask for feedback and reapply

ADDITIONAL RESOURCES

BDC (Business Development Bank of Canada)

- **Website:** [bdc.ca](https://www.bdc.ca)
- **Focus:** Loans, venture capital, consulting for Canadian businesses
- **Special Programs:** Women in Technology Venture Fund, Black Entrepreneur Startup Program
- **Export Development Canada (EDC) Website:** [edc.ca](https://www.edc.ca)
- **Focus:** Financing and insurance for businesses that export

Canada Business Network

- **Website:** canada.ca/en/services/business

- **Focus:** Centralized resource for all federal and provincial business programs

This resource is current as of December 2025. Programs, eligibility, and funding amounts may change. Always check the official website for the most up-to-date information.

Questions? Email us at: hercollected@gmail.com

