

Analysis of 2025 Financial Subsidies for Quebec SMEs

Published September 16, 2025 65 min read



Subsidies for Small Businesses in Quebec – Comprehensive 2025 Guide

Executive Summary

Quebec offers a **rich landscape of subsidies and financial support** for small businesses, spanning grants, tax credits, low-interest loans, and wage subsidies. Both the provincial government and the federal government provide numerous programs targeted at startups and established SMEs across sectors. Key provincial agencies like **Investissement Québec** and federal bodies like **Canada Economic Development (CED)** drive many initiatives. [Small businesses in tech](#), manufacturing, tourism, agriculture, and [creative industries](#) can access **sector-specific programs** that fuel innovation, expansion, and workforce development. This report provides a detailed overview of **all major subsidy programs currently available** in Quebec, categorized by type (grants, tax incentives, loans, etc.) and by business sector. Each program is described with its purpose, eligibility, and benefits, with direct source citations for further reference. A final appendix presents **summary tables** for quick reference, and a **Key Contacts** section lists essential resources to help businesses navigate application

processes. In short, Quebec's subsidy ecosystem in 2025 is robust – **offering non-repayable funding up to 50% of project costs in many cases, refundable tax credits as high as 37.5% of eligible expenses, interest-free financing for strategic projects, and wage support up to 75% for certain hires** – all geared to foster a competitive, innovative, and resilient small business community (Source: rcgt.com)(Source: ayming.ca).

Overview of the Subsidy Landscape in Quebec

Quebec's subsidy landscape is a **multi-tiered system involving provincial and federal programs**, as well as some private or non-profit initiatives. At the **provincial level**, the Quebec government (often through **Investissement Québec** and various ministries) offers numerous financial assistance programs to support business investment, innovation, and job creation. These include direct grants (non-repayable contributions), interest-free or low-interest loans, and **refundable tax credits** that reduce operating costs for qualifying activities (Source: rcgt.com)(Source: revenuquebec.ca). The provincial strategy in recent years emphasizes boosting productivity, encouraging digital transformation, and promoting sustainable development in SMEs. For example, Quebec's 2025 budget introduced a streamlined **Research, Innovation & Commercialization tax credit (CRIC)** to bolster R&D and innovation with a 20% base credit (30% on certain expenditures) (Source: revenuquebec.ca) (Source: revenuquebec.ca), while consolidating older incentives to simplify access.

At the **federal level**, small businesses in Quebec can tap into Canada-wide programs delivered either directly by federal agencies or via regional arms. **Canada Economic Development for Quebec Regions (CED)** administers funding like the Tourism Growth Program (TGP) to strengthen local tourism attractions (Source: canada.ca) (Source: canada.ca), and the federal government's innovation and export programs are equally accessible in Quebec. Organizations such as the **National Research Council (NRC)** (through its IRAP program) and federal ministries offer grants and contributions that often complement provincial efforts. Many federal supports are open to all provinces but have local networks in Quebec (e.g., IRAP advisors, BDC and EDC offices, etc.), ensuring Quebec businesses can benefit fully.

Crucially, **private sector and non-governmental organizations** also contribute to the funding ecosystem. These include non-profit loan funds and corporate-sponsored grant contests. For instance, **Futurpreneur Canada** (a national non-profit supported by government and banks) provides startup financing and mentoring to [young entrepreneurs in Quebec](https://youngentrepreneursinquebec.ca) (loans up to \$60,000 with two years of mentoring) (Source: bofu.ca)(Source: bofu.ca). Likewise, **EVOL (formerly Femmessor)** offers loans and support to businesses owned by underrepresented groups, emphasizing social, environmental, or cultural impact (Source: bofu.ca)(Source: bofu.ca). In addition, regional economic development organizations (e.g., local investment funds managed by municipal bodies) and certain foundations run grant programs for specific communities or business challenges.

Overall, Quebec's subsidy landscape in 2025 is **comprehensive but complex**. Dozens of programs exist, often with overlapping objectives. The provincial government's *Plan PME* and other strategies ensure that whether a business aims to adopt new technology, expand production, enter export markets, hire and train workers, or pivot to greener practices, there is likely a **funding program available to offset costs**. However, navigating this system requires understanding the categories of support and the major programs within each category – which the next sections detail. The good news is that many programs are **stackable** to an extent (though usually total public

assistance is capped around 50% of project costs (Source: quebec.ca), and resources like the government's online **Business Benefits Finder** can help identify applicable programs. In the following sections, we break down the subsidies by type and by sector, and provide guidance on application procedures and key contacts to simplify access.

Breakdown by Program Type

In this section, Quebec's subsidies are organized by **type of support**, namely: **Grants (Non-Repayable Contributions)**, **Tax Credits & Incentives**, **Loans and Loan Guarantees**, and **Wage Subsidies & Training Support**. Each category plays a distinct role in financing small businesses:

Grants and Non-Repayable Contributions

Grants are **direct financial contributions that do not need to be repaid**, provided the recipient meets the program conditions. Quebec SMEs can take advantage of numerous grant programs from both provincial and federal sources:

- Investissement Québec – ESSOR Program (Multiple Streams):** *ESSOR* is a flagship Quebec program supporting business investment projects. It offers a mix of grants and loans, with certain streams providing **non-repayable funding up to 50%** of project costs for feasibility studies and digital transformation initiatives. For example, **ESSOR Stream 1A** supports feasibility studies for investment projects with grants up to **\$50,000 (covering 50% of costs)** (Source: hellodarwin.com)(Source: hellodarwin.com), targeting projects that improve competitiveness. Similarly, **Stream 1C** supports implementing digital transformation plans, also with grants up to \$50,000 (50% of eligible costs) for businesses in any industry (Source: hellodarwin.com)(Source: hellodarwin.com). *ESSOR*'s larger components can finance major expansion projects (typically \$100,000+ investments (Source: gurussolutions.com)) through a combination of interest-free loans and, for exceptional large projects, **partial forgiveness (non-repayable portion)** as an incentive (Source: rcgt.com)(Source: rcgt.com). In effect, *ESSOR* adapts to project size: small projects may get straight grants, while big projects get loans with possible grant components for strategic outcomes (e.g. productivity gains).
- Programme de Soutien à la Commercialisation et à l'Exportation (PSCE):** This Quebec program boosts commercialization and export capacity of SMEs. It has at least two streams: **PSCE Stream 1** helps firms integrate into strategic supply chains, offering between **\$25,000 and \$250,000** per project (up to 50% of costs) for market development and innovation related to supply chains (Source: hellodarwin.com)(Source: hellodarwin.com). **PSCE Stream 2** supports Quebec SMEs expanding to markets outside Quebec (internationalization), with grants from **\$25,000 to \$100,000** (also up to 50% of project costs) to accelerate export-market projects (Source: hellodarwin.com)(Source: hellodarwin.com). These streams cover activities like market research, product adaptation, trade fairs, and marketing campaigns, thereby strengthening SMEs' global reach.

- **Panorama – Investissement Québec:** **Panorama** is a newly launched program (2025) aimed at export-driven businesses. In response to U.S. trade uncertainties, Panorama provides fast-track export financing solutions and non-repayable support covering **up to 50% of eligible costs** such as developing foreign markets, participating in international trade shows, and adapting products for export (Source: bofu.ca) (Source: bofu.ca). The goal is to help Quebec companies diversify markets beyond the U.S. and mitigate tariff impacts. Panorama funding is tied to having a concrete export project and is available to Quebec-registered companies that meet Investissement Québec's viability criteria (Source: bofu.ca). This program aligns with a broader export support push, complementing federal export grants.
- **Fonds Écoleader:** The **Écoleader Fund** is a provincial grant program promoting sustainable development in businesses. It offers **non-repayable contributions up to 50% of project costs** for projects that improve environmental performance (Source: bofu.ca) (Source: bofu.ca). Eligible initiatives include **green technology adoption, eco-friendly process improvements, and employee training in eco-responsible management** (Source: bofu.ca). Quebec SMEs with a sustainability project can receive support (often capped at a certain amount per project) to offset costs of environmental diagnostics, consultant fees, or equipment that reduces environmental impact. The program's objective is to drive innovation in clean practices and has the dual benefit of making companies more competitive and compliant with evolving regulations.
- **STIQ's Podium Program:** **Podium** is a program by *Sous-Traitance Industrielle Québec (STIQ)*, a private non-profit supported by government. It provides financial assistance (largely grant-based) to improve manufacturing SME performance. Through Podium, companies can get **75% of eligible costs covered** for projects like productivity diagnostics, supply chain optimization, and strategic coaching (Source: bofu.ca) (Source: bofu.ca). It specifically targets **manufacturers and industrial service firms** in Quebec aiming to enhance competitiveness. Participating firms undergo structured benchmarking and receive expert guidance, with the grant offsetting the cost of consultants and training. By covering a significant portion of costs, Podium lowers the barrier for SMEs to invest in operational excellence.
- **Canada Economic Development – Regional Grants:** On the federal side, CED's **Quebec Economic Development Program (QEDP)** provides grants and contributions for projects that grow the economy of Quebec's regions. While not a single grant per se, QEDP encompasses various initiatives. For instance, the **Tourism Growth Program (TGP)** under QEDP (recently active 2022–2024) provided funding to tourism SMEs and organizations to develop attractions and experiences, with a focus on rural and indigenous tourism. In Quebec, TGP had a \$21.1M budget and aimed to increase capacity of local tourist attractions to draw more out-of-province visitors (Source: canada.ca) (Source: canada.ca). It provided *non-repayable contributions* (grants) to eligible SMEs and nonprofits in tourism, covering projects that enhance year-round tourism and support long-term growth. (Though the TGP intake has closed (Source: canada.ca), it exemplifies federal grant support accessible to Quebec businesses; similar periodic programs target other sectors like innovation or community development.)
- **CanExport SMEs:** **CanExport** is a federal grant open to Canadian SMEs (including Quebec firms) to support export marketing. It offers **up to \$99,999 per fiscal year** to reimburse 50% of costs related to breaking into new international markets (Source: deleguescommerciaux.gc.ca). Eligible expenses include travel for trade missions, participation in trade fairs, market research, translation of marketing materials, and even foreign IP

protection fees. This program is especially relevant for tech startups and manufacturing exporters in Quebec looking beyond Canada. It requires that the target market be new (less than a certain threshold of past sales) and that the business has a certain revenue range, but it's a popular and generous grant for export-readiness.

- **Sectoral and Special-Purpose Grants:** There are numerous other grants targeting specific industries or objectives. For example, *SODEC* (a Quebec agency for cultural enterprises) offers grants to film, television, and music production companies for content creation and export in the **creative industries**. In agriculture, the **Sustainable Canadian Agricultural Partnership (SCAP)** (2023–2028) framework funds cost-sharing programs in Quebec for farm innovation, agri-food processing modernization, and environmental sustainability – e.g., grants for on-farm climate action or upgrading equipment (administered by Quebec's Ministry of Agriculture). For **startups**, aside from Futurpreneur (detailed later), some incubators and city programs offer seed grants: for instance, the City of Montreal (via **PME MTL**) periodically provides startup grants or contests for new businesses, and *Montreal Inc* (a non-profit) has historically given grants to early-stage companies in the Montreal area. Additionally, private corporations sometimes run grant contests (e.g., Desjardins Microcredit or corporate innovation challenges), though these are competitive and not permanent programs.

Tax Credits and Incentives

Tax credits are a crucial form of subsidy in Quebec, often **refundable credits** that result in cash back to businesses filing tax returns. Both provincial and federal governments use tax credits to incentivize R&D, creative production, e-business development, and more:

- **Scientific Research & Experimental Development (SR&ED) Tax Credits:** SR&ED is a federal tax incentive program, complemented by Quebec's provincial credits. A Canadian-controlled private corporation (CCPC) conducting R&D can receive a **35% federal refundable tax credit on eligible R&D expenditures** up to a limit, and about 15% on any excess (non-refundable) federally. Quebec has historically topped this up with its own R&D wage tax credit. In 2025, Quebec introduced the new **CRIC – Tax Credit for R&D, Innovation and Pre-Commercialization**, consolidating prior R&D credits (Source: revenuquebec.ca). The CRIC provides a **refundable tax credit at a base rate of 20%**, boosted to **30% on the first \$1 million** of qualifying R&D or pre-commercialization expenses above a threshold (Source: revenuquebec.ca) (Source: revenuquebec.ca). Qualifying expenditures include R&D salaries, contractor fees, research organization payments, and even certain capital costs for R&D in Quebec (Source: revenuquebec.ca). This reform also broadened eligibility to later-stage innovation activities (e.g. prototype testing, regulatory approvals, product design following R&D) to help companies bring products to market (Source: revenuquebec.ca). For SMEs, these R&D credits are often refundable, meaning if the credit exceeds taxes owed, the balance is paid out – effectively acting like a grant for innovation.
- **E-Business Tax Credit (CDAE):** Quebec's **Tax Credit for the Development of E-Business (Crédit CDAE)** is a longstanding program encouraging IT sector growth. It offers a **30% tax credit on eligible salaries**, up to **\$25,000 per job** annually, for companies in specified information technology sectors (Source: ayming.ca) (Source: ayming.ca). Companies must be certified and have a primary activity in developing IT solutions (such as business process software, digital platforms, fintech, etc.). Of the 30% credit, 24% is refundable and 6% is

non-refundable (Source: investquebec.com), providing significant cash back to qualifying firms. This credit effectively subsidizes high-tech workforce costs and has become a permanent, evolved program since its inception, reflecting Quebec's commitment to its tech industry (Source: ayming.ca). Notably, the 2025 budget expanded the e-business credit to better include AI and cutting-edge tech roles (Source: leyton.com), ensuring it remains relevant.

- **Multimedia Production Tax Credit:** To support the video game and digital media industry, Quebec provides a **refundable tax credit up to 37.5% of eligible labour expenses** for the production of multimedia titles (Source: ayming.ca) (Source: ayming.ca). Eligible projects include interactive digital media products (e.g. video games, educational software, VR experiences) that incorporate at least three types of media (text, sound, images, animation) (Source: ayming.ca). Companies must be based in Quebec and obtain certification for the product. This incentive has made Montreal and Quebec a hub for game development by effectively subsidizing over a third of developers' wage costs. (There are parallel federal programs like the Canada Media Fund which provide grants to some digital media projects, but the tax credit is a cornerstone for for-profit studios.)
- **Design Tax Credit:** Quebec encourages industrial design and fashion through a specific tax credit covering **up to 24% of eligible design expenses** (Source: ayming.ca). It has two components: one for **fashion design** (e.g., designing new apparel collections) and one for **industrial design** (product design improvements). This credit helps firms in apparel, textile, furniture, or other manufacturing offset the cost of hiring designers or design consultants. It's especially useful for activities that might not qualify for R&D credits but still involve innovation in aesthetics or functionality (Source: ayming.ca). (Note: As of 2025, the industrial design sub-credit was slated for elimination or overhaul under the new CRIC system (Source: revenuquebec.ca), highlighting how tax incentives evolve. Fashion design credit remains available to support Quebec's vibrant clothing industry.)
- **Film, Television, and Cultural Industry Tax Credits:** Both Quebec and Canada offer tax credits for cultural productions. Provincially, through **SODEC and Revenu Québec**, there are refundable credits for film/TV production (with higher rates if production is in French), for multimedia events, sound recording, book publishing, and even dubbing. For example, the Quebec film production credit can be around 20–40% of eligible production costs (varying by type of project and whether it's an official co-production). Federally, the **Canadian Film or Video Production Tax Credit** provides 25% of qualified labour as a base for Canadian content, and the **Film or Video Production Services Tax Credit** (for foreign productions shooting in Canada) provides 16% of Canadian labour. Together, these make Quebec attractive for both local producers and foreign studios. For the **creative industries** (such as interactive media, music, and publishing), these tax incentives act as subsidies to creative businesses, often stacking with direct funding programs (e.g., Telefilm Canada, Canada Council for the Arts grants, etc.).
- **Manufacturing and Processing Investment Tax Credit:** Quebec previously had a "C3i" investment tax credit to encourage purchase of manufacturing and processing equipment. The C3i (Crédit pour l'investissement et l'innovation) gave a refundable credit (10% to 20% of equipment costs, depending on region) for SMEs investing in productivity-enhancing equipment (Source: ayming.ca). This credit was available through 2022-2023; its status in 2025 depends on budget renewals. Even if specific programs lapse,

businesses can often deduct capital investments quickly through accelerated depreciation (federal measures) – not a direct subsidy, but a tax saving. Additionally, Quebec offers a **“Patent Box” deduction** known as the *Deduction for Innovative Manufacturing Corporations (DIMC)*, which reduces provincial tax on profits derived from patented innovations commercialized in Quebec (Source: ayming.ca). While not a credit per se, it’s a tax incentive rewarding companies that develop and commercialize IP in the province.

- **Other Tax Incentives:** Businesses hiring certain workers can benefit from targeted tax credits. For instance, the federal government recently introduced an **Apprentice Training Tax Credit** for tradespeople (apprentice first-year wages), and Quebec has a tax credit to encourage hiring immigrants in their first job in Quebec (*temporary – “PRIIME” program also offers a wage subsidy, discussed later*). There’s also a provincial **Tax Holiday for Large Investment Projects** – companies (including possibly SMEs in consortia) that carry out mega-projects (generally \$100M+ investments) in Quebec can get a multi-year holiday on income tax and payroll levies. While that applies to bigger projects, it underscores the range of incentives available in Quebec’s fiscal toolbox. Small businesses primarily leverage the refundable credits (like SR&ED, CDAE, etc.) which directly inject cash or reduce payable taxes to free up funds.

Loans and Loan Guarantees

Besides grants and credits, **financing programs with preferential terms** are a key support for small businesses. These include government-backed loans, interest-free financing, and loan guarantees that improve access to capital:

- **Investissement Québec Loans (ESSOR and Others):** Investissement Québec (IQ) serves as Quebec’s economic development bank, offering loans and loan guarantees to businesses. Under programs like ESSOR, IQ provides **flexible financing for investment projects**, often at attractive interest rates or even interest-free for an initial term. For example, the **Chantier Productivité** initiative (within ESSOR) offers **refundable interest-free loans** to companies investing in major productivity improvements (Source: rcgt.com)(Source: rcgt.com). Projects over \$10M that significantly boost productivity might even receive a portion of assistance as a non-repayable contribution, effectively a grant, in addition to the loan (Source: rcgt.com). Another IQ financing stream, **Frontière**, was introduced in 2025 to address supply-chain adjustments – it can provide rapid financial assistance up to **\$50 million per business** to meet liquidity needs (Source: rcgt.com)(Source: rcgt.com). While \$50M targets large firms, the existence of Frontière indicates IQ’s role in emergency lending (smaller businesses facing supply-chain shocks could apply for scaled-down help). IQ also runs the **PARISEAU program** (Programme d’appui au redressement d’entreprises stratégiques) to provide emergency financing for strategic companies in temporary difficulty (Source: rcgt.com) – some mid-sized SMEs might qualify if they are critical employers. In sum, IQ’s loans help businesses undertake expansions, modernize equipment, or bridge cash flow gaps, often with **below-market interest and favorable repayment terms** as the subsidy element.
- **Canada Small Business Financing Program (CSBFP):** This federal program is a loan **guarantee** mechanism that helps small businesses secure bank loans for real estate, equipment, or leasehold improvements. SMEs can get loans up to **\$1,000,000** (of which up to \$350,000 can be for equipment and working capital) through participating financial institutions, with the federal government **guaranteeing 85%** of the loan amount. The

benefit is that businesses with limited collateral or track record can borrow with the government's backing, although they pay a registration fee and interest as set by the lender. It's not interest-free, but it facilitates access to financing that might otherwise be denied. Many Quebec entrepreneurs use CSBFP loans to open or expand restaurants, retail stores, manufacturing lines, etc. (While no direct citation is given here, this is a well-established Canada-wide program and more info is on [Canada.ca](https://canada.ca) (Source: canada.ca) via the Business Benefits Finder).

- Business Development Bank of Canada (BDC):** BDC is a federal crown corporation devoted to SME financing. It offers various **low-interest and patient capital loans**. For instance, in response to recent economic pressures, BDC has made available **\$500 million in financing at preferred interest rates** to support companies affected by trade tariffs and supply chain exposure (Source: rcgt.com)(Source: rcgt.com). BDC's regular products include small business loans (often up to \$100k online) with flexible terms, and larger loans for expansion, technology purchase, or buying a business. Some specialized BDC programs act like subsidies: **BDC's Women in Technology Venture Fund** provides not just equity investment but also has had a **Women in Tech loan** offering 0% interest for the first portion of the term to women-led tech firms. BDC also co-lends with Futurpreneur (young entrepreneur startup loans), effectively doubling the available startup capital. Additionally, during the pandemic and recovery, BDC managed **interest-free loans under the Highly Affected Sectors Credit** and similar programs (those ended, but new low-interest initiatives can pop up during economic shifts).
- Local and Regional Loan Funds (FLI and others):** Across Quebec, **Fonds locaux d'investissement (FLI)** are local investment funds administered by regional county municipalities (MRCs) or municipal agencies. These funds provide **small business loans** typically in the range of \$5,000 to \$50,000 (sometimes more), often to startups or local enterprises that may not qualify for bank credit. Interest rates are generally modest and sometimes part of the loan may be forgiven if certain conditions are met. For instance, Quebec recently granted an additional **6-month moratorium on repayments of FLI loans** in certain regions as relief (Source: rcgt.com)(Source: rcgt.com), underscoring the government's support for these community-level funds. Many FLIs also have a side-program for business succession (see *Re/ève* below). In Montreal, the network **PME MTL** manages local funds that offer loans (and some grants) to new businesses in the city, often accompanied by coaching. These local loans are a cornerstone for very small businesses, retailers, social enterprises, and others at the community level.
- Futurpreneur Canada Startup Loans:** Futurpreneur offers collateral-free loans to entrepreneurs aged 18–39 launching a new business. The standard offering is up to **\$60,000 in startup financing** (initially \$20k from Futurpreneur and \$40k from BDC as a follow-on loan) (Source: bofu.ca). The loans have favorable terms: a low interest rate (usually a few points over prime) and interest-only repayments in the first year to ease startup cash flow. In 2023, the government announced an increase whereby Futurpreneur can now lend up to **\$75,000** in some cases (Source: canada.ca), improving support for young founders. While these are loans that must be repaid, the "subsidy" element is the reduced financing cost and the extensive mentoring that comes bundled (mentorship for two years is part of the program (Source: bofu.ca)(Source: bofu.ca)). Futurpreneur loans often act as first-money-in for startups that later secure bank loans or angel investment.

- Private and Non-Profit Loan Funds:** Apart from government, there are mission-driven lenders in Quebec providing soft loans to SMEs. **EVOL** (mentioned earlier) finances diverse entrepreneurs – it can lend between **\$20,000 and \$450,000** for business startup, growth, acquisition or transfer (Source: hellodarwin.com). EVOL's loans are "conventional" but come with highly personalized support and an ecosystem of partners (Source: qgentrepreneuriat.com)(Source: mainqc.com). In some cases, part of the financing package from EVOL or similar funds may include a portion that is non-repayable or a forgivable loan if milestones are met (this varies by fund and availability of government contributions). Another example is the **Indigenous entrepreneurship loan programs**: through Aboriginal Financial Institutions like SOCCA or the **NACCA network**, Indigenous entrepreneurs in Quebec can access low-interest loans and grants for businesses on or off reserve, supported by federal funds. **MicroEntreprendre** is a Quebec network of microcredit organizations that offer very small loans (a few thousand dollars) to entrepreneurs who can't get bank credit; these often have no interest or very low interest as they are subsidized by philanthropic funds.
- Interest-Free & Forgivable Loan Programs:** Occasionally, special programs offer *interest-free loans* or partially forgivable loans to stimulate certain activities. A current example is under ESSOR's productivity initiative (Chantier) where loans for productivity investments are interest-free and could include a grant portion (Source: rcgt.com). The federal **Canada Digital Adoption Program (CDAP)**, although primarily a grant program, also provides an optional **zero-interest BDC loan up to \$100,000** to help finance digital technology adoption by SMEs (after they build a digital plan with the help of a grant). For business transfers (succession), the **Relève Québec program** (run via FQM and local FLI funds) offers a *forgivable loan/grant* to cover professional fees in a business takeover – for example, a succeeding entrepreneur who took an FLI loan for a business purchase could get up to **\$15,000 or 50% of eligible costs** through the Relève program (Source: drummondeconomique.ca). These kinds of hybrid loan-grant instruments serve specific policy goals like easing generational business transfers or accelerating tech adoption.

Wage Subsidies and Training Support

Wage and training subsidies reduce the cost of hiring or upskilling employees – a direct benefit to cash-strapped businesses and a way to encourage job creation and skills development:

- Workforce Training Measure (MFOR) – Québec:** The provincial government (Employment Quebec, under **Services Québec**) offers funding to employers for training their workforce. The **Workforce Training Measure (Mesure de formation de la main-d'œuvre)** provides grants that typically cover **50% of eligible training expenses, up to \$100,000 per agreement**(Source: hellodarwin.com)(Source: hellodarwin.com). In certain cases (e.g. basic literacy or numeracy training for employees), the subsidy can go up to **100% of costs (including trainee wages up to \$25/hour)** (Source: hellodarwin.com). Eligible expenses include external trainer fees, course materials, even wages of employees during training (for specific basic training) (Source: hellodarwin.com). All industries can access this support, as long as the training addresses a skill need and the company is willing to invest an equal share of costs (Source: hellodarwin.com). This program is continuous-intake and a backbone of Quebec's effort to boost labor productivity; it essentially halves the cost of most employee training initiatives, from digital skills to management coaching. Companies must submit a training

plan and apply via Services Québec. (The MFOR program was highlighted in a 2025 guide as providing up to **75% in some cases** and special boosts for literacy training (Source: hellodarwin.com), ensuring even small firms can train staff affordably.)

- **Wage Subsidies for New Hires (Emploi-Québec):** Quebec offers wage subsidies to encourage hiring from certain groups, often through targeted programs:
 - **Subvention salariale** (Wage subsidy) programs can reimburse a portion of a new employee's wages for a fixed period (usually 50% of wages for 12 to 52 weeks, depending on program). These typically target unemployed individuals who need on-the-job training. For example, a small manufacturer hiring a worker who was previously unemployed might get 50% of that worker's wage covered for the first 6 months, to offset training costs – this falls under Employment Québec measures to improve employability.
 - **PRIIME** (Programme d'intégration des immigrants et des minorités visibles en emploi) is a subsidy to encourage hiring new immigrants or visible minorities in their first Quebec job. It can subsidize up to ~50% of the salary (often with a cap) for a certain duration, plus cover some training and mentoring costs.
 - **Ongoing pandemic/post-pandemic measures:** While the federal **Canada Emergency Wage Subsidy (CEWS)** is over, Quebec had its own incentives like the **Concerted Actions Program** for retaining workers. In 2025, such emergency wage subsidies are not active, but the infrastructure remains if needed in future crises.
- **Federal Wage Subsidies for Youth and Students:** The federal government provides several wage subsidy programs which Quebec businesses can use:
 - **Canada Summer Jobs (CSJ):** A well-known program that pays **50% of the provincial minimum wage** (or 100% for non-profits) for hiring youth (15–30 years old) over the summer. Quebec small businesses can hire students or recent graduates for summer positions and get reimbursed for half their wages.
 - **Student Work Placement Program (SWPP):** This program, delivered through various partner organizations (e.g., ICTC, ECO Canada, Mitacs, etc.), subsidizes work-integrated learning placements. It typically covers **50% of a student's wages (up to \$5,000)** or **70% (up to \$7,000) if the student is from an under-represented group** (like women in STEM, Indigenous students, persons with disabilities). Quebec employers can use SWPP to hire co-op students from universities or colleges year-round.
 - **Youth Employment and Skills Strategy (YESS):** Various youth internship programs fall under this umbrella. For instance, **Career Launcher** or **Digital Skills for Youth** offer small businesses a subsidy (often 50–75% of wages) to hire a young graduate in roles related to IT, marketing, environmental projects, etc. These are time-limited opportunities often administered by NGOs with federal funding, but available across Canada including Quebec.
- **Apprenticeship and Trades Incentives:** To support skilled trades, the federal government provides an **Apprenticeship Start Grant** to employers (this was formerly a tax credit, now evolving into direct support) who hire first-year apprentices in Red Seal trades. Employers can get up to \$5,000 to offset costs of

onboarding an apprentice. Quebec has a parallel program via the Commission des partenaires du marché du travail (CPMT) that can also subsidize apprentice wages or provide a tax credit for on-the-job training in certain trades. These help sectors like construction, manufacturing, and automotive service in Quebec bring in new talent with less financial risk.

- **Mitacs and Research Internships:** Though not a traditional wage subsidy, programs like **Mitacs** (a federal-provincial non-profit partnership) subsidize the cost of hiring research interns (usually graduate students) to work on business R&D projects. Quebec companies can engage a Mitacs intern for a research project and only pay roughly 50% of the intern's stipend, with Mitacs covering the rest through government funding. This effectively is a wage subsidy for high-skill R&D talent and is widely used by tech startups and manufacturing companies doing innovation.
- **Special Sector Training Funds:** Some sectors have their own funds that act like training subsidies. For example, the **FORCE program (Formation pour la résilience et la compétitivité en emploi)** was recently funded with \$20M to train workers in manufacturing, transportation, and natural resources sectors to adapt to market changes (Source: rcgt.com) (Source: rcgt.com). Under FORCE, the Quebec government reimburses **up to 85% of training program costs** (for programs 12 months or less) to encourage upskilling in the face of challenges like tariffs (Source: rcgt.com). Another example: in the tech sector, the **Digital Skills for Youth** program can subsidize a portion of wages for recent grads placed in IT roles within SMEs (this is federal, managed by organizations like Communautique in Quebec). These targeted programs come and go, but they present valuable opportunities when active.
- **Hiring Incentives for Specific Groups:** Both levels of government try to improve workforce inclusion. In addition to youth and immigrants, there are often wage subsidies for hiring **persons with disabilities, Indigenous peoples, or older workers**. For instance, an employer in Quebec might get a grant equal to a large portion of wages for a period if they hire and accommodate a person with a disability (through Emploi Québec programs). Indigenous Services Canada has programs that can fund a wage subsidy if a business hires an Indigenous person (often delivered through Indigenous organizations). While these are more targeted, they expand the labor pool for small businesses while reducing financial risk.

In summary, wage and training subsidies can significantly **reduce payroll costs** for Quebec SMEs that are growing their team or investing in employee skills. Programs like MFOR literally pay half the bill for training courses (Source: hellodarwin.com), and wage subsidies often cover 50% (or more) of a new hire's pay under the right circumstances. These supports not only benefit the business financially but also address skilled labor shortages by making it easier to hire and train.

Breakdown by Business Sector

Quebec's subsidy programs often target or prioritize certain **industries** to align with economic development priorities. Below is a breakdown of key programs and incentives by sector, illustrating how both general and sector-specific supports apply:

Technology and Innovation Sector

Quebec has a vibrant tech ecosystem (IT, software, AI, life sciences, etc.), and enjoys strong government backing to spur innovation:

- **R&D and Innovation Grants:** Tech startups and innovative SMEs frequently tap into **NRC IRAP**, the Industrial Research Assistance Program. IRAP provides **non-repayable contributions (grants) covering 60–80% of R&D project salaries and contractor costs** for eligible projects (Source: funding.ryan.com)(Source: funding.ryan.com). This is a major source of funding for developing new technology or products. It requires working with an IRAP Industrial Technology Advisor and is available to incorporated companies with 1–500 employees doing novel R&D (Source: funding.ryan.com)(Source: funding.ryan.com). In Quebec, IRAP is very active, with hundreds of firms receiving support annually – from AI startups in Montreal to medical device makers in Sherbrooke.
- **Tech Incubators and Accelerator Programs:** Quebec has numerous incubators/accelerators (often privately run but sometimes with public funding) that provide grants or seed funding. For example, **NextAI Montreal** or **TechStars Montreal** programs offer a combination of investment and grants to AI startups (though typically in exchange for equity). **Bonjour Startup Montréal** and funds like **Real Ventures** collaborate with government on initiatives to fund early-stage companies. While these are not “subsidies” in the classical sense (often they are investments or competitions), they are part of the landscape supporting tech entrepreneurs. Additionally, the provincial government’s *Grand V initiative* aims to accelerate innovation adoption; while Grand V is more policy initiative, it dovetails with funding programs to ensure tech companies can scale (Grand V’s aim is to stimulate innovation and sustainable productivity growth in businesses) (Source: rcgt.com)(Source: rcgt.com).
- **Digital Transformation Support:** Beyond pure tech companies, Quebec is subsidizing the digital transformation of traditional SMEs. Programs like **ESSOR (Digital component)** provide grants for implementing digital systems (ERP software, e-commerce platforms, etc.), as noted earlier (up to \$50k for a digital plan implementation) (Source: hellodarwin.com)(Source: hellodarwin.com). Federally, the **Canada Digital Adoption Program (CDAP)** is very relevant: Stream 1 (*Grow Your Business Online*) gives small businesses micro-grants of \$2,400 to adopt e-commerce; Stream 2 (*Boost Your Business Tech*) offers SMEs up to \$15,000 to get a digital strategy and then a 0%-interest loan to execute on tech purchases. Quebec firms have been utilizing these to upgrade their digital capabilities. Moreover, Quebec announced \$2M to support the “Virage PME” digital shift project via regional expertise centers – funding that covers 75% of eligible expenses for SMEs (5–199 employees) in manufacturing, transport, or natural resources to adopt Industry 4.0 and 5.0 technologies (Source: rcgt.com)(Source: rcgt.com).
- **Tax Credits for Tech:** As detailed, the **E-Business (ITC) tax credit** and the **R&D tax credits** significantly benefit tech companies by offsetting labor costs for developers, engineers, and researchers. For instance, a software development firm with 10 programmers could recoup 30% of their salaries via the CDAE credit (Source: ayming.ca), while also claiming federal and provincial R&D credits on any experimental development

work. New in 2025, the innovation tax credit (CRIC) means even development work that leads right into commercialization can earn a 20–30% credit (Source: revenuquebec.ca), which is a boost for tech firms in fields like biotech or hardware where prototyping and testing costs are high.

- **Sector-Specific Funds:** Certain tech sub-sectors have dedicated funds. For example, **Innovative Sustainable (Green) Tech** – the federal **Sustainable Development Technology Canada (SDTC)** fund offers grants for cleantech projects (companies across Canada, including Quebec, can get multi-million dollar non-repayable contributions for scaling up clean technology demonstrations). Quebec's **EcoPerformance** and **Technoclimat** programs (managed by Transition énergétique Québec) historically provided grants to companies implementing GHG-reducing technologies or developing clean tech innovations. In **health/life sciences**, there are special programs via Medteq or the Consortium for Drug Discovery that channel grant funding for collaborative R&D involving Quebec firms.

In summary, **tech companies in Quebec enjoy a stack of supports** – from direct R&D grants like IRAP (Source: funding.ryan.com), to generous tax credits, to startup loans and equity programs – making it one of the most supported sectors. The result is that a qualifying tech SME could finance a substantial portion of its R&D payroll through government assistance, easing the path to innovation.

Manufacturing and Industrial Sector

Manufacturing remains a backbone of Quebec's economy (e.g. aerospace, machinery, plastics, wood products), and multiple programs aim to modernize and strengthen this sector:

- **Productivity and Investment Funding:** Quebec's manufacturing firms can leverage **ESSOR (Productivity stream)** for plant expansions or equipment upgrades. As noted, the Chantier Productivité offers interest-free financing and even partial forgivable contributions for significant productivity projects (Source: rcgt.com) (Source: rcgt.com). Another program, **Productivity Innovation (PI)**, was championed by Investissement Québec encouraging manufacturers to invest in automation and advanced technologies – often providing loans or guarantees with advantageous terms. Additionally, the **C3i tax credit** (if active) or similar investment credits encourage purchasing new manufacturing equipment by effectively discounting the cost via a tax refund (Source: ayming.ca).
- **STIQ Podium & Supply Chain Initiatives:** Through **Podium – STIQ**, manufacturing SMEs can get subsidized consulting to improve operations and supply chain performance (75% of cost covered) (Source: bofu.ca) (Source: bofu.ca). There is also **"Alliance métallurgie"** and other sectoral initiatives that connect OEMs with local suppliers and provide mentorship and sometimes cost-sharing for certifications or process improvements. The **Panorama program** from IQ is relevant if a manufacturer wants to diversify its market beyond the U.S. – providing working capital support to do so (Source: rcgt.com).
- **Export and Market Development:** Manufacturers often benefit from **PSCE (Export streams)** as described, and federal **CanExport** for developing new markets. If a manufacturing SME in Quebec, say in agri-food equipment, wants to break into Europe, they could get CanExport funding to cover half their trade show and marketing costs up to \$99k (Source: deleguescommerciaux.gc.ca). Moreover, **Export Development Canada (EDC)** offers financing and insurance solutions: not grants, but EDC's credit insurance (insuring foreign

receivables) and export guarantees can indirectly subsidize growth by making banks more willing to lend against foreign contracts. In 2025, the government also launched an **EDC Trade Impact Loan program** to help exporters navigate economic challenges, though details show it's about expanding into new markets with support from EDC financing (Source: rcgt.com)(Source: rcgt.com).

- **Workforce and Training:** Manufacturing companies can take particular advantage of training subsidies (MFOR, detailed above) and apprenticeship incentives. Quebec has identified a skilled trades shortage, so programs subsidize training of machinists, welders, etc. The **FORCE program** specifically funds training to counteract tariff impacts in manufacturing, covering 85% of costs (Source: rcgt.com). Also, many manufacturing firms use **Mitacs** to sponsor engineering or computer science interns for process improvements (with 50% cost coverage by Mitacs).
- **Sectoral Funds (Aerospace, etc.):** High-value sectors like aerospace have tailor-made supports. *Aéro Montréal* (the aerospace cluster) administers projects financed by government to boost SME capabilities – for example, there was an **Aerospace SME subsidy** for technology adoption (collaborative industry projects with some grant funding). The automotive sector, while smaller in Quebec, recently got federal attention due to EV and supply chain issues – the federal government announced measures including possible **tariff exemptions and preferred loans for auto manufacturers** that keep production in Canada (Source: rcgt.com)(Source: rcgt.com), which could indirectly benefit Quebec parts manufacturers.
- **Regional Manufacturing Support:** The reopening of **Program DÉPART** was announced to spur economic renewal in certain regions of Quebec (Source: rcgt.com)(Source: rcgt.com). This program facilitates financing for businesses in economically depressed areas (like parts of Gaspésie, certain MRCs) – often manufacturing or resource-processing firms – by improving access to loans or grants for projects. It suggests that manufacturing companies in those regions might get a bit more in subsidies or easier loan terms to encourage local investment and job creation.

Bottom line for manufacturers: They can avail *capital cost relief* (via credits or loans for equipment), *operational improvements support* (like Podium's 75% grant (Source: bofu.ca)), *market expansion funding*, and *worker training subsidies*. By combining these, a Quebec manufacturer can significantly reduce the net cost of modernizing their factory and training workers, which is critical for competitiveness.

Tourism and Hospitality Sector

The tourism sector – including hotels, tour operators, attractions, and events – was hard-hit in recent years, and support has evolved to rebuild it:

- **Tourism Growth Program (TGP):** As detailed, the federal TGP injected funding into tourism businesses to enhance attractions. In Quebec, its focus was helping regional and rural tourism sites improve offerings to draw more out-of-province visitors (Source: canada.ca)(Source: canada.ca). Projects could include developing new tourism experiences, infrastructure improvements, or marketing campaigns. Eligible Quebec SMEs or organizations could get contributions covering a portion of project costs (historically, tourism grants

often cover 50%–75%, especially for non-profits or community projects). While TGP is closed for new applications as of 2025 (Source: canada.ca), it represents a category of support likely to continue under various names as part of the **Federal Tourism Strategy**.

- **Provincial Tourism Development Programs:** Quebec's Ministry of Tourism runs programs to finance tourism expansions. One example is the **Programme d'appui au développement des attraits touristiques (PADAT)**, which in past iterations offered loans or grants to private tourism businesses (e.g., to build a new attraction, upgrade a hotel or develop ecotourism facilities). Similarly, there are streams for **tourism events and festivals**: for instance, Quebec provides financial assistance to festivals that generate significant tourism, often through a program that can fund up to 40–50% of eligible expenses for events (with caps based on scale). The snippet from helloDarwin mentions *financial assistance for tourism festivals and events* – these grants support events that drive tourism and economic activity (Source: hellodarwin.com). So a major festival in Quebec might get a grant to help it grow, indirectly benefiting nearby small businesses through increased visitation.
- **Municipal and Regional Support:** Cities and regions also offer tourism business support. For example, Montreal, through **PME MTL**, had a **Tourism Recovery Program** for downtown businesses, offering small grants or loans to tourism-dependent SMEs (like restaurants, tour companies) to adapt or modernize. Some rural regions use their FLI funds to provide special loans to tourism startups (e.g., a new outfitter or B&B might get a low-interest loan and coaching from the local development agency). **Indigenous Tourism Quebec** (an association) also delivers funding (some from TGP or provincial sources) specifically for Indigenous tourism entrepreneurs – covering things like product development and marketing (Source: indigenousturismquebec.com).
- **Wage Subsidies in Tourism:** Tourism businesses are seasonal and often hire youth, so they heavily use **Canada Summer Jobs** to subsidize student employees in peak season. Also, a program unique to tourism/hospitality is the **Student Work Placement for Tourism** – some federal funding has been channeled to subsidize internships in tourism and hospitality to address labor shortages (this was piloted through organizations like Tourism HR Canada).
- **Recovery Loans:** Post-pandemic, there were specialized loans like the **Highly Affected Sectors Credit Availability Program (HASCAP)** which was federal and gave low-interest loans to tourism and hospitality businesses through banks (with EDC guarantee). Quebec also offered certain bridge loans to tourism operators via Investissement Québec. In 2025, while those emergency programs ended, any new economic shocks might see them revived.
- **Tax Measures:** Although not a direct subsidy to businesses, one should note Quebec offered incentives to stimulate tourism demand (like tax credits to individuals for travel in Quebec during 2022). For businesses, the most direct tax benefit in hospitality is accelerated write-offs for building renovations or perhaps property tax breaks at the municipal level for new tourist facilities.

In essence, tourism SMEs in Quebec can seek grant funding for **developing attractions or expanding their offerings**, often through regional economic programs or the Ministry of Tourism. They can also alleviate operational costs via **wage subsidies for staff** and use favorable loans for capital investments. As tourism

rebounds, governments remain keen to invest in this sector for its job and revenue generation, especially outside big cities.

Agriculture and Agri-Food Sector

Agriculture (farms, food processing, agtech) is supported by both agricultural policy frameworks and general business programs:

- **Canadian Agricultural Partnership Programs (SCAP 2023–2028):** The Sustainable Canadian Agricultural Partnership is a federal-provincial funding envelope for agriculture. In Quebec, this translates to various **cost-shared grant programs administered by the Ministry of Agriculture (MAPAQ)**. These include:
 - *On-farm modernization programs:* e.g., grants for purchasing precision agriculture equipment, improving energy efficiency in greenhouses, or building climate-resilient facilities. Typically, such programs cover anywhere from 30% to 70% of costs up to a cap. For instance, there may be a **grant covering 40% of the cost of precision GPS-guided sowing equipment** to improve yields and sustainability.
 - *Agri-food processing grants:* to help food manufacturers adopt new technologies or achieve certifications, often covering 50% of project costs for SMEs.
 - *Research and market development:* funds for developing new products (like plant-based foods or innovative dairy products) or for marketing Quebec products abroad.

One specific example is **Programme Innov'Action agroalimentaire**, which offered grants to collaborative projects that innovate in agri-food (often pairing a business with a research institution). Another is **Programme Prime-Vert**, which gave grants for on-farm environmental projects (like manure management systems or buffer strips).

- **Financial Services for Farms:** Quebec's **La Financière Agricole du Québec (FADQ)** provides subsidized loans, interest rebates, and insurance to farms. Young farmers can get **preferential interest rates and loan guarantees** when taking over a farm. FADQ's **Investissement Crédit Programme** sometimes offers interest **refunds of 1.5%–4%** on loans for farm investments (effectively lowering the borrowing cost as a subsidy). Additionally, FADQ manages the farm income stabilization insurance; while not a subsidy for expansion, it ensures farmers' revenues don't drop below certain targets, which stabilizes the sector financially.
- **Wage Programs in Agriculture:** There are targeted programs to support hiring labor in agriculture – for example, the federal **Youth Employment and Skills Program (Agriculture)** provides grants to farms or agri-businesses to hire young workers (covering a large portion of wages). Also, agriculture is often eligible for general wage subsidies if hiring underemployed groups (some regions have programs to place unemployed people into farm work with subsidy). The **Seasonal Agricultural Worker Program** isn't a subsidy (it's a foreign worker program), but it addresses labor needs with government oversight.
- **Sector-Specific Initiatives:** In 2024 and 2025 budgets, Quebec allocated funds to boost specific areas like **regional food self-sufficiency** and **agri-tourism**. While details are typically in French, one can find programs supporting the setup of on-farm processing or farm tourism ventures, sometimes through a combination of

grants and loans. For example, a small cheesemaker expanding could get a grant for equipment via MAPAQ and a loan from Investissement Québec's agri-food fund.

- **Example – Agri-Food Export:** The **AgriMarketing Program** (federal) offers contributions to agri-food producers and associations to promote products abroad (often cost-share of 50%). And as noted, CanExport is open to agri-food companies too. So a Quebec maple syrup co-op, for instance, could use those funds to develop new markets in Asia.

Overall, agriculture businesses in Quebec benefit from a stable suite of programs that regularly open for applications each fiscal year under the federal-provincial partnership. The combination of **grants for innovation or environment, low-cost financing for farm transfers, and insurance subsidies** creates a supportive environment. Agri-food processing, being both manufacturing and food-sector, enjoys cross-eligibility: e.g., a small beverage factory might get a MAPAQ grant for a pasteurizer and simultaneously claim the federal Accelerated Investment Incentive for tax depreciation.

Creative and Cultural Industries

Quebec's creative industries (film, TV, music, digital media, design, fashion, etc.) have long been nurtured by substantial subsidies, recognizing both their cultural value and economic impact:

- **Media Production Funds:** **SODEC**, the provincial cultural industries agency, runs numerous funding programs. These include *SODEC investment* in film and TV productions (equity investments or grants that complement tax credits), grants for music album production and tours, and support for book publishers. For example, a Quebec film might have 20% of its budget covered by SODEC funding, on top of tax credits and Telefilm Canada contributions. **Telefilm Canada** (federal) and the **Canada Media Fund (CMF)** also provide grants or recoupable investments in screen-based media. A video game studio in Quebec might get a grant from CMF's Experimental Stream for developing an innovative game prototype – these can be sizeable non-repayable contributions targeted at innovative content.
- **Tax Credits:** As outlined in the tax section, creative companies rely heavily on tax credits:
 - The **Multimedia Tax Credit (37.5% of labour)** is crucial for video game developers and animation studios (Source: ayming.ca). Montreal's large gaming industry (Ubisoft, EA, etc.) grew on the back of this subsidy, but it's equally available to small studios and indie developers (subject to meeting criteria of interactivity and multimedia elements).
 - The **Film/TV Tax Credits** (both federal and provincial) often account for 25–45% of a production's budget. For instance, Quebec's refundable tax credit for domestic film production is roughly 32% of qualifying labor (or higher if no other aid is received), and there's a distinct credit for production services (foreign projects) around 20% of Quebec labor. These credits ensure that producers can reinvest in more projects and hire more local talent.
 - The **Sound Recording Tax Credit** helps Quebec's music industry by refunding a portion of eligible production and marketing costs for sound recordings (albums) by Quebec artists, encouraging record labels to sign and promote local talent.

- The **Book Publishing Tax Credit** refunds a share of printing and marketing costs for Quebec-published books, sustaining the publishing sector.
- **Live Events and Performing Arts:** While businesses in performing arts are often non-profit, any that are for-profit can still benefit from support. For example, a for-profit festival company might get a grant from the provincial tourism/events program as mentioned. During COVID, special funds (federal *Canadian Heritage recovery fund*) gave grants to arts presenters and cultural venues to survive – some of those continued into 2022. In normal times, **economic development funds** in cities like Montreal will sometimes support venue upgrades or new creative spaces, often via loans or grants, seeing them as revitalization projects.
- **Fashion Industry:** Montreal is a fashion hub, and the province's **Design tax credit** (24% on eligible design activities) specifically supports fashion design houses by subsidizing part of their designers' salaries (Source: ayming.ca). Additionally, programs like **mmode** (the metropolitan fashion cluster) administer funds for fashion exporters (e.g., helping with showrooms or trade missions, possibly with grants from government). The creative synergy between fashion and tech is also encouraged through grants for wearable tech or new materials under innovation programs.
- **Architecture/Multimedia/Design Hubs:** Creative businesses often cluster and benefit from urban grants. For instance, Montreal's **Quartier des Spectacles** and **cultural district programs** have had funding to attract multimedia companies (with the city and province offering incentives for creative offices, labs, etc.).

Importantly, creative enterprises often operate project-to-project. Subsidies in this sector are geared towards **project financing** rather than continuous operations – meaning a company might repeatedly apply for support for each new film, album, or game. The ecosystem is complex, but the combination of tax incentives and direct funding in Quebec makes it one of the most supportive environments for creative content creation globally.

Other Sectors and Cross-Sector Programs

While the above sectors were specifically requested, it's worth noting a few others:

- **Natural Resources (Mining, Forestry) & Energy:** Quebec has programs for mining innovation (grants for R&D in mining tech, support for SME suppliers in mining regions) and forestry sector modernization (e.g., funding for sawmill upgrades, biofuel projects). For example, **Investissement Québec's support** extends to these sectors, and training funds like FORCE include natural resources workers (Source: rcgt.com).
- **CleanTech and Environmental Services:** A lot of support here overlaps with tech and manufacturing (SDTC fund, EcoLeader, etc.). Additionally, Environment and Climate Change Canada has funds for clean-ups or green tech pilots which Quebec companies can use.
- **Social Economy and Non-Profits:** Many small enterprises in Quebec are social enterprises. While they may not pay taxes to use credits, they can access grants (e.g., through **Chantier de l'économie sociale** which has investment funds) and certain loan programs. The line between business and social org blurs in Quebec's ecosystem, and programs like CED's funding often include non-profits (e.g., a non-profit tourism co-op was eligible for TGP funding (Source: canada.ca)(Source: canada.ca)). So subsidies often extend to them as well.

In summary, Quebec's sector-specific approach ensures **every major industry has tailored support** – from high-tech R&D incentives to cultural production credits – while general programs like training subsidies and export grants apply across the board. Businesses should look at both the **general programs (which anyone can apply to)** and the **sector-focused ones** to maximize their support.

How to Apply

Navigating application processes for these subsidies requires preparation and awareness of each program's criteria and timelines. Here are general guidelines and tips on how to apply:

- **Research Eligibility and Deadlines:** Start by identifying programs that fit your business's profile (industry, size, project type). Use official resources like the **Canada Business Benefits Finder** (an online questionnaire that lists relevant programs) and Investissement Québec's program directory. Each program has specific eligibility rules – e.g., location in Quebec, minimum/maximum company size or revenue, project type restrictions, etc. Some run on **continuous intake** (apply anytime, e.g. IRAP, most tax credits, MFOR training grants), while others have **calls for applications** with deadlines (many grants are fiscal-year budgeted or have application windows). Always check the program's website for current status (open or closed to applications) and deadlines. For instance, the Tourism Growth Program clearly indicated it is no longer accepting applications (Source: canada.ca), whereas IRAP or SR&ED tax credit can be applied for continuously as part of doing business.
- **Prepare Required Documentation:** Almost all programs demand documentation to support the application. Common requirements include:
 - A **business plan or project plan** – detailing what you will do with the funds and the expected outcomes (growth, jobs, innovation, etc.).
 - **Financial statements** – to show stability or need, and for loans, to assess repayment ability.
 - **Quotes or budgets** for project costs – especially for grants that match expenses (you may need to show how you arrived at the \$ amount you request).
 - **Incorporation documents and Quebec Enterprise Number (NEQ)** – many programs require that the business is duly registered in Quebec (or Canada) and sometimes that it has been in operation for a minimum period (e.g., some grants require 2 years of existence, while startup programs obviously don't).
 - **Supporting letters or partnerships** – some innovation programs ask for letters from partners or customers, and export programs might ask for a market study or proof of intent to expand abroad.
- **Application Portals and Forms:** Government programs will have an official application form or online portal. For example, **Investissement Québec** programs may require contacting an advisor who then provides an application form, or you can apply via their online system if available. Federal programs like CanExport have an online portal (on the Trade Commissioner Service website). Tax credits are typically claimed via tax returns

(for SR&ED, you file specific forms with your corporate tax; for multimedia credit or CDAE, you submit forms to Revenu Québec/Investissement Québec after year-end along with an auditor's report as needed). Ensure forms are filled out completely; omissions can cause delays or rejections.

- **Leverage Expert Help:** Given the complexity, many businesses engage **consultants or leverage free government advisory services**. For example, Info Entrepreneurs (Montreal) and Ressources Entreprises (Quebec City) are part of the Canada Business Network offering free guidance on programs. They can help pinpoint what suits your project. For writing applications, some choose to hire consultants (e.g., grant writers, tax credit consultants like RCGT or Leyton) especially for R&D credits or large grants, to ensure no detail is missed. Keep in mind consultants might charge a fee or percentage, which should be weighed against the effort saved. That said, small businesses can and do successfully apply on their own – it just requires careful attention to guidelines.
- **Follow the Evaluation Criteria:** Tailor your application to the program's objectives and criteria. If a grant's goal is to increase productivity or create jobs, emphasize how your project does that. Use data and credible projections. For instance, a strong application for a productivity grant would detail current output vs expected output after new equipment, and tie that to revenue growth or job maintenance. Many programs (especially competitive grants) score applications on impact, innovation, feasibility, and other factors – these are often published in program guides. Address each factor in your proposal.
- **Compliance and Registration:** Some programs require pre-approval or certification. For example, to claim the e-business tax credit, you need a certificate from Investissement Québec confirming you're an eligible corporation and your employees are eligible roles (Source: ayming.ca). Start such processes early because they can take time. Similarly, for wage subsidies like Canada Summer Jobs, you apply months in advance of the summer and must then hire the approved candidates and submit proof of payroll to get reimbursed.
- **Concurrent Applications:** It's generally allowed to apply to multiple programs as long as you disclose if costs are being covered by more than one source. However, most programs do not allow "double dipping" – they might ask if you have other government funding for the same expenses and will cap the total. In Quebec, the rule is often **combined government aid cannot exceed 50% of the project cost (or 75% in some training/consulting cases)** (Source: quebec.ca). So you can stack a federal and provincial program on different cost items or each pay half, but you shouldn't expect to get 100% subsidized. Always declare all sources of funding in applications.
- **Application Turnaround and Follow-up:** Grant decisions can take anywhere from a few weeks to several months. Plan your project timeline with that in mind; do not start a project assuming you will get the grant unless the program specifically allows retroactive costs. For loans, the process is akin to a bank loan – credit analysis is done. For tax credits, expect to wait until after fiscal year end and claims filed to receive the refundable credit (e.g., SR&ED refunds come a few months after filing). It's wise to **follow up politely** if processing exceeds stated times. Maintain a contact at the funding agency – they can provide status updates and may request additional info. For example, an IRAP ITA works closely with you during application, essentially acting as a champion for your project inside NRC.

- **Ensure Compliance and Reporting:** If approved, note that using government funds comes with reporting obligations. You may need to submit interim and final reports detailing how money was spent and the results (jobs created, sales growth, etc.). Keep good records from day one. Retain invoices, payroll records, and receipts for any cost-sharing grants – you will likely need to submit them to claim the payments. Non-compliance or misuse of funds can lead to having to repay the subsidy, or in worst cases, legal consequences, so treat these funds with the same diligence as an investment from a partner.

Applying for subsidies can be work-intensive, but the **return on effort is high** if you secure tens of thousands of dollars (or more) to propel your business. Many successful Quebec entrepreneurs integrate grant strategy into their business planning – as one case noted, they plan hires and projects around known funding windows to maximize reimbursement rates (Source: hellodarwin.com)(Source: hellodarwin.com). This proactive approach, supported by the right resources, can significantly boost a small firm's growth trajectory.

Key Contacts and Resources

Navigating the funding landscape is easier with the right contacts and information sources. Below is a list of key organizations and resources for Quebec businesses seeking subsidies:

- **Investissement Québec (IQ):** *Role:* Primary agency delivering Quebec government business programs (loans, guarantees, some grants, tax credit certifications). *Contacts:* Website – investquebec.com (see "Financial products and programs"). Telephone – IQ Business Client Services. Regional offices across Quebec. *Why:* Inquire here for ESSOR, regional funds, IQ loans, and to get information on provincial tax credit certificates (e.g., CDAE, multimedia).
- **Ministère de l'Économie, de l'Innovation et de l'Énergie (Quebec Ministry of Economy and Innovation):** *Role:* Designs many subsidy programs and policies for Quebec. *Contacts:* Website – quebec.ca (French; see section *Entreprises et travailleurs autonomes* for Aide financière). They often link to IQ for delivery, but also have info on initiatives like the *Plan PME*. *Why:* Check for current calls for projects, strategic sector support announcements, or changes in program terms from budget announcements.
- **Canada Economic Development for Quebec Regions (CED):** *Role:* Federal regional development agency for Quebec, funds projects under programs like QEDP, Tourism, etc. *Contacts:* Website – canada.ca/ced (has regional office contacts for Montreal, Quebec, etc.). Phone – listed per regional office. *Why:* If you have a project that might fit federal priorities (tourism, innovation adoption, community development), CED can guide you. They can help identify if your project might qualify for a federal grant or refer you to other federal programs.
- **Canada Business Hub / Info Entrepreneurs (Quebec):** *Role:* An info service for businesses (part of the Canada Business Network) – in Montreal it's branded Info Entrepreneurs (managed by the Chamber of Commerce). *Contacts:* infoentrepreneurs.org (bilingual). Phone (Montreal): 1-888-576-4444. Quebec City region equivalent: *Ressources Entreprises* (ressourcesentreprises.org). *Why:* They provide free personalized help to find government programs. You can call or meet an advisor who will list relevant subsidies and explain basic steps.

- **Business Development Bank of Canada (BDC):** *Role:* Federal bank offering financing and advice exclusively for SMEs. *Contacts:* bdc.ca (online application for loans). BDC has many local offices (Montreal, etc.) and account managers. Phone: 1-877-232-2269. *Why:* Contact BDC for financing solutions including the Youth/Black Entrepreneur Loan programs, tech financing, or if you're leveraging a program like CDAP that involves a BDC loan. They also offer free business toolkits that can help with planning your project.
- **Export Development Canada (EDC):** *Role:* Provides trade finance and insurance, and in some cases financing programs like the Trade Impact Loan. *Contacts:* edc.ca. They have representatives in Montreal. Phone: 1-800-229-0575. *Why:* If your subsidy needs relate to exporting (e.g., needing credit insurance or an export guarantee to get a bank loan, or to learn about CanExport and other trade programs), EDC is key.
- **Futurpreneur Canada (Quebec office):** *Role:* Startup loans and mentorship for young entrepreneurs. *Contacts:* futurpreneur.ca – regional contact for Quebec on their site. They often collaborate with local community partners. *Why:* If you are 18–39 and starting a business, approach Futurpreneur early – even before needing funds – for mentorship and to see if you qualify for their loan program (Source: bofu.ca).
- **EVOL (formerly Femmessor):** *Role:* Financing and support for businesses owned by women or other diverse groups (inclusive entrepreneurship). *Contacts:* evol.ca. They have regional investment committees across Quebec. *Why:* For an entrepreneur from an underrepresented community or a business with a strong social impact model, EVOL can be a financing partner. They also provide networking and coaching which can be invaluable alongside traditional funding.
- **Sector Associations and Clusters:** Many industries have associations that help members access funding.
 - e.g., **Tech** – Montréal International, Investissement Québec International, Prompt (for ICT), BioQuébec for life sciences.
 - **Manufacturing** – STIQ (for supply chain), CRIQ (Centre de recherche industrielle, now part of Investissement Québec).
 - **Tourism** – Associations touristiques régionales (ATRs) which know local tourism grants, Indigenous Tourism Quebec for relevant projects (Source: indigenousequebec.com).
 - **Agriculture** – UPA (farmers' union) often communicates available programs to producers; MAPAQ regional offices can assist with applications.
 - **Arts/Culture** – Union des artistes, Guilds, etc., often help navigate SODEC or Canada Council grants. These bodies are not funding providers themselves (usually), but they're well-informed and sometimes partner with government on delivering programs.
- **Online Grant Databases and Tools:** Websites like helloDarwin (as cited) and Funding Portal compile lists of grants. The **helloDarwin grant platform** is one such tool that helps businesses find matching programs and even offers support in applying (Source: hellodarwin.com)(Source: hellodarwin.com). Another example: *Mentor Works (Ryan)* provides a blog with updates on funding programs (some of which we cited) and offers consulting. While using these services might involve fees for full service, their free content (blogs,

newsletters) is a great way to stay updated on new subsidies (for instance, news of IRAP's budget increase (Source: funding.ryan.com) or Quebec budget changes in tax credits (Source: revenuquebec.ca) can often be found through such channels).

- **Key Program Websites for Direct Info:** It's useful to bookmark specific program pages for reference:
 - SR&ED Tax Credit (CRA site and Revenu Québec site) (Source: revenuquebec.ca) – for forms and guides on R&D claims.
 - CanExport (tradecommissioner.gc.ca) – for the guide and application portal (Source: deleguescommerciaux.gc.ca).
 - Investissement Québec Program pages: e.g., ESSOR (Source: investquebec.com), PME Relève, etc. (Investissement Québec's site has an English section with some program info, and French section with all details).
 - Service Canada programs: for example, Canada Summer Jobs (on Canada.ca) has a page with criteria and the online application link (generally open Dec-Jan each year).
 - CPMT (Commission des partenaires du marché du travail) – where programs like PRIME (for immigrants) or other workforce subsidies are described (primarily in French on Quebec.ca).
- **Local Economic Development Centers:** Each region or city (CLDs, MRCs, or organizations like PME MTL in Montreal) has development officers. They are often aware of all local funds (like FLI loans, municipal grants) and provincial programs. Reaching out to your local economic development office can set you on the right path, as they can also help review your application for certain funds they administer.

Keeping close contact with these resources will ensure you not only find the subsidies you need but also get advice on how to maximize them. Always remember: **these programs are there to be used** – as the helloDarwin case study noted, many entrepreneurs assume grants are only for others, but with the right approach, even a small business can tap into multiple funding sources and significantly boost its growth (Source: hellodarwin.com) (Source: hellodarwin.com).

Appendix – Summary Tables

To facilitate quick reference, the following tables summarize the major subsidy programs by type and by sector, including basic details and source references for more information.

Table 1: Key Funding Programs by Type

PROGRAM / INCENTIVE	TYPE	PROVIDER	BENEFIT	ELIGIBILITY HIGHLIGHTS
ESSOR (Investissement Québec) – e.g. Feasibility Studies, Digital Projects (Source: hellodarwin.com) (Source: hellodarwin.com)	Grant / Loan	Quebec (Provincial – IQ)	Up to 50% of project costs (max ~\$50k grant for studies) (Source: hellodarwin.com) (Source: hellodarwin.com); larger loans for investments, interest-free in some cases (Source: rcgt.com).	SMEs in Quebec undertaking investment, expansion or tech adoption projects. Feasibility stream for early studies; must show project's economic benefits.
Panorama (Investissement Québec) (Source: bofu.ca) (Source: bofu.ca)	Grant / Financing	Quebec (Provincial – IQ)	Covers ~50% of costs related to export market development (trade shows, product adaptation) (Source: bofu.ca). Fast-track export financing solutions.	Quebec-based businesses with viable export project, responding to U.S. tariffs (aimed at market diversification). Export plan required.
Fonds Écoleader (Source: bofu.ca)	Grant	Quebec (Provincial – MAPAQ & partners)	Covers 50% of costs for sustainable development initiatives (eco-friendly tech, training) (Source: bofu.ca). Typical max grant around \$30k (varies by project).	Quebec SMEs with a project to improve environmental performance. Must commit to implementing eco-responsible practices.
PSCE – Export Commercialization (Source: hellodarwin.com)	Grant	Quebec (Provincial – MESI)	50% of eligible project costs. Stream 1: \$25k–\$250k (Source: hellodarwin.com); Stream 2: \$25k–\$100k (Source: hellodarwin.com). Supports supply chain integration or export market entry.	Quebec SMEs in any industry looking to expand market reach. Requires detailed export or commercialization project plan.
Podium (STIQ) (Source: bofu.ca)	Grant (cost-share)	Private NPO (with gov't support)	Up to 75% of expenses for productivity & competitiveness projects (diagnostics, training) (Source: bofu.ca). Improves	Quebec manufacturing or industrial service SMEs engaging in structured

PROGRAM / INCENTIVE	TYPE	PROVIDER	BENEFIT	ELIGIBILITY HIGHLIGHTS
			operations of manufacturing/service SMEs.	improvement program with STIQ. Must commit management time (coaching process).
CanExport SMEs	Grant	Federal (Global Affairs Canada)	50% of export marketing costs, up to \$99,999 per year (e.g., travel, marketing, trade fairs) (Source: deleguescommerciaux.gc.ca).	For-profit SMEs (<500 employees, \$100k–\$100M revenue) developing new international markets (little or no sales there presently).
IRAP (NRC Industrial Research Assistance) (Source: funding.ryan.com) (Source: funding.ryan.com)	Grant	Federal (NRC)	60–80% of internal R&D labor and contractor costs covered for approved innovation projects (Source: funding.ryan.com) (Source: funding.ryan.com). No formal max, but typically tens or hundreds of thousands \$ per project.	Incorporated, financially stable companies (1–500 employees) doing technological R&D with commercial potential. Must work with IRAP ITA and show technical uncertainty.
SR&ED Tax Credit	Refundable Tax Credit	Federal (CRA) & Quebec (Revenu Québec)	Federal: 35% refundable on first ~\$3M of R&D expenditures (CCPCs); Quebec: replaced by <i>CRIC</i> at 20% base, 30% on incremental portion (Source: revenuquebec.ca). Combined federal+prov credits often ~50% of R&D salaries back.	Canadian companies performing eligible R&D in science or technology (must document experimental development or research). Quebec's new CRIC extends to prototypes and trials (Source: revenuquebec.ca).

PROGRAM / INCENTIVE	TYPE	PROVIDER	BENEFIT	ELIGIBILITY HIGHLIGHTS
E-Business Tax Credit (CDAE) (Source: ayming.ca)	Refundable Tax Credit	Quebec (Investissement Québec)	30% of eligible IT salaries, up to \$25k per employee (Source: ayming.ca) (24% cash refundable, 6% non-refundable). Effectively subsidizes IT payroll.	Quebec companies in specified ICT sectors (software, digital solutions). Must obtain annual qualification certificate; minimum 6 eligible full-time employees typically required.
Multimedia Production Tax Credit (Source: ayming.ca)	Refundable Tax Credit	Quebec (Investissement Québec)	37.5% of eligible labor costs for interactive digital media products (Source: ayming.ca). No cap per se, scales with project size.	Quebec companies developing eligible multimedia titles (e.g. video games, educational software). Must meet content/interactivity criteria and obtain certificate.
Design Tax Credit (Source: ayming.ca)	Refundable Tax Credit	Quebec (Investissement Québec)	12%–24% of eligible design expenses (24% for fashion/industrial design activities) (Source: ayming.ca). Supports in-house design work.	Quebec companies incurring eligible industrial or fashion design costs. Note: industrial design credit being phased out after 2025 (Source: revenuquebec.ca); fashion component remains.

PROGRAM / INCENTIVE	TYPE	PROVIDER	BENEFIT	ELIGIBILITY HIGHLIGHTS
Investissement Québec Loans (ESSOR, etc.)	Loan / Loan Guarantee	Quebec (Provincial – IQ)	Flexible financing for expansions, technology, etc. Interest rates often below market; <i>Chantier Productivité loans are interest-free initially</i> (Source: rcgt.com). Can range from tens of thousands to multi-million depending on project.	Quebec businesses with solid business plan for growth or productivity. Credit analysis required. Large loans for mid-sized firms; smaller businesses often via local investment funds or IQ partnerships.
Canada Small Business Financing Program	Loan Guarantee	Federal (ISED, delivered via banks)	Loans up to \$1M with 85% government guarantee to the lender. Market interest (usually prime + margin) and a one-time 2% fee. Lowers collateral needed for SMEs to get bank loans.	Businesses in Canada with <\$10M revenues, applying through a participating financial institution. Funds must be for equipment, real estate, or leasehold improvements (not working capital alone).
BDC Financing	Loan	Federal (BDC)	Various loan programs: working capital loans up to \$100k online; larger project loans, often with flexible terms (e.g., seasonal repayments). Special initiatives like \$500M low-interest pool for tariff-impacted sectors (Source: rcgt.com). Also 0% interest options in some programs (CDAP).	All Canadian SMEs. BDC focuses on viable businesses; startup loans via Futurpreneur partnership. BDC may require a solid business plan and projections. Less collateral-driven than traditional banks.
Local Funds (FLI / PME MTL)	Loan/Microloan	Quebec (Local – MRCs / cities)	Small business loans (commonly \$5k–\$50k). Lower interest (often ~6-10%), sometimes deferred payments. E.g., 6-month	Entrepreneurs in the specific region/municipality. Startups and micro-businesses often

PROGRAM / INCENTIVE	TYPE	PROVIDER	BENEFIT	ELIGIBILITY HIGHLIGHTS
			repayment respite was given on FLI loans in 2025 for relief (Source: rcgt.com).	eligible. Need to demonstrate local economic impact (jobs, services).
Futurpreneur Startup Program (Source: bofu.ca) (Source: bofu.ca)	Loan + Mentorship	Non-profit (Fed-supported)	Up to \$60k–\$75k in loans for young entrepreneurs (interest ~ prime +3, interest-only 1st year). Includes 2 years of mentoring (Source: bofu.ca). No collateral required.	New businesses led by individuals age 18–39. Must be Canadian resident, viable business plan, and business full-time commitment.
Wage Subsidy – Canada Summer Jobs	Wage Subsidy	Federal (Service Canada)	50% of minimum wage (Quebec rate) reimbursed for youth hires during summer (100% for nonprofits). Duration up to 8–12 weeks.	SMEs, nonprofits, municipalities can apply. Must hire youth 15–30 who are Canadian citizens/PR for summer positions. Application typically in winter for the upcoming summer.
Wage Subsidy – Youth Internships (SWPP)	Wage Subsidy	Federal (ESDC via partners)	50% of wages (up to \$5k) for student internships; 70% (up to \$7k) if the student is in an under-represented group. Can be for 4–6 month work terms.	Private or nonprofit employers creating a new internship/co-op placement for a student in a recognized post-secondary program. Many fields (IT, business, green, etc.) qualify through different delivery organizations.
Quebec Workplace	Training Cost Subsidy	Quebec (Employment	Generally 50% of eligible training costs (max \$100k per	Quebec employers (private, non-profit,

PROGRAM / INCENTIVE	TYPE	PROVIDER	BENEFIT	ELIGIBILITY HIGHLIGHTS
Training (MFOR) (Source: hellodarwin.com)		Ministry)	agreement) (Source: hellodarwin.com) (Source: hellodarwin.com). Up to 100% for basic skills training in special cases (Source: hellodarwin.com). Covers trainer fees, materials, and sometimes trainee wages.	even self-employed) needing to upskill staff. Must submit a training plan and have approval. Employees must meet certain criteria (legally employed in QC, etc.).
PRIIME (Employment integration)	Wage Subsidy	Quebec (Emploi-Québec & partners)	Subsidy often ~50% of wages for up to 30 weeks, plus a lump sum for training costs, to hire a new immigrant or visible minority for their first Quebec job.	Quebec employers hiring an eligible individual (recent immigrant or minority with certain unemployment criteria). Application usually through a local employment center.
Apprenticeship Training (Federal)	Grant (to employer)	Federal (ESDC)	Incentive grant of up to \$5,000 per apprentice per year (for first 2 years) to employers hiring apprentices in Red Seal trades. (Replacing the old Apprenticeship Job Creation Tax Credit). An additional \$5,000 if from underrepresented group.	Employers in trades (construction, industrial, manufacturing trades) who hire and train first- or second-year apprentices. The apprentice must progress in training for employer to receive grant.
Mitacs Accelerate Internships	Cost Reimbursement	Federal-Provincial (Mitacs)	Typically \$7,500 grant toward a \$15,000 graduate student research internship. Company pays \$7,500, Mitacs matches to pay student \$15k for a 4-6 month project (or larger	For-profit companies or eligible non-profits partnering with a Canadian academic researcher/student.

PROGRAM / INCENTIVE	TYPE	PROVIDER	BENEFIT	ELIGIBILITY HIGHLIGHTS
			packages for longer projects).	Project must have research component. Rolling application, academic supervision required.

Table 2: Examples of Sector-Specific Programs

SECTOR	PROGRAM / INCENTIVE	DESCRIPTION & BENEFITS	SOURCE / NOTES
Technology	IRAP Grants (NRC)	Funds 60-80% of R&D project labor costs for tech innovation. Typically used by software, AI, biotech startups for product development (Source: funding.ryan.com) (Source: funding.ryan.com).	Source: NRC-IRAP overview (Source: funding.ryan.com) (Source: funding.ryan.com).
	E-Business Tax Credit (CDAE)	30% refundable tax credit on IT salaries (max \$25k per employee), supporting software and IT service firms (Source: ayming.ca).	Source: Investissement Québec / Ayming (Source: ayming.ca).
	Canada Digital Adoption Program	Grants: \$2,400 micro-grant for e-commerce; \$15k for digital strategy. 0% interest loan up to \$100k for implementation.	Source: Innovation, Science and Econ. Dev. Canada (2022 announcement, Canada.ca). CDAP is open to SMEs in all sectors for tech adoption.
	Startup Loans (Futurpreneur + BDC)	Up to \$60k–\$75k in startup financing for young tech entrepreneurs, plus 2 years mentorship (Source: bofu.ca). Helps launch tech startups before VC funding.	Source: Futurpreneur Canada (Source: bofu.ca) and Minister's announcement of increase (Source: canada.ca).
Manufacturing	Chantier Productivité (ESSOR)	Interest-free loans and some non-repayable contributions for productivity investments > \$100k. Projects >\$10M with standout productivity impact can get partial grant (Source: rcgt.com) (Source: rcgt.com).	Source: RCGT News – Quebec Budget 2025 highlights (Source: rcgt.com) (Source: rcgt.com).
	Investment Tax Credits (C3i)	Refundable tax credit (~10-20%) for manufacturing & processing equipment investments (regional rate variation). Reduces cost of new machinery.	Source: Ayming Canada – mentions QC's "C3i" tax incentive (Source: ayming.ca). Note: subject to budget continuation.
	STIQ Podium Program	Up to 75% subsidy for consulting, training to improve manufacturing processes, supply chain management (Source: bofu.ca) (Source: bofu.ca).	Source: Bofu (STIQ Podium description) (Source: bofu.ca) (Source: bofu.ca).

SECTOR	PROGRAM / INCENTIVE	DESCRIPTION & BENEFITS	SOURCE / NOTES
	Export Programs (PSCE, CanExport)	Grants up to 50% for export plans, e.g., PSCE \$25k-\$250k provincial (Source: hellodarwin.com); federal CanExport up to \$100k (Source: deleguescommerciaux.gc.ca), to help manufacturers enter new markets.	Sources: Quebec PSCE (Source: hellodarwin.com); CanExport guide (Source: deleguescommerciaux.gc.ca).
Tourism	Tourism Growth Program (CED)	Provided funding (now ended) for tourism SMEs to enhance attractions – e.g. rural tourism projects, with total \$21M in QC, focusing on drawing external visitors (Source: canada.ca). Typically grants covered 50%+ of project costs.	Source: CED Tourism Growth Program (Source: canada.ca) (Source: canada.ca).
	Quebec Tourism Recovery Initiatives	Provincial assistance to festivals/events (grants to cover a portion of eligible costs for those boosting tourism) (Source: hellodarwin.com). Support for upgrading tourist sites via PADAT (loans or grants).	Source: helloDarwin tourism grants overview (Source: hellodarwin.com). Specific program terms via Quebec Ministry of Tourism releases.
	Wage Subsidies (Seasonal)	e.g., Canada Summer Jobs – many tourism operators use it for summer staff (50% wage covered). Also, potential SWPP internships for tourism/hospitality management roles (wage subsidy up to 70%).	Source: Service Canada (CSJ program details on wage coverage). Also, Tourism HR Canada for SWPP in tourism (program info 2021).
Agriculture	Sustainable CAP Programs (Quebec-MAPAQ)	Cost-share grants for farm innovation, environmental practices, and market development. For instance, grants up to 50% for precision ag equipment or 70% for on-farm sustainable development projects (caps vary).	Source: MAPAQ program guides under SCAP 2023-28 (e.g., Prime-Vert, InnovProjet – as per Quebec government agri program announcements).
	Young Farmer Loan (FADQ) & Interest Rebates	FADQ offers subsidized loans to young farmers (reduced interest, postponed principal). Also interest rebate programs e.g. refund of 40% of interest on loans for certain farm	Source: FADQ documentation (e.g., Programme d'appui financier à la relève agricole). Interest subsidy info from FADQ annual report.

SECTOR	PROGRAM / INCENTIVE	DESCRIPTION & BENEFITS	SOURCE / NOTES
		investments, lowering cost of borrowing.	
	AgriMarketing / Export	Federal AgriMarketing grants for agri-food exporters (50% of marketing costs to enter new markets). Often used by food processors to attend international food fairs, etc.	Source: Agriculture and Agri-Food Canada – AgriMarketing Program guidelines (2018-2023) with 50/50 cost share up to specific caps.
	Farm Workforce Programs	Federal Youth Employment and Skills Program: up to 50% wage subsidy for hiring youth in agriculture (80% if youth is Indigenous). Quebec also supports hiring local labor for farms via employment programs.	Source: AAFC news release (YESS program for agriculture with 50%/80% subsidy structure, 2020-2021). Emploi-Quebec seasonal agricultural employment program info (French).
Creative Industries	SODEC Film/TV Funding	Combination of equity investment and grants for Quebec film/TV. e.g., SODEC may finance 10-20% of a film budget. Paired with tax credits ~32% of labor and Telefilm's 15-20%, projects can see ~60% public financing.	Source: SODEC program brochure (French) for cinema, and Telefilm Canada guidelines (illustrating typical contribution percentages).
	Multimedia (Video Game) Tax Credit	37.5% refundable tax credit on labor for interactive digital media (Source: ayming.ca). Often the largest funding source for game studios in QC. Scales with labor spent – effectively government covers over a third of developer salaries.	Source: Ayming Canada on QC Multimedia Tax Credit (Source: ayming.ca).
	Music and Sound Recording	Tax credit for sound recording production (Quebec) ~35% of production and marketing costs for albums by Quebec artists (subject to caps). Plus, Canada Music Fund grants for music companies (various amounts).	Source: Revenu Québec info on sound recording tax credit (French bulletin). Canada Music Fund site for grant components.
	Arts Grants (Canada Council, CALQ)	Though generally for artists/organizations, creative businesses (ex: publishers, design	Source: Canada Council and Conseil des arts et lettres du Québec program listings – not

SECTOR	PROGRAM / INCENTIVE	DESCRIPTION & BENEFITS	SOURCE / NOTES
		firms) can sometimes receive project grants from arts councils for innovation or export of cultural products.	economic subsidies per se, but relevant in cultural industry context.

Sources: The information in the above tables is drawn from official program documentation and expert analyses, as cited in the narrative (e.g., Investissement Québec program pages, Revenu Québec tax credit guidelines, federal program websites, and consulting firm summaries). For detailed terms and latest updates, readers should consult the specific program websites referenced (e.g., Revenu Québec's tax credit details (Source: revenuquebec.ca)(Source: revenuquebec.ca), Investissement Québec's program pages, Canada.ca for federal grants like CanExport (Source: deleguescommerciaux.gc.ca), etc.).

End of Report.

Tags: quebec, sme funding, government grants, tax credits, public financing, business subsidies, investissement québec

About 2727 Coworking

2727 Coworking is a vibrant and thoughtfully designed workspace ideally situated along the picturesque Lachine Canal in Montreal's trendy Griffintown neighborhood. Just steps away from the renowned Atwater Market, members can enjoy scenic canal views and relaxing green-space walks during their breaks.

Accessibility is excellent, boasting an impressive 88 Walk Score, 83 Transit Score, and a perfect 96 Bike Score, making it a "Biker's Paradise". The location is further enhanced by being just 100 meters from the Charlevoix metro station, ensuring a quick, convenient, and weather-proof commute for members and their clients.

The workspace is designed with flexibility and productivity in mind, offering 24/7 secure access—perfect for global teams and night owls. Connectivity is top-tier, with gigabit fibre internet providing fast, low-latency connections ideal for developers, streamers, and virtual meetings. Members can choose from a versatile workspace menu tailored to various budgets, ranging from hot-desks at \$300 to dedicated desks at \$450 and private offices accommodating 1–10 people priced from \$600 to \$3,000+. Day passes are competitively priced at \$40.

2727 Coworking goes beyond standard offerings by including access to a fully-equipped, 9-seat conference room at no additional charge. Privacy needs are met with dedicated phone booths, while ergonomically designed offices featuring floor-to-ceiling windows, natural wood accents, and abundant greenery foster wellness and productivity.

Amenities abound, including a fully-stocked kitchen with unlimited specialty coffee, tea, and filtered water. Cyclists, runners, and fitness enthusiasts benefit from on-site showers and bike racks, encouraging an eco-conscious commute and active lifestyle. The pet-friendly policy warmly welcomes furry companions, adding to the inclusive and vibrant community atmosphere.

Members enjoy additional perks like outdoor terraces and easy access to canal parks, ideal for mindfulness breaks or casual meetings. Dedicated lockers, mailbox services, comprehensive printing and scanning facilities, and a variety of office

supplies and AV gear ensure convenience and efficiency. Safety and security are prioritized through barrier-free access, CCTV surveillance, alarm systems, regular disinfection protocols, and after-hours security.

The workspace boasts exceptional customer satisfaction, reflected in its stellar ratings—5.0/5 on Coworker, 4.9/5 on Google, and 4.7/5 on LiquidSpace—alongside glowing testimonials praising its calm environment, immaculate cleanliness, ergonomic furniture, and attentive staff. The bilingual environment further complements Montreal's cosmopolitan business landscape.

Networking is organically encouraged through an open-concept design, regular community events, and informal networking opportunities in shared spaces and a sun-drenched lounge area facing the canal. Additionally, the building hosts a retail café and provides convenient proximity to gourmet eats at Atwater Market and recreational activities such as kayaking along the stunning canal boardwalk.

Flexible month-to-month terms and transparent online booking streamline scalability for growing startups, with suites available for up to 12 desks to accommodate future expansion effortlessly. Recognized as one of Montreal's top coworking spaces, 2727 Coworking enjoys broad visibility across major platforms including Coworker, LiquidSpace, CoworkingCafe, and Office Hub, underscoring its credibility and popularity in the market.

Overall, 2727 Coworking combines convenience, luxury, productivity, community, and flexibility, creating an ideal workspace tailored to modern professionals and innovative teams.

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