OptiVal Advisory

2026 Ontario Manufacturing Funding Playbook

What tariff-exposed manufacturers can actually claim, and how to prepare

By OptiVal Advisory. Verified against official program sources, October 2026.

info@opti-val.ca | opti-val.ca

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How to use this playbook

This is a practical guide, not a brochure. Start with the 2-minute self-check on page 2. Read the programs that match your answers. Then work through the document checklist so you are ready when an intake opens. You may be eligible for more than you expect, and the costliest mistake is waiting: intakes close, deadlines pass, and every quarter without a claim is money left behind.

Programs and deadlines change. Verify every deadline on the official page linked before you apply. This guide is general information, not professional advice.

The 2-minute self-check

Answer yes or no:

1. Do you sell into the United States?
2. Is 15 percent or more of your revenue from US exports?
3. Have tariffs raised your costs or cut your orders this year?
4. Have you made, or are you considering, a technology or equipment investment that creates or upskills jobs in Ontario?
5. Are you planning a capital project of $500,000 or more?
6. Do you have at least 10 employees in Ontario and three or more years operating?
7. Are you doing product or process R&D in Canada?
8. Are you feeling working-capital pressure because of tariffs?
9. Have you been turned down for federal support, or exhausted it?
10. Are you looking to diversify into new export markets?

What your answers mean

- Yes to 1, 2, or 3: read the five tariff-response programs (pages 3 to 7). Note that the Ontario Together Trade Fund and the Regional Tariff Response Initiative have different mandatory criteria, so check each one.
- Yes to 4 and 5, with a manufacturing project in Ontario: read the AMIC stream (page 8). AMIC needs a minimum $500,000 planned project and a commitment to create or upskill at least five jobs. Round 8 closed on November 5, 2026, with decisions targeted for February 3, 2027. Round 9 runs January 28 to April 27, 2027.
- Yes to 7: read SR&ED and IRAP (page 8). SR&ED does not require incorporation.
- Yes to 8 or 9: read BDC Pivot to Grow and Protect Ontario Financing (pages 5 and 6).
- Yes to 10, with an incorporated entity, LLP, or co-operative and $100,000 to $100 million in revenue: read CanExport SMEs and prepare for the next intake.
- The more questions you answered yes to, the more urgent the document checklist becomes. Each program has its own mandatory tests, so read the section that matches your situation rather than counting yeses.

If you do one thing in October: two programs are open right now for tariff-exposed manufacturers. The Ontario Together Trade Fund typically covers 10 to 20 percent of project costs (to $5 million), with up to 75 percent reserved for projects with exceptional benefits to Ontario, and the federal Regional Tariff Response Initiative offers up to $2 million in liquidity support. If you have a capital project in the works, gather the checklist documents and get your application moving.

The five programs built for tariff pressure

1 1. Ontario Together Trade Fund

What it is: Ontario grant or loan funding for businesses hit by trade disruption. Typically covers 10 to 20 percent of eligible project costs, to a maximum of $5 million. Up to 75 percent is available only for projects that demonstrate exceptional benefits to Ontario.

Who qualifies: Ontario for-profit business, operating at least three years, at least five employees, with material exposure to tariffs. Your project needs at least $200,000 in eligible costs and must finish within two years.

Intake: Open now, continuous intake. No fixed closing date was published in the official guidelines when checked.

Watch out: You cannot stack this with other discretionary Ontario programs on the same project, and total government assistance cannot exceed 75 percent of eligible costs.

Where to start: Complete the mandatory self-assessment, discuss the project with an Ontario Advisor, then apply through Transfer Payment Ontario.

Official source: https://www.ontario.ca/page/ontario-together-trade-fund

2 2. Regional Tariff Response Initiative (FedDev Ontario)

What it is: Federal non-repayable funding of up to $3 million per eligible business, including up to $2 million for demonstrated liquidity needs. Larger projects can receive repayable funding. It supports pivots, productivity improvements, resilience, and capital investment.

Who qualifies: Incorporated for-profit businesses in southern Ontario with at least $1 million in annual revenue in one of the last two fiscal years, viable before tariffs, and materially affected by trade disruption: either 25 percent or more of revenue from goods ultimately exported to the US (direct exports or sales through a Canadian supply chain), or demonstrated direct impact such as cost increases, revenue decline, or employment effects.

Intake: Open since September 8, 2026. No closing date published.

Where to start: Through FedDev Ontario. Prepare documentation of your tariff impact, liquidity needs, and adaptation plans.

Official source: https://feddev-ontario.canada.ca/en/funding-southern-ontario/regional-tariff-response-initiative-southern-ontario-who-can-apply

The five programs built for tariff pressure

3 3. BDC Pivot to Grow

What it is: Repayable financing from the Business Development Bank of Canada, in two streams. Liquidity Support covers cash-flow shortfalls: up to $5 million, 0 percent interest for the first 12 months, then interest-only payments over 36 months. Pivot Support funds longer-term adaptation. Each stream is capped at $5 million, $10 million total across the program.

Who qualifies: Businesses that were viable before tariffs and can show material negative impact since. Liquidity stream: at least 15 percent of sales from US exports, and tariffs equal to at least 5 percent of revenue. Pivot stream: at least 15 percent of sales from US exports, or revenue down or costs up by at least 10 percent due to tariffs, plus a credible repositioning plan.

Window: Available until March 31, 2028. The liquidity stream ends early if the tariffs themselves end.

Where to start: Identify your stream, assemble pre-tariff financials and a tariff impact analysis, then apply through BDC.

Official source: https://www.bdc.ca/en/financing/pivot-grow-loan

4 4. Protect Ontario Financing Program

What it is: Provincial term loans starting at $250,000, repayable over up to 72 months, for tariff-distressed Ontario exporters facing working-capital pressure.

Who qualifies: Ontario businesses that are either direct exporters or part of an export supply chain, in qualifying sectors. Section 232 sectors: steel, aluminum, copper, autos. Section 338 sectors: mechanical equipment, electrical machinery, plastics, beverages and alcohol, paper and packaging, textiles, furniture, mattresses, leather and footwear, consumer goods, jewelry, precious metals, beauty and personal care, certain dairy and specialty cheese, motorboats and golf carts, and certain steel, aluminum and other metal products. You need at least $2 million in annual revenue, ten full-time Ontario employees, three years of operations and financial statements, material tariff-related working-capital distress, and you must have explored and exhausted federal working-capital support options or faced significant barriers accessing them. Term loans start at $250,000, repayable over up to 72 months.

Intake: Open. The official eligibility questionnaire is live.

Where to start: Complete the eligibility questionnaire on the official page, then prepare three years of financial statements and evidence of tariff-related cash-flow distress.

Official source: https://www.ontario.ca/page/protect-ontario-financing-program

The five programs built for tariff pressure

5. EDC Trade Impact Program

What it is: Export Development Canada support, expanded September 2026. Export guarantees of up to 75 percent on working-capital term loans and domestic M&A, with tenors up to 15 years for tariff-related requests. Mid-market direct lending of $1 million to $10 million. 100 percent guarantee on standby letters of credit. Foreign exchange facility guarantees up to 3 years.

Who qualifies: Canadian exporters and their suppliers. Since September 2026, being in distress before tariffs were announced no longer disqualifies you; the assessment is forward-looking, based on your survivorship plan.

Temporary measure: Credit-insurance customers with US coverage can extend payment terms by up to 60 days (maximum 180 days) for goods shipped to US buyers, September 1 to December 31, 2026.

Where to start: Usually through your bank for guarantees, or directly with EDC for mid-market lending. Bring tariff impact evidence and a response plan.

Official source: https://www.edc.ca/en/campaign/trade-support-canadian-companies.html

Other major incentives and project funding

These are claimed differently: SR&ED, the Clean Technology Manufacturing ITC, and the Ontario Made Manufacturing Investment Tax Credit are claimed on your tax return; NRC IRAP is application-based project funding; AMIC opens on fixed intakes. None is automatic.

SR&ED tax credit

The broadest innovation incentive in the country. A 35 percent refundable credit on up to $6 million of qualified SR&ED expenditure a year for most Canadian-controlled private corporations (tax years starting after December 15, 2024); 15 percent above the limit, and 15 percent, generally non-refundable, for other corporations. The $6 million limit shrinks as taxable capital grows from $15 million toward $75 million, associated companies share one limit, and any government assistance tied to the work reduces the qualifying amount. Only work that meets CRA's SR&ED criteria counts: systematic investigation aimed at resolving a technological uncertainty, with the salaries of directly engaged staff, materials consumed, and eligible contractor costs. Capital equipment is eligible again but only 40 percent refundable. Claimed on your tax return, with an 18-month filing window for corporations. CRA offers a free pre-claim consultation before you file. If you do product or process development in Canada and are not claiming SR&ED, start here.

Clean Technology Manufacturing Investment Tax Credit

A 30 percent refundable credit on eligible new machinery and equipment for clean technology manufacturing, for property in use from 2024 to 2031 (phasing down after that). Labour requirements do not apply to the CTM ITC. Claimed on the tax return; no competition.

NRC IRAP

Advisory services plus funding for technology-driven product and process development, for incorporated Canadian businesses with up to 500 employees. Engagement starts with a phone call; an advisor scopes the project with you.

Ontario Made Manufacturing Investment Tax Credit (OMMITC)

A 15 percent refundable tax credit for qualifying Canadian-controlled private corporations (non-refundable for other qualifying corporations on investments after May 14, 2025) on up to $20 million per year of eligible manufacturing investments in Ontario: buildings (CCA Class 1) and machinery and equipment (CCA Class 53) used for manufacturing or processing, to a maximum credit of $3 million per year. Investments must be made after May 14, 2025 and before 2030. Claimed on the corporate tax return; administered by CRA.

AMIC stream (Ontario Regional Development Program)

Up to 15 percent of eligible project costs for advanced manufacturing: aerospace, automotive, chemical, information technology, life sciences, steel. You need a minimum $500,000 project, at least 10 employees, three years operating, and a commitment to create at least five jobs or upskill current staff. **Round 8 intake closed on November 5, 2026, with decisions targeted for February 3, 2027** (Round 9: January 28 to April 27, 2027). Cannot be stacked with other discretionary provincial programs on the same project, except tax credits, company-wide programs, and complementary supports; combined federal and provincial funding is capped at 50 percent.

What this could mean in dollars

Illustrative examples, each standing alone. Stacking rules apply before any programs are combined on one project.

- A $1 million automation project in an eligible sector could draw up to $150,000 through AMIC (15 percent of eligible costs).
- $300,000 of qualifying SR&ED labour could return $105,000 through SR&ED at the 35 percent enhanced rate. That assumes a qualifying CCPC under its expenditure limit with no government assistance offsetting the claim.
- A $400,000 tariff-adaptation project could typically draw $40,000 to $80,000 through the Ontario Together Trade Fund (10 to 20 percent of eligible costs).

These show the program math, not promises. Your numbers depend on eligibility, project design, and how programs stack.

Watch list (not open now, be ready)

CanExport SMEs: Closed August 31, 2026. Last terms offered up to $50,000 for export market development. Prepare your export plan now so you can file fast when intake reopens.

Ontario Automotive Modernization Program: Round 7 closed. Past terms: up to $150,000 covering 50 percent of costs, for the auto supply chain.

NGen: No verified open intake. Membership is free; monitor for the next call for proposals.

Strategic Response Fund (federal): now delivered as the Canada Strong Diversification Fund, runs two streams. Stream 1 (Adapting, pivoting and diversifying) is open to companies, including small and medium-sized enterprises, that are pivoting operations to alternative markets; no minimum or maximum contribution is published for this stream. Stream 2 (Capital maintenance) offers non-repayable funding of $5 million to $30 million for up to two years, for businesses with at least $20 million in annual revenue, at least 10 full-time employees, and at least $5 million in average annual capital spending over the last three years. Continuous intake, first-come first-served. Do not dismiss this fund as large-firms-only without checking Stream 1 first.

One clarification worth having: the Ontario Made certification is not a funding program. It is a certification and promotion initiative. That is separate from the Ontario Made Manufacturing Investment Tax Credit (OMMITC), an Ontario government tax credit for qualifying manufacturing investments, described above.

Five stacking traps that kill applications

1 **Ontario Together Trade Fund:** total government aid capped at 75 percent of project costs, and no other discretionary Ontario programs on the same project.

2 **AMIC:** no stacking with other discretionary provincial programs on the same project, but the guidelines carve out tax credits, company-wide programs (for example, electricity support), and complementary supports and services, with a 50 percent combined federal-plus-provincial cap.

3 **SR&ED:** government assistance you receive reduces your pool of eligible expenditures.

4 **Clean Technology Manufacturing ITC:** cannot be claimed on the same property as the clean technology, clean electricity, or carbon capture ITCs.

5 **The rule of thumb:** map every dollar of government money touching a project before you apply anywhere. Accidental double-dipping is the fastest way to get rejected.

Before you apply: common eligibility issues

Programs differ, and a rule that disqualifies you under one may not apply under another. These are the screens that come up most often.

Business basics. The Ontario intake programs need an Ontario for-profit corporation with at least three years of operating history (Ontario Together Trade Fund, AMIC). The federal Regional Tariff Response Initiative needs a southern Ontario corporation with at least $1 million in revenue in one of the last two fiscal years. Tax credits such as SR&ED and the CTM ITC are claimed on your tax return and are open to a wider range of taxpayers, at different rates.

Project timing. Intake grants fund work planned for after you apply. Under the Ontario Together Trade Fund, the project start date cannot be earlier than the date you submit your application, and eligible costs must be incurred and paid on or after that start date. Under AMIC, the start date cannot be earlier than the intake closing date. A completed project is ineligible under those two programs. That rule is not universal. The Regional Tariff Response Initiative allows project start dates up to 12 months before you apply, and SR&ED and the CTM ITC are claimed on your tax return after the spending or investment has happened, by design.

Tax compliance. Agencies check that your filings are current before they approve funding.

What to have ready. Requirements are program-specific. OTTF and AMIC ask for three years of financial statements (audited or review engagement; if your revenue is under $5 million and you are seeking a grant, compilation statements are accepted at application stage). SR&ED needs project descriptions, technical evidence, and staff timesheets filed with the claim, not financial statements. RTRI asks for tariff-impact evidence, a liquidity analysis, and your adaptation plan. Build one package per program instead of assuming one package fits all.

Document checklist (gather per program)

Program	What to gather
Ontario Together Trade Fund	Three years of financial statements (audited or review engagement; compilation accepted at application if revenue is under $5 million and you are seeking a grant); project budget with timeline; payroll and headcount records; tariff impact evidence; corporate tax returns
AMIC	Three years of financial statements (same rule as OTTF); project budget with timeline; payroll and headcount records for the five-job commitment; corporate tax returns
Regional Tariff Response Initiative	Tariff impact evidence (cost increases, order changes, cash-flow forecasts); liquidity analysis; adaptation or repositioning plan; export sales broken down by market as a share of revenue
SR&ED	R&D project descriptions, technical evidence, and staff timesheets filed with the claim
Clean Technology Manufacturing ITC	Records showing the property is used all or substantially all in qualifying clean technology manufacturing or critical mineral activities; capital cost records

Having these ready is what separates funded applications from slow ones.

How Optival helps

Government funding is fragmented, deadlines move, and the stacking rules are traps for the unwary. Most manufacturers never claim simply because nobody is watching the deadlines for them. We do that watching, every week. Optival Advisory acts as your outsourced funding CFO: we monitor the programs, assess your eligibility, and manage applications end to end.

- **Free 2-minute funding-eligibility calculator**: https://opti-val.ca/government-funding/
- **Free 30-minute funding audit** (five available per week): https://opti-val.ca/government-funding/
- **$495 Funding Readiness Audit**, delivered in 10 business days and credited in full toward application preparation if you proceed
- **Application preparation** plus a tiered success fee: 20 percent on the first $100,000 secured, 15 percent from $100,000 to $500,000, 10 percent above $500,000. The success fee applies to grants, loans, and refundable tax credits we help you secure, and is payable only when funding is confirmed in writing (or, for tax credits, on CRA assessment). The engagement letter defines exactly what counts and when.
- **Ongoing funding advisory retainers**

Write to info@opti-val.ca, or start with the calculator above.

Programs and deadlines change. Verify every deadline on the official pages linked before applying. This guide is general information, not professional advice. All program details verified against official government sources in October 2026.