PacifiCan

Enhanced Regional Tariff Response Initiative (RTRI)

Information Session for B.C. Businesses

September 14, 2026

Pacific Economic Development Canada | Développement économique Canada pour le Pacifique

Canada

Outline

1. PacifiCan Overview
2. New Federal Support Measures
3. Regional Tariff Response Initiative in B.C.

This presentation is not a comprehensive record of all program and eligibility information. Please see the RTRI webpage for full information and contact PacifiCan if you have questions.

PacifiCan is...

…the federal agency rooted in B.C. and focused on the economy

To build enduring prosperity for British Columbians and Canadians, we:

- **Invest in B.C.'s strengths**, anchoring long term economic development by investing in innovative businesses with opportunities to scale
- **Supply Canada**, connecting businesses and communities to opportunities arising from generational investments in major projects, strategic sectors and domestic trade
- **Grow exports**, leveraging B.C.'s position in the Pacific to help businesses diversify markets and increase exports

One of Canada's seven Regional Development Agencies

PacifiCan works with partners and clients to seize opportunities for growth

Since August 2021, PacifiCan has invested:

$708 million

in **783** projects

in **177** communities and across B.C.

These investments are expected to result in:

14,700+ SMEs assisted

74,000+ jobs supported

New federal support measures for Canadian workers and businesses facing tariffs

$1.5 billion
(RDAs)

An **additional $1.5 billion** investment through the **Regional Tariff Response Initiative** to help SMEs, including liquidity supports to manage the pressures related to tariffs, bringing the total investment to **$3.45 billion.**

- Companies seeking RTRI support: PacifiCan.RTRI-SME_IRRT-PME@pacifican.gc.ca
- Not-for-profits seeking RTRI support: PacifiCan.RTRI-NFP_IRRT-OSBL@pacifican.gc.ca
- Toll Free: 1-888-338-9378

$2 billion
(ISED)

A **new $2 billion** investment through the **new Canada Strong Diversification Fund – an expansion of tariff support under the Strategic Response Fund** that will support tariff-affected businesses with shovel-ready, ongoing capital maintenance projects.

For the latest, visit: https://ised-isde.canada.ca/site/ised/en/programs-and-initiatives/strategic-response-fund

$500 million
(BDC)

A **new $500 million liquidity stream** under the **Pivot to Grow program** to help businesses manage **immediate cash-flow pressures** in addition to targeted programs for the **forestry, steel and aluminum** sectors.

Contact your local office: https://www.bdc.ca/en/contact-us

$3.5 billion
(ESDC)

A **new suite of $3.5 billion Rapid Response Supports for Workers and Employers** to help Canadians affected by tariffs.

Email ESDC at: edsc.dgop.tp.rep-res.ws.pob.esdc@servicecanada.gc.ca

Government of Canada announcement (August 25, 2026)

- Launch of new measures totalling **$7.5B** to quickly support workers and Canadian businesses
- This investment is in addition to the nearly **$25B** already deployed since U.S. tariffs came into effect.

RTRI Funding available

Liquidity assistance for businesses

To maintain operations and employment

- Non-repayable contribution
- Up to $2 million for demonstrated liquidity need
- Up to 50% of eligible costs (payroll and, if required, specific essential operating expenses)
- 12 months (between August 22, 2026 and March 31, 2028)

Pivot projects for non-profits

- Non-repayable contributions for projects that support businesses impacted by tariffs
- Funding dependent on details

Pivot projects for businesses

To strengthen competitiveness and pivot to new paths to growth by boosting productivity, diversifying markets, or building more resilient supply chains

- Non-repayable contributions
- Up to $1 million
- Up to 50% of eligible costs

AND/OR

- Repayable contribution
- Over $1 million and up to $20 million
- Up to 75% of eligible costs
- Both non-repayable and repayable pivot projects must end by March 31, 2029

The **total non-repayable funding** a business can receive is up to **$3 million**. Across all funding streams, the **total combined funding** a business can receive is **$20M**.

Eligibility

Liquidity assistance

Businesses only

- ❑ Incorporated in Canada, operating in B.C.
- ❑ At least $1M in annual revenue
- ❑ Viable before tariffs
- ❑ Negatively affected by tariffs
- ❑ Demonstrated liquidity need

Pivot project support

Businesses

- ❑ Incorporated in Canada, operating in B.C.
- ❑ At least $1M in annual revenue
- ❑ Viable before tariffs
- ❑ Negatively affected by tariffs
- ❑ Project with other sources of funding

Non-profit organizations

- ❑ Incorporated in Canada, operating in B.C.
- ❑ Project that will support businesses impacted by tariffs

Application

- Single application for liquidity, pivot, or both
- Applicants for liquidity assistance required to attest in application that funding will be used to maintain operations and employment in Canada
- Applicant Guide provides instructions on how to complete application depending on type of funding sought
- Supporting documents required:

All applications	Liquidity applications	Pivot applications
❑ Recent and current financial statements ❑ Incorporation documents ❑ Evidence to support tariff impact claims ❑ Proof of funding for costs not supported by PacifiCan	❑ 12-month cash flow forecast and other evidence of liquidity needs ❑ Payroll remittance for past 12 months ❑ Evidence of other essential operating costs for last 12 months	❑ Project plan including major activities and milestones ❑ Other attachments to support feasibility of project – e.g., letters of support, business plans, staff bios

Funding Disbursement

If approved for support, then implement activities, file claims, and be reimbursed for costs incurred

1 SUBMIT CLAIMS

Recipients submit claims for incurred eligible project costs

Claims may be submitted quarterly

2 RECEIVE REIMBURSEMENT

PacifiCan processes a complete claim package within 15 business days

Funding is provided based on approved claims

3 REPAY IF APPLICABLE

Repayable contributions are unconditionally repayable

Entire principal repaid within **6 years**

- 1-year grace period after project completion
- 60 equal monthly payments over 5 years

Advance payments may be available

KEY TERMS for repayable support

Interest-free

Late payments: average bank rate + 3%

No collateral

No early-repayment penalty

Scenario 1:
New applicant requesting support

Apply once through the portal for liquidity, pivot, or both

1 APPLICANT DECIDES

Select one or more of the options:

Liquidity assistance to help maintain Canadian operations and retain employees

Pivot investment(s) to reduce exposure to future trade disruptions

Submit application with required documentation

2 SUPPORT AVAILABLE

Non-repayable:

- Liquidity: up to $2M
- Pivot: up to $1M

Repayable:

- Pivot: up to the difference between non-repayable support and $20M – e.g., $17M.

3 AGREEMENTS

If approved, two separate Contribution Agreements would be issued; one each for repayable and non-repayable support

Funding is subject to demonstrated need, eligible costs, program limits and approval.

Scenario 2: Existing RTRI recipient requesting liquidity

PATH A

Existing non-repayable agreement

No new application. Contact your assigned officer to request liquidity assistance.

The officer will forward a PDF request form and list the documents needed to assess liquidity need.

If approved: an upward amendment adds liquidity assistance to the existing contribution agreement.

PATH B

Existing repayable agreement

Submit a new application for non-repayable assistance through the portal.

A separate project is created for the non-repayable request.

If approved: a new contribution agreement is issued for non-repayable assistance.

Scenario 3:
Awaiting decision & requesting change (e.g., add liquidity)

THREE OPTIONS – BASED ON THE CURRENT APPLICATION AND REQUEST

1 CURRENT APPLICATION: NON-REPAYABLE, ADD LIQUIDITY

CONTACT YOUR OFFICER

Your officer will provide a PDF form and list of documents needed to assess liquidity need.

2 CURRENT APPLICATION: REPAYABLE, ADD LIQUIDITY

SUBMIT LIQUIDITY REQUST IN PORTAL

Your new liquidity request will be reviewed on a priority basis, along with your existing pivot request. If approved, two separate contribution agreements will be required.

3 CURRENT APPLICATION: REPAYABLE, SWITCH TO LIQUIDITY INSTEAD

CONTACT YOUR OFFICER

Your officer will provide a PDF form and list of documents needed to assess liquidity need.

If you need assistance or to confirm who your assigned officer is:
email **PacifiCan.RTRI-SME_IRRT-PME@pacifican.gc.ca**

RTRI eligibility: what applicants need to show

Question	What it means	What to provide / expect
Viable before tariffs	The business operated sustainably before the applicable RTRI eligibility date and still has the capacity to meet its obligations with acceptable financial, operational and strategic risk.	Two complete years of externally reviewed financial statements plus current interim statements.
Negatively affected by tariffs	Demonstrate at least 25% of sales in tariff-targeted markets OR demonstrate tariff-related impacts.	Evidence of impacts may include higher input or supplier costs; import/export taxes; higher finished-product costs; reduced purchase orders, sales or export volumes; lost customers, contracts or market access; and employment effects such as layoffs, hiring freezes or reduction in employment (curtailments, Work-Sharing, etc.).
Annual revenues	Have a minimum of $1 million in annual revenues in one or both of the last two fiscal years.	Demonstrated through financial statements.

Sources: RTRI PDS (Sept. 4, 2026), Eligible Recipients and Annex B; RTRI Applicant Guide for SMEs, v4, §§1.03, 1.11 and 1.13.

RTRI funding: liquidity, matching and timing

Question	What it means	What to provide / expect
Demonstrated liquidity need	A temporary, tariff-related pressure affecting the ability to maintain employment and operations in Canada. Assistance cannot exceed the demonstrated need over the next 12 months.	Provide/attest to the last 12 months of payroll remittances and recurring operating costs; 12-month cashflow forecast; current and expected employment; and the amount and planned use of support for the next 12 months. Support may be up to 50% of payroll and, where necessary, eligible operating costs—up to $2 million total. Calculation of need will take into account ESDC work-sharing supports where relevant.
Matching funding	Investment projects: PacifiCan normally supports up to 75% of eligible costs for repayable funding or 50% for non-repayable funding. Most commercial projects require at least 10% from non-government sources; combined government assistance normally cannot exceed 90%. Liquidity assistance is complementary to other support and covers up to 50% of total payroll and essential operating.	Confirm other funding at application. Acceptable proof includes bank balances/unused credit or signed third-party documentation. Include any anticipated support from other Government of Canada tariff response programs, including EI Work-Sharing. Indigenous projects may qualify for up to 100% support.
How long will it take?	Applications will be assessed as received and as quickly as possible, with priority given to businesses seeking liquidity support to address immediate tariff-related impacts.	Submitting a complete application package with all required documentation will speed up processing time.

Where to start

PacifiCan can help businesses navigate federal programs. Contact us to learn more.

For full information on how to apply, see program website:

Regional Tariff Response Initiative in British Columbia - Canada.ca

Contact us:

- Companies seeking RTRI support: PacifiCan.RTRI-SME_IRRT-PME@pacifican.gc.ca
- Not-for-profits seeking RTRI support: PacifiCan.RTRI-NFP_IRRT-OSBL@pacifican.gc.ca
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Questions

Please use the chat function to submit your questions.