

2026 Starter Company Plus Grant Program

Guidelines and Eligibility

OVERVIEW

The Starter Company Plus grant program is made possible with funding from the Provincial government under the Ministry of Economic Development, Job Creation, and Trade (MEDJCT).

The grant program is performance-based funding (see 'program requirements') of up to \$5,000 to support new business development, the expansion of existing businesses, or the purchase of a business.

The grant program includes components of training and mentoring that the approved applicants must complete over a specified time period before disbursement of funds and the program is deemed successfully completed by the Program Coordinator.

APPLICATION PERIOD AND DISTRIBUTION

The general intake period for the Starter Company Plus grant will be clearly defined on the website. Any application received after the specified date will not be accepted. Extensions to the application period will only occur if the number of applicants does not allow us to distribute the grant fund in its entirety. Please only submit the documents requested. Any additional documentation submitted at the time of application will be discarded. Applications will be reviewed on a first-come, first-served basis. Not all applicants will be awarded a grant of any amount if the application is not approved by the committee. Applicants must have a provincially registered business and be in the Small Business Centre catchment area of Hastings County, Prince Edward County, City of Quinte West, City of Belleville, Town of Deseronto, Tyendinaga Township, Tyendinaga Mohawks of the Bay of Quinte. Any business registered as a corporation will receive the funds in the entrepreneur's name and not the business name. In the case of multiple partners, one partner will need to accept responsibility for the program requirements and that individual will receive the grant cheque in their name upon completion. Any funds disbursed will be accompanied by a T4A to the individual receiving the funds for the taxation year that the grant was received and will be deemed as personal income by the government.

PROGRAM INTENT

Applicants will demonstrate new revenue streams, growth opportunities, or partnership and collaborations, job creation and sustainment through innovation where possible.

Overall, it is the intent of the Small Business Centre to carefully select recipients that:

1. Meet the eligibility criteria.
2. Have eligible costs approved based on the eligible costs listed.
3. Commit to participating in 10 hours of training and mentorship before receiving the non-repayable grant.
4. Can demonstrate their ability to be a part of growing and strengthening regional economy through their business development.

While the Starter Company Plus grant program is open to all eligible individuals, the core intent is to offer training and mentoring opportunities geared towards assisting those in need of business knowledge and support. Approval for the Starter Company Plus grant program is competitive, and not all eligible applicants will receive a grant or the total amount of \$5,000.

ELIGIBILITY CRITERIA

- **Applicants can be described as:**
 - Private or for-profit

- Traditional SMEs in the startup phase (0 months – 2 years)
- Expanding and growth stage (3+ years)
- Purchasing a new business
- **Applicants cannot be described as:**
 - Distributorships
 - Commissioned Sales
 - Not-for-Profit or charitable enterprises
 - Multi-level marketing ventures
 - Affiliate/pay per click only companies
 - 1-900 businesses
 - Bars or restaurants with less than 60% food sales
- **Applicants must be:**
 - 18 years of age or older at the time of application
 - Proposing a new business, expanding an existing business, or buying a business in Ontario
 - Not returning to school in any capacity
 - A resident of Ontario
 - Canadian citizen or permanent resident
 - Not enrolled in other provincial employment or self-employment-related initiatives and programs that include or do not include financial assistance
 - Not a previous recipient of this grant
 - Not currently enrolled concurrently in any self-employment or entrepreneurship training/financing initiatives and programs offered by government-funded organizations

Additional consideration will be given to applicants who are:

- Opening new revenue streams
- Opening up new partnership and collaboration opportunities
- Opening up growth opportunities

PARTICIPATION REQUIREMENTS

- Recipients who are awarded a grant will be required to provide proof of a personal financial contribution to their business in the amount of 25% of the awarded amount (\$1,250 is 25% of \$5,000). Eligible expenses must be reasonably aligned with your business, and eligible expenses must equal 25% before HST. Some examples might include, but are not limited to, rent paid, inventory purchased, capital gains previously purchased, etc.
- Recipients who are awarded a grant must be prepared to participate in a minimum of 10 hours of training and skills development that may include participation in seminars, workshops, networking events (these activities can be completed in a group setting or one-on-one). The training and skills development plan may vary per approved participant at the discretion of the Small Business Centre Program Coordinator. The required training is to provide opportunities to enhance business knowledge and skills to support participants when starting, expanding, or purchasing a business. Training and other activities must be confirmed by a third party.
- Recipients who are awarded a grant will be matched with a designated mentor and/or will provide their own mentor and will be required to meet with their mentor **three** separate times for a minimum of 1 hour each time. Mentoring will provide business expertise and an opportunity to share business experience. Activities or discussions can include, but are not limited to, identifying

challenges, working on problem-solving strategies, developing networking skills, expanding contact networks, and providing overall guidance. Mentorship must be confirmed by the mentor.

ELIGIBLE COSTS

Applicants will need to demonstrate on the application that the grant will be spent on eligible costs (as approved by the Program Coordinator). All costs must be reasonable and well-aligned with the needs of the business. Eligible costs for project activities may include:

- Expertise/Professional Fees
- New equipment purchases or upgrades (excluding vehicles, trucks, computers, laptops, iPads, etc.)
- Marketing initiatives (such as radio ads, print ads, vehicle decals, NEW online websites, etc.)
- Approved costs to start a new company, expand a business, or purchase a business
- Membership in a professional body
- Implementing e-commerce platforms or components
- New websites
- Training software or software specific to an industry
- Incremental expenses deemed eligible by the Program Coordinator

INELIGIBLE COSTS

Ineligible/Unsupported costs include, but are not limited to, the following:

- Computers, laptops, cell phones, printers, or any generic use electronics such as iPads or tablets.
- Ongoing operational costs such as regular maintenance, insurance, or wages.
- Inventory
- Vehicles, trucks, computers, laptops, iPads, etc.
- Costs incurred after the deadline of December 1st, 2025 (deadline) or prior to being awarded the grant by a letter confirming your grant amount.
- Acquisition of land, buildings, or vehicle purchase.
- Refinancing, depreciation, or amortization expenses.
- Costs of intangible assets such as goodwill, whether capitalized or expensed.
- Hospitality or entertainment costs.
- Any part of lease agreements (monthly rent or first and last to secure a location).
- Leasehold improvements. Any physical upgrade to any location owned or not owned.
- Items not fully paid for or not yet shipped.
- Opportunity costs.
- Update of an existing website development or web hosting fees.
- HST remittance.
- Generic office furniture or non-specific items unrelated to a specific industry.
- Costs incurred prior to the recipient approval date confirmed by a letter provided.
- Any cost deemed ineligible or unreasonable by the Program Coordinator.

PROGRAM REPORTING REQUIREMENTS

Grant recipients must provide and submit for review the following seven non-negotiable items during the grant program and prior to disbursement:

1. Proof of personal investment at 25% of grant amount in receipts in the past six months (pre-grant)
2. Proof of business registration
3. Proof of HST registration
4. Proof of a business bank account
5. Proof of current and valid business insurance
6. Proof of approved grant spending and valid purchases with receipts
7. 3rd party confirmation of completed required activities

Grant recipients must be prepared to:

- Collect and submit receipts against the projected expenditures as requested
- Have the Program Coordinator review project progress
- Have the Program Coordinator review ongoing progress with the mentors
- Allow review of training and skills development plan progress
- Have outcomes evaluated for the effectiveness of the grant received

3rd party proof of each requirement will need to be submitted. For example, email confirmation from your mentor once mentor meetings are complete. Confirmation letters or emails from workshop facilitators or networking hosts.

HOW TO APPLY AND ACCEPTANCE PROCESS

NOTE: Submission – Applications open once the 2026 applications become available online and will continue to be accepted until the date listed on our website. Applications can be emailed or dropped off in person to info@smallbusinessctr.com or at 284B Wallbridge Loyalist Road, Belleville, located at the Bay of Quinte Business center in the Pioneer building at Loyalist College.

1. Download the Application form at smallbusinessctr.com and complete. Submit **only three** documents to apply:
 1. The application
 2. A signed copy of the Program Requirements
 3. A signed copy of the Guidelines and Eligibility document (this document) confirming you have read them
2. No additional documents attached to or supporting the application will be accepted as part of the application (unless specifically requested)
3. The Small Business Centre Program Coordinator will review all applications to ensure eligibility is met before going to the review committee for final selection.
4. The committee will review all submitted applications and make recommendations to the Small Business Centre Program Coordinator.
5. Project Selection – Decision is made by a review committee and the Small Business Centre Program Coordinator (Accept or Decline).
 - Applicants will be notified of their application status shortly after the deadline for applications.
 - The grant is performance-based and funds will not be distributed until all program requirements are met. The applicant must complete the program requirements as outlined in the Participant Agreement of Requirements. No project is to extend past December 1st, 2026.
 - Incomplete applications will not be considered.

- Applicants are encouraged to contact the Small Business Centre Program Coordinator to discuss proposed projects before submitting the application.

GRANT PAYOUT AND PROGRAM COMPLETION

The grant will be paid out as a **reimbursement** of your eligible expenses upon completion of the program. The program will only be considered complete when the following criteria have been met:

- 1- All receipts **marked paid** have been submitted against the approved grant spending (invoices will not be sufficient)
- 2- 3rd party confirmation of all activities are submitted as per the Participation Requirements outline. This can be done by email confirmation from networking hosts, workshop facilitators, and mentors.
- 3- Reimbursement cheques will be provided and T4As will be issued in the taxation year the grant is received, as per the Provincial programs guidelines, to all applicants who receive a grant.

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Name: _____ I have read and understood this document: YES NO