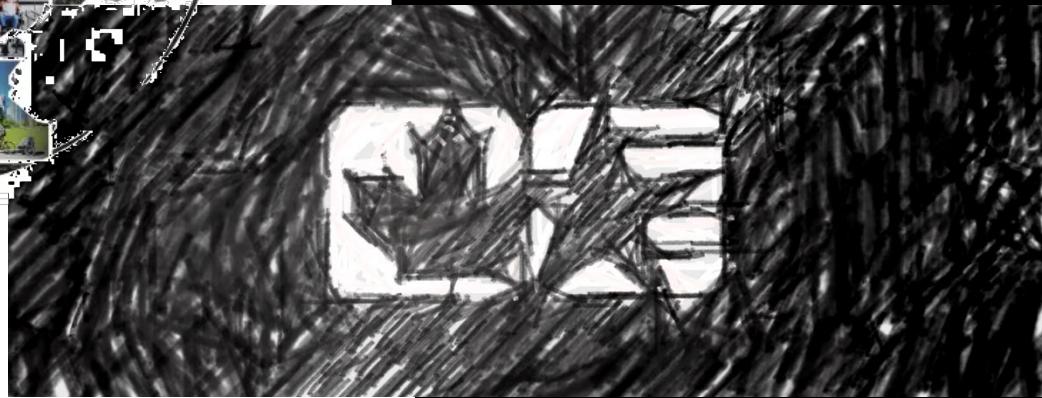
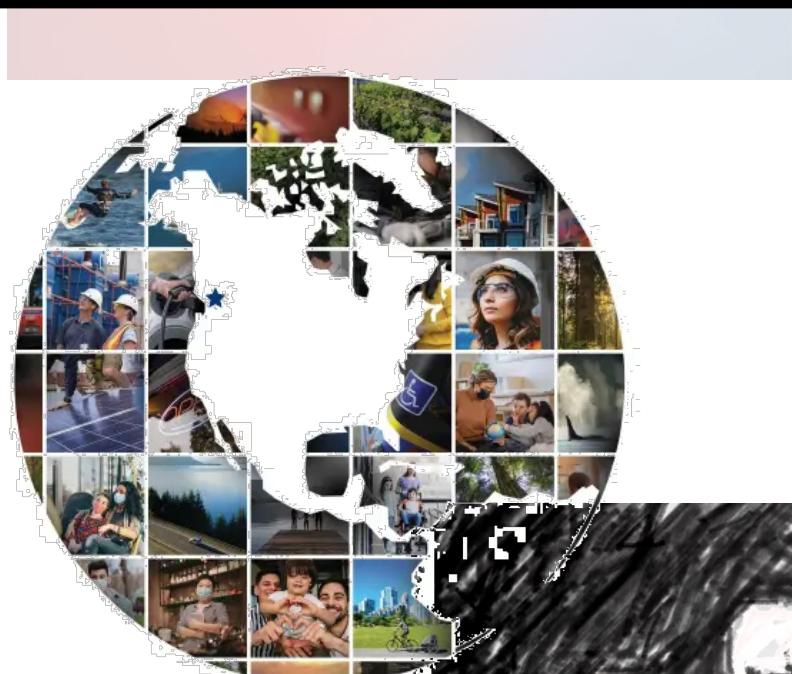




Navigating Tariff's Impact Strategy: A Guide for Entrepreneurs

January 2026





HELLO

“The economic landscape between Canada and the United States continues to evolve at a rapid pace. With shifting trade policies, unpredictable tariffs, and new cross-border considerations emerging regularly, businesses across the Bay of Quinte region are navigating increased uncertainty and real operational challenges.

Trenval Business Development Corporation, together with our regional partners, joined with local businesses, advisors, and policy experts to provide clarity, guidance, and practical steps to help minimize the impact of these developments. While the details of U.S. - Canada trade policy will continue to change, one thing has become clear: many businesses in our region are re-evaluating their reliance on traditional trade patterns and actively seeking ways to build greater resilience moving forward.

To support this transition, we have assembled a comprehensive toolkit which is designed to equip you with the information, frameworks, and actionable next steps you can review with your advisors and leadership teams. This resource is intended to help you not only respond to current conditions but strengthen your long-term competitiveness.

At Trenval Business Development Corporation, we continue to believe strongly in the resilience, creativity, and determination of businesses across the City of Belleville, City of Quinte West, Stirling-Rawdon, Tyendinaga Township, Mohawks of the Bay of Quinte, Deseronto, and the wider Bay of Quinte region. It is our hope that this toolkit provides practical value and helps you take meaningful steps - starting today.”

GRAHAM COPESTAKE

Executive Director

Trenval Business Development Corporation

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Tariff Responsibility & Planning Guide¹

Who Pays the Tariff?

When exporting to the U.S., understanding tariff responsibility is essential for pricing and competitiveness. <https://www.edc.ca/en/article/how-tariffs-work-for-business.html> (EDC)

Importer of Record

- The party handling customs clearance pays the tariff:
- U.S. Buyer as Importer: Buyer covers the tariff.
- Your Company as Importer: You pay the tariff.

Key Considerations

- Pricing Strategy: Decide whether to absorb costs, share them, or adjust pricing.
- Scenario Planning: Prepare for different tariff outcomes.
- Communication: Engage clients proactively.
- Alternatives: Explore cost-sharing or contract adjustments.

Price Competitiveness

Passing tariffs directly to U.S. buyers may reduce appeal. Consider flexible approaches such as partial absorption, bundling, or value-based pricing.

Review Contracts

Check Incoterms to confirm tariff responsibility. Where feasible, adjust terms to share costs or transfer importer status. If you are the acting importer, incorporate tariff costs into pricing and communicate promptly.

Contract Trade Clients:	Importer of Record:

List all contracts above to identify the importer of record:

¹ Tariff Toolkit produced in collaboration with neighbouring Community Futures (CF Peterborough, n.d.)



Tariff Planning Checklist (with Examples)

→ Identify importer of record for each contract

Example: Contract #123 – U.S. buyer is importer; Contract #124 – your company is importer.

→ Review Incoterms and confirm tariff responsibility

Example: FOB (Free on Board) vs. DDP (Delivered Duty Paid).

→ Calculate potential tariff costs factoring into pricing

Example: 5% tariff on \$50,000 shipment = \$2,500 added cost.

→ Decide on cost strategy: absorb, share, or pass through

Example: Absorb 50% of tariff to remain competitive.

→ Communicate tariff implications clearly to customers

Example: Include tariff notes in quote: 'Pricing reflects shared tariff costs.'

→ Prepare alternative scenarios for tariff changes

Example: Scenario A – tariff increases to 10%; Scenario B – tariff removed.

→ Explore options for renegotiating contracts if needed

Example: Shift importer responsibility to U.S. buyer for next renewal.

→ Monitor competitor pricing strategies

Example: Competitor offers bundled pricing to offset tariffs.

→ Stay updated on tariff regulations and changes

Example: Subscribe to EDC trade updates or CBSA alerts.

Contracts to Review:

→ Contact your top customers and identify their concerns for change

Contract Trade Clients:	Concerns & Key Strategies



"Trade across Canada between provinces is possible, but it doesn't happen overnight. You've got to find customers to sell your product to."

BOB ARMSTRONG

CITP, FCILT, President of Armstrong Trade and Logistics Advisory Services Inc. (ATLAS).
(Armstrong, n.d.)

Supply Chain Diversification

Tariff Vulnerability – de-risking supply chains.

➔ Audit Supply Chain

The impact of the tariffs has led to the importance of regularly auditing your supply chain and looking for local and Canadian alternatives to your product lists.

By identifying which products are most impacted and where costs are rising, you can take action to adjust your pricing, sourcing, and supply chain strategies.

➔ *Make a list of your suppliers and identify the country they come from.*

Suppliers:	County of Origin

Compile a list of those suppliers who are not in Canada and begin researching if there are Canadian alternative suppliers.

Non-Canadian Suppliers:	Alternate Canadian Suppliers

Steps to identify Canadian Origin

➔ Industry Associations:

Many industries have specific associations that can help connect businesses with suppliers. These organizations often provide directories, networking opportunities, and trade shows.

Examples include:

- ➔ Canadian Manufacturers & Exporters (CME) (CME, n.d.)
- ➔ Canadian Federation of Independent Business (CFIB) (CFIB, n.d.)
- ➔ Canadian Construction Association (CCA) (CCA, n.d.)

➔ Growing Your Network:

Look for industry-specific trade shows to attend and meet Canadian companies face-to- face to see their products and explore potential partnerships.

The Bay of Quinte Business Centre provides an anchor for industry to convene with experts and potential suppliers. It also houses a database of businesses you can search for suppliers through.

Supply Chain Diversification

Tariff Resources – Procurement Programs

→ Key Resources for Canadian Businesses

- **Trade Commissioner Service (TCS):** Assists Canadian businesses in identifying suppliers domestically and internationally. (TCS, n.d.)
Website: <https://www.tradecommissioner.gc.ca> | Email: tcs-sdc@international.gc.ca
- **Canada Buys:** A portal listing Canadian suppliers and contractors eligible to provide goods and services to the government, which can also serve private sector needs. (Government of Canada, n.d.)
Website: <https://canadabuys.canada.ca> | Email: canadabuys@tpsgc-pwgsc.gc.ca
- **Export Development Canada (EDC):** Offers trade expertise, financial solutions, insurance, and global connections. (EDC, n.d.)
Website: <https://www.edc.ca> | Phone: 1-800-229-0575
- **Canadian Manufacturers & Exporters (CME) (CME, n.d.):** Canada's largest trade and industry association for manufacturers and exporters.
Website: <https://cme-mec.ca> | Phone: 1-877-913-4263
- **Canadian Federation of Independent Business (CFIB) (CFIB, n.d.):** Advocates for small businesses across Canada.
Website: <https://www.cfib-fcei.ca> | Phone: 1-888-234-2232
- **Duties Relief Program:** Allows qualified companies to import goods without paying duties if those goods are later exported, with limited use permitted before export.
Website: <https://www.cbsa-asfc.gc.ca> (CBSA, n.d.) | Phone: 1-800-461-9999
- **Export Manufacturers Consortium:** (EMC) Export Consortium of Manufacturers | info@emccanada.org
- **Online Platforms:** Use platforms like Alibaba Canada (Alibaba, n.d.) to filter for Canadian suppliers. Social media can also be leveraged for B2B outreach—share your story and connect with potential partners.

Supply chain disruptions key takeaways:

- Diversifying suppliers - reliable regional or local
- Implementing inventory management systems
- Establish long-term contracts to lock in prices and ensure a consistent supply of goods.



“Canada is more unified now than it has been. That's a positive from a business point of view - and that's a great silver lining. Interprovincial trade barriers are going down. Leverage that.” (Pyle Wealth, n.d.)

ANDREW PYLE

Former Canadian Economist, Senior Portfolio Manager & Senior Investment Advisor

Market Strategies & Stakeholders

Key Strategies

- **Identify Emerging Markets:**
 - Research regions or sectors with growing demand for your products or services.
- **Analyze Competitor Activity:**
 - Understand where competitors are focusing and find opportunities to differentiate through pricing, quality, or customer experience.
- **Leverage Local Networks:**
 - Engage with regional business support organizations such as Trenval Community Futures, Small Business Centre, QEDC, and municipal partners to access resources and funding.
- **Expand Digital Presence:**
 - Utilize e-commerce platforms (Amazon, Etsy, eBay) and targeted social media campaigns to reach new audiences.
- **Optimize Online Visibility:**
 - Implement SEO and content marketing strategies to attract customers in search of your offers

“The Bay of Quinte Business Centre serves as an expert resource hub for entrepreneurship, supporting local business growth through access to capital.” (Brown, 2026) **Eileen Brown, Business & Loans Advisor, Trenval CF**

Industry Ecosystem Stakeholders

- **Leverage Industry Experts:**
 - The Bay of Quinte is home to a dynamic industry support network, powered by the Quinte Economic Development Commission. Under the leadership of CEO Chris King and his dedicated team, QEDC champions growth in the industrial & technology sectors, driving innovation and prosperity across its member municipalities: Belleville, Brighton, and Quinte West. Purposeful partnerships include:
 - Trenval Community Futures, Small Business Centre, BDC, or Municipalities including City of Belleville, City of Quinte West, Hastings County, Stirling-Rawdon Township, Mohawks Bay of Quinte, Prince Edward County, Deseronto Township and Tyendinaga Township.



“The Bay of Quinte Region boasts a dynamic and thriving manufacturing industry that actively exports goods globally. The United States remains the primary trading partner, yet there is a growing interest among local companies to explore and penetrate new international markets. To support this expansion, various resources and programs are available, offering valuable assistance to businesses seeking to increase sales and establish a presence in diverse markets and regions. We encourage companies to leverage these opportunities to achieve sustainable growth and enhanced competitiveness in the global economy.” (Chris King, QEDC, n.d.)

Chris King, CEO
Quinte Economic Development Commission

Risk Management

For a small business owner, implementing a hedging strategy might seem complex, but it can be a powerful way to protect the business from various risks such as fluctuations in prices, interest rates, or currency exchange rates.

Business Exposure Risks:

→ **Price fluctuations:**

For example, the cost of raw materials or goods can fluctuate due to supply and demand changes.

→ **Currency risks:**

If your business deals with international suppliers or customers, you might face risks related to currency exchange rates.

→ **Interest rate changes:**

If your business has loans or credit lines, rising interest rates could increase your borrowing costs.

→ **Market volatility:**

If your business is dependent on the stock market or other investments, market fluctuations can create risks.

→ **Essential Tariff Trade Strategies**

Amid the tariff levies, adapting is crucial for Businesses - the World Trade Centre Toronto hosted two webinars: Mastering Cash Flow Amidst Tariff Turmoil (Feb. 18), focusing on financial resilience and trade finance, and Tariff-Proofing Your Pricing & Profitability (Mar. 6), addressing pricing strategies, customer communication, and compliance. [\[www150.statcan.gc.ca\]](http://www150.statcan.gc.ca)

Key Risk Management Checklist

Cash Flow Management

- Maintain a rolling 13-week cash flow forecast using tools like QuickBooks or Excel.
- Model 'what-if' scenarios to anticipate cost fluctuations.
- Secure financing early, such as a line of credit before peak import season.
- Accelerate invoicing and collections; consider e-invoicing and early payment discounts.
- Negotiate extended payment terms with suppliers.
- Use trade finance solutions to cover upfront costs.

Tariff Compliance

- Confirm accurate classification of goods under U.S. tariff codes (HS codes).
- Itemize freight, insurance, and service costs on invoices.
- Explore customs valuation strategies, such as using U.S.-based distribution centers to reduce dutiable value.

Pricing & Sales Strategies

- Reassess pricing structures to maintain profitability; consider tiered pricing to absorb tariff costs.
- Emphasize value-driven messaging—highlight product quality and reliability over price.
- Communicate price changes proactively to maintain customer trust.

Financial Hedging Strategies: Implementation Guide

Price Fluctuations (Commodity Risk)

- **Futures Contracts:** Consult commodity broker or finance expert to secure futures contracts for raw materials.
 - Example: Secure steel at \$800/ton for six months via a futures contract.
- **Forward Contracts:** Direct supplier negotiation for fixed price on future deliveries.
 - Example: Agree to buy aluminum at today's rate for delivery in 90 days.
- **Supplier Agreements:** Establish long-term contracts that guarantee fixed pricing for a defined period.
 - Example: Sign a 12-month agreement for packaging materials at a fixed price.

Currency Risk

- **Forward Contracts:** Lock in an exchange rate for a future payment.
 - Example: Secure CAD/USD rate for a \$50,000 payment due in three months.
- **Currency Options:** Purchase options that provides optimal exchange currency.
 - Example: Buy an option to purchase USD at 1.30 CAD if rates rise.
- **Multi-Currency Accounts:** Open foreign currencies accounts to reduce conversion costs.
 - Example: Maintain a USD account for U.S. supplier payments.

Interest Rate Risk

- **Interest Rate Swaps:** Seek variable interest rate for term options.
 - Example: Swap a floating loan at Prime +1% for a fixed 5% rate.
- **Fixed-Rate Loans:** Refinance variable-rate to fixed-rate loans to stabilize borrowing costs.
 - Example: Replace a variable-rate line of credit with a fixed-rate term loan.

Insurance as a Hedge

- **Business Interruption Insurance:** Protect revenue during operational disruptions.
 - Example: Coverage for income loss if operations halt due to a flood.
- **Property Insurance:** Insure physical or capital assets against damage or loss.
 - Example: Protect equipment against fire damage.
- **Liability Insurance:** Obtain coverage for legal claims related to products or services.
 - Example: Product liability insurance for customer injury claims.

“Hedging is a fluid discussion and best strategized with advice of experts, noting that as market conditions fluctuate, adjustments to strategic approaches are essential for alignment with business goals.”

Risks & Hedging Tools

Risk Type	Description	Example Hedging Tool	Practical Example
Price Fluctuations	Changes in raw material or commodity prices.	Futures or forward contracts	Lock in steel price for 6 months using a futures contract.
Currency Risk	Exchange rate volatility affecting cross-border transactions.	Forward contract or currency options	Secure CAD/USD rate for \$50,000 payment in 3 months.
Interest Rate Risk	Rising rates increase borrowing costs.	Interest rate swap	Swap variable-rate loan for fixed-rate to stabilize payments.
Market Volatility	Investment or stock market fluctuations impacting returns.	Diversification of protective options	Allocate funds across sectors and use put options for downside protection.

Risk Exposure Chart

Risk type	Description	Hedging Tool	Result

Summary of Key Steps

- Assess your exposure to commodity, currency, and interest rate risks.
- Consult financial advisors or banks to select appropriate hedging instruments.
- Negotiate and formalize agreements (contracts, swaps, insurance policies).
- Monitor market conditions and adjust strategies regularly.
- Document all hedging activities for compliance and audit purposes.

“[The tariffs] serve as a wakeup call in many ways to not just Canadian businesses, and the government but to Canadians more broadly to galvanize us to create a sense of urgency and ambition for our country where we do need to diversify and hedge a lot better than we have in the last 150 years.” Goldy Hyder, President and Chief Executive Officer, Business Council of Canada (TBCC, n.d.)

Communications & Branding

Turning Tariff Challenges into Opportunities

Position your brand for strength and resilience with these strategies:

- **Lead with Local Identity:**
 - Emphasize 'Made in Canada' in your messaging to appeal to customers who value supporting local businesses.
- **Highlight Quality and Craftsmanship:**
 - Shift focuses on price to reliability, sustainability, and superior quality.
- **Adapt Pricing Strategies:**
 - Integrate bundling, loyalty programs, and value-based pricing to maintain competitiveness.
- **Expand Market Reach:**
 - Explore regions less affected by tariffs and diversify your customer base.
- **Leverage Digital Marketing:**
 - Optimize SEO, run targeted ads, and create dedicated landing pages to attract new audiences.
- **Build Trust Through Transparency:**
 - Communicate price changes proactively and showcase ethical sourcing and sustainability practices.
- **Collaborate for Impact:**
 - Partner with complementary Canadian brands for co-branding campaigns and joint promotions.
- **Engage in Community Visibility:**
 - Sponsor local events or initiatives to strengthen brand recognition and loyalty.

Action Tip

Identify products or services that align with the 'Buy Canadian' movement and list potential Canadian brands for co-branding opportunities.

Canadian Product or Service	Complementary Brand	Smart co-branding Strategy

Product Directories: Boost Visibility and Reach

Product directories are powerful tools for increasing brand exposure and connecting with potential buyers. These platforms organize products and services by industry, making it easier for customers and distributors to find what they need.

Best Practices

- Select relevant directories aligned with your industry or audience.
- Optimize your listing with clear descriptions, high-quality images, and key benefits.
- Use strategic keywords.
- Include contact information (website, email, and social links).
- Encourage customer reviews to build credibility.
- Update listings regularly to maintain accuracy.
- Recommended Canadian Directories
 - **Made in Canada Directory:** <https://madeincanadadirectory.ca/> (MICD, n.d.)
 - **Made in CA:** <https://madeinca.ca/> (MIC, n.d.)
 - **Well Made in Canada:** <https://wellmadeincanada.com/discover/> (WMiC, n.d.)
 - **BDC (Business Development Bank of Canada):** <https://www.bdc.ca/> (BDC, n.d.)
 - **Ottawa Board of Trade Directory:** <https://ottawabot.ca/directory> (OBOT, n.d.)
 - **Invest Ottawa:** <https://www.investottawa.ca> (IO, n.d.)

Strategic Partnerships: Driving Resilience and Growth

Partnerships are essential for small businesses navigating tariff challenges. By collaborating with other businesses, suppliers, and industry organizations, you can reduce costs, share expertise, and strengthen supply chain resilience.

Why Strategic Partnerships Matter

- **Cost Efficiency:**
 - Pool resources to negotiate better terms for raw materials and distribution.
- **Market Expansion:**
 - Access new customer segments through joint marketing and co-branding.
- **Innovation:**
 - Share knowledge and capabilities to develop new products or services.

Approaches to Building Partnerships

- **Diversify Supply Chains:**
 - Build alliances with local suppliers to reduce tariff exposure.
- **Segment by Lifestyle or Interest:**
 - Target niche markets (e.g., cycling, food and beverage, DIY enthusiasts).
- **Engage Underrepresented Groups:**

- ➔ Adapt offerings to serve underserved demographics.
- ➔ **Partner with Niche Communities:**
 - ➔ Collaborate with organizations or influencers in areas like fitness, sustainability, or gaming.
- ➔ **Study Competitors:**
 - ➔ Identify gaps in their strategy and position partnerships to fill those needs.

Action Step

List potential segment markets or groups where partnerships could add value. Include: Canadian Product or Service, Target Segment, Shared Resources or Value Added.

Canadian Product or Service	Segment Markets	Pooled Resources (Value added)

Tools for Intentional Partnerships

- ➔ **Google Trends:**
 - ➔ Identify growing markets and consumer interests.
- ➔ **Industry Reports:**
 - ➔ Access insights from trade associations and market research firms.
- ➔ **Market Segmentation Tools:**
 - ➔ Pinpoint high-potential areas based on geography, income, and interests.

Examples of Successful Partnerships

- Lululemon & Peloton: Combined fitness apparel and connected fitness platforms to expand reach and brand synergy. (Lululemon, n.d.)*
- Tim Hortons & Canadian Dairy Producers: Strengthened local sourcing and promoted 'Made in Canada' identity. (Globe & Mail, 2025)*
- Shopify & TikTok: Enabled small businesses to integrate e-commerce with social media marketing for broader visibility. (Globe & Mail, 2020)*
- Local Manufacturer & Regional Logistics Firm: Shared warehousing and distribution resources to reduce costs and improve delivery times. (EMC)*

Resilience Financing: Overcoming Trade Barriers

Regional Tariff Response Initiative for businesses (RTRI, n.d.)– (FedDev-Ontario, n.d.)

→ Purpose:

- *Federal program by FedDev Ontario to help Southern Ontario businesses manage tariff-related disruptions, especially from U.S. and China.*

→ Funding Available:

- *\$160M total; focus on steel and automotive sectors.*

→ Eligibility:

- *For-profit businesses incorporated in Ontario; operating in Southern Ontario for 3+ years; 5–499 employees; must show tariff-related impacts and have been viable before March 21, 2025; Not-for-profits eligible for up to \$10M non-repayable funding.*

→ Funding Range:

- *Repayable contributions: \$125K–\$10M;*
- *Non-repayable grants: \$125K–\$1M.*

→ Eligible Activities (March 2025–March 2028):

- *Productivity improvements (digitization, automation);*
- *Market diversification (trade missions);*
- *Supply chain resilience (reshoring);*
- *Competitiveness (quality standards, R&D).*

→ Application Process:

- *Rolling intake; preference for Canadian-owned firms with strong timelines, economic impact, and domestic sourcing.*

→ Application Deadlines

- **Open for applications:** August 26, 2025 (Southern Ontario launch). (FedDev, n.d.), (Newswire, n.d.)
- **Intake process:** Rolling basis until funds are fully allocated. (FedDev-Ontario, n.d.), (RTRI, n.d.)
- **Project completion deadline:** All activities must conclude by **March 31, 2028** to qualify for reimbursement. (FedDev-Ontario, n.d.), (RTRI, n.d.)

→ Contact Information

- **Tollfree phone:** 1-866-593-5505 / **TTY:** 7-1-1, then ask operator to connect to 1-866-593-5505
- **Video Relay Service (VRS):** Call via VRS-enabled app to 1-866-593-5505
- **Email:** info@feddevontario.gc.ca
- **Online contact form:** Via (FedDev-Ontario, n.d.) website
- **Hours of service:** Monday–Friday, 9 a.m.–5 p.m. ET (FedDev-Ontario, n.d.)



CANtrade™² – Navigate Forward with Trenval

Trenval Community Futures, through its NVenture initiative, introduces CANtrade™, a financing program designed to help businesses adapt to shifting trade conditions and strengthen resilience. This localized solution provides growth capital to support supply chain adjustments, interprovincial expansion, and export readiness.

Program Highlights

- **Loan Range: \$5,000 – \$150,000**
- **Rates: Prime +0% to Prime +2%**
- **Flexible Terms: Interest-only periods and no early payment penalties**

Eligible Businesses:

For-profit companies operating in Belleville, Quinte West, Stirling-Rawdon, Tyendinaga, Deseronto, and the Mohawks of the Bay of Quinte.

Eligible Projects Include:

- **Reshoring supply chains to Canada**
- **Expanding into new provincial or international markets**
- **Upgrading operations and technology**
- **Hiring staff and increasing production capacity**
- **Reducing supply chain risk or pivoting to new industries**
- **Adapting products for local compliance and certification**

Program Deadline:

- **Apply by March 31, 2026, or until funds are fully allocated.**
- **Contact Trenval – www.Trenval/cantrade**

Fuel Growth & Trade with Confidence with CANtrade™

² CANtrade™ mark used under license from NVenture (NVenture).

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