GOVERNMENT PROGRAMS · WHAT CAN HELP PAY FOR IT

SETTING UP THE ALBERTA PROGRAMS FOR A STEADY EDDIE PURCHASE.

Governments fund what a buyer does when they put automation on a machine they already own. They lend against it, they let you write it off faster, they pay for the training, and in a few places they share the cost. This guide maps what exists for an Alberta buyer, what each one actually covers, the order to knock on the doors, and the mistakes that cost buyers their money.

THE GROUP'S OWN FLEET, ALBERTA

Every figure in this guide is the program's own, read on its own page on 2026-09-04. Figures move, and they change without notice. Nothing here is tax, legal or financial advice, and no program is available to you until the program says so in writing. We keep this map current, we help you find the right door, and we tell you when a program does not fit. What we will not do is tell you money is coming before it is approved.

AI PLANS.	RULES GOVERN.	HUMANS AUTHORIZE.	SAFETY HAS VETO.

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A REMOVABLE OPERATOR FOR THE MACHINES YOU ALREADY OWN
READ ON THE PROGRAMS' OWN PAGES, 2026-09-04
CONFIRM EVERY FIGURE WITH THE PROGRAM BEFORE YOU PLAN ON IT

FOUR KINDS OF HELP.

KNOW WHICH KIND YOU ARE ASKING FOR

Nothing below is one pot of money. Four different kinds of help exist, they are administered by different bodies, and they answer different questions. Knowing which kind you are asking for is the first decision, and it decides which door you knock on.

FINANCING

Lend against it.

Government-backed loans and guarantees for equipment, new or used, through your bank, Farm Credit Canada, BDC and the provincial farm lenders.

WRITE-OFF

Depreciate it faster.

Canada's Accelerated Investment Incentive and the capital cost allowance classes that construction iron sits in. Your accountant's call, and we say so.

TRAINING

Pay for the people.

Every western province funds employer training. Approval comes before the course starts, never after.

COST-SHARE

Share the purchase.

The rarest kind. Alberta's on-farm program is between intakes; the Prairie regional programs fund technology adoption for firms that clear their thresholds.

BEFORE YOU BUY.

THE CHECKLIST

Work through this before a quotation is signed. Most of the money a buyer loses is lost by doing these in the wrong order, not by being turned down.

- **Decide which family you are in.** Farms are barred from the Canada Small Business Financing Program and sent to the Canadian Agricultural Loans Act instead. Knowing which door is yours saves a season.
- **Put the used-equipment question to the program, in writing, first.** Two of the best cost-share programs rule out used equipment, and neither says whether a new unit fitted to a machine you already own trips that clause. That one question decides whether a cost-share is usable at all.
- **Read the pre-approval clause, program by program.** There is no general rule. Some programs rule out anything bought before approval; Alberta's on-farm program can reach back to spending made before the application, and the federal poultry program reaches back years.
- **Get the training grant approved before the first day of the course.** Approval comes before training starts, never after.
- **Plan the stacking split before the first application, not after the second.** Most programs bar the same dollar from two sources.
- **Check the name is still the name.** The Canada Job Grant no longer exists as such. Alberta renamed and re-cut its version, Manitoba's became Building Up Manitoba, and Saskatchewan's ended with no successor.
- **Get it in writing.** No program is available to you until the program says so in writing. Nothing in this guide, and nothing anyone at Steady Eddie tells you, is a decision by a program.

WHAT BUYERS GET WRONG.

FOUR MISTAKES THAT COST THE MONEY

Buying first, then looking for the grant.

Some programs rule out any purchase made before the application is approved. And yet Alberta's on-farm program can reach back to spending made before the application, and the federal poultry program reaches back years. There is no general rule. The pre-approval clause gets read, program by program, before a quotation is signed.

Assuming a unit on your machine reads as new equipment.

Two of the best programs rule out used equipment, and neither says whether a new unit fitted to a machine you already own trips that clause. We put it to the program before you apply.

Applying to the wrong family of program.

The research council's industrial assistance, the agricultural science programs and Alberta Innovates' vouchers pay the company that develops a technology, not the customer who buys it. Farms are sent off the small business financing program and onto the Agricultural Loans Act.

Old names, and stacking.

The Canada Job Grant no longer exists as such, and Alberta renamed and re-cut its version. On stacking, most programs bar the same dollar from two sources. Plan the split before the first application, not after the second.

EXCAVATORS AT WORK ON A WINTER RIGHT-OF-WAY AT DUSK, WESTERN CANADA

ALBERTA, PROVINCE BY PROGRAM.

PROVINCIAL DOORS FIRST

Four Alberta programs are worth an Alberta buyer's time. Every figure below is the program's own, on the day we read its page.

Canada-Alberta Productivity Grant

OPEN · APPROVAL BEFORE TRAINING STARTS

WHAT IT IS

Alberta's employer training grant, and the province's replacement for the old job grant. It pays for the people, not the equipment.

WHO QUALIFIES

Any Alberta employer, any sector.

WHAT IT COVERS

Third-party training, including technical and digital skills. Not the equipment.

WHAT IT IS WORTH · THE PROGRAM'S OWN FIGURES

50% for existing staff and up to 75% for new hires from unemployment; $5,000 or $10,000 per trainee, $100,000 per employer per year.

HOW TO SET IT UP

1. Decide who is being trained and on what, and get the third-party training quoted.
2. Apply, and wait for written approval. Approval comes before training starts, never after.
3. Book and run the course only once the approval is in hand.
4. Watch both caps as you plan: the cap per trainee and the cap per employer per year.

Source: alberta.ca/canada-alberta-productivity-grant · read 2026-09-04

On-Farm Efficiency Program · Smart Farm Technology stream

BETWEEN INTAKES · DUE TO REOPEN FROM SEPTEMBER 2026

WHAT IT IS

Alberta's on-farm cost-share, and the closest thing in the province to a program that would share the purchase itself.

WHO QUALIFIES

Alberta producers with $25,000 of farm income and a current Environmental Farm Plan.

WHAT IT COVERS

The Smart Farm Technology stream. The funding list has no autonomy item and rules out GPS and auto-steer equipment, so a unit would need approval as a similar expense.

WHAT IT IS WORTH · THE PROGRAM'S OWN FIGURES

50%; $50,000 for the stream, $150,000 per applicant over the program.

HOW TO SET IT UP

1. Have the Environmental Farm Plan current before anything else. It is a condition of applying.
2. Confirm the intake has reopened. It is between intakes, due to reopen from September 2026, and we check it weekly.
3. Put the similar-expense question to the program in writing, because the funding list names no autonomy item.
4. Read the timing clause for the intake you are in. This is the one Alberta program that can reach back to spending made before the application, so do not assume it works like the others in either direction.

Source: alberta.ca/on-farm-efficiency-program · read 2026-09-04

Emissions Reduction Alberta · energy management for industry

WAITLISTS OPEN · RUNS TO 2027-03-31

WHAT IT IS

An Alberta capital program for energy management at a facility.

WHO QUALIFIES

Farming, mining, construction, manufacturing and transport operators.

WHAT IT COVERS

Capital retrofits at a facility with fixed equipment. Whether a mobile machine fits is a question for the program.

WHAT IT IS WORTH · THE PROGRAM'S OWN FIGURES

Up to 50%, up to $1 million per facility.

HOW TO SET IT UP

1. Ask the program first whether a mobile machine fits a facility program at all. The pages are written for fixed equipment.
2. Join the waitlist while that question is being answered. Waitlists are open.
3. Keep the program's end date in view: it runs to 2027-03-31.

The challenge rounds are a different thing and are closed; mature commercial technology is out of scope for them.

Source: eralberta.ca/semi · read 2026-09-04

THE LENDING DOORS.

ALBERTA FIRST, THEN FEDERAL

A federal program does not care which province you are in, but it does care which family you belong to. A farm and a business are sent to different doors, and applying to the wrong one costs a season.

AFSC lending

OPEN · TERMS NOT PUBLISHED

WHAT IT IS

Alberta's provincial farm lender.

WHO QUALIFIES

Alberta producers and agribusiness.

WHAT IT COVERS

Term lending. The pages do not say whether a retrofit on a used machine qualifies.

WHAT IT IS WORTH · THE PROGRAM'S OWN FIGURES

Not published.

HOW TO SET IT UP

1. Put the retrofit question to AFSC before you apply, because the pages do not answer it. We ask on your behalf.
2. Compare it against the federal lending doors on the next page before you commit to one lender.

Source: afsc.ca/lending · read 2026-09-04

Canadian Agricultural Loans Act

OPEN · CONTINUOUS

WHAT IT IS

A federal guarantee that stands behind your own lender's loan. This is the farm door, and the one farms are sent to when they are turned away from the small business financing program.

WHO QUALIFIES

Farmers and farm co-operatives, through your lender.

WHAT IT COVERS

The purchase, major repair or overhaul of implements and machines, which is exactly what a unit on your machine is.

WHAT IT IS WORTH · THE PROGRAM'S OWN FIGURES

A 95% guarantee to the lender; $500,000 in total, $350,000 for purposes other than land.

HOW TO SET IT UP

1. Start with your own lender, not with the program. The guarantee is given to the lender, so the lender is the one who puts it in place.
2. Describe the purchase as the implement and machine purchase it is.
3. Watch the two caps: the total, and the lower cap for purposes other than land.

Source: agriculture.canada.ca/en/programs/canadian-agricultural-loans-act · read 2026-09-04

Farm Credit Canada equipment financing

OPEN

WHAT IT IS

The federal farm lender's own equipment financing, arranged through dealers.

WHO QUALIFIES

Farm operations, through dealers.

WHAT IT COVERS

New or used farm equipment.

WHAT IT IS WORTH · THE PROGRAM'S OWN FIGURES

Nothing down under $100,000, 10% down under $500,000, terms to ten years, no FCC fees.

HOW TO SET IT UP

1. Arrange it through the dealer, because that is how the page says the financing is written.
2. Fix the purchase amount before you choose the down-payment band; the bands turn on it.

Source: fcc-fac.ca/en/financing/agriculture/finance-equipment · read 2026-09-04

BDC equipment purchase loan

OPEN

WHAT IT IS

The federal business bank's equipment loan, and the one federal lending page that names automated equipment and robotics by name.

WHO QUALIFIES

Canadian businesses with a year of revenue.

WHAT IT COVERS

New or used equipment, and the page names automated equipment and robotics, with shipping, installation and training.

WHAT IT IS WORTH · THE PROGRAM'S OWN FIGURES

Up to 125% of the purchase price, up to 24 months interest-only, terms to twelve years.

HOW TO SET IT UP

1. Have a year of revenue behind you before you apply. It is the eligibility line.
2. Bring the whole cost, not only the unit: the page covers shipping, installation and training as well.
3. Set the interest-only period against the fitting window, not against the delivery date.

Source: bdc.ca/en/financing/equipment-loan · read 2026-09-04

THE BUSINESS DOOR, AND THE WRITE-OFFS.

YOUR ACCOUNTANT'S CALL

A write-off is a different kind of help from a grant: it is not money paid to you, it changes what you can deduct and in which year. The tax lines are your accountant's call, and we say so. What we can do is make sure you are asking the right one, with the right paperwork, before the money is spent.

Canada Small Business Financing Program

OPEN · CONTINUOUS · NOT FOR FARMS

WHAT IT IS

A federal guarantee arranged through your lender, for businesses rather than farms.

WHO QUALIFIES

Businesses under $10 million in revenue, through your lender. Farms are sent to the Agricultural Loans Act instead.

WHAT IT COVERS

The purchase or improvement of new or used equipment.

WHAT IT IS WORTH · THE PROGRAM'S OWN FIGURES

Up to $500,000 for equipment, $1.15 million in all; rate capped at prime plus 3%, a 2% registration fee.

HOW TO SET IT UP

1. Confirm you are not a farm for this program's purposes first.
2. Go through your own lender. The loan is put in place there, not at the program.
3. Price the registration fee into the deal, not around it.

Source: ised-isde.canada.ca/site/canada-small-business-financing-program · read 2026-09-04

Accelerated Investment Incentive

IN FORCE

WHAT IT IS

A larger first-year deduction on eligible property, rather than money paid to you.

WHO QUALIFIES

Any business.

WHAT IT COVERS

A larger first-year capital cost allowance on eligible property.

WHAT IT IS WORTH · THE PROGRAM'S OWN FIGURES

Double the normal first-year allowance for property under the half-year rule, through 2027. Budget 2025 announced an extension that is not yet on the CRA page; ask your accountant, not this guide.

HOW TO SET IT UP

1. Take it with your accountant in the first year, and ask which year that is for this purchase.
2. Ask your accountant about the announced extension. The CRA page does not yet carry it.

Source: canada.ca · Canada Revenue Agency, Accelerated Investment Incentive · read 2026-09-04

Capital cost allowance classes

IN FORCE

WHAT IT IS

The class your machine sits in, which sets the rate at which it is written off.

WHO QUALIFIES

Any business.

WHAT IT COVERS

Excavating, moving and compacting equipment sits in class 38 and contractor's movable equipment in class 10; an addition generally follows its host machine.

WHAT IT IS WORTH · THE REGULATION'S OWN FIGURES

30% declining balance for those classes; 20% for class 8.

HOW TO SET IT UP

1. Establish which class the host machine sits in first. An addition generally follows it.
2. Put the class question and the incentive question to your accountant together: the first sets the rate the second doubles.

Source: laws-lois.justice.gc.ca · Income Tax Regulations, capital cost allowance classes · read 2026-09-04

Poultry and Egg On-Farm Investment

OPEN TO 2030-03-31 · QUOTA HOLDERS ONLY

WHAT IT IS

A federal on-farm investment program for supply-managed producers, and the one door on this page that reaches backwards in time.

WHO QUALIFIES

Supply-managed poultry and egg producers holding quota.

WHAT IT COVERS

On-farm automation and efficiency; costs back to 2019-03-19 qualify.

WHAT IT IS WORTH · THE PROGRAM'S OWN FIGURES

Allocated by quota share; the page publishes no rate.

HOW TO SET IT UP

1. Confirm you hold quota. It is the eligibility line, and the allocation is made against it.
2. Gather the earlier spending too: costs back to 2019-03-19 qualify.
3. Do not plan against a rate, because the page publishes none.

Source: agriculture.canada.ca/en/programs/poultry-egg-farm-investment · read 2026-09-04

THE PRAIRIE REGIONAL DOORS.

COST-SHARE, AND WHAT IT COSTS TO REACH IT

Cost-share is the rarest kind of help. Two Prairie regional programs will put money into adopting a technology, and both are written for incorporated firms that clear a threshold rather than for a single machine.

PrairiesCan Regional Tariff Response Initiative

OPEN TO 2027-12-31

WHAT IT IS

A Prairie regional program, and the one non-repayable door on this page.

WHO QUALIFIES

Prairie-incorporated firms of up to 499 people, two years old, hurt by tariffs.

WHAT IT COVERS

Capital investment, including adopting new technologies.

WHAT IT IS WORTH · THE PROGRAM'S OWN FIGURES

Non-repayable, up to $3 million.

HOW TO SET IT UP

1. Test the three eligibility lines before anything else: incorporated on the Prairies, the size limit, and two years of trading.
2. Be able to show the tariff harm. It is the condition the program turns on.
3. Apply before the closing date of 2027-12-31, and before the spending if you want the pre-approval question settled.

Source: canada.ca/en/prairies-economic-development · Regional Tariff Response Initiative · read 2026-09-04

PrairiesCan Business Scale-up and Productivity

CONTINUOUS INTAKE

WHAT IT IS

The Prairie regional program for adopting technology, interest-free but repayable.

WHO QUALIFIES

High-growth incorporated firms in priority sectors.

WHAT IT COVERS

Acquiring and adopting new technologies, equipment and machinery.

WHAT IT IS WORTH · THE PROGRAM'S OWN FIGURES

Up to 50%, from $200,000 to $5 million, interest-free and repayable.

HOW TO SET IT UP

1. Check the floor before the ceiling. The smallest project the program takes is larger than many single-machine purchases.
2. Confirm your sector is one of the priority sectors before you build the application.
3. Treat it as a repayable instrument in your own numbers, because that is what it is.

Source: canada.ca/en/prairies-economic-development · Business Scale-up and Productivity · read 2026-09-04

EARTHWORKS AT THE GROUP'S OWN TEST FACILITY, ALBERTA

THE SEQUENCE.

WHICH DOOR FIRST, AND WHAT CAN SIT BESIDE IT

Order is the whole game. Most of what a buyer loses is lost by taking the steps in the wrong sequence, and the two questions that decide the most are asked at the start, not at the end.

STEP	DO THIS	THE DOORS IT SETTLES	WHY IT COMES HERE, AND WHAT CAN SIT BESIDE IT
01	**Decide which family you are in: a farm, or a business.**	Agricultural Loans Act · Canada Small Business Financing Program	Farms are barred from the small business financing program and sent to the Agricultural Loans Act. Nothing else can be sequenced until this is settled.
02	**Put the two deciding questions to the programs, in writing.**	Every cost-share door	Whether a new unit on a machine you already own counts as new equipment, and when Alberta's on-farm program reopens. We put both to the programs themselves.
03	**Start the training grant before you book any course.**	Canada-Alberta Productivity Grant	Approval comes before training starts, never after. This one is independent of the machine, so it can run beside everything below.
04	**Get the cost-share applications in before a quotation is signed.**	On-Farm Efficiency Program · Emissions Reduction Alberta · PrairiesCan	Cost-share is the rarest kind of help and the one most often lost to a pre-approval clause. Read the clause program by program: there is no general rule.
05	**Arrange the lending.**	Agricultural Loans Act · FCC · BDC · Canada Small Business Financing Program · AFSC	Lending is arranged through a lender or a dealer, not through the program, so it follows the cost-share applications.
06	**Take the write-off with your accountant, once the machine is in service.**	Accelerated Investment Incentive · capital cost allowance classes	A write-off is not money paid to you: it changes what you can deduct and in which year. Your accountant's call, and we say so.
07	**Plan the stacking split before the first application, not after the second.**	All of the above	Most programs bar the same dollar from two sources. Confirm each pair with the programs before you plan on it.

READ ON EACH PROGRAM'S OWN PAGE ON 2026-09-04. FIGURES MOVE; CONFIRM BEFORE YOU PLAN ON ONE.

CLOSED, OR NOT FOR THIS.

DOORS NOT WORTH KNOCKING ON

- **AgriInnovate** and the **Agricultural Clean Technology** adoption stream: closed to applications.
- **AgriScience:** open, but for pre-commercial research, not adoption.
- **NRC IRAP**, **Alberta Innovates** vouchers and demonstration programs: for the firm developing the technology, not the customer buying it.
- **Canada Digital Adoption Program:** retired.
- **Emissions Reduction Alberta challenge rounds:** closed, and mature commercial technology is out of scope.
- **The Canada Job Grant:** no longer exists as such. Alberta renamed and re-cut its version.

HOW WE HELP YOU GET IT RIGHT.

ASK US WHICH DOOR

Tell us where you are and what you run, and we tell you which of these doors is yours, in what order to knock, and what has to be true before you sign a quotation.

We keep this map, we read the program pages, and we put the two questions that decide the most to the programs themselves: whether a new unit on a machine you already own counts as new equipment, and when Alberta's on-farm program reopens.

The tax lines are your accountant's call, and we say so. A program's eligibility is the program's call, in writing. What we can do is make sure you are asking the right one, with the right paperwork, before the money is spent.

WHAT TO SEND US

- Where you operate, and whether you are a farm or a business
- Makes, models and how many, and what the machine does all day
- Whether that machine is holding up the job, or waiting on something else
- Whether the public ever comes within reach of it
- Whether a quotation has already been signed, and when

You get back which family your machine belongs to, which doors are yours, and what we still need to learn. From a person, within one working day. No deposit, no payment, no price.

EARTHWORKS AT THE GROUP'S OWN TEST FACILITY, ALBERTA

WHAT THIS GUIDE IS, AND WHAT IT IS NOT.

THE HONEST LIMITS

The figures are the programs' own.
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BRING US YOUR SITUATION.
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READ ON THE PROGRAMS' OWN PAGES, 2026-09-04