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BDC LIFT Eligibility Checklist

+ Application Pack: A Canadian AI Integrator's Field Guide

For Creatrix sales reps and partners.

Edition: June 2026

Internal use only.

Print or send to your CFO. Use the Section 2 checklist before any BDC conversation. Save the Section 9 disqualifiers somewhere visible — they'll save you a wasted application cycle.

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BDC LIFT Eligibility Checklist + Application Pack

Prepared by Creatrix · Edition June 2026 · For Canadian SMEs evaluating BDC LIFT.

This document exists because BDC's LIFT marketing page is a press release, and the staff you meet at intake are not allowed to tell you when LIFT is the wrong tool for your business. Both gaps cost SME owners weeks. We wrote this to close them.

You are reading the field guide a CFO would build after sitting through three LIFT intake calls and one underwriting cycle. It is written for the owner of the business — not the consultant they hire. Use Section 2 as a pre-call screen, Section 5 as your document-pull checklist, and Section 9 as the “do not apply” gate. If you are still in after Section 9, the rest tells you what to expect.

We are Creatrix, a Canadian-incorporated AI integrator in Burnaby, BC. We help SMEs deploy production AI funded through LIFT, and one practical consequence of working with us is that your loan qualifies for the 2.25% preferential rate. That is the only commercial pitch in this document. Everything else is plain process information you should have before your first BDC conversation.

1. What LIFT actually is — in two paragraphs

BDC LIFT is a **\$500 million loan envelope** announced by the Business Development Bank of Canada in **April 2026**, designed to finance AI adoption for roughly **1,000 Canadian SMEs** across the program's lifetime. It is a loan program, not a grant. You pay it back. What makes it unusual versus the standard BDC commercial-lending shelf is three things: a **2.25% preferential interest rate** when you use a Canadian-built AI solution or a Canadian system integrator, a **mandatory Advisory plan** built into the application so SMEs do not burn the money on the wrong AI, and a **principal-payment postponement of up to 24 months** so cash impact lands after the system is producing returns.

There are two tracks. **Track A** is the AI-and-digital track, loans up to **\$2M**, sector-agnostic, with a **\$1M annual revenue floor**. This is where most LIFT borrowers land — services, retail, professional firms, trades. **Track B** is for sectors where AI is paired with physical equipment (manufacturing, transport, wholesale, construction, agriculture, mining, architecture and engineering), loans up to **\$5M**, with a **\$5M annual revenue floor**. Both tracks require Canadian incorporation and operating presence. The standard market rate on a comparable BDC commercial term loan in mid-2026 is roughly **5.75%**; the preferential rate is therefore a 350-basis-point saving on whatever you borrow. On a \$250K loan over a normal amortisation, that is real money — tens of thousands of dollars over the life of the loan.

That is the whole program. The rest of this document is how to know if you qualify, what to bring, and when not to bother.

2. Pre-application eligibility checklist

Run through this before you call BDC. If you cannot check every hard-gate item, do not apply yet — fix the gap first, or accept that LIFT is not your tool. The soft-gate items are advisory and will not block your application, but they shape how the conversation goes.

Hard gates (every box must be checked)

- We are a **Canadian-incorporated** business (federally or provincially). Sole proprietorships do not qualify.
- We have **operating presence in Canada** — staff, premises, customers, taxes filed in Canada.
- We have **at least \$1M in trailing twelve-month revenue** (Track A) or **at least \$5M** if we plan to apply under Track B.
- We have **at least two full fiscal years** of financial statements (Notice to Reader is fine — audit or review-engagement is not required for most loan sizes).
- Our **CRA accounts are current** — no outstanding payroll, GST/HST, or corporate-tax arrears.
- We have a **defined business problem** we believe AI can address — not “we should probably do AI” but “follow-up calls are dropping, intake takes 14 hours a week, scheduling errors cost us \$X per quarter.”
- We are willing to **deploy software our team will actually use** — not commission a slide deck and stop.

Soft gates (note any gaps; they shape your application)

- We are **profitable, or losing money within a stable runway** (LIFT is not rescue capital — BDC underwrites repayment capacity).
- We have an **owner or executive** who will commit time to the readiness assessment and Advisory plan — typically 8–12 hours over four weeks.
- We have **at least one existing software system** to integrate with (CRM, ERP, scheduling, POS, PMS). LIFT-funded AI that does not connect to your operational stack rarely returns.
- We have **clean enough data** in that system to feed an AI workflow — or we accept that the first 30 days of the project will be data hygiene.
- We are **not currently in receivership, CCAA proceedings, or active default** with any lender.
- We hold or can obtain **standard business insurance** appropriate to our sector — BDC will ask.
- We can **define one quantitative outcome** the AI deployment should move (calls answered, hours saved, leads recovered, errors reduced). “Better operations” is not a measurable outcome.

Sector-fit checklist (Track A — most SMEs land here)

- We are in a sector where **AI agents or workflows can plausibly help** — services with phone/email volume, professional firms with intake friction, retail with inventory or customer-service load, trades with scheduling complexity, hospitality with reservation and review management.
- We are **not** primarily an AI-services business ourselves (LIFT is for AI adopters, not AI builders).
- We are **not** primarily a software reseller or generic-website agency dressed up as AI.

Sector-fit checklist (Track B — equipment-heavy industries)

- Our business is in **manufacturing, transport and logistics, wholesale, construction, agriculture, mining, or architecture & engineering**.
- We are pairing **AI with physical equipment** in this application — vision systems on a new production line, telematics on new fleet vehicles, sensors on new agricultural equipment, etc.
- The equipment portion is a **real capex line**, not retrofit dressing on existing assets.

If every hard gate is checked and at least most of the soft gates are checked, LIFT is genuinely worth the conversation. If you have three or more soft-gate gaps, expect to spend the first four weeks closing those gaps before BDC will underwrite. If you have a hard-gate failure, stop. Read Section 9.

3. The 2.25% preferential rate — when it applies, and the test for “Canadian AI integrator”

This is the detail that pays for the time you spend reading this document.

BDC’s standard term-loan rate for a comparable AI-adoption loan in mid-2026 is roughly **5.75%**. The LIFT preferential rate is **2.25%**. The 350-basis-point gap is unlocked when **either** of two conditions is met:

1. The **AI solution** you are deploying is **Canadian-built**, or
2. The **system integrator** delivering the work is a **Canadian operating presence**.

For most SMEs, option 1 is unavailable in practice — the foundation models you will end up using (OpenAI, Anthropic, others) are not Canadian-built, and most off-the-shelf AI products in 2026 are American. Option 2 is the practical lever. If your integrator is Canadian-incorporated, with Canadian staff, delivering from Canada, you qualify.

The test BDC actually applies

BDC’s underwriting team is not looking at marketing claims. They are looking at three things:

- The integrator is **incorporated in Canada** (federal or provincial).
- The integrator has **staff in Canada** delivering the work (not a Canadian shell fronting offshore delivery).
- The integrator’s **deliverables and support** originate from Canada — contracts, statements of work, project management, post-deployment support.

That is the test. A US-headquartered consultancy with a Toronto sales office will not satisfy it. A Canadian-incorporated firm using global AI models (OpenAI, Anthropic) but delivering the integration work from Canada does. It is a test of where the integrator operates, not where the underlying AI models are trained.

What the rate actually saves

On a \$250K LIFT loan, a 350-basis-point rate gap is roughly **\$8,000–\$9,000 per year in interest**, and on a typical amortisation lands in the **\$25K–\$40K** range over the life of the loan. On a \$1M loan, the same math produces **\$100K–\$160K** in saved interest. The number is large enough to matter to the integrator selection, and small enough that it should not be the only reason you pick one — pick on execution capacity first, then verify Canadian operating presence to lock in the rate.

If you are evaluating integrators, ask each one to send you their Canadian Articles of Incorporation, their delivery-team location list, and a one-line statement that all work for your engagement will be delivered from Canada. That is what BDC will eventually ask for. Save it for your application file.

4. Track A vs Track B — when to pick which

The two tracks are not flavours of the same loan. They are different products with different revenue floors, sector restrictions, and loan ceilings. Pick the wrong one and your application stalls.

TEST	TRACK A	TRACK B
Revenue floor	\$1M+	\$5M+
Sector	Any	Manufacturing, transport, wholesale, construction, agriculture, mining, A&E
Loan ceiling	\$2M	\$5M
AI alone	Yes	No — must be paired with equipment
Common case	Services, retail, professional, trades, hospitality	New production line + AI vision; new fleet + telematics

Pick Track A if

- You are below \$5M revenue, **or**
- You are in a sector outside the Track B list, **or**
- Your AI project does not involve buying physical equipment, **or**
- You want to deploy AI agents (intake, follow-up, scheduling, reporting) into existing software systems.

Pick Track B if

- You are in one of the seven listed sectors, **and**

- You are above \$5M revenue, **and**
- You are buying capex equipment as part of the project, **and**
- You need a loan ceiling above \$2M.

The dominant pattern we see is Track A. Track B is the right product for a defined and relatively narrow set of capex-heavy operators; the larger ceiling looks attractive in the abstract but the equipment-pairing requirement is real and audited. Do not contort a software-only AI project into Track B clothing to chase the higher ceiling — it will not survive underwriting.

If you straddle the line — say, a \$6M-revenue manufacturer with a software-only AI project — Track A is the simpler path. The \$2M ceiling is plenty for first-time AI adopters. You can always come back for a second loan once the first system is producing measurable returns.

5. Application pack — exact documents to pull

BDC will ask for most of what is on this list. Pulling it before your first call collapses two weeks out of the timeline. Treat this as the master checklist for your CFO or bookkeeper to assemble.

Corporate & legal

- **Certificate of Incorporation** (federal or provincial) and any amendments.
- **Articles of Incorporation** and current **Articles of Amendment** if applicable.
- **Corporate Profile Report** from the relevant registry (recent — pulled within 30 days).
- **Shareholder register** showing current ownership percentages.
- **Directors and officers list** (current).
- **Trade names and business name registrations** if you operate under names different from your legal entity.
- **CRA Business Number confirmation** and current **GST/HST registration**.

Financial statements

- **Two most recent fiscal-year financial statements** — Notice to Reader, Review Engagement, or Audited. Whichever you produce is fine; BDC will ask for what you have.
- **Year-to-date interim financials** if your most recent year-end is more than 90 days old.
- **Most recent corporate tax return (T2)** plus the Notice of Assessment.
- **Aged accounts receivable and accounts payable** schedules as of the most recent month-end.
- **Bank statements for the last 6 months** across all operating accounts.
- **Existing debt schedule** — every loan, line of credit, lease, and shareholder loan, with balance, payment, and lender.

Ownership & personal (for owners of 25%+)

- **Personal Net Worth Statement** (BDC has a template; standard format works).
- **Most recent personal tax return (T1)** and Notice of Assessment.
- **Government-issued photo ID** (current).
- **Personal credit consent** — BDC will run credit on the principals.

Operations & AI scope

- **One-page business overview** — what you do, who you sell to, employee count, key locations.
- **Customer concentration schedule** — top 10 customers as % of revenue (BDC cares about concentration risk).
- **Current technology stack list** — every operational system you run (CRM, ERP, scheduling, POS, PMS, accounting, communications). One line each: vendor, version, what it does.
- **AI scope memo** — a 1–2 page written description of the AI workflows you want to fund. Sections: problem, proposed AI workflow, expected outcome, integration points, rough budget range. This becomes the basis of your Advisory plan.
- **Integrator proposal or Statement of Work** — from your Canadian integrator, if you have picked one. Fixed scope, fixed budget range, milestone list. Required to lock in the 2.25% rate.
- **Quotes for any equipment** (Track B only) — vendor quotes, lead times, payment terms.

Optional but useful

- **Insurance certificates** — general liability, errors & omissions if relevant, cyber if relevant.
- **Existing BDC relationship file number** if you have borrowed from BDC before.
- **Photos or schematics** of the operating site, especially for Track B equipment projects.

If you have a CFO or bookkeeper, this is a two-day pull. If you are the owner pulling it yourself, budget a week of evenings. The single most common reason BDC underwriting stalls is a missing or stale document in this list — particularly aged AR/AP and the YTD interim financials.

6. The Advisory plan — what BDC actually wants in it

LIFT is structured so that you cannot just borrow the money and figure out the AI later. BDC requires an **Advisory plan** delivered by BDC's own Advisory Services or a BDC-vetted advisor. This is not optional and it is not paperwork. The Advisory plan is what BDC uses to underwrite whether your AI investment is likely to return.

What it covers

- A **readiness assessment** of your data, your processes, and where AI can plausibly move the needle.
- A **scoped implementation plan** with concrete workflows, integrations, and a budget range.
- A **measurement framework** — what gets instrumented, what success looks like at 30/60/90/180 days.

- A **risk register** — what could fail, what mitigation looks like.

What BDC wants to see

- **A specific business problem**, named in operational terms. “Our missed-call rate is 22% on the seasonal peak weeks and each missed call is worth \$X” beats “we want to use AI for customer service.”
- **A specific AI workflow** described in plain English. “An intake agent that answers after-hours calls, captures the lead in our CRM, and books a callback for the next business day” beats “an AI assistant.”
- **Integration with at least one existing system**. Free-floating AI projects with no operational tie-in get downgraded at underwriting.
- **A budget range with line items** — software, integrations, model spend, implementation labour, change management, year-one operations.
- **A 90-day milestone schedule** — what is built and live at 30, 60, and 90 days.
- **A success metric and a measurement plan** — instrument the system to show whether it worked.
- **An owner-side commitment** — one named human at your company who is responsible for the deployment landing.

Who delivers the Advisory plan

BDC’s Advisory team or a BDC-vetted advisor delivers it. Your integrator does **not** deliver the Advisory plan — that is a BDC role, and you should be wary of any integrator who claims they can. What your integrator should deliver in parallel is a **technical readiness assessment** and a **defensible implementation plan** that you take into the Advisory conversation. Run the two streams in parallel rather than sequentially; it shaves three to four weeks out of the calendar.

The Advisory plan is **free for qualified LIFT applicants**. That is a real subsidy — comparable advisory engagements in market cost \$15K–\$40K. Use it.

7. Common rejection reasons — and how to avoid them

These are the patterns we have seen kill or stall LIFT applications. Most are avoidable with two weeks of prep.

Vague AI scope

The application says “we want to implement AI to improve operations.” The Advisory plan stalls because BDC’s advisor cannot scope an outcome from a wish. **Fix:** rewrite the scope memo around one named workflow, one named integration, one named metric. “Reduce missed-call rate from 22% to under 8% by deploying a voice intake agent integrated with our existing CRM” is a sentence BDC can underwrite.

Budget that does not survive scrutiny

The budget is round numbers — \$250K, all-in, no line items. Underwriting kicks it back because the loan is supposed to fund specific things. **Fix:** break the budget into software/SaaS line items, model spend (typically \$200–\$2,000 per month), implementation labour (typically the largest line — \$100K–\$300K for a real project), change-management/training, and 12 months of operating cost. Round numbers in each line; total is what it is.

Integrator with no Canadian operating presence

The application names a US-headquartered consultancy as the integrator. The 2.25% rate is denied. **Fix:** verify Canadian incorporation and Canadian delivery before you sign anything. Ask for the Articles of Incorporation and a written confirmation that the engagement is Canadian-delivered. If the integrator pushes back on either request, that is the answer.

Revenue floor failure

Trailing twelve-month revenue is \$900K. The application is declined at intake. **Fix:** wait. Re-apply when you cross \$1M, or look at non-LIFT BDC products designed for smaller operators. Do not try to creative-accounting your way past the floor — BDC sees the financials and the question of which lender will work with you next gets worse if you appear to have misrepresented yourself here.

Tax arrears

The CRA account shows outstanding payroll or GST/HST balances. Underwriting will not proceed. **Fix:** clear the arrears before applying. If you cannot clear them, get on a structured payment arrangement with CRA and have the confirmation letter in your application file.

Customer concentration

One customer represents 60% of revenue. BDC treats this as a material risk and either declines, reduces the loan size, or requires personal guarantees beyond the default. **Fix:** acknowledge the concentration in the application, describe the contracted term of that relationship, and explain how the AI investment reduces the risk (faster lead-generation cycle, lower switching cost, etc.). Honest acknowledgement beats omission.

“Proof of concept” framing

The application describes a 12-week proof of concept. BDC LIFT is not a research grant — it funds production deployments. **Fix:** frame the project as a deployment that goes live in production, with a measurement phase after, not a POC. “Phase 1 deploys in 12 weeks and runs in production; Phase 2 measures and optimises in months 4–6” is the right shape.

Mismatched fit

The application is technically eligible but the AI workflow does not fit the business — a 4-person professional-services firm asking for \$1.5M for “AI transformation.” BDC’s advisor will surface this as an oversize loan for the operation. **Fix:** size the loan to the real opportunity, not the ceiling. Most first-time SME AI adopters land between

\$50K and \$250K. Coming back for a second loan after the first works is easier than defending an oversized first ask.

Owner unavailable for the Advisory phase

The Advisory plan stalls because the owner who needs to make decisions is unreachable for three weeks. **Fix:** block 8–12 hours in your calendar over the four weeks following first BDC contact. Treat it like a customer engagement.

8. Post-approval — what to expect in weeks 1, 4, and 12

Disbursement of the first loan tranche typically lands **8–12 weeks** after your first BDC conversation. Once the loan is approved and the disbursement hits, here is what the next 90 days look like for a typical Track A engagement.

Week 1 — Kickoff

- BDC sends the disbursement confirmation and the milestone schedule (most LIFT loans are tranche-disbursed against build milestones).
- Your integrator runs a kickoff session — typically 90 minutes, in person if possible, with the owner and the operational lead.
- Data access is provisioned — CRM exports, scheduling system credentials, communications-platform integration permissions.
- The 90-day plan is finalised in writing: what ships at 30, 60, 90 days, who owns what, where the integration points are.

You will not see a live AI workflow in week 1. You will see a kickoff document, an access checklist, and a calendar with the next six weekly check-ins booked. That is the right output for week 1.

Week 4 — First system in shadow mode

- The first AI workflow (typically the simplest one in scope — an intake agent or a follow-up sequence) is built and running in **shadow mode**. Shadow mode means the system is processing real data but its outputs are reviewed by a human before they reach customers.
- Integration is wired to at least one operational system (your CRM, scheduling tool, or communications stack).
- Your team has seen the workflow and can describe it in plain language.
- A first BDC progress report is filed — usually a one-pager summarising milestones hit.

Week 4 is the moment to confirm that what is being built matches what is in your Advisory plan. If it does not, raise it now — the project is still small enough to course-correct cheaply.

Week 12 — First system in production, measurement live

- The first workflow is **live in production** — handling real customer interactions, no human in the loop on routine cases.
- The second workflow (if scoped) is in shadow mode.
- Measurement is instrumented — you can see, in a dashboard or weekly report, the operational metric the system was supposed to move.
- A BDC milestone is hit and the next disbursement tranche releases (if your loan is structured that way).
- Honest reporting begins. If the metric is moving, you have a working AI deployment. If it is not, this is the moment to stop or pivot, not month six.

Months 4–6 — Optimisation and scope expansion

Most LIFT-funded engagements run 4–6 months end to end for the first phase. By month six you should have one or two production AI workflows, real measurement data, and a clear answer to the question “did this return.” If it did, expand. If it did not, do not throw good money after bad — write up what was learned and stop.

What BDC will ask for after deployment

- **Outcome reporting** — typically quarterly for the first year, then annually for the loan term. BDC wants to see whether the productivity lift its program is built on actually showed up.
- **Honest null results matter.** BDC is a development bank, not a venture capitalist; they would rather see honest reporting that includes failed sub-projects than a varnished narrative. The integrator who tells you to varnish the report is the wrong integrator.

9. When LIFT is the wrong tool — honest disqualifiers

Read this section before you spend a week on the application pack. If any of these describe your business, LIFT is not for you and the time spent applying will hurt more than not applying.

Hard disqualifiers — do not apply

- **You are under \$1M in trailing twelve-month revenue.** The floor is not negotiable. Track A is \$1M, Track B is \$5M, both are hard.
- **You are a pre-revenue startup or operating on grant-funded MVP runway.** LIFT is for established SMEs, not seed-stage software companies.
- **You are a sole proprietor or general partnership** without a Canadian-incorporated entity. Get the entity stood up first, file at least one year-end as a corporation, then revisit.
- **You are not Canadian-incorporated** or do not operate from Canada. LIFT is funded by the Government of Canada to grow Canadian SME productivity. There is no path around this.
- **You are in active CCAA, receivership, or material default** with another lender. Stabilise first.

- **Your “AI project” is a website refresh, an off-the-shelf SaaS subscription, or a generic IT modernisation with AI branding.** BDC’s Advisory layer is built to surface this honestly during intake. Better to find out before underwriting than after.

Soft disqualifiers — apply, but expect the conversation to be hard

- **You have no operational base — no CRM, no scheduling system, no operational software at all.** AI without integration surface is theatre. Spend the first 90 days getting a baseline operational system in place, then re-approach LIFT.
- **You cannot name a single quantitative outcome the AI should move.** Take another month to define one. Underwriting will not proceed without it.
- **You do not have time to commit 8–12 hours of owner-time** to the Advisory phase. The Advisory plan cannot be delegated to an outside consultant; it requires the decision-maker.
- **You are looking for working capital and “AI” is a label for the application.** BDC LIFT funds AI investment, not general working capital. There are other BDC products for working capital — ask for those instead.
- **Your team is materially hostile to software change.** The most common quiet failure mode of LIFT-funded projects is that the system gets built and the team stops using it within six weeks. If you do not have buy-in, fix that first.

The first failure mode is more common than the second. SMEs that walk away because they do not meet the hard gates lose only the time spent reading documents like this one. SMEs that push past a soft-gate failure into an application end up spending three months on something that does not return, then carrying the loan repayment.

Honest disqualification is the most valuable thing this document offers. If you are out, you are out. Save the calendar time and the application fatigue for something that fits.

10. Send-to-your-CFO summary (one page)

If you only print one page of this document, print this one.

What it is. BDC LIFT is a \$500M Canadian SME loan program launched April 2026 for AI adoption. Two tracks: Track A (AI/digital, \$1M+ revenue, loans up to \$2M, any sector); Track B (AI + equipment, \$5M+ revenue, loans up to \$5M, seven defined sectors).

The rate. Standard BDC term-loan rate in mid-2026 is roughly 5.75%. LIFT preferential rate is **2.25%** when you use a Canadian-built AI solution or a Canadian system integrator. The integrator path is the practical one for most SMEs. Savings on a \$250K loan: \$25K–\$40K over the life of the loan. On a \$1M loan: \$100K–\$160K.

Hard eligibility. Canadian-incorporated. Operating in Canada. \$1M+ TTM revenue (Track A). Two years of financials. CRA accounts current. A defined business problem AI can plausibly address.

Mandatory Advisory plan. Delivered by BDC or a BDC-vetted advisor, **free for qualified applicants.** Comparable advisory in market costs \$15K–\$40K. Use it. Run the integrator’s technical readiness assessment in parallel to save 3–4 weeks.

Document pack — pull before first call. Articles of Incorporation, corporate profile, shareholder register, two years of financial statements, YTD interim financials, T2 + NOA, aged AR/AP, 6 months of bank statements, debt schedule, personal net worth statement for 25%+ owners, AI scope memo (1–2 pages), integrator proposal with fixed budget range.

Realistic timeline. Readiness + Advisory plan: 2–4 weeks. BDC underwriting + disbursement: 4–8 weeks. First system in shadow mode: week 4 post-disbursement. First system in production: week 12. End-to-end from first call to live AI: 4–6 months.

Sweet-spot loan size. \$50K–\$250K for first-time AI adopters. Goes further than it looks. Coming back for a second loan after the first proves out is easier than defending an oversize first ask.

When NOT to apply. Under \$1M revenue. Pre-revenue. Not Canadian-incorporated. Sole proprietorship. Active default. No operational software. No defined outcome metric. “AI project” is a website refresh in disguise.

Common rejection reasons. Vague scope. Round-number budget with no line items. Non-Canadian integrator (kills the 2.25% rate). Tax arrears. POC framing instead of production. Owner unavailable for Advisory phase. Customer concentration over 50% without an honest mitigation paragraph.

Single most important detail. The 2.25% rate test is about where the integrator operates, not where the AI models are built. Verify Canadian incorporation, Canadian staff, and Canadian-delivered engagement in writing before you sign with any integrator. If they push back on that ask, that is the answer.

11. Next step — Creatrix's role

Creatrix is a Canadian-incorporated AI integrator headquartered in Burnaby, BC. We build production AI for Canadian SMEs — intake agents, follow-up automation, scheduling, reporting, the unsexy operational layer that returns money. We have been doing this for years; LIFT is a new financing wrapper around work we already do.

Our role in your LIFT journey is straightforward:

- **Technical readiness assessment** in parallel with BDC's Advisory plan — typically 1–2 weeks, no charge for qualified applicants.
- **Defensible implementation plan** with fixed scope and budget range — the document you take to BDC underwriting.
- **Canadian-delivered build** that locks in your 2.25% preferential rate — Articles of Incorporation and delivery-team confirmation on file from day one.
- **Production deployment** in 6–16 weeks depending on scope — shadow mode in week 4, live in week 12.
- **Honest measurement** — including null results when a workflow does not return. We will tell you to stop if stopping is the right answer.

We are not the right integrator for everyone. We do not bid on slide-deck projects, we do not do “AI strategy” without a deployment plan attached, and we are honest with applicants who do not yet meet the LIFT eligibility floor. The first conversation is usually 30 minutes and is designed to tell you whether LIFT is right for your business — not whether Creatrix is.

If you want to start that conversation:

- **Email:** hello@creatix.com
- **Phone:** +1 604 319 9464
- **Website:** creatix.com/programs/bdc-lift
- **Office:** Burnaby, BC, Canada · also Riyadh, Saudi Arabia (separate practice — not LIFT-related)

If after reading this document you have concluded LIFT is not for you, that conclusion is the right outcome of the document. Save the time. Come back when the fit is real.

This document reflects the BDC LIFT program as of June 2026. BDC may update terms, rates, and eligibility at any time; the live source at bdc.ca/lift is authoritative. When in doubt, check the live source — and update this document, do not drift from it.