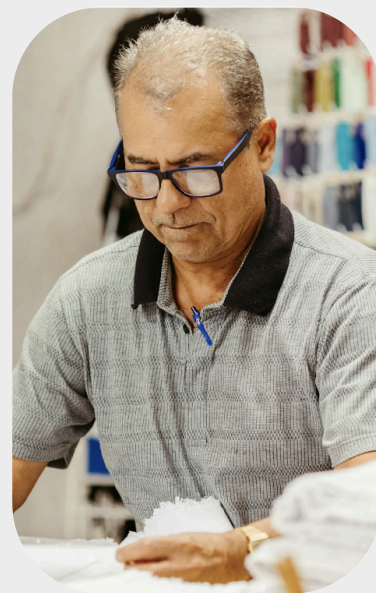


Canadian SMEs 2026 and
Women-Owned Businesses:

Business Financial Health and Resilience Report



The 60-slide Deep-Dive Detailed Report unlocks a level of insight into SME business financial health and resilience that goes far beyond the topline findings, delivering intelligence unavailable anywhere else.

Based on data from the Canadian SME Business Financial Health and Resilience Study, conducted with 600 SMEs, these insights equip Financial Institutions and SME-focused organizations with the clarity, evidence and foresight needed to better serve SME clients, strengthen their financial resilience, accelerate inclusive growth and shape the future of Canada's small business economy.

The report provides unprecedented visibility into SME business financial health and resilience, financial behaviours, financial institution performance across Canada and challenges and nuances for Women-Owned and Men-Owned SMEs. Beyond Canada, insights and indicators can also be relevant as it relates to serving SME and commercial clients in other markets.

These insights help institutions better understand SME financial behaviours, resilience gaps, financing needs, and financial service usage, enabling more effective product design, service delivery, and strategic engagement with SME clients.

This report is designed for leaders and organizations focused on:

- **Small Business and Commercial Banking**
- **Financial Health and Social Impact**
- **Serving Small Business Clients**
- **Product, Innovation and Client Experience**
- **Insurance and Wealth Solutions**
- **Government and Social Enterprises**

Pricing:

\$6,950 + GST

[per organization for internal use](#)

Purchase of the report supports the non-profit Institute's impact work in advancing financial health and resilience for small businesses and communities.



What's included in the Report?

Building on high level insights from the Ecosystem Report, the Deep-Dive Detailed Report includes in-depth insights on the following:

- **Independent Financial Institution Service Delivery Performance and Benchmark data**
On the proportion of SME clients for Scotiabank, BMO, RBC, TD, CIBC and primary Credit Unions that rate their primary Business Banking FI highly for supporting their businesses' financial resilience over the past year, plus the proportion that have business lending and are personal clients
- **Tracking on the extent to which Women-Owned SME clients rate their primary FI highly**
For supporting their business financial resilience compared to Men-Owned SME clients for BMO, RBC and TD combined
- **SME Business Financial Health and Resilience Innovation Opportunities for FIs, with best practice examples**
- **Data on SME Clients reporting access challenges in accessing different types of business financial solutions, including**
Growth financing, term loans/ lines of credit, current accounts, term loans, wealth solutions, succession and exit planning, insurance, digital automated accounting and reconciliation tools, treasury and cash management services, FX and cross border transaction solutions and financial health checkups and advisory – for SMEs overall and Women-Owned SMEs
- **SME clients' that report having sufficient commercial insurance protection and related insurance and protection insight**
- **SMEs that have a good track record in retaining employees during times of economic downturns**
Including by revenue and sample sectors
- **SMEs that care about their employees' financial wellness**
Including for SMEs by annual revenue and sample sectors
- **Business liquid savings buffers, working capital and levels of awareness and understanding of specific financing products**
For term loans or lines of credit; government associated loans; equipment loans; inventory financing; invoice financing or factoring and alternative or non-traditional financing, plus eligibility criteria and how these loans can be accessed
- **Extensive data related to working capital, business challenges and sentiments of SMEs**

- **Business owner financial stress & challenges with business debt**
Owner stress levels related to current and future obligations, the extent to which business and personal finances are interconnected, debt manageability, debt service coverage ratios, business loan repayments on time and more
- **SME behavioural and business financial health data**
- **Data related to SMEs pursuing strategic partnerships**
Seeking out business financial management practices; having accounts receivables processes in place; managing cashflow; using digital technologies or payment platforms; setting pricing strategically to maintain margins; having breakeven and profitability analysis and more for SMEs by revenue size, years in business and for Women-Owned SMEs
- **SME business financial resilience, sentiment, challenges and opportunity data**
- **Data related to having sufficient financial capacity (liquid cash and credit) to pursue business opportunities**
Including for SMEs by revenue size and years in business
- **Components of SME's business and financial plans, business insurance coverage and more**
The proportion of SMEs with business and financial plans to grow assets, retained earnings or profits cost-effectively and those that report they have sufficient insurance coverage to protect against unexpected risks.
- **Climate & extreme weather impacts on SMEs in Canada**
The share of Canadian businesses negatively affected by extreme weather events in the past 12–24 months: and the extent to which these events have impacted their business' financial situation.
- **Deeper-dive insights and access to financing and financial solutions for Women-Owned SMEs and female entrepreneurs**
Including around having sufficient growth capital, estate planning in place and more for SMEs by revenue size and more

About Financial Resilience Institute

Financial Resilience Institute is a non-profit organization dedicated to improving the financial resilience and well-being of Canadians and global citizens. It is a leading independent authority on financial resilience and financial well-being in Canada in globally.

Extensive deep-dive data and analytics are available through the Institute's Detailed Paid Reports and customized analytics for Financial Institutions, policymakers and purpose-driven organizations. Proceeds are re-invested back into the impact work of the Institute, enabling important independent Index analytics, reporting and impact work to help improve financial resilience, health and well-being for all.

For further information or to purchase, please contact:

Katie Sutter, Business Development and Impact Consultant:
katie@finresilienceinstitute.org

