Accelerating Tech Adoption with Canada's SMEs:

An Industry - Government Collaboration Recommendation Report

Authored by:

About TECHNATION

As the leading national technology industry association, [TECHNATION](#) proudly represents the technology companies in Canada, that are furthering our nation and the world, into the future through innovation, creativity, and ingenuity. Our mission is to set Canadian businesses apart in a global market while connecting prospective workers, industry leaders and government officials from coast to coast.

As a prominent advocate for the expansion of Canada's innovation capacity, TECHNATION encourages technology adoption to capitalize on productivity and performance opportunities across all sectors. A member-driven not-for-profit, TECHNATION has served as the authoritative national voice of the $210 billion information, communications, and technology (ICT) industry for over 60 years. More than 36,000 Canadian ICT firms create and supply goods and services that contribute to a more productive, competitive, and innovative society. The ICT sector generates over one million jobs directly and indirectly and invests $4.9 billion annually in R&D, more than any other private sector performer.

By working together through multi-sector collaboration, we help identify and develop pragmatic solutions to pressing national challenges while influencing national technology strategy in critical areas.

This includes a focus on:
- Improved competitiveness of Canadian industry and global competitive position;
- Business and government resilience; and
- Prosperity – developing a Canadian digital economy for the future through our TECH4CANADA initiatives.

About Intuit

Intuit is a global technology platform that helps our customers and communities overcome their most important financial challenges. Serving approximately 100 million customers worldwide with [TurboTax](#), [QuickBooks](#), [Mint](#) and [Credit Karma](#), we believe that everyone should have the opportunity to prosper. We never stop working to find new, innovative ways to make that possible. Please visit us for the latest information [about Intuit,](#) our products and services, and find us on [social](#).

About TECH4CANADA

Our vision is to help identify and develop pragmatic solutions to pressing national challenges and influence national technology strategy in critical areas by working together through multi-sector collaboration. Outcomes we are driving include increasing the competitiveness of the Canadian industry and positioning ourselves globally, developing business and government resilience, and prospering the Canadian digital economy for the future.

The TECH4CANADA Council is a collaborative multi-sector council, created to identify critical technology challenges (prosperity, adoption, modernization, readiness) and to establish action-oriented priorities. The Council provides a venue to unify thought leadership and action-oriented working groups, sub-committees, or task force(s) to develop the program.

The goal is a collaboration between government and industry to drive change and accelerate national digital transformation. We are driving:
- **Economy** - Improved competitiveness of Canadian industry and global competitive position.
- **Digital transformation** - Business and government modernization and resilience.
- **Prosperity** – Developing a Canadian digital economy for the future.

The TECH4CANADA Council is the praxis for**:**

- Co-creating solutions developed 'by' industry and government (e.g., prototypes, case studies, and playbooks).
- Working with / leveraging industry for implementation of best practices and programming across sectors and driving best practices.
- Assuming thought leadership and delivering white paper(s) supporting education and awareness programming.

Introduction

TECHNATION and the TECH4CANADA Council are pleased to see that [Budget 2021](#) signals the government's commitment to meaningful investment in technology and innovation adoption.

TECHNATION and the Council are acutely aware of the challenges faced by small and medium-sized enterprises (SMEs) in the adoption of business technologies. Many large Canadian multi-nationals and high growth firms have successfully adopted emerging technologies and transformed their business models to keep step with the growing digital economy. Many SMEs, however, have not. SMEs appear to be struggling due to uncertainty on how to leverage tech and data as tools to support better business outcomes.

TECHNATION, through the TECH4CANADA Council, set out to define the problem and identify barriers to adoption more clearly. A detailed synopsis of the past year's activities is provided in Annex A, including a summary of discussions from the Industry-Government Roundtable on March 31, 2021. Featuring senior leaders from business and government, the aim of the Roundtable was to focus intently on generating potential solutions that will help remove barriers to adoption and support digital transformation. Given the current context and emphasis on economic recovery, government and industry participants alike considered urgency paramount.

Key barriers to adoption identified include:
- Limited access to or visibility of funding that will support SMEs in digital adoption;
- Lack of resources, knowledge, and support to start and follow-through on the digital transformation process; and
- Operational and investment risks.

Industry – Government Collaborative Opportunities

Several potential collaborative opportunities exist where government and industry can work together to help SMEs overcome some of the main barriers to adoption. Understanding the messages contained in the 2021 Budget that may apply, and the urgency of the requirements, there are four key areas where industry and government can work together and leverage existing programs to help SME readiness for digital transformation:

- **Co-create the SME Digital Transformation Roadmap.** Using best practices and guidance that already exists within the community, a cross-sectoral working group consisting of engaged industry and government representatives, could create a vendor-neutral, easy to understand, readily accessible and adaptable roadmap that could be tailored to various SME sectors and business context. Associated with this should be educational support that can help small business owners

plan for and kick-start their digital transformation. The roadmap will also provide business owners with needed access to knowledge, programs, and resources that will help guide SME digital transformation. It should also include a strategy for digital government services to simplify SME interaction with government, to make it easier to understand what supports are available, and to simplify compliance with regulatory requirements. Better digital interaction with government can also help encourage SME adoption of digital tools.

- **Invest in and Expand on the SME Cyber Security Best Practices initiative.** Similar to TECHNATION's Municipal Cybersecurity Best Practices initiative, leverage the existing framework created through an industry-led advisory group. This multi-sector group identified, developed, and disseminated SME cyber security best practices, tools, and online programming, integrating the elements from the Cybersecure Canada program. This program ensures SME investments in digital transformation are protected from cyber threats.

  A similar model could be considered to accelerate tech adoption with Canada's SMEs.

- **Model and replicate relevant Digital Mainstreet activities.** While non-retail industries could avail themselves of the funding, resources and support provided by the Digital Mainstreet initiative, there appears to be limited uptake beyond those interested in traditional e-commerce. The Digital Mainstreet initiative should undergo collaborative review and determine how it can be revised or expanded to support a broader scope of SMEs or 'off Digital Mainstreet' companies and their digital adoption. This should also include:
    a. Working with BDC and the finance sector to find ways to help offset costs for SME tech investment. This may include expanding access to micro-grants or low interest loans.
    b. Establishing a community of trusted partners and mentoring organizations that can help SMEs navigate their transformation.
    c. Identifying a cadre of vendor-neutral, trusted third-party advisors that can provide business specific advice and staffing support for transformation activities.

- **Enhance current workforce development programs to provide tech resources SMEs need.** Organization's like TECHNATION have existing training and student work placement programs that can help find and place needed resources. For example, the [TECHNATION Career Ready program](#) could be enhanced to help students and mid-career transition candidates with attaining needed training and help place a significant portion of the 28,000 young Canadians into tech sector SMEs to help them with their digital adoption.

As the above recommendations are directly aligned with the Federal Government's 2021 Budget, this presents further opportunity for the acceleration of the Budget commitments through collaboration. More specific collaboration opportunities that can be implemented in the near term, and that support the Government's agenda, are included in the following table.

Table: An Industry – Government Collaborative Approach

Collaborative Opportunity	Link to Budget 2021
Co-creating a digital transformation roadmap. Key attributes are that it would be vendor-neutral, easy to understand, accessible and can be tailored to any SME business context. The roadmap would include a plan for digital government services to simplify SME interaction with government and support compliance.	Treasury Board of Canada Secretariat (TBS) (including Canadian Digital Service [CDS], Office of the Chief Information Officer [OCIO]) and Shared Services Canada (SSC) will get $1B in direct investment in **digital government** including: • $88 million over four years, starting in 2022-23, and $25.8 million ongoing, to the TBS to renew and expand the capacity of the CDS and further improve how the government delivers digital services to Canadians.

Co-development, testing, and launching a single point of access that will provide SMEs with information and access to:
  a) Funding opportunities and incentives
  b) Education on:
    i. Opportunities, benefits, risks
    ii. Tech adoption 101 on solutions and integration
    iii. Road map
    iv. Talent and skills required
    v. Services available.
 	
This can be modeled off the 'Digital Mainstreet' initiative.
	As part of the new Canada Digital Adoption Program, funding outlined in the budget for SMEs includes, but is not limited to:
	• $1.4 billion over four years, starting in 2021-22, to ISED, to:
	  o Provide microgrants to smaller, main street businesses to support costs associated with technology adoption.
	• $2.6 billion on a cash basis over four years, starting in 2021-22, to BDC to help small and medium-sized businesses finance technology adoption.
	
	Other funding that SMEs could access:
	• $75 million over three years, starting in 2021-22, for the National Research Council of Canada Industrial Research Assistance Program (NRC IRAP) to provide high-growth client firms with access to expert IP services.

Co-creating educational programming for SMEs on digital transformation and tech adoption. TECHNATION could expand its **Career Ready and ADaPT Skills Training Programs** to assist with the training and placement of the 28,000 young Canadians.	As part of the new Canada Digital Adoption Program:
	• $1.4 billion over four years, starting in 2021-22, to Innovation, Science and Economic Development Canada, to:
	  o Work with organizations across Canada to provide access to skills, training, and advisory services for all businesses accessing this program.
	  o Provide microgrants to smaller, main street businesses to support costs associated with technology adoption.

Collaborative Opportunity	Link to Budget 2021
	o Create training and work opportunities for as many as 28,000 young people to help SMEs across Canada adopt new technology.
Creating a framework to attract, assess and promote trusted industry partners / coaches / mentors that can help SMEs navigate their digital transformation. TECHNATION along with its fellow Industry associations is well positioned to work with ISED and other departments to create this framework, and to reach into our membership for partners, coaches, and mentors. We need a champion within government.	As part of the new Canada Digital Adoption Program: • $1.4 billion over four years, starting in 2021-22, to Innovation, Science and Economic Development Canada, to: o Work with organizations across Canada to provide access to skills, training, and advisory services for all businesses accessing this program.

Identifying and developing models to engage and promote vendor neutral '**expediters**' from industry that can identify 'right sized' solutions and support SME transformation activities while taking some of the organizational strain of the transformation.
 	
TECHNATION along with its fellow Industry associations is well positioned to work with ISED and other departments on the development of these models, and to reach into our membership for these expeditors.
 	
We need a champion within government.
	As part of the new Canada Digital Adoption Program:
	• $1.4 billion over four years, starting in 2021-22, to Innovation, Science and Economic Development Canada, to:
	  o **Work with organizations across Canada** to provide access to skills, training, and **advisory services** for all businesses accessing this program.
	  o Provide microgrants to smaller, main street businesses to support costs associated with **technology adoption**.
	  o Create training and work opportunities for as many as 28,000 young people to **help SMEs across Canada adopt new technology**.

Collaborative Opportunity	Link to Budget 2021

Work with other sectors such as the finance sector (insurance, banking, accounting/ bookkeeping) to find ways to help those industries disseminate information and guide SME decision making on tech investments as well as understand the benefits and risks to support digital transformation.
 	
Again, TECHNATION along with its fellow Industry associations is well positioned to work with ISED and other departments but we need a champion within government.
	As part of the new Canada Digital Adoption Program:
	• $1.4 billion over four years, starting in 2021-22, to Innovation, Science and Economic Development Canada, to:
	  o **Work with organizations across Canada** to provide access to skills, training, and **advisory services** for all businesses accessing this program.
	  o Provide microgrants to smaller, main street businesses to support costs associated with **technology adoption**.

Why TECHNATION and the TECH4CANADA Council

While consideration should be given to engaging a variety of vendor neutral organizations like Accelerators and Superclusters, they are funded for and predominantly concerned with developing and scaling new or emerging technologies, most of which are not even in the market yet. The tech start-up company would not be in the position to provide the resourcing or established expertise to support the digital transformation of SMEs, although the challenges with most SMEs are relatively basic and involve the adoption of existing business and digital technologies to support their digital transformation.

TECHNATION currently has targeted programming that supports technology innovation and scale-up across the ICT industry. We are ideally positioned to help spearhead this collaboration as a leading, national tech industry association. TECHNATION is a vendor-neutral national organization representing a pan-Canadian perspective on the tech industry and on Canada's digital economy. As a trusted government partner, we have delivered joint programs with Employment and Social Development Canada (ESDC) and Public Safety Canada. In addition, we are working with SSC on the Innovation Adoption Program, APP3.0 and Canada's Digital Marketplace, *powered by TECHNATION*. We fully understand the requirements of the 'intangibles' economy and the challenges SMEs are encountering in terms of tech adoption and transforming their business to a more digitalized solution. Several of our members provide programs and services enabling various levels of technology adoption to suit the customized needs of SMEs.

Our Career Ready program already has embedded employer readiness and student work placement processes that can be expanded to support selection and placement of a significant portion of the planned 28,000 young Canadians into SMEs to help support their digital transformations.

Finally, to provide an appreciation of the expertise and breadth of business diversity of the TECH4CANADA Council, a list of the members and participants has been provided in Annex B.

Conclusion

Based on our research and the discussions within the TECH4CANADA Council, and experience across the ICT industry, there is no doubt about the challenges facing many SMEs in tech adoption. SMEs are struggling to find the money, time, people, knowledge, and resources to invest in digital transformation. The impacts of this are significant to the economy in terms of gross domestic product, jobs, and international competitiveness.

TECHNATION and the TECH4CANADA Council stand ready to collaborate with the Government as needed to bring about the changes needed to help ensure SMEs are sufficiently prepared to embark in their digital transformation.

Recommendations

It is recommended that the Government collaborate with TECHNATION, the industry leaders from the TECH4CANADA Council, and other associations as required, to co-develop a roadmap and enhance existing programs to help struggling SMEs prepare for and succeed in their digital transformations. The four main components suggested are for us to collaborate on are:

- Co-creating the SME Digital Transformation Roadmap.
- Investing in and Expanding on the SME Cyber Security Best Practices initiative.
- Modeling and/or replicating relevant Digital Mainstreet activities to fit a broader cross-section of SMEs.
- Enhancing current workforce development programs to provide tech resources SMEs need.

Sincerely,

Angela Mondou
President and CEO
TECHNATION

Annex A – Summary of TECH4CANADA Approach and Results

In the past year, the TECH4CANADA Council has held four successive and evolving events that have included key decision-makers and stakeholders from industry and government. The results of these meetings, two of which have been held during the pandemic, have led to council recommendation to focus on enabling the technology adoption of Canada's SMEs to drive recovery, resilience, and future prosperity.

Meeting #1. At this first meeting the suggested priorities were on Cyber Readiness, 'Connected Communities' and 'Data First'. While the first two panels were primarily focused on ongoing initiatives, the final expert panel was more exploratory based on the following questions:

- What are the biggest barriers in Canada to data access, use, sharing and security?
- What are the game changers and disruptors doing to better leverage data to cultivate business and/or IT sector growth?
- What are the priorities for Canada, and how might the council promote a growing tech sector?

Several issues discussed included outdated legislation, challenges on data security and privacy, lack of data sharing, limited adoption of data science and related technologies, and lack of user understanding. The challenges of SMEs were highlighted. This was followed by a design thinking activity in which again the focus of the 60+ government and industry representatives fell on the business data landscape and user and business adoption challenges. Several potential solutions were discussed including business/user education, 'guides', implementation of standards, funding support, etc. At the time, the follow-on Council meeting would prioritize collaborative opportunities to address the barriers to adoption identified.

Meeting #2. The second Council meeting in **June 2020** was highly influenced by the pandemic and how the industry and government could support COVID response. The panels therefore shifted focus to how we could better support the health care system including data sharing and interoperability, supporting the supply chain, and creating standards. While there were several conclusions drawn from the health and tech industry expert panels, the discussions reinforced the barriers to data sharing, interoperability, and related tech adoption for SMEs both within and outside of the healthcare community. Many of the aforementioned solutions were reiterated.

Meeting #3. Recognizing the challenges faced by SMEs during COVID, and to better enable their recovery, the third Council meeting in **November 2020** returned the focus to barriers to data and tech adoption. Common barriers to adoption were identified including costs of adoption, misperceptions about business-driven data and the related technologies, fear, unknown risks, lack of broadband, and lack of skills embedded within SME organizations. Several ideas on how to address these barriers echoed past discussions and included: improving the communications and marketing strategy addressing the need to 'get teched-out'; provision of training and education; increasing subsidies and tax incentives; simplifying processes to obtain funding; adapting government procurement policies and models to make them accessible to SMEs; and industry coaching and mentoring.

Meeting #4. The capstone event was the TECH4CANADA Roundtable on **31 March 2021**. Featuring the senior leaders from business and government, the aim was to focus intently on generating potential solutions that will help remove barriers to adoption and support digital transformation. As we were rounding the corner on the pandemic, supporting SME recovery was clearly front of mind for participants representing both government and industry – urgency was paramount.

The discussions generated many ideas on government and industry collaborative opportunities. A key factor from the discussions was the need for a strategy which will help refine the intention towards the

right type of SMEs within sectors that need it most. At the strategic level, there was a suggestion to establish a joint industry/government strategy table to create a SME tech adoption strategy and an associated road map. As well, there was the universal requirement to create and disseminate common messaging around opportunities, benefits and risks that is targeted towards SMEs.

The following summarizes this culminating discussion from the panels and breakout sessions. More specific details are in Appendix 1 to this Annex – "What we heard".

Table: An Industry – Government approach to accelerate Technology Adoption with SMEs

Opportunity to overcome challenges/barriers to adoption	Potential solutions
Improving access to and visibility of funding that will support SMEs in digital adoption. Key issues: • Lack of user-friendliness. • Limited visibility on funding opportunities. • Lack of knowledge on what may be available. • Limited incentives. • Uncertainty on program life. • Mitigating financial risk.	• Develop, market, and support a single point of access on funding and incentives regardless of funding source/level of government. Digital Mainstreet and related best practices provides a model for this single point of access perspective. • Leverage the eco-system (insurance, banking, accounting) to help distribute funding/incentive information. • Create partnerships / organizational mentorships with those that have been successful or can guide SMEs to ensure investments are matched to need. • Create common messaging and educate SMEs on the 'why' of digital transformation as well as benefits, challenges and risks related to digital investments. • Create financial incentives, grants or subsidization opportunities that help reduce financial/tech investment risk. • Create incentives for eco-system partners who can help SMEs leverage / understand incentives and tax implications. • Have collaborative review of critical SME supports and ring fence those programs, so they endure political shifts.
Educating and supporting SMEs throughout the digital transformation process. Key issues: • Lack of information.	• Collaboratively create education and awareness campaign(s) to support adoption that presents benefits, challenges, risks, and supporting resources.

• Uncertainty on where to start and how to do it. • Uncertainty on the knowledge, skills required.	• Develop and disseminate a 'tech adoption 101' education program for SMEs on key components for acquiring, integrating, implementing, and sustaining core technologies (governance/management, CRMs, cloud, cybersecurity, basic automated processing [AI & data]). • Develop and provide single point of access to adoption and digital transformation available to SMEs from all levels of government and industry partners. • Support and find models/mentors for SMEs (matching) to support their learning and adoption processes including skills development. • Leverage the Digital Mainstreet model and best practices that included provision of advisory services, mentoring for the SME.
Helping SMEs understand the benefits of digital transformation and mitigating the potential operational and investment risks. Key issues: • Challenges balancing day-to-day operations with transformation activities. • Limited time required to gain required knowledge. • Limited awareness of strategies that can be employed to help mitigate operational and investment risk.	• Provide a single point of access for SMEs to request *vendor neutral* and *needs based* support for digital transformation. • Leverage the Digital Mainstreet model and related best practices and provide information and advisory support. • Create partnerships or fund 'expediters' – organizations that can help SMEs with their planning, adoption and sustainment of 'right-sized' solutions to support their business and reduce the staff workload and operational risk. • Provide contextually relevant education on types of solutions and what is needed to succeed in digital transformation including skills/talent required and cybersecurity. This can include low-cost and free solutions that SMEs can try out with limited financial risk. • Create partnerships / mentorships / coaching and communities of practice with successful SMEs or others who can help guide transformation through to sustainment.

	- Find, support, publicly recognize SMEs who have been successful. - Collaboratively create education and awareness campaign to support knowledge and skills development. - Common messaging/education from industry and government on digital adoption and the benefits / ROI balanced with discussion on how to reduce risk. This should include an element on cyber risk. - Encourage finance and insurance industry to build cybersecurity into digital investment funding. - Government in partnership with industry can create a 'security as a service' model for SMEs for low / no cost.

Appendix 1 to Annex A - What we heard

The Panels

The first **CEO roundtable** – discussed what is within the art of the possible in the next 12-18 months. This roundtable discussion featured Honourable Perrin Beatty, President & CEO of the Canadian Chamber of Commerce, Corinne Pohlman, Senior Vice President, National Affairs & Partnerships, Canadian Federation of Independent Business and Rocco Rossi, President & CEO, Ontario Chamber of Commerce.

The **first question posed pertained to the most deeply effected industries**. While it is clear that COVID has had a significant impact on retail, other SME industries that are also struggling that facilitate both recovery and growth: transportation and warehousing sector, construction, service organizations, healthcare and agriculture/agri-food.

An extension of this discussion included was that there was a larger problem around encouraging Canadians to invest in business and technology.

The **second question was to better define/identify potential SME barriers and opportunities**. The panelists agreed that this was a long-standing problem and that there is investment required in a variety of areas, but a key point was to disaggregate the SME community so that the specific needs can be identified based on the size and industry. For example, the needs of very small businesses (VSBs) (1-4) are far different than larger organizations. For VSBs, they typically have to 'figure it out for themselves' as there are personal, organizational, and financial costs that they can ill afford, particularly now. However, based on experience, once they've made the leap and taken steps to adopt the right technology for their business could see the advantages. But it was suggested that it was a huge hump to get over.

A follow-on thought that was introduced the notion that there has been a complacency relative to other competitive countries; while we do well in developing the right human capital, we lack the infrastructure to be competitive.

The third question asked for the priority impact areas. There was unanimity around the lack of skilled talent to support SMEs and we're experiencing a 'reinvention of education' where it is being more market driven. There as also discussion on existing models such as Digital Mainstreet that has been great getting businesses engaged in ecommerce. While largely focused on retail, there are opportunities to create similar programs with SME focus that provide seed money, coaching and best practices. But for this to happen, it is important to have the right infrastructure in place. The SME response to COVID shows how quickly they can adopt technology as is evident in the extensive progress in digitization, telehealth/telemedicine and tele education. We've also seen incredible resilience and entrepreneurship as many pivoted to different services and online business models. There is an opportunity to build on this. However, we also need to acknowledge that many SMEs are 'too busy pumping the bilge to look where the boat is going.'

The final question pertained to the budget. While this is history as of the release of this paper, the panel's responses are informative and can spur actions. First and foremost, there was a desire expressed for a plan. SMBs don't know where they stand or where things are going. Clarity is required so they know what they can plan for. There were also suggestions to have a more open and expansive immigration policy, initiatives that move us from a subsidy economy during COVID to a private sector growth, introduction of national day care to better support full participation of women in the workforce.

Building on the industry perspectives, the discussion during the Government panel was equally animated and about the SME adoption challenges.

The first question posed asked the panelists on how they think government could collaborate on these challenges.

Out of the gate, the panel noted that in addition to disaggregation, there are also regional concerns and challenges. They also indicated that there is a need to build capacity – people and technology – to support SMEs. In addition to the example of Digital Mainstreet and in light of the lack of coordination, governments can facilitate partnerships between industries and associations. Taking this another step, the panel identified the example of how the pandemic accelerated and reinforced the need for partnerships for PPE, testing and distribution of vaccines.

Echoing the industry panelists, support for upskilling/reskilling the workforce, micro-credentialing, and a greater focus on getting women back into the workforce as well as additional supports for underrepresented and racialized workers to get the skilling they need to enter higher paying jobs.

There was also discussion on how to de-risk the exploration and adoption of tech for SMEs. This includes some of the more recent initiatives in challenge-based government procurement and perhaps additional financial mechanisms or easing access to funding such as a 'benefits finder' app that provides easy, quick access to help SMEs navigate the maze of potential programming and benefits available.

A final issue raised by the moderator included the discussion of 'ring fencing' around worthwhile and successful programs and benefits so that change does not simply occur due to national or provincial political shifts.

Break-Out Sessions

With the foundation of the industry and government insights, three break-out sessions tackled three key barriers to arrive at potential collaborative solutions that could be put in place in the 12 to 18-month time frame.

Each break out supported one key barrier: access to funding; process challenges; and mitigating organizational risk. The key points from each discussion are provided below:

Access to Funding. There is a wide range of funding available through multiple government and non-governmental sources. A barrier to adoption is the lack of awareness and difficulty in accessing funding to support digital transformation and tech adoption.

Challenge	Potential solutions
User-friendliness – application processes are often too difficult to navigate. Multiple levels of government have similar or in some cases competing programs. It's confusing to SMEs working in uncertainty and bearing significant risk.	Simplifying the process, assign coaches, create aids. Single point of entry to multiple programs (e.g., a portal). Model the Digital Mainstreet best practices on single point of contact, common messaging across levels/departments/services.

Visibility – programs and opportunities for SMEs are not very visible.	Leverage the eco-system (insurance, banking) to help distribute the information. Ensuring program value for money, i.e., the success of Digital Mainstreet v. the limited benefits that have trickled into the broader business and SME community from the investments in the Innovation Superclusters.
Knowledge - SMEs may not know what problem they are trying to solve and what funding to ask for. They don't need to know everything and all actors behind the scenes, just how to learn more about and connect with programs that will support their tech adoption.	Put the problems upfront and discuss scenarios. Single point of access for information about programs and funding.
Tax incentives – for investment in technology. SMEs don't typically have time to investigate all the potential tax incentives.	Ensure that there are incentives that exist to support SME tech adoption and create incentives for partners who can help SMEs Leverage the eco-system provide tax authorities and the financial community with easy access to information on tax incentives
Uncertainty on program lifespan - Political Risk and Ring Fencing – Programs and benefits can rapidly change in the face of political change creating significant uncertainty and placing SMEs in a difficult position when programs are cancelled that they have invested in.	Have industry and government (multi-party) review of critical programs and ring fence those programs. This would be a win for industry, SMEs, and all parties.
Financial risk – Many SMEs are struggling to keep their head above water and are reluctant to invest in digital transformation.	Create educational opportunities and supports to help SMEs understand the value of the investment relative to the economic shifts. Create partnerships/mentorships with those that have been successful and can guide SMEs appropriately to reduce investment risk. Government incentives for digital adoption to help reduce the financial risk.

Process Challenges. Simply put, lack of process knowledge and lack of capacity are barriers to adoption. SMEs typically lack the expertise on how to digitally transform and may not even know where to access the type of expertise needed. Even if they do know, there are many that do not have the resources at their disposal to support adoption/transformation.

Challenge	Potential solutions
SMEs often don't have accurate or contextualized information on the opportunities, benefits, or ROI of adoption.	Collaboratively create education and awareness campaign (webinars, website).
SMEs who have not been engaged in the discussion are not certain where to start, there's not an easily understandable road map.	Joint industry/government strategy table to create the tech adoption road map.

	Develop and disseminated the 'tech adoption 101' for SMEs on key components (CRMs, cloud, cybersecurity, basic automated processing (AI & data), & governance).
	Collaboratively create education and awareness campaign (webinars, website) .
	Support and find models/mentors for SMEs (matching) to support their learning and adoption processes.
	Leverage the Digital Mainstreet model and best practices that included provision of advisory services, mentoring for the SME.
Uncertainty about the knowledge or skills required to adopt, transform, and sustain.	Collaboratively create education and awareness campaign (webinars, website) Work with partners who can help identify and build SME skills.

Mitigating Operational Risk. A frequently heard reality of SMEs is that they are often struggling to keep things going on a day-to-day basis and lack strategies and resources to mitigate operational risk and the help reduce uncertainty around their digital investment.

Challenge	Potential solutions
SMEs have difficulty balancing operations and potential impact of going through the digital transformation process. They typically don't have time to gain the required depth of knowledge.	Provide a means of SMEs requesting and obtaining vendor neutral and incremental support from industry partners so that they can continue to address immediate business objectives while also dedicating a portion of their energies to transformation. Create partnerships or fund 'expediters' – organizations that can help SMEs with their planning, adoption and sustainment of 'right-sized' solutions to support their business and reduce the staff workload. Provide education on the types of solutions needed within their context. They don't need to gain deep knowledge to adopt and transform, but they do need to understand and be able to implement/sustain solutions that work for their business.

	Ensure that organization-wide cyber security is embedded into the adoption and sustainment.
	Create partnerships/mentorships/coaching opportunities with SMEs who have undergone digital transformation.
	Create communities of practice that can help support transformation at all stages including 'after-care', sustainment and improvements.
There is limited awareness of strategies that can be employed to help them mitigate operational and investment risk.	Common messaging/education from industry and government on digital adoption and the benefits / ROI balanced with discussion on how to reduce risk.
	Provide education on risk related to digital adoption including cyber risk to help SMEs make more informed decisions and provide the 'safe path'.
	Find out more. If SMEs aren't adopting, ask why?
	Highlight success stories and recognize organizations that have transformed – within the industry/sector. Recognizing successful SMEs in a very pubic and, perhaps sector/industry centric way.
	Provide a one-stop portal for information on digital transformation (e.g., Digital Mainstreet).
	Create a resilience program partnership with registering a business to ensure that the SME is aware of and has a plan to support cybersecurity.
	Encourage finance and insurance industry to build cybersecurity into digital investment funding.
	Identify and educate on low-cost and free solutions that SMEs can try out with limited financial risk.
	Government in partnership with industry can create a 'security as a service' model for SMEs for low / no cost.

Annex B - TECH4CANADA Council and Participants

Name	Professional Title	Organization	Member/ Participant
Dr. Jeff Schwartzentruber	Senior Research Associate	2Keys	Participant
John Scott	CEO	2Keys	Member
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