

Resilient Futures

Frequently Asked Questions and Glossary

1. How much funding can I apply for the Resilient Futures project under the Financial Empowerment Partner funding stream?

This is a focused funding opportunity with limited funding available. As a result, only a small number of organizations will receive funding through this call for proposals. Organizations may request up to \$300,000 per year for projects up to 2.5 years in length. Funding amounts will be prorated for any project years that do not cover a full fiscal year (April to March)

2. Can I apply for funding above the limits listed in question 1?

No. We ask that applicants apply for no more than the maximum funding range to ensure we can fund as many organizations as possible and broaden our support to as many organizations as possible. Please note that budgets, workplans, and baseline targets will further determine the funding amount offered even if you have applied for the maximum amount. If your project costs less than the maximum funding allowed, apply for less.

3. How many stages are there in the Resilient Futures application process?

There are two stages:

Stage A: the first stage is a letter of intent/interest (LOI). This is a concise document to gauge your organization's alignment, eligibility, goals and objectives, impact, and obtain a high-level overview of your workplan and budget needs.

If the applicant is successful, you will be invited to the second stage.

Stage B: the second stage is the Full Proposal which expands upon the LOI with more detailed questions and requests for information. For example, in this stage you will also be asked to submit a detailed project budget and detailed workplan, among other items.

4. What other funding streams are available and currently open?

The Resilient Futures Financial Empowerment Partner funding stream is the only stream currently open. Please [sign up](#) to Prosper Canada's newsletter to be informed of any other potential funding opportunities.

- 5. My organization does not have a charitable number as I am for-profit, , individual entrepreneur with sole proprietorship, or a different institution, can I still apply?**
For-profit organizations, individuals and sole proprietors, school boards, and government agencies (federal, provincial and municipal) are not eligible.
- 6. If my non-profit (non-charity) partners with a registered charity or qualified donee that will act as our fiscal sponsor/trustee, can a portion of the funding be used for administration costs incurred by the registered charity or qualified donee?**
If applicable, yes. Administration costs between delivery (non-profit / non-charity) organization and charity organization are eligible; however, they must be reasonable and incremental expenses that are dedicated fully to the delivery of the project. A reasonable percentage of administrative cost for the trustee charity organization is usually 5-8%. The non-profit / non-charity can allocate up to 15% of this funding towards administrative costs.
- 7. Can I submit two applications?**
No. You can submit only one application per organization. If you do submit more than one application, neither will be reviewed.
- 8. If successful, when will we receive funding?**
If your application proceeds to Stage B: Full Proposal, funding decision approvals will be made by the Prosper Canada Board of Directors in September 2026 and the funds will be disbursed in October 2026 following funding agreement finalization.
- 9. How will I be informed of the funding decision?**
Successful and unsuccessful applicants for the Stage A: LOI will be informed by end of June 2026. For Stage B: Full Proposal, you will be informed by August-September 2026.
- 10. Our financial statement / budget overview is not yet ready. What should I do?**
All required supporting documents must be submitted on time or your application will not be considered. If you do not have audited financial statements, provide a financial statement that has been presented to your Board of Directors/Band Council or similar governance structure. If your organization is new, grassroots or does not have audited financial statements, please provide either your unaudited financial statement OR your most recent financial report submitted to the people governing your organization.
- 11. Can I send supporting documents after the deadline?**
No. Please make sure that all required supporting documents are submitted on time.

12. Do you fund operation costs or provide core funding?

No, we do not fund core operating expenses. A portion of the funding can be used as reasonable and incremental allocation for administration, overhead, staff, rent, etc., that are dedicated to the delivery of the project. The maximum amount that can be allocated for this purpose is up to 15% of the budget. We do not fund the procurement of real estate. For a complete list of eligible and ineligible project expenses, consult the [Funding Guidelines and Criteria](#) document.

13. Can I call or email for status updates about my application?

You will receive a confirmation of receipt after successfully submitting your online application. Staff will do their utmost to reply to any inquires but may be delayed in their response due to the high volume of inquiries. Please email resilientfutures@prospercanada.org for any inquiries.

14. What are the reporting requirements?

If you are a registered charity or a non-profit with a fiscal sponsor/trustee, if awarded funding, we require completion of an interim report and a more in-depth final report per year. You will also be asked to submit brief quarterly financial reports. If you are a non-profit, you will be asked to submit quarterly narrative and financial reports. We want to hear from your experience and collect learnings/best practices that we can share with others.

See the [Guidelines and Criteria](#) for details on the impact reporting measures that will be required If awarded funding.

15. What is the earliest we can begin our project and latest project end date?

Funding for proposed projects will begin no earlier than October 1, 2026, and all funding must be spent by March 31, 2029.

16. What are the populations this initiative focuses on?

The primary focus of this initiative is Canadians living on low incomes. We recognize that there are many intersecting, equity-deserving groups within this focus, and we are asking applicants to specify the equity-deserving and underserved populations in their community and clarify how they are taking tailored approach to reach out to and provide services to these populations.

In this context, there are some important equity-deserving groups that we wish to focus on at a national level. We are concentrating on Black communities, Indigenous Peoples (First Nations, Métis, and Inuit), and people with disabilities. As this is a national initiative, we will also seek to enable access to services for Official Language Minority Communities (OLMCs).

17. What role does Prosper Canada play in this project?

Prosper Canada will act as a national funder and provide funding to charitable organizations across Canada to expand access to free, community-delivered financial help services for people living on low and moderate incomes. In this role, we will:

- Administer a National Call for Proposals to select service providers across the country for funding
- Support the onboarding and orientation of partners to the funding and program requirements
- Liaise with each grantee on an ongoing basis to troubleshoot needs and share learning and successes, including supporting organizations with foundational training in Financial Empowerment
- Convene grantees for learning and network-building opportunities, such as monthly community of practice meetings
- Develop and implement an evaluation framework for the project
- Liaise with federal government representatives, to ensure that program implementation is meeting its objectives and governmental priorities for the funding.

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Glossary

Capacity Strengthening: The term stems from the principles of a strength-based approach, which focuses on community, or organization, strengths rather than their weaknesses. It promotes collaboration and acknowledging the learnings and strengths that community members and organizations already have. It emphasizes people's self-determination and strengths rather than approaching it from a deficit (i.e. you have to "build" rather than strengthen what is already there, these organizations often have their own methods that resonate with their communities).

Charity or Qualified Donee (QD): Charities or QDs (e.g. First Nation Bands) are non-profit organizations registered with the Canada Revenue Agency and use their resources for charitable activities that advance social, cultural or environmental causes. Charities and QDs are tax-exempt and issue official donation receipts.

Ecosystem: Within the context of Resilient Futures, the ecosystem encompasses interconnected community-based organizations that are advancing Financial Empowerment services. These ecosystems can be regional, population-focused and/or national in scope and include connected networks that share information and data, refer clients, share training and resources, provide best practice methods, and opportunities to convene together.

Financial Empowerment: Is an approach to poverty reduction that focuses on improving the financial security of low-income people. It does this by introducing a set of interventions that together help low-income Canadians to grow their incomes, improve their credit scores, savings and debt levels, and build wealth through education, employment, entrepreneurship and improved housing. It also focuses on helping low-income people participate and feel included in our financial system by increasing their opportunities and knowledge and fosters behaviours that are critical to their economic security and their ability to invest in their future.

Grant Stacking Rules and Total Government Assistance (TGA): Includes all federal, provincial, and municipal assistance received by the recipient and used to pay for total eligible expenses associated with carrying out the activities and/or services delivered under the proposed project. Potential grantees are required to disclose all sources of government funding received for activities and/or services provided. Failure to fully disclose such funding may result in adjustments to the budget or other remedies. Prosper Canada reserves the right to request that the grantee submit documentation to Prosper Canada to demonstrate compliance with the requirements.

Intersectional Analysis: Is a term coined by Kimberlé Crenshaw, a civil rights advocate and philosopher, who provided a critical lens to recognizing that many women, trans, Two Spirit and gender non-conforming people are impacted by multiple forms of systemic discrimination such as racism, colonialism, ableism and homophobia, for example.

Non-Profit Organization (NPO): A non-profit organization is typically formed to operate for social welfare, civic improvement, recreation, or any purpose other than generating profit. NPOs are not registered charities and cannot issue tax receipts for donations. They may still be incorporated and structured formally but are sometimes not eligible to receive certain types of funding reserved for registered charities or qualified donees.

System Change: Refers to initiatives which address root causes rather than symptoms, by altering, shifting, and transforming either structures, mindsets, power dynamics and rules; through collaboration across a diverse set of actors, with the intent of achieving lasting improvement in societies either locally, regionally and/or nationally.

Theory of Change: A tool, process, or approach behind how a particular intervention will bring about results. It acts as a compass for organizations finding their way through the fog of complex systems and discovering a path as they go along, rather than a roadmap which can falsely assume the path is a straight line.

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For further assistance

Please review the [Funding Guidelines and Criteria](#) on our website.

If you have general inquiries or questions related to your project, eligibility, technical issues, troubleshooting or accessing the online application portal, please contact resilientfutures@prospercanada.org

For the latest updates, resources, and application information, please also visit [Catalyst](#), Prosper Canada's online community and platform for Resilient Futures.

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