CENTRE FOR AGING
+ BRAIN HEALTH
INNOVATION
Powered by Baycrest

CENTRE D'INNOVATION
SUR LA SANTÉ DU CERVEAU
ET LE VIEILLISSEMENT
Propulsé par Baycrest

Fuel

INFORMATION PACKAGE 2026-27

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1. Program Overview

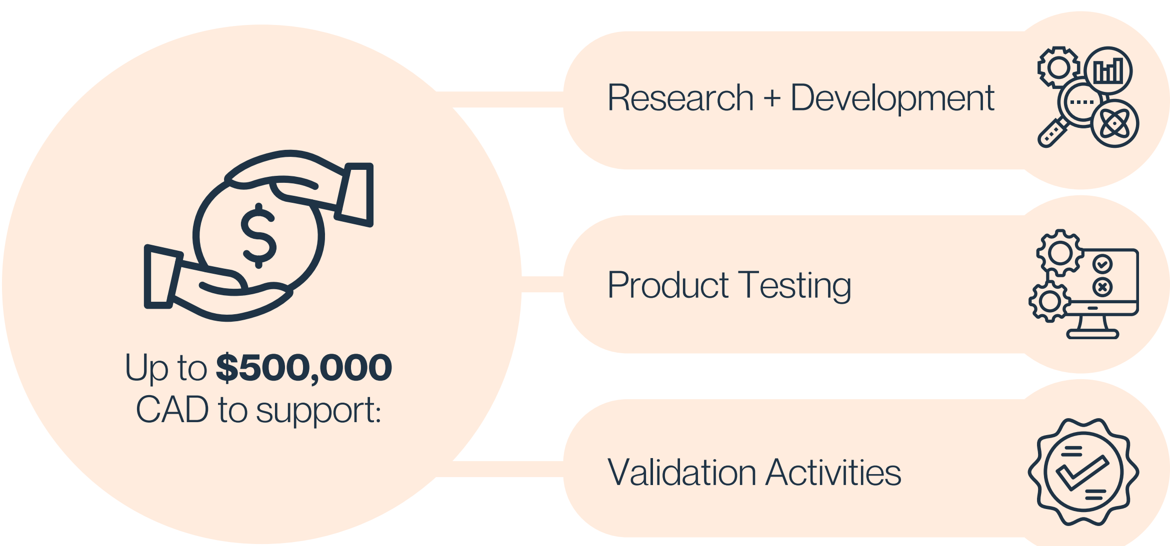
Vision: A world where every older person lives a life with purpose, fulfilment, and dignity.

Mission: To drive the development and adoption of transformative aging and brain health innovations.

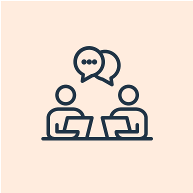
The Centre for Aging + Brain Health Innovation (CABHI), powered by Baycrest, recognizes the critical hurdles Canadian innovators face when validating healthtech, biotech, and fintech solutions that have the potential to solve the most pressing challenges impacting older persons.

Canadian companies and researchers encounter barriers when accessing capital and value-added services to support research and development, product and service refinement, pivotal validation, and pilot trials. These barriers can erode market competitiveness and growth while also delaying novel ideas from solving the most complex problems faced by older persons.

CABHI's Fuel program is designed to target these challenges by offering Canadian innovators:



In addition to funding, successful applicants will gain access to a curated selection of CABHI's Acceleration Services designed to optimize their innovation journey:

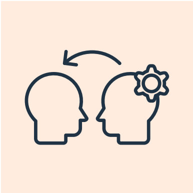


Business + Corporate Consulting Services

Receive additional funding (up to $5,000) to cover external consulting services to support milestone achievement.

Scientific + Research Consulting Services

Receive validation services (up to $10,000 of support with activities such as study design, scientific, and analysis consults, etc.) from Baycrest's Kunin-Lunenfeld Centre for Applied Research & Evaluation (KL-CARE).



Coaching + Mentorship

Access 100+ leading scientists, researchers, and industry professionals through CABHI's Coaches Community and the CABHI Science Collaborative.

Talent Recruitment

Access funding to subsidize ~25% of the cost of hiring an intern, exclusively available to CABHI portfolio companies.

Customer Distribution Channels

Access CABHI's Innovation Network, a group of 100+ care delivery and industry organizations that are supported and activated to test, adopt, and procure innovations.

Customer Validation

Access end-user testing and customer discovery through CABHI's Leap platform, a community of older persons and care partners who can provide critical customer feedback.

Perks + Benefits

Access a range of discounted services (e.g., financing, legal, regulatory) from our Innovation Network partners that help companies grow and scale.

2. Why CABHI?

Since its inception, CABHI has helped innovators acquire customers, grow revenues, file patents, expand sales pipelines, incorporate in new jurisdictions, and obtain follow-on investments and grants (including seed, series A, and debentures). To date, CABHI-supported innovators have achieved immense impact:

- **~1,000 jobs** created (FTE)
- **+150** licensing agreements
- **~110,000 older persons** impacted
- **$610M+** in follow-on investments
- **~150 innovations** brought to market

3. Important Dates

Important Dates	
Applications Open	March 6, 2026
Applications Close	April 15, 2026
Shortlist Notification	April 27, 2026
Due Diligence Process • Data Room Review • Due Diligence Sessions	April 27 - May 22, 2026
Selected Applicant Notification	June 8, 2026
Start Date	July 1, 2026

Apply to **Fuel** and join the **90+ companies** that have taken their innovations to the next level.

$26M+ distributed through CABHI investment programs

$1.5B+ portfolio enterprise value

$1B+ in follow-on investment

CABHI's involvement was instrumental in propelling our initiative forward, aligning perfectly with their mission to enhance the quality of life for the aging population. Their funding and comprehensive support were crucial in the development and refinement of our INSPIRE platform, tailored specifically to address the cognitive, emotional, and physical well-being of adults and older adults.

– Dr. Jean-Simon Fortin, M.D., President (CEO) and Co-founder of Paperplane Therapeutics, CABHI-supported company

CABHI's funds were pivotal in allowing Mesosil to operate, allowing us to secure more funding, develop and file patents on new technology, and expand our team to meet required R&D capacity needs.

– Dr. Cameron Stewart, CEO and Founder of Mesosil Inc., CABHI-supported company

> "The investment from CABHI has been pivotal in shaping the trajectory of our company, [providing] the necessary capital to eliminate manufacturing bottlenecks by enabling us to scale production. CABHI's mentorship and coaching were instrumental in helping us craft our sales strategy, allowing us to capitalize on our first-mover advantage and scale our sales of Guided Hands effectively.

– Lianna Genovese, CEO and Founder of ImaginAble Solutions, CABHI-supported company

> "CABHI provided us the funds to setup operations in Alberta. We recruited a regional leader and created an ecosystem of providers to support seniors and family members with non-medical support.

– Rustam Sengupta, Founder and CEO of Tuktu Care Inc., CABHI-supported company

4. CABHI Funding Streams

CABHI's Fuel program will accept applications in two funding streams:

- Stream A: **Start-Up Companies**
- Stream B: **Healthcare and Research Organizations (HCROs)**

Stream A: Start-Up Companies

Each participating company may receive investment funding of up to $500,000 CAD from CABHI to help selected companies achieve research, development, or validation milestone(s) over a 12-month period. CABHI's funding will be released in tranches aligned with the specific milestone(s). CABHI funding provided to participating companies is dilutive in structure, and is designed to match your current fundraising terms. In summary, successful participating companies will sign two agreements with CABHI:

1. Fuel Funding Agreement: Provides funding to the company and outlines all associated CABHI and government funding requirements.
2. Warrant Agreement: Gives CABHI the right, but not the obligation, to receive company shares in consideration of the Fuel Funding provided (matching your current priced round, SAFE, or convertible debenture terms).

Stream B: HCROs

HCROs can apply for up to $500,000 CAD in non-dilutive funding from CABHI. CABHI's funding will be released in tranches aligned with the specific milestone(s). If selected, the funding will be administered to their host institution throughout the project in alignment with the completion of mutually agreed-upon research, development, or validation milestones.

HCROs must be affiliated with an accredited Canadian academic institution, recognized research institution, or healthcare organization. HCROs must also be creating and validating intellectual property that is not assigned to or owned by a for-profit company. The intellectual property must be owned by the HCRO, the Institution, or a combination of the two (in accordance with the Institution's technology transfer office intellectual property policies).

5. Innovation Themes

CABHI's Innovation Themes ensure our projects and partnerships build upon our mission and help realize our vision. When assessing opportunities, we ensure alignment with our core innovation themes, our cross-cutting innovation themes, and the solution's impact on people affected by dementia.

Core Innovation Themes

- Aging at Home
- Financial Health + Wellness (fintech theme)
- Caregiver Support
- Care Coordination + Navigation
- Cognitive and Mental Health
- Women's Brain Health + FemTech

Cross-Cutting Innovation Themes

- Diversity, Accessibility + Health Equity
- Promoting Social Inclusion + Preventing Stigma and Elder Abuse

Learn more information about CABHI's Innovation Themes online at www.cabhi.com.

6. Selection Process

1. Online Application:

1. Applications are submitted online and then reviewed and scored by CABHI's review panel. Shortlisted innovators will be invited to participate in the due diligence and funding review process.

2. Due Diligence + Funding Review:

The shortlisted innovators selected from the online application process will provide CABHI access to their data room and participate in a due diligence day meeting. This will determine the eligibility for funding/investment from CABHI of up to $500,000 CAD.

3. Selection + Contracting:

Following a successful due diligence process, CABHI will inform all selected applicants and proceed with contracting (shared below) based on applicant type (i.e., company vs. HCRO).

7. Program Eligibility

Stream A: Start-Up Companies

- Company must be registered federally or provincially in Canada
- Company must have a valuation and/or valuation cap (SAFE, convertible note, etc.) greater than or equal to $6M CAD, or gross revenue greater than $250,000 CAD over the last 12 months (at the time of application)
- Lead applicant must have signing authority for the company (generally the founder and/or CEO)

Note: If you have questions about program eligibility, please email fuel@cabhi.com.

Stream B: HCROs

- Applicant must be affiliated with an accredited Canadian academic institution (i.e., university or college), recognized research institution, or healthcare organization
- Solution must currently be at Technology Readiness Level (TRL) 3-8
- Funding received towards specific IP: Greater than $500k CAD
- HCRO must focus on creating and validating intellectual property that is not assigned to or owned by a for-profit company, and the intellectual property must be owned by the HCRO, the Institution, or a combination of the two (in accordance with the institution's technology transfer office intellectual property policies)
- Applicant must be eligible to receive funding through their institution

The applicant must commit a minimum of 1.0 full-time equivalent (FTE) personnel to the project for its duration.

Additional Program Eligibility

- Product/solutions must clearly address at least one of six CABHI Innovation Themes
- Product/solution must be ready for more research, development, or validation
- CABHI's funds must be used to help the company, HCRO, and/or institution achieve validation-related milestones, such as:
  - Clinical/scientific validation of the solution (including process validation)
  - Customer/end-user validation (completing customer discovery studies and conducting studies to demonstrate and/or refine products/services to meet end-user needs and expectations)
  - Product validation (assessing and verifying the quality, safety, efficacy and/or performance of products/services)
  - Market validation (engaging end users and older persons to test and assess the viability of the product/service within the target audience)
  - Socioeconomic/health impact validation
- Product/solution has freedom to operate (i.e., the solution has no risk to potential infringement)
- Applicant must use CABHI's funding in accordance with CABHI's Eligible Expenses Guideline
- The applicant organization may not be concurrently participating in another active CABHI-funded program (e.g., Ignite, NextGen). Alumni from prior CABHI programs are eligible to apply once their previous Project Term and all associated reporting requirements have been fully completed.
- Company and/or institution is required to provide matching funds in alignment with CABHI's Matching Funds Guideline

8. Evaluation Criteria

All applications will be evaluated based on the following criteria:

Team Experience (30%)

- Why are you and your team uniquely qualified to solve this problem and/or work on this solution?
- What is your demonstrated track record of success?
- Who is aiding in your success?

Quality of Solution (30%)

- How did you select this idea?
- How do you know there is a need for the product/solution?
- What standard of care/solution is your target market currently using to address this problem?
- What advantage(s) does your solution have over existing standards/products/practices?
- How directly aligned is your solution to CABHI's mandate and priority themes?

Market Opportunity/Growth Potential (20%)

- What is the current market size, and what is the projected growth in five to 10 years?
- Why did you prioritize this market?
- What is your business/service model, and how does it/will it attract customers?
- How do you make money?

Competition/Traction (20%)

- What are the barriers to the adoption of your solution and how do you address these?
- Who/what are your key competitors, both in terms of product categories and firms?
- How/why will you be more successful?

9. Rules and Obligations

- CABHI will not obtain any ownership rights to the intellectual property associated with the completion of any research and development, product testing, and validation activities, but CABHI will have the right to disseminate the results of your research and development, product testing, and validation activities.
- CABHI strongly encourages the advancement of your intellectual property across Canada for the benefit of Canadians.
- CABHI reserves the right to select applications to maintain a balanced portfolio, which includes, but is not limited to, the distribution of companies across its Innovation Themes, founder diversity, geographic diversity, and funding/investment deal type.
- CABHI may terminate negotiations or invite an alternate applicant to engage in negotiations if a contract is not signed in a reasonable amount of time (to be determined exclusively by CABHI).
- CABHI reserves the right to decline any application and to modify or annul this Call for Innovations at any time, without incurring any liability.
- CABHI reserves the right to change, modify, or cancel any of the terms and conditions of this program at any time, without incurring any liability. CABHI reserves the right to decline any application to its programs. The final determination of eligibility rests solely with CABHI based on available funding.

10. Resources

The following application resources are also available on CABHI's website as downloadable PDFs:

- Eligible Expenses Guideline
- Matching Funds Guideline
- Fuel Funding Agreement
- Fuel Warrant Agreement

For additional questions, please contact fuel@cabhi.com.

APPLY NOW

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Thank you to our Funders

CABHI, powered by Baycrest, gratefully acknowledges support from:

- Innovation, Science and Economic Development Canada's Strategic Science Fund
- Ministry of Colleges, Universities, Research Excellence, and Security

About Baycrest

Baycrest is an internationally recognized academic health sciences organization based in Toronto, focused on aging and brain health.

Baycrest brings together a post-acute care hospital, long-term care, senior living, memory care, research and education — supporting older adults, caregivers and others on the journey of aging. This integrated ecosystem allows care, discovery and learning to inform one another, improving lives today while shaping how aging is understood and supported tomorrow.

Guided by a vision of a world where every older person lives with purpose, fulfilment and dignity, Baycrest translates knowledge into practice, advances specialized care and shares its expertise with health systems, partners and communities in Canada and around the world.

The future of aging is here.