

# Support for Businesses

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Governments and the private sector are supporting businesses in British Columbia affected by the COVID-19 pandemic. As part of B.C.'s [COVID-19 Action Plan](#), the provincial government launched income supports, tax relief and funding for people, businesses and services. Employer guidelines, best practices and other resources are available from [WorkSafeBC](#) to help businesses safely operate and reduce transmission. Through [StrongerBC](#), B.C.'s Economic Recovery Plan, the provincial government is making health care stronger, getting people back to work, supporting businesses and helping communities.

## B.C. Business COVID-19 Support Service:

A one-stop resource operated by Small Business BC (SBBC) for businesses with questions about the supports available from governments and organizations. SBBC advisors are available Monday to Friday, from 9:00 a.m. to 5:00 p.m. by phone, email and live chat. Support is available in several languages.

**Phone:** 1-833-254-4357 (HELP)

**Email:** [covid@smallbusinessbc.ca](mailto:covid@smallbusinessbc.ca)

**Live Chat:** <https://covid.smallbusinessbc.ca>

## More supports for business:

- **UPDATED:** [Loans and Grants](#)
- [Rent Relief](#)
- **UPDATED:** [Wage Support](#)
- [Changes to Taxes](#)
- [Pivoting Your Business Operations](#)
- [Other Supports and Resources](#)

## Loans and Grants

<p><i>Government of British Columbia</i> <b>Small and Medium-Sized Business Recovery Grant</b></p>	<p><b>The program runs until March 31, 2021 or until funding is fully allocated, whichever comes first.</b></p> <p>Provides grants of <b>\$10,000 to \$30,000</b> to support B.C. businesses that employ between two and 149 B.C. residents, or sole proprietorships and partnerships with fixed costs related to tangible assets, and have experienced declines in revenue of at least 70% since March or April 2020 and at least 30% during May 2020 to present.</p> <p>An additional <b>\$5,000 to \$15,000</b> grant is available to eligible tourism-related businesses.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Government of British Columbia &amp; Alacrity Canada</i> <b>Launch Online Grant</b></p>	<p><b>Applications are open until March 31, 2021 or when the funds have been fully subscribed.</b></p> <p>The program provides grants of up to <b>\$7,500</b> to eligible B.C. businesses to create an online shop and/or improve their e-commerce experience to attract new local customers and expand to new markets. The grant will pay for up to 75% of eligible expenses.</p> <p>Up to 25% of the \$12 million grant will be reserved for Indigenous businesses and regional businesses. The funds must be used to hire B.C.-based companies to do the online store development.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Government of Canada &amp; Financial Institutions</i> <b>Canada Emergency Business Account (CEBA)</b></p>	<p><b>Applications are open until March 31, 2021.</b></p> <p>The CEBA provides interest-free loans up to <b>\$60,000</b> to eligible small businesses. Repaying the loan on or before December 31, 2022 results in a loan forgiveness amount of up to \$20,000. Applicants who have received the previous \$40,000 CEBA loan may apply for an additional \$20,000 in financing.</p> <p>If you applied for CEBA and have questions, please <a href="#">check your application status online</a> or contact the CEBA Call Centre at 1-888-324-4201.</p> <p><a href="#">LEARN MORE &gt;</a></p>

<p><i>Government of Canada</i></p> <p><b>Regional Relief and Recovery Fund (RRRF) – Community Futures Stream</b></p>	<p><b>Applications are open and assessed as they are received.</b></p> <p>Provides <a href="#">interest-free loans</a> up to <b>\$40,000</b>, with up to \$10,000 forgivable if repaid before December 31, 2022, to small and medium size businesses in rural communities. Sole proprietorships, partnerships, corporations, social enterprises and similar organizations can qualify. Interested businesses not eligible for other federal support programs can contact their local <a href="#">Community Futures</a> office to apply. Rural businesses requesting more than \$40,000 should apply through <a href="#">Western Economic Diversification Canada</a>.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Government of Canada</i></p> <p><b>Regional Relief and Recovery Fund (RRRF) – Women’s Enterprise Initiative Stream</b></p>	<p><b>Applications are open until March 31, 2021.</b></p> <p>Provides <a href="#">interest-free loans</a> up to <b>\$60,000</b>, with up to \$20,000 forgivable if repaid before December 31, 2022, to women-owned or women-led businesses. Applicants who previously received RRRF funding must apply separately for the \$20,000 expansion. Sole proprietorships, partnerships and corporations are eligible. Interested businesses not eligible for other federal support programs can contact the <a href="#">Women’s Enterprise Centre</a> to apply.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Government of Canada</i></p> <p><b>Regional Relief and Recovery Fund (RRRF) – Small and Medium Sized Businesses Stream</b></p>	<p><b>Applications are open until March 31, 2021.</b></p> <p>Businesses outside of the Community Futures network, not women-owned or women-led, that are ineligible for CEBA may qualify for <a href="#">interest-free loans</a> of up to <b>\$60,000</b>, with up to \$20,000 forgivable if repaid before December 31, 2022. Applicants who previously received RRRF funding must apply separately for the \$20,000 expansion. Sole proprietorships and not-for-profits are not eligible. Interested businesses can apply through <a href="#">Western Economic Diversification Canada</a>.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Government of Canada</i></p> <p><b>Regional Relief and Recovery Fund (RRRF) – Requests Over \$40,000</b></p>	<p><b>Applications are open and assessed as they are received.</b></p> <p>Businesses requesting more than \$40,000 could qualify for <a href="#">interest-free loans</a> of up to <b>\$1 million</b>, with no scheduled monthly repayments required until after December 31, 2022. Interested businesses can apply through <a href="#">Western Economic Diversification Canada</a>.</p> <p><a href="#">LEARN MORE &gt;</a></p>

<p><i>Government of Canada</i></p> <p><b>Highly Affected Sectors Credit Availability Program (HASCAP)</b></p>	<p><b>HASCAP is available at participating financial institutions from February 1 – June 30, 2021.</b></p> <p>Supports the hardest hit businesses, including those in sectors like tourism and hospitality, hotels, arts and entertainment, with 100% government-guaranteed loans ranging from <b>\$25,000 to \$1 million</b>.</p> <p>Loans are low-interest and include repayment terms of up to 10 years, with up to a 12-month postponement on principal repayments at the start of the loan.</p> <p>Qualifying businesses must have been financially stable and viable pre-COVID-19 and have received payments either from the Canada Emergency Wage Subsidy program or the Canada Emergency Rent Subsidy program by having demonstrated a minimum 50% revenue decline for at least three months within the eight-month period prior to the date of a HASCAP Guarantee application.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Government of Canada &amp; Financial Institutions</i></p> <p><b>Business Credit Availability Program (BCAP)</b></p>	<p><b>BCAP is available until June 2021.</b></p> <p>Provides financing to businesses in all sectors and regions affected by COVID-19. Various programs with loans of up to <b>\$60 million</b> are available through financial institutions.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Government of Canada, Vancity &amp; the Women’s Enterprise Centre</i></p> <p><b>Support for Women Entrepreneurs</b></p>	<p><b>Vancity Unity Women Entrepreneurs Program:</b></p> <p>Loans of up to <b>\$150,000</b> to women entrepreneurs who have been in business for more than two years. The program also provides support services through the Women’s Enterprise Centre (WEC), including resources on financial management, and preferred entry into WEC’s Mentoring Program.</p> <p><a href="#">LEARN MORE &gt;</a></p> <p><b>Regional Relief and Recovery Fund:</b></p> <p>Women-run businesses that are ineligible for other government COVID-19 funding could qualify for interest-free loans of up to <b>\$60,000</b>, with up to \$20,000 forgivable if repaid before December 31, 2022. Sole proprietorships, partnerships and corporations are eligible. Applications are open until March 31, 2021.</p> <p><a href="#">LEARN MORE &gt;</a></p>

<p><i>Government of Canada</i></p> <p><b>UPDATED: Support for Indigenous Businesses</b></p>	<p><b>NEW: BC Indigenous Tourism Recovery Fund:</b> Applications are open until March 31, 2021.</p> <p>Provides non-repayable grants of up to <b>\$45,000</b> to Indigenous tourism businesses that have experienced revenue losses of at least 50% in 2020. Businesses which experienced losses of less than 50% may be considered on a per applicant basis.</p> <p><a href="#">LEARN MORE &gt;</a></p> <p><b>Emergency Loan Program:</b> Small and medium-sized Indigenous businesses may qualify for funding up to <b>\$40,000</b> including interest-free loans up to \$30,000 and non-repayable contributions up to \$10,000.</p> <p><a href="#">LEARN MORE &gt;</a></p> <p><b>Support for Indigenous Community-Owned Businesses:</b> First Nation, Inuit and Metis communities and collectives can apply on behalf of businesses for non-repayable contributions to cover specific business costs.</p> <p><a href="#">LEARN MORE &gt;</a></p> <p><b>Support for Métis Entrepreneurs:</b> Business Support Grants are available to Métis microbusinesses, small, medium, new businesses and community-owned businesses in B.C. that have been impacted by the COVID-19 pandemic.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Government of Canada &amp; Canada United</i></p> <p><b>Small Business Relief Fund</b></p>	<p><b>EXTENDED: Applications reopened for B.C. businesses as of February 16, 2021.</b></p> <p>Provides grants of up to \$5,000 to help small businesses offset the cost of expenses to open safely or adopt digital technologies to move their business online. For-profit and not-for-profit organizations are eligible to apply.</p> <p>Check your eligibility and apply online.</p> <p><a href="#">LEARN MORE &gt;</a></p>

<p><i>Government of Canada</i> <b>Large Employer Emergency Financing Facility (LEEFF)</b></p>	<p><b>Apply through the Canada Enterprise Emergency Funding Corporation.</b></p> <p>Provides bridge financing to Canada’s largest employers, whose needs during the pandemic are not being met through conventional financing, in order to keep their operations going during the pandemic.</p> <p><b>Pending implementation:</b> The federal government intends to enhance the LEEFF program to respond to the specific liquidity needs of a greater number of large Canadian businesses.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Government of British Columbia</i> <b>Accelerating Manufacturing Scale- Up Grant</b></p>	<p><b>Grant applications for businesses open Spring 2021.</b></p> <p>Eligible businesses can apply for cost-shared funding of up to \$250,000 to prototype, pilot or demonstrate new technologies, commercialize new technologies and/or products, improve market access, and identify and implement operational improvements. More information will be available Spring 2021.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Financial Institutions</i> <b>Speak to Your Lender</b></p>	<p>Financial institutions and credit unions are working with business banking customers on a case-by-case basis to provide payment deferrals, reduced interest rates on credit cards and temporary limit increases.</p> <p><a href="#">LEARN MORE &gt;</a></p>

## Rent Relief

<p><i>Government of Canada</i> <b>Canada Emergency Rent Subsidy (CERS) &amp; Lockdown Support</b></p>	<p><b>The current subsidy rates of CERS and the Lockdown Support have been extended for an additional three periods, until March 13, 2021.</b></p> <p>Provides a rent subsidy directly to qualifying organizations that have experienced a decline in revenue until June 2021. A rent subsidy of up to a maximum of <b>65%</b> of eligible expenses is available from September 27, 2020 to March 13, 2021.</p> <p>Organizations temporarily shut down by a mandatory public health order, or have activities significantly restricted for a week or longer due to a related public health order, may be eligible for the <a href="#">Lockdown Support</a>, which provides a top-up rent subsidy of <b>25%</b>, in addition to the 65% subsidy.</p> <p><a href="#">LEARN MORE &gt;</a></p>
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<p><i>Government of British Columbia</i> <b>Rent Relief for Outdoor Adventure Operators</b></p>	<p>Eligible holders of Land Act tenures and Park Act permits that are commercial recreation operators may qualify to have the base rent they pay to the government waived for one year.</p> <p><a href="#">LEARN MORE &gt;</a></p>
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## Wage Support

<p><i>Government of Canada</i> <b>Canada Emergency Wage Subsidy (CEWS)</b></p>	<p><b>The CEWS maximum subsidy rate has increased to 75% of eligible wages until March 13, 2021.</b></p> <p>Until June 2021, a base subsidy of employee wages is available to all eligible employers that are experiencing a decline in revenue, with the subsidy amount varying depending on the scale of revenue decline. A top-up subsidy of up to an <b>additional 25%</b> is available for those employers that have been most adversely affected by COVID-19.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Government of British Columbia</i> <b>B.C. Increased Employment Incentive</b></p>	<p><b>Remuneration increases over the last quarter of 2020 (October to December) are eligible for a tax credit.</b></p> <p>Offers a refundable tax credit for all private sector B.C. employers to encourage the creation of new jobs for B.C. workers or increases in payroll for existing low or medium-income employees. The tax credit is calculated at <b>15%</b> of the amount that the employer's qualifying B.C. remuneration exceeds the employer's base B.C. remuneration for the quarter ending December 31, 2020. Applications open online starting March 2021.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Government of British Columbia</i> <b>NEW: BC Employer Training Grant - C19 Impacted Worker Training Stream</b></p>	<p><b>Applications for 2020/21 Intake 3 are open.</b></p> <p>Offers employers 100% of eligible training costs, up to a maximum of <b>\$10,000</b> per participant per fiscal year, to support British Columbians that are employed or have been employed in sectors impacted by COVID-19.</p> <p><a href="#">LEARN MORE &gt;</a></p>



<p><i>Government of Canada</i></p> <p><b>Employment Insurance (EI) Work Sharing Program</b></p>	<p>Provides EI benefits to workers who agree to reduce their normal working hours as a result of developments beyond the control of their employers. The eligibility of such agreements has been extended to 76 weeks, eligibility requirements have been eased, and the application process has been streamlined.</p> <p><a href="#">LEARN MORE &gt;</a></p>
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## Changes to Taxes

<p><i>Government of British Columbia</i></p> <p><b>Provincial Business Taxes</b></p>	<p><b><u><a href="#">B.C. PST Rebate on Select Machinery and Equipment:</a></u></b></p> <p>Corporations can apply to receive an amount equal to the PST they paid between September 17, 2020 and September 30, 2021 on qualifying machinery and equipment. Applications open online starting April 1, 2021.</p> <p><b><u><a href="#">Employer Health Tax (EHT):</a></u></b></p> <p>Employers required to make quarterly instalment payments for the 2020 calendar year will be able to defer their payments. Businesses with a payroll under \$500,000 are exempt from the tax.</p> <p><b><u><a href="#">Planned tax changes:</a></u></b></p> <p>The scheduled April 1, 2020 increase to the provincial carbon tax, as well as the new PST registration requirements on e-commerce and the implementation of PST on sweetened carbonated drinks, have been delayed until April 2021.</p> <p><a href="#">LEARN MORE &gt;</a></p>
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## Pivoting Your Business Operations

<p><i>Small Business BC</i></p> <p><b>BC Marketplace</b></p>	<p>The BC Marketplace helps British Columbians support local small businesses. Businesses can reach new audiences by creating their own business profile for free.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Small Business BC</i></p> <p><b>PPE Marketplace</b></p>	<p>The <a href="#">Personal Protective Equipment (PPE) Marketplace</a> connects businesses with suppliers of non-medical safety equipment. PPE suppliers can submit a request to be listed in the digital marketplace directory.</p> <p><a href="#">LEARN MORE &gt;</a></p>



<p><i>Government of British Columbia &amp; Alacrity Canada</i></p> <p><b>Alacrity Canada Digital Marketing Bootcamp</b></p>	<p><b>Registration is open.</b></p> <p>With funding from the B.C. Government, the Alacrity Canada Digital Marketing Bootcamp provides digital marketing knowledge, tools and resources to help businesses grow.</p> <p>If you own, run, or are employed by a small to medium-sized business based in and registered in BC that employs less than 149 B.C. residents and has been directly impacted by COVID-19, you may be eligible to have your tuition covered.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Various Organizations</i></p> <p><b>Digital Marketing and E-Commerce Support</b></p>	<p><a href="#">Digital Economic Response (DER3) Program:</a></p> <p>Helps businesses transition into the digital economy or expand their digital footprint. Businesses with less than 500 employees located within Greater Victoria, Central Island, Northern Island, Sunshine Coast, the Gulf Islands, Okanagan Valley, Kootenays, Central Interior, or North Central B.C. are encouraged to apply.</p>
<p><i>Government of Canada</i></p> <p><b>CanExport SMEs Program</b></p>	<p>The CanExport SMEs program is pivoting to now help small businesses develop and expand their e-commerce presence, attend virtual trade shows and other business-to-business events, and navigate new COVID-19-related trade barriers. Small businesses are encouraged to apply for up to <b>\$75,000</b> in funding to break into new international markets.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Government of Canada &amp; Spring Activator</i></p> <p><b>Business Resilience Program</b></p>	<p>Spring Activator is offering free online courses, support calls and other business resiliency resources to entrepreneurs in select communities across B.C.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Local Organizations</i></p> <p><b>Support Through Local Organizations</b></p>	<p>Participate in “buy local” and business support campaigns such as the <a href="#">BC Marketplace</a>. Contact local business organizations such as your Chamber of Commerce for more information.</p> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Financial Institutions</i></p> <p><b>Financing to Help Businesses Pivot Operations</b></p>	<p>Financial institutions are supporting businesses to pivot operations with financing products, such as the <a href="#">Unity Pivot Business Loan</a> from Vancity which offers loans up to <b>\$150,000</b> to businesses that have changed track to support the COVID-19 response specifically, or have had to adapt to the changed environment.</p> <p><a href="#">LEARN MORE &gt;</a></p>

## Other Supports and Resources for Businesses

<p><i>Regional Organizations</i></p> <p><b>Support for Self-Employed Individuals</b></p>	<p>Self-employed individuals not eligible for EI may be eligible for the following new benefits:</p> <p><a href="#">Canada Recovery Benefit (CRB):</a></p> <p><b>Applications are open.</b> Provides <b>\$500</b> per week for up to 26 weeks for workers who have stopped working or had their income reduced by at least 50% due to COVID-19, and who are not eligible for EI.</p> <p><a href="#">Canada Recovery Sickness Benefit (CRSB):</a></p> <p><b>Applications are open.</b> Provides <b>\$500</b> per week for up to a maximum of two weeks for workers who are unable to work for at least 50% of the week because they contracted COVID-19, are sick or are self-isolating for reasons related to COVID-19.</p> <p><a href="#">Canada Recovery Caregiving Benefit (CRCB):</a></p> <p><b>Applications are open.</b> Provides <b>\$500</b> per week for up to 26 weeks per household for workers unable to work for at least 50% of the week because they must care for a child or family member for reasons related to COVID-19.</p> <p style="text-align: center;"><a href="#">LEARN MORE &gt;</a></p>
<p><i>Regional Organizations</i></p> <p><b>Support for Regional Businesses</b></p>	<p><a href="#">Community Futures:</a></p> <p>Businesses in rural communities can check with their local <a href="#">Community Futures</a> office for emergency loans and supports to assist with COVID-19-related business interruption, including payment and interest breaks.</p> <p><a href="#">WAIT Queue System for Cowichan Valley Businesses:</a></p> <p>The WAIT Queue system helps Cowichan Valley retailers automate lineups during COVID-19 and includes contact tracing features.</p> <p><a href="#">Island Coastal Economic Trust:</a></p> <p>Supports businesses on Vancouver Island, on the Sunshine Coast and the Gulf Islands with the <a href="#">Small Capital Restart Fund</a> and the <a href="#">Tourism Resiliency Program</a>.</p> <p><a href="#">Columbia Basin Trust:</a></p> <p>Provides low-interest loans up to <b>\$40,000</b> through the <a href="#">Small Business Working Capital Loan</a> program Columbia Basin businesses. The Trust has revised or increased support to <a href="#">existing programs</a>.</p>

<p><i>Government of Canada</i></p> <p><b>Agriculture &amp; Agri-Food Supports</b></p>	<p><a href="#">Mandatory Isolation Support for Temporary Foreign Workers Program:</a> Provides farmers, fish harvesters and all food production and processing employers with <b>\$1,500</b> per worker to put in place the measures necessary to follow the mandatory 14-day isolation period required for everyone arriving from abroad. <b>The program has been extended until March 31, 2021.</b></p> <p><a href="#">Emergency On-Farm Support Fund:</a> Eligible Canadian agricultural producers that produce agricultural products for resale and employ farm workers, either domestic and/or Temporary Foreign Workers, may access up to <b>\$100,000</b> in funding to support measures to safeguard the health and safety of farm workers. Sole proprietors, partnerships, corporations/cooperatives/communal organizations, trusts and band farms are eligible.</p> <p><a href="#">Farm Credit Canada (FCC):</a> FCC is offering loan payment deferrals and other financing products.</p>
<p><i>Government of British Columbia</i></p> <p><b>Support for Arts and Culture Organizations</b></p>	<p><a href="#">Pivot for Individuals Program:</a> Professional artists and cultural workers can apply for up to <b>\$12,000</b> to learn new skills or adapt their practices. Applications are open until February 16, 2021 through the BC Arts Council.</p>
<p><i>Government of Canada</i></p> <p><b>Support for Innovative Businesses</b></p>	<p>The federal government will provide \$250 million in funding over 5 years, beginning in 2021-22, to the <a href="#">Strategic Innovation Fund</a>. The fund spurs innovation by providing funding for large projects (over \$10 million in requested contribution) through five streams.</p> <ul style="list-style-type: none"> <li>• Business Innovation and Growth (Streams 1-3): Funding helps support R&amp;D and commercialization, the growth and expansion of firms and the attraction and retention of large scale investments in Canada.</li> <li>• Collaboration and Networks (Streams 4-5): Funding helps support industrial research, development, and technology demonstration through collaboration between academia, non-profit organizations, and the private sector.</li> </ul> <p><a href="#">LEARN MORE &gt;</a></p>
<p><i>Utilities &amp; Insurance Providers</i></p> <p><b>Bill Relief</b></p>	<p>Utilities and insurance providers including <a href="#">BC Hydro</a>, <a href="#">FortisBC</a> and <a href="#">ICBC</a> are offering bill deferrals to customers affected by COVID-19.</p>