

Support for Businesses

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 B.C. government is providing an additional \$5 billion in income supports, tax relief and funding for people, businesses and services in response to the COVID-19 pandemic.

In this section:

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

Guidance and Resources

<p><i>Small Business BC</i></p> <h3>B.C. Business COVID-19 Support Service</h3> 	<p>A one-stop resource operated by Small Business BC (SBBC) for businesses that have questions about the supports available from the provincial and federal governments, industry and community partners. SBBC also offers tools, resources and a searchable Personal Protective Equipment (PPE) Marketplace to help businesses restart safely.</p> <p>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.</p> <p>Phone: 1-833-254-4357 (HELP) Email: covid@smallbusinessbc.ca Live Chat: https://covid.smallbusinessbc.ca</p> <p>LEARN MORE ></p> <p>新冠肺炎疫情期间小企业如需帮助请拨打 Small Business BC (要求普通话或广东话服务) 1-833-254-4357.</p>
<p><i>Government of British Columbia</i></p> <h3>B.C.'s Restart Plan</h3>	<p>B.C.'s four-phase Restart Plan lays out a series of steps that businesses can take to safely operate and reduce COVID-19 transmission.</p> <p>Employer guidelines, best practices and other resources are available WorkSafeBC.</p> <p>LEARN MORE ></p>

Loans and Grants

<p><i>Government of Canada & Financial Institutions</i></p> <p>Canada Emergency Business Account (CEBA)</p>	<p>The CEBA application deadline has been extended to October 31, 2020.</p> <p>Provides interest-free loans up to \$40,000 to eligible small businesses. Repaying the loan on or before December 31, 2022 results in a loan forgiveness amount of 25% (up to \$10,000).</p> <p>If you applied for CEBA and have questions, please contact the new CEBA Call Centre at 1-888-324-4201.</p> <p>LEARN MORE ></p>
<p><i>Government of Canada</i></p> <p>Regional Relief and Recovery Fund (RRRF)</p>	<p>Applications are open and assessed as they are received.</p> <p>Provides nearly \$1 billion to support businesses that have been impacted by COVID-19 and are, in some cases, not eligible for other federal support programs. Four loan options are available to qualifying businesses:</p> <p>Funding up to \$40,000, for rural businesses:</p> <p>Provides interest-free loans up to \$40,000, 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 can contact their local Community Futures office to apply.</p> <p>Funding up to \$40,000, for women-owned or women-led businesses:</p> <p>Provides interest-free loans up to \$40,000, with up to \$10,000 forgivable if repaid before December 31, 2022, to women-owned or women-led businesses. Sole proprietorships, partnerships and corporations are eligible. Interested businesses can contact the Women’s Enterprise Centre to apply.</p> <p>Funding up to \$40,000, for all other small and medium size businesses:</p> <p>Businesses outside of the Community Futures network, not women-owned or women-led, and are ineligible for CEBA may qualify for interest-free loans of up to \$40,000, with \$10,000 forgivable if repaid before December 31, 2022. Sole proprietorships and not-for-profits are not eligible. Interested businesses can apply through Western Economic Diversification Canada.</p> <p>Funding over \$40,000:</p> <p>Businesses requesting more than \$40,000 could qualify for interest-free loans of up to \$1 million, with no scheduled monthly repayments required until after December 31, 2022. Interested businesses can apply through Western Economic Diversification Canada.</p> <p>LEARN MORE ></p>

<p><i>Government of Canada & Financial Institutions</i></p> <p>Business Credit Availability Program (BCAP)</p>	<p>BCAP has been extended to June 2021.</p> <p>Provides financing to businesses in all sectors and regions affected by COVID-19. Various programs are available through financial institutions.</p> <p>Co-Lending Program for Small and Medium-Sized Enterprises:</p> <p>The Business Development Bank of Canada (BDC) is working with financial institutions to co-lend term loans to small and medium-sized enterprises for their operational cash flow requirements. The program offers differing maximum finance amounts based on business revenues.</p> <p>Loan Guarantee for Small and Medium-Sized Enterprises:</p> <p>Export Development Canada (EDC) is working with financial institutions to issue new operating credit and cash flow term loans of up to \$6.25 million to small and medium enterprises. Support is available to both exporting and non-exporting companies.</p> <p>BDC’s Mid-Market Financing Program:</p> <p>Provides commercial loans ranging between \$12.5 million and \$60 million to medium-sized businesses whose credit needs exceed what is already available through the BCAP and other measures.</p> <p>EDC’s Mid-Market Guarantee and Financing Program:</p> <p>EDC is working with financial institutions to guarantee 75% of new operating credit and cash-flow loans – ranging in size from \$16.75 million to a maximum of \$80 million to companies with revenues of between \$50 million to \$300 million. This program is launching soon.</p> <p>LEARN MORE ></p>
<p><i>Government of Canada, Vancity & the Women’s Enterprise Centre</i></p> <p>Support for Women Entrepreneurs</p>	<p>Vancity Unity Women Entrepreneurs Program:</p> <p>Loans of up to \$150,000 to women entrepreneurs who have been in business for more than two years. The program also provides support services from the Women’s Enterprise Centre (WEC), including resources on financial management, and preferred entry into WEC’s Mentoring Program.</p> <p>LEARN MORE ></p> <p>Regional Relief and Recovery Fund:</p> <p>Women-run businesses that are ineligible for other government COVID-19 funding could qualify for interest-free loans of up to \$40,000, with up to \$10,000 forgivable if repaid before December 31, 2022. Sole proprietorships, partnerships and corporations are eligible.</p> <p>LEARN MORE ></p>

<p><i>Government of Canada</i> Support for Indigenous Businesses</p>	<p>Emergency Loan Program (ELP): Small and medium-sized Indigenous businesses may qualify for funding up to \$40,000 including interest-free loans up to \$30,000 and non-repayable contributions up to \$10,000.</p> <p>LEARN MORE ></p> <p>Support for Indigenous Tourism Businesses: Non-repayable grants up to \$25,000 are available to Indigenous tourism businesses through the Indigenous Tourism Association of Canada (ITAC).</p> <p>CONTACT ITAC ></p> <p>Support for Indigenous Community-Owned Businesses: 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>LEARN MORE ></p>
<p><i>Government of Canada</i> Large Employer Emergency Financing Facility (LEEFF)</p>	<p>Applications are open through the Canada Enterprise Emergency Funding Corporation. 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>LEARN MORE ></p>
<p><i>Financial Institutions</i> Speak to Your Lender</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>LEARN MORE ></p>

Rent Relief

<p><i>Government of Canada & Government of British Columbia</i></p> <p>UPDATED: Canada Emergency Commercial Rent Assistance (CECRA)</p>	<p>CECRA has been extended to the end of September 2020. This will be the final extension of the program. Previously approved applicants can opt in for the July, August and September extensions. New applicants will have the choice of applying for the three-month initial period, four months, five months or six months.</p> <p>Provides forgivable loans to commercial property owners to help reduce rent for the months of April, May, June, July, August and September 2020 by at least 75% for small business tenants who have experienced at least a 70% drop in pre-COVID-19 revenues. Landlords and tenants accessing this funding must agree to a moratorium on commercial evictions during the months of April, May, June, July, August and September 2020.</p> <p>LEARN MORE ></p>
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Wage Support

<p><i>Government of Canada</i></p> <p>Canada Emergency Wage Subsidy (CEWS)</p>	<p>CEWS has been enhanced and extended to December 2020.</p> <p>Until December 19, 2020, 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 additional 25% is available for those employers that have been most adversely affected by COVID-19.</p> <p>Interested businesses can check eligibility, calculate subsidy amounts, and apply online.</p> <p>LEARN MORE ></p>
<p><i>Government of Canada</i></p> <p>Employment Insurance (EI) Work Sharing Program</p>	<p>For Canadians who lose their jobs or face reduced hours as a result of COVID-19, this program 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>LEARN MORE ></p>

Changes to Taxes

<p><i>Government of Canada</i> Federal Business Taxes</p>	<p>The payment due date for current year individual, corporate, and trust income tax returns, including instalment payments has been further extended from September 1, 2020 to September 30, 2020. Penalties and interest will not be charged if payments are made by the extended deadline of September 30, 2020.</p> <p>Owners of small businesses and self-employed individuals may request a phone call from a CRA Liaison Officer to better understand their tax obligations with no tax consequences.</p> <p>LEARN MORE ></p>
<p><i>B.C. COVID-19 Action Plan</i> Provincial Business Taxes</p>	<p>Employer Health Tax (EHT):</p> <p>The EHT return and final payment due date for the 2019 calendar year has been extended to September 30, 2020.</p> <p>Employers required to make quarterly instalment payments for the 2020 calendar year will be able to defer these payments as follows:</p> <ul style="list-style-type: none"> • June 15, 2020 deadline extended to December 31, 2020 • September 15, 2020 deadline extended to January 31, 2021 • December 15, 2020 deadline extended to February 28, 2021 <p>The remaining tax payable is due with the EHT return by March 31, 2021. Businesses with a payroll under \$500,000 are already exempt from the tax.</p> <p>Tax filing and payment deadline extensions:</p> <p>Provincial business tax filing and payment deadlines have also been extended until September 30, 2020 for provincial sales tax (PST), municipal and regional district tax, tobacco tax, motor fuel tax, and carbon tax.</p> <p>Planned tax changes:</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, has been delayed until April 2021.</p> <p>LEARN MORE ></p>

<p><i>B.C. COVID-19 Action Plan</i></p> <p>B.C. Relief for Commercial Property Owners and Tenants</p>	<p>The B.C. government is reducing the school property tax rate for commercial properties to achieve an average 25% reduction in the total property tax bill for most businesses, providing up to \$700 million in relief. This enhances the 50% reduction to the provincial school property tax rate that was originally announced for classes 4, 5 and 6 as part of B.C.'s COVID-19 Action Plan.</p> <p>The date that late payment penalties apply for commercial properties in classes 4, 5, 6, 7 and 8 has been postponed to October 1, 2020 to give businesses and landlords more time to pay their reduced property tax without penalty.</p> <p style="text-align: center;">LEARN MORE ></p>
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Pivoting Your Business Operations

<p><i>Small Business BC</i></p> <p>PPE Marketplace</p>	<p>The Personal Protective Equipment (PPE) Marketplace connects businesses with suppliers of non-medical safety equipment. PPE suppliers can submit a request to be listed in the marketplace.</p> <p style="text-align: center;">LEARN MORE ></p>
<p><i>Various Organizations</i></p> <p>Digital Marketing and E-Commerce Support</p>	<p>Support is available to help businesses improve their digital marketing capabilities and sell their products online to a wider audience of customers.</p> <p>Go Digital Canada:</p> <p>Shopify has partnered with the Federal government to help small businesses bring their operations online with an extended 90-day trial to Shopify's e-Commerce platform and access to a suite of resources to build an online store.</p> <p>Digital Economic Response (DER3) Program:</p> <p>Innovate BC and the BC Acceleration Network are expanding the Digital Economic Response (DER3) program across the province. The program helps businesses transition into the digital economy or expand their digital footprint.</p>
<p><i>Government of Canada</i></p> <p>Help Canada Combat COVID-19</p>	<p>Contact the Government of Canada if your business can supply products and services, or rapidly scale up production or re-tool manufacturing lines to develop products made in Canada that will help in the fight against COVID-19.</p> <p style="text-align: center;">LEARN MORE ></p>

<p><i>Government of British Columbia</i></p> <p>Request or Donate Supplies to Support B.C.'s COVID-19 Response</p>	<p>Eligible organizations can request to purchase supplies of personal protective equipment (PPE) and cleaning and disinfectant products from the B.C. government. Donations of priority products are also invited.</p> <p>LEARN MORE ></p>
<p><i>Local Organizations</i></p> <p>Support Through Local Organizations</p>	<p>Participate in “buy local” and business support campaigns such as the Small Business BC Marketplace. Contact local business organizations such as your Chamber of Commerce for more information.</p> <p>LEARN MORE ></p>
<p><i>Government of British Columbia</i></p> <p>Supporting B.C. Businesses to Pivot Operations</p>	<p>Expansion of Patio Areas:</p> <p>Food-primary, liquor-primary and manufacturer licensees such as wineries, breweries and distilleries may apply through a simplified online process to temporarily expand their service areas.</p> <p>B.C. Restaurant Alcohol Delivery:</p> <p>Licensed restaurants are temporarily allowed to use servers with a Serving it Right certificate to deliver liquor products alongside the purchase of a meal, until October 31, 2020.</p> <p>Alcohol-Based Hand Sanitizer Manufacturing:</p> <p>Distillers in British Columbia are temporarily authorized to manufacture alcohol-based hand sanitizer to help combat the COVID-19 pandemic.</p> <p>LEARN MORE ></p>
<p><i>Financial Institutions</i></p> <p>Financing to Help Businesses Pivot Operations</p>	<p>Financial institutions are supporting businesses to pivot operations with financing products, such as the Unity Pivot Business Loan from Vancity which offers loans up to \$150,000 to businesses that have changed track to support the COVID-19 response specifically, or have had to adapt to the changed environment.</p>

Other Supports and Resources for Businesses

<p><i>B.C. COVID-19 Action Plan</i> B.C. Longer-Term Economic Plan</p>	<p>\$1.5 billion in provincial funding will support economic stimulus once the pandemic has passed. The B.C. government is working in partnership with the business and labour sectors to develop the long-term plan for economic recovery.</p> <p>LEARN MORE ></p>
<p><i>Regional Organizations</i> Support for Regional Businesses</p>	<p><u>Community Futures:</u> Businesses in rural communities can check with their local <u>Community Futures</u> office for emergency loans and supports to assist with COVID-19-related business interruption, including payment and interest breaks.</p> <p><u>Island Coastal Economic Trust:</u> Offers immediate support for businesses on Vancouver Island, on the Sunshine Coast, and the Gulf Islands as they recover, rebuild and expand their services. Supports include the <u>Small Capital Restart Fund</u>, the <u>Tourism Resiliency Program</u>, and the <u>Digital Economy Response Program (DER3)</u>. On July 28, 2020, Innovate BC and the BC Acceleration Network announced that the DER3 program would expand <u>across the province</u>.</p> <p><u>Columbia Basin Trust:</u> Provides low-interest loans up to \$40,000 through the new <u>Small Business Working Capital Loan</u> program to small businesses in the Columbia Basin. The Trust has revised or increased support to existing programs, including the <u>Impact Investment Fund</u>, <u>Basin RevUP</u>, <u>Summer Works</u>, <u>Career Internship Program</u>, <u>Basin Business Advisors</u> and <u>Training Fee Support</u>.</p>

<p><i>Government of Canada & Government of British Columbia</i></p> <p>Agriculture & Agri-Food Supports</p>	<p>Mandatory Isolation Support for Temporary Foreign Workers Program: Provides farmers, fish harvesters, and all food production and processing employers with \$1,500 per worker to put in place the measures necessary to follow the mandatory 14-day isolation period required for everyone arriving from abroad.</p> <p>Farm Credit Canada (FCC): FCC is offering loan payment deferrals and other financing products.</p> <p>B.C. Agri-Business Planning Program: Agriculture, seafood, and food processing businesses in B.C. that have had their revenues decreased by at least 30% as a result of COVID-19 may be eligible for up to \$5,000 in business planning services and coaching for individuals, and up to \$20,000 for groups from a qualified business consultant, to develop an immediate and long-term recovery plan.</p> <p>Fish Harvester Grant: Fish harvesters that haven't applied for, or are ineligible for, CEBA may be eligible for the Fish Harvester Grant, which provides non-repayable support of up to \$10,000 to self-employed fish harvesters. The application period will open from August 24, 2020 to September 21, 2020.</p>
<p><i>WorkSafeBC</i></p> <p>Support for Employers</p>	<p>For employers who report and pay on a quarterly basis, WorkSafeBC is allowing employers to defer payments for the first and second quarter without penalty or interest. Payments for the first and second quarters will not be due until October 20, 2020.</p> <p>WorkSafeBC will waive premiums on wages paid to furloughed workers of employers receiving Canada Emergency Wage Subsidies. This change will be retroactive to March 15, 2020 and continue for the duration of the CEWS program.</p> <p>LEARN MORE ></p>
<p><i>Government of British Columbia</i></p> <p>Support for Liquor Licensees</p>	<p>From July 2020 until March 31, 2021, liquor licensees can purchase beer, wine and spirits at reduced cost under a temporary wholesale pricing model.</p> <p>LEARN MORE ></p>

<p><i>Utilities & Insurance Providers</i></p> <p>Bill Relief</p>	<p>BC Hydro:</p> <p>BC Hydro is providing residential and commercial customers the option to defer bill payments or arrange flexible payment plans with no penalty. Customers are encouraged to call BC Hydro at 1-800-224-9376 to discuss options.</p> <p>FortisBC:</p> <p>FortisBC is offering bill deferrals and interest free repayment schedules to small business customers.</p> <p>ICBC Commercial Insurance:</p> <p>ICBC customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer their payment for up to 90 days with no penalty. Deferment is also available for commercial fleets. Apply online or call 1-800-665-6442.</p>
<p><i>Public & Private Sector Organizations</i></p> <p>Other Supports</p>	<p>Organizations such as Canada Post, Facebook, Shopify, Hootsuite and Uber Eats are offering enhanced services and other supports to help businesses through difficult times. Check with industry organizations for more information.</p>

Support for Individuals

Governments are providing supports directly to individuals facing hardship as a result of the COVID-19 pandemic. Employers are encouraged to inform their workers of the supports available to them. Please visit the links below for the most up-to-date information on key supports for individuals.

<p><i>Government of Canada</i> Canada Emergency Response Benefit (CERB)</p>	<p>The CERB has been extended by an additional four weeks for a total of 28 weeks.</p> <p>Provides a taxable benefit of \$2,000 a month to eligible workers who have lost their income due to COVID-19. Learn more and apply through the Federal government’s portal.</p> <p>LEARN MORE ></p> <p>Pending legislation - The CERB will be transitioned to the Employment Insurance (EI) program on September 27, 2020. Proposed EI enhancements will allow Canadians with 120 hours of insurable work or more to qualify for EI. The federal government intends to introduce three new benefits for Canadians ineligible for EI:</p> <ul style="list-style-type: none"> • Canada Recovery Benefit (CRB): Provides \$400 per week for up to 26 weeks to workers who are self-employed or not eligible for EI. • Canada Recovery Sickness Benefit (CRSB): Provides \$500 per week for up to 2 weeks to workers who are sick or must self-isolate for reasons related to COVID-19. • Canada Recovery Caregiving Benefit (CRCB): Provides \$500 per week for up to 26 weeks per household to Canadians unable to work because they must care for: <ul style="list-style-type: none"> ○ a child under age 12 due to the closures of schools or daycares because of COVID-19 ○ a family member with a disability or dependent because their day program or care facility is closed due to COVID-19 ○ a child, family member with a disability or a dependent who is not attending school, daycare, or other facilities under the advice of a medical professional due to being at high-risk if they contract COVID-19
<p><i>B.C. COVID-19 Action Plan</i> Emergency Benefit for Workers</p>	<p>Provides a tax-free, one-time \$1,000 payment to people whose ability to work has been affected due to COVID-19 since March 1, 2020.</p> <p>LEARN MORE ></p>

<p><i>Government of Canada</i> Support for Fish Harvesters</p>	<p>Applications are open August 24, 2020 to September 21, 2020</p> <p>The Fish Harvester Benefit provides income support to self-employed fish harvesters and sharepersons crew who cannot access the CEWS, and who have experienced fishing income declines of greater than 25% in the 2020 tax year. The benefit provides up to a maximum individual entitlement of \$847 per week for up to 12 weeks.</p> <p>LEARN MORE ></p>
<p><i>B.C. COVID-19 Action Plan</i> Support for Parents with Children in Child Care</p>	<p>Parents working in essential services can access child care through the Temporary Emergency Child Care for Essential Workers system.</p> <p>LEARN MORE ></p>
<p><i>Government of Canada & B.C. COVID-19 Action Plan</i> Support for Students</p>	<p>Canada Emergency Student Benefit (CESB):</p> <p>Students and new graduates who are not eligible for the CERB may be eligible to receive \$1,250/month, or \$2,000/month for eligible students with dependents or disabilities, from May to August 2020.</p> <p>B.C. Emergency Funding Supports for Students:</p> <p>Post-secondary students may contact their school’s financial aid office for emergency financial assistance.</p> <p>Student Loan Assistance:</p> <p>The Federal government is placing an interest-free moratorium until September 30, 2020 on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans. Additionally, the B.C. government has frozen B.C. student loan payments until September 30, 2020.</p>
<p><i>Government of Canada</i> Emergency Travel Assistance</p>	<p>Canadians who need immediate financial assistance to return to Canada can access an emergency loans of up to \$5,000. Canadians abroad who need urgent assistance can email sos@international.gc.ca.</p>
<p><i>Service Providers & Municipalities</i> Other Supports</p>	<p>Some municipalities, and service providers such as BC Hydro, FortisBC and ICBC are supporting customers impacted by COVID-19. Support includes bill payment deferrals, flexible payment plans and bill credits.</p>
<p><i>B.C. COVID-19 Action Plan</i> Speak to Your Lender</p>	<p>Financial institutions and credit unions are working with personal and business banking customers on a case-by-case basis to provide flexible solutions such as payment deferrals and relief on other credit products.</p>