

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 provincial government launched income supports, tax relief and funding for people, businesses and services in response to the COVID-19 pandemic. As a next step through [StrongerBC](#), B.C.'s Economic Recovery Plan, the provincial government is focused on making health care stronger, getting people back to work, supporting businesses and helping communities.

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Key Resources

<p><i>Small Business BC</i> B.C. Business COVID-19 Support Service</p> 	<p>A one-stop resource operated by Small Business BC (SBBC) for businesses with questions about the supports available from governments and organizations.</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><i>Government of British Columbia</i> B.C.'s Economic Recovery Plan: StrongerBC</p>	<p>StrongerBC introduces new supports to help businesses in B.C. reopen, adapt, hire, rehire, and grow. Supports include a new Small and Medium Sized Business Recovery Grant, a 15% Increased Employment Incentive tax credit, a 100% PST rebate to buy select machines and equipment, fast-track skills training programs, and more.</p> <p style="text-align: center;">LEARN MORE ></p>
<p><i>Government of British Columbia</i> B.C.'s Restart Plan</p>	<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 from WorkSafeBC.</p>

Loans and Grants

<p><i>Government of British Columbia</i></p> <p>Small and Medium-Sized Business Recovery Grant</p>	<p>Applications are open.</p> <p>Provides grants of \$10,000 to \$30,000 to support B.C. businesses that employ between two and 149 B.C. residents and have experienced declines in revenue since March 10, 2020. An additional \$5,000 to \$10,000 grant is available to eligible tourism-related businesses.</p> <p>The program runs until March 31, 2021 or until funding is fully allocated, whichever comes first.</p> <p>LEARN MORE ></p>
<p><i>Government of Canada & Financial Institutions</i></p> <p>UPDATED: Canada Emergency Business Account (CEBA)</p>	<p>CEBA is now also available to businesses operating out of a non-business bank account. The CEBA application deadline has been extended to December 31, 2020.</p> <p>Pending implementation: The federal government intends to offer businesses an interest-free loan of up to \$20,000 in addition to the original CEBA loan of \$40,000. Half of this additional financing would be forgivable if repaid by December 31, 2022. This expansion will be available to all eligible previous and new CEBA applicants.</p> <p>Currently, the CEBA 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 CEBA Call Centre at 1-888-324-4201.</p> <p>LEARN MORE ></p>

Government of Canada

Regional Relief and Recovery Fund (RRRF)

Applications are open and assessed as they are received.

Provides loans 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:

[Funding up to \\$40,000 for rural businesses:](#)

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.

[Funding up to \\$40,000 for women-owned or women-led businesses:](#)

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.

[Funding up to \\$40,000 for all other small and medium size businesses:](#)

Businesses outside of the Community Futures network, not women-owned or women-led, that 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](#).

[Funding over \\$40,000:](#)

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](#).

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<p><i>Government of Canada & Financial Institutions</i></p> <p>Business Credit Availability Program (BCAP)</p>	<p>BCAP is available until 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 through 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></p> <p>Support for Indigenous Businesses</p>	<p>Emergency Loan Program:</p> <p>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 Community-Owned Businesses:</p> <p>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></p> <p>Large Employer Emergency Financing Facility (LEEFF)</p>	<p>Apply through the Canada Enterprise Emergency Funding Corporation.</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>LEARN MORE ></p>
<p><i>Government of Canada & Canada United</i></p> <p>Canada United Small Business Relief Fund</p>	<p>Applications are open to businesses in B.C. through the Ontario Chamber of Commerce.</p> <p>Supports Canadian businesses across different sectors and industries with grants of up to \$5,000. Applications are open to businesses that have between \$150,000 and \$3 million in annual sales, have up to 75 employees and are registered in Canada. Relief grants may be used to cover the cost of personal protective equipment, make physical health and safety modifications and enhance digital or e-commerce capabilities.</p> <p>LEARN MORE ></p>
<p><i>Financial Institutions</i></p> <p>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</i> UPDATED: Canada Emergency Rent Subsidy</p>	<p>The federal government has introduced legislation to implement this new benefit.</p> <p>Pending implementation: Would provide a rent subsidy directly to eligible businesses that have experienced a decline in revenue until June 2021. Until December 19, 2020, a rent subsidy of up to a maximum of 65% of eligible expenses would be available. Organizations would be able to make claims retroactively for the period that began September 27 and ends October 24, 2020.</p> <p>Organizations temporarily shut down by a mandatory public health order may be eligible for the Lockdown Support, which provides a top-up rent subsidy of 25%, in addition to the 65% subsidy.</p> <p>LEARN MORE ></p>
<p><i>Government of British Columbia</i> Rent Relief for Outdoor Adventure Operators</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>LEARN MORE ></p>

Wage Support

<p><i>Government of Canada</i> UPDATED: Canada Emergency Wage Subsidy (CEWS)</p>	<p>Pending implementation: The federal government has introduced legislation to further extend CEWS to June 2021 and keep the current subsidy rate of up to 65% of eligible wages until December 19, 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>
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<p><i>StrongerBC</i> B.C. Increased Employment Incentive</p>	<p>Remuneration increases over the last quarter of 2020 (October to December) are eligible for a tax credit.</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 15% 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>LEARN MORE ></p>
<p><i>Government of Canada</i> Employment Insurance (EI) Work Sharing Program</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>LEARN MORE ></p>

Changes to Taxes

<p><i>B.C. COVID-19 Action Plan & StrongerBC</i> Provincial Business Taxes</p>	<p><u>B.C. PST Rebate on Select Machinery and Equipment:</u></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>Employer Health Tax (EHT):</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 exempt from the 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, have been delayed until April 2021.</p> <p>LEARN MORE ></p>
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<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 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 digital marketplace directory.</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>Digital Economic Response (DER3) Program:</p> <p>Innovate BC and the BC Acceleration Network have expanded the Digital Economic Response (DER3) program to six regions in the province. The program helps businesses transition into the digital economy or expand their digital footprint. Businesses with less than 500 employees located within one of these regions are encouraged to apply:</p> <ul style="list-style-type: none"> • Greater Victoria • Central Island, Northern Island, Sunshine Coast & Gulf Islands • Okanagan Valley • Kootenays • Central Interior B.C. • North Central B.C. <p>Burnaby Digital Development Assistance (DDA) Program:</p> <p>Provides small businesses and solopreneurs with direct, hands-on support to build, optimize and enhance their digital business activities at no cost. DDA Program solutions include social media marketing, digital advertising, website analysis and development, remote working tools, and e-commerce support. Applications are open now, and businesses will be admitted to the program as applications are received and approved.</p>

<p><i>Government of Canada</i> NEW: CanExport SMEs Program</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 \$75,000 in funding to break into new international markets.</p> <p>LEARN MORE ></p>
<p><i>Government of Canada & Spring Activator</i> Business Resilience Program</p>	<p>Through \$95,000 in funding from the Federal government to The Discovery Foundation, Spring Activator is offering free online courses, support calls and other business resiliency resources to entrepreneurs in select communities across B.C.</p> <p>LEARN MORE ></p>
<p><i>Government of Canada</i> 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>LEARN MORE ></p>
<p><i>Government of British Columbia</i> 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> 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 until October 31, 2021.</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 March 31, 2021.</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> <p>LEARN MORE ></p>

Other Supports and Resources for Businesses

<p><i>Regional Organizations</i></p> <p>Support for Regional Businesses</p>	<p>Community Futures:</p> <p>Businesses in rural communities can check with their local Community Futures office for emergency loans and supports to assist with COVID-19-related business interruption, including payment and interest breaks.</p> <p>Island Coastal Economic Trust:</p> <p>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 Small Capital Restart Fund and the Tourism Resiliency Program.</p> <p>Columbia Basin Trust:</p> <p>Provides low-interest loans up to \$40,000 through the new Small Business Working Capital Loan program to small businesses in the Columbia Basin. The Trust has revised or increased support to existing programs, including the Impact Investment Fund, Basin RevUP, Wage Subsidy Programs, Career Internship Program, Basin Business Advisors and Training Fee Support.</p>
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<p><i>Government of Canada & Government of British Columbia</i></p> <p>UPDATED: Agriculture & Agri-Food Supports</p>	<p>EXTENDED: Mandatory Isolation Support for Temporary Foreign Workers Program:</p> <p>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. The program has been extended until November 30, 2020.</p> <p>Emergency On-Farm Support Fund:</p> <p>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 \$100,000 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>Farm Credit Canada (FCC):</p> <p>FCC is offering loan payment deferrals and other financing products.</p> <p>B.C. Agri-Business Planning Program:</p> <p>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 from a qualified business consultant for individuals, and up to \$20,000 for groups, to develop an immediate and long-term recovery plan.</p>
<p><i>WorkSafeBC</i></p> <p>Support for Employers</p>	<p>WorkSafeBC is waiving premiums on wages paid to furloughed workers of employers receiving Canada Emergency Wage Subsidies (CEWS). This change is retroactive to March 15, 2020 and continues 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 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>
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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></p> <p>Support for Canadians Ineligible for Employment Insurance (EI)</p>	<p>Canadians not eligible for EI may be eligible for the following new benefits:</p> <p>Canada Recovery Benefit (CRB):</p> <p>Applications are open. Provides \$500 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>Canada Recovery Sickness Benefit (CRSB):</p> <p>Applications are open. Provides \$500 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>Canada Recovery Caregiving Benefit (CRCB):</p> <p>Applications are open. Provides \$500 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>LEARN MORE ></p>
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<p><i>B.C. COVID-19 Action Plan</i></p> <p>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></p> <p>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></p> <p>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>