

The below table is to present a summary of available information on **COVID 19 Financial Supports** in one single place. While we will continue to ensure the correctness of the information, please contact Tristan Johnson at tjohnson@newwestcity.ca should you find any inaccuracies.



Ctrl +Clicking on the agency logos and text highlighted in **blue** will take you to the appropriate online resource.



For more information on the Provincial Government of British Columbia's economic response to COVID-19, please visit [British Columbia's Response to COVID-19 website](#).









For more information on the Federal Government of Canada's economic response to COVID-19, please visit [Canada's COVID-19 Economic Response Plan website](#).

For interactive online assistance in finding which benefits you and your family are eligible for, please visit the following Federal Government websites: [Benefit Finder](#) and [Find Financial Help During COVID-19](#).



For free assistance by phone and email in navigating benefits, as well as free financial coaching, please contact the [Family Services of Greater Vancouver](#) by phone at [1-800-609-3202](tel:1-800-609-3202) or by email at moneynavigator@fsgv.ca.

HOUSING

Support	Description	How to Access
 Freeze on rental rates	From the BC Government Housing and Tenancy website: “The rent increase freeze has been extended to December 31, 2021. Annual rent increase notices with an effective date after March 30, 2020 and before January 1, 2022 are canceled. Do not pay the increased amount. This rent increase freeze does not include commercial tenancies, non-profit housing tenancies where rent is geared to income, co-operative housing and some assisted living facilities.”	No action needed. Contact Residential Tenancy Branch with questions.
 Mortgages (CMHC-insured)	Mortgage payment deferrals available for CMHC-insured loans.	Check with your lender.
 Mortgages (non-CMHC)	Check with your lender about payment deferral options.	Check with your lender.
 Emergency Housing	Existing shelters are still active and additional emergency options may be available.	Call 2-1-1 or search online .
 New Westminster Rent Bank	Offers low-fee, no interest, short-term loans to individuals and families in New Westminister who are at risk of eviction or utility disconnection due to a temporary and unexpected financial crisis.	Contact Purpose Society at 604-526-2522 or newwestminsterrentbank@purposesociety.org
 Seniors Services Society Seniors Loan Program	The Seniors Loan Program can offer funding up to \$1,000 to seniors aged 60 and older who are at risk of eviction due to a temporary shortage of funds, or financial crisis. Funding may also be available for a utility payment or damage deposit, if the person is homeless or their current housing is unsafe or unsuitable. Funding is provided in the form of short-term interest free loans.	For more information, please visit the Seniors Services Society Seniors Loan Program website or phone the Seniors Services Society at 604-520-6621.
YEAH! Program Housing Subsidy for youth	This program is offered by WATARI. The YEAH! Program offers support with housing searches, viewing places to rent, communicating with landlords, outreach support, individualized wellness planning, learning life-skills, group sessions focusing on psychoeducational and life-skills topics, connecting with education and employment support and opportunities, access to Food Bank, start-up supplies, and a rental supplement of up to \$450 per month.” Youth 16-24 years old who are homeless or at risk of homelessness are eligible for this program.	
CleanBC - Better Homes and Home Renovation Rebate Program	CleanBC has many rebates available for various projects (heating, electrical systems windows, appliances, home energy etc.): these rebates can be found using either the “Find rebates for renovating a home” tool or the “Find rebates for building a home” tool on the Clean BC rebate website .	Deadlines for rebate programs vary.
New Westminister - Fortis BC - Rental Apartment Efficiency Program	As per the City of New Westminister’s Energy Save New West website: “The City of New Westminister is collaborating with FortisBC to support local rental apartment buildings with improving their energy performance and lowering greenhouse gas emissions to reduce costs. Launched earlier this year, FortisBC’s Rental Apartment Efficiency Program is designed to improve energy efficiency and reduce costs in rental apartment buildings. The Rental Apartment Efficiency Program has three (3) components: Installation of water efficient showerheads and faucet aerators at no cost (valued at approximately \$50 per unit); Energy assessments at no cost (valued at \$1,300 to \$2,000); Professional support with implementing additional efficiency upgrades (e.g., boilers) at no cost (valued at several thousands of dollars).”	

Changes to protect tenants from evictions due to renovations (renovictions)

As per the Provincial Government website: “Effective July 1, 2021, under new legislation, if a landlord wants to end a tenancy for extensive renovations or repairs, they need to apply for an Order of Possession from the Residential Tenancy Branch. There will be a dispute resolution proceeding where an arbitrator will decide if ending the tenancy is the only way to complete this work.” An extensive questions and answers page is available on the [Renovictions section of the BC Government website](#).

Canada Housing Benefit

From the BC Housing website: “This program helps make rent more affordable for select households that do not qualify for our other rental assistance programs. It is not a benefit that households can apply directly for. The benefit will be distributed to identified priority groups either by non-profit housing providers who will identify and select eligible applicants, or in some cases by BC Housing who will select eligible households from The Housing Registry database. In the coming months there will be a proposal process to identify non-profit providers interested in administering the benefit to identified priority groups.”

BC Rebate for Accessible Home Adaptations (BC RAHA)

From the BC Housing website: “The BC Rebate for Accessible Home Adaptations (BC RAHA) program provides financial help in the form of rebates to eligible low-income households to complete home adaptations for independent living. As a homeowner, you may be eligible for BC Rebate for Accessible Home Adaptations (BC RAHA) help if you or someone in your household has permanent disability or loss of physical abilities and you meet all the application requirements. Tenants and landlords may also apply to the BC Rebate for Accessible Home Adaptations program if the tenant has a disability or permanent loss of physical ability and all other requirements are met.” Eligibility and other information are available on the RAHA website.

Affordable Housing Funding

Various affordable housing funding programs are available through [BC Housing](#) and [CMHC](#).

Canada Greener Homes

As per the NRCAN website, the following initiatives are available: “grants of up to \$5,000 to help homeowners make energy efficient retrofits to their homes, such as better insulation” and “EnerGuide evaluations (worth up to \$600) and expert advice to homeowners so they can begin to plan their retrofits”.

Login to the [Greener Homes Program website to apply](#).





Go Electric BC

Rebates are available from the BC Provincial Government for purchasing electric vehicles, as well as installing electric vehicle charging stations in houses or multi-family housing (through Fortis and BC Hydro).





PERSONAL INCOME – WORKFORCE

Support	Description	How to Access
3 Employment Insurance (EI)	Existing EI benefits continues to be available, including regular benefits, sickness benefits, maternity and paternity benefits and caregiving benefits. There are also two other EI benefits (note: these two other EI benefits have been extended until November 20, 2021), including the Canada Recovery Sickness Benefit , and the Canada Recovery Caregiving Benefit . “The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who are unable to work because they are sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19.” The Canada Recovery Caregiving Benefit “gives income support to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care.”	Apply online (for existing benefits). To apply for the other EI Benefits, please go to their websites: the Canada Recovery Sickness Benefit , and the Canada Recovery Caregiving Benefit .
Job Protected Leave	The Province of British Columbia Government has regulations for various job-protected leaves (i.e., leaves which you are allowed to take with no threat of loss of employment), including COVID-19 leave, personal illness or injury leave and family responsibility leave. As per this April 1, 2021 BC Government Ministry of Labour press release , workers in British Columbia can now take a job-protected leave in order to receive the COVID-19 vaccine.	
COVID-19 Paid Sick Leave	Workers can take 3 days of paid sick leave if they need to stay home because of COVID-19 (diagnosed with COVID-19, waiting for COVID-19 test results, need to self-isolate or self-monitor, following a public health order, or directed to stay home by your employer because of exposure risks). The program is in place until December 31, 2021. There is also a reimbursement program for workplaces that do not have an existing sick leave program.	
Canada Workers Benefit	As per the Canada Workers Benefit website : “The Canada workers benefit (CWB) is a refundable tax credit to help individuals and families who are working and earning a low income. The CWB has two parts: a basic amount and a disability supplement. You can claim the CWB when you file your income tax return. Eligible individuals and families can get up to half of the CWB in advance payments instead of waiting for tax time.”	

INCOME SUPPLEMENTS FOR PEOPLE

Support	Description	How to Access
 Youth in Care	From the BC Government COVID-19 support for youth and young adult website: “For youth in foster care, out-of-care placements and contracted residential agencies, you can keep staying where you’re living past your 19th birthday until March 31, 2022. For youth on Independent Living Agreements and Youth Agreements, you will receive monthly living expenses past your 19th birthday until March 31, 2022.” The Youth Futures Education Fund provides additional financial support with expenses beyond tuition (e.g., rent, utilities, groceries) for youth who have aged out of government care and are going to attend post-secondary education.	For more information on Youth Futures, including how to apply for financial support, please visit the Youth Futures Education Fund website
 Income Assistance	Existing Income Assistance program continues to be available for those in need with no other resources.	Apply online , by phone at 1-866-866-0800, or visit your local office .
 People with Disabilities	Existing Disability Assistance program continues to be available. See also full list of additional supports here.	Apply online , by phone at 1-866-866-0800, or visit your local office .
 Seniors	Existing programs continue to be available, including: <ul style="list-style-type: none"> -Old Age Security (OAS) -Guaranteed Income Supplement (GIS) -Canada Pension Plan (CPP) -Allowance/Allowance for Survivor -BC Senior's Supplement 	
Canada Child Benefit	“The Canada child benefit (CCB) is administered by the Canada Revenue Agency (CRA). It is a tax-free monthly payment made to eligible families to help with the cost of raising children under 18 years of age.”	
GST HST Credit	“The goods and services tax/harmonized sales tax (GST/HST) credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST or HST that they pay”.	
Special Care Facility Comforts Allowance	A special care facility is defined by the BC Government as “an adult community care facility licenced under the Community Care and Assistance Living Act (CCALA)” or “certain specialized adult residential care settings that are not licenced under the CCALA but are approved by the Minister of Social Development and Poverty Reduction”.	
Hardship Assistance	Existing Hardship Assistance program continues to be available for those in need who are currently not eligible for income or disability assistance – criteria is available on the Hardship Assistance website. All hardship assistance is provided on a temporary basis for one month at a time, and eligibility must be re-established for each month it is requested.	
BC Child Opportunity Benefit	The B.C. Child Opportunity Benefit, which replaced the B.C. Early Childhood Tax Benefit effective October 1, 2020, provides a tax-free monthly payment to families with children under the age of 18. For more information on eligibility and benefit calculation, please visit the BC Child Opportunity Benefit website .	If your child is registered for the Canada Child Benefit, they're automatically registered for the B.C. Child Opportunity Benefit. If your child is not registered for the Canada Child Benefit, you'll need to apply for the Canada Child Benefit .

OTHER SUPPORTS FOR PEOPLE

Support	Description	How to Access
 ICBC	Monthly payment deferral for up to 90 days with no penalty.	For payment deferral: Call 1-800-665-6442 or 604-661-2723 or apply online .
 Resources in other languages	<p>Information on resources and COVID-19 are available on the BC Centre for Disease Control website in Traditional Chinese, Simplified Chinese, Punjabi, Farsi, Spanish, Tigrinya, Korean, Arabic, Vietnamese, Tagalog, Hindi, French, Gujarati, Bengali, Persian, Somali and English, as well as videos on COVID-19 resources in American Sign Language. COVID-19 information translation services are available in more than 140 languages via 1-888-268-4319.</p> <p>The IRCC Federal Government website - COVID-19: financial assistance for newcomers, temporary residents and refugees has information on the Canada Child Benefit, Canada Emergency Response Benefit, and other updates and links, including information in English, Punjabi, Chinese (both traditional and simplified), Korean, Arabic, Vietnamese, French, Spanish, Portuguese and Italian.</p>	
Internet for low income households from  Telus and  Shaw	Low-cost internet and other technology products for low-income households through TELUS (Internet for Good) and Shaw (Connecting Families). Telus has programs specific to low-income families, low-income seniors, people with disabilities, and youth aging out of care. The Government of Canada is also rolling out Connecting Families 2.0 through various telecommunication companies: “eligible participants will have an added Internet offering: 50 Mbps download speeds (or if less than 50 Mbps, the fastest speed available to households in that region) and 200 GB of data usage each month at the discounted rate. Eligible households will receive a letter from the Government of Canada. This letter will contain an access code that is needed to sign up for Connecting Families through a secure online portal.”	For more information on the Internet for Good program through TELUS, please contact TELUS at 1-866-835-8744 or community.affairs@telus.com For more on the Connecting Families program through Shaw, please contact Shaw .
Canada Student Grant	Canada Student Grants remain available: a list of Canada Student Grants is available on the Canada Student Grant website .	For more information on the Canada Student Grant and to apply for the Canada Student Grant, please visit the Canada Aid website .
VanCity Credit Union COVID-19 response	VanCity Credit Union is offering various financial supports to their members, including a loan payment deferral program.	
BC Access Grant	The BC Access Grant is available to low and middle income students in full and part-time undergraduate degree, diploma and certificate programs at BC public post-secondary institutions who are eligible for and receiving a student loan. The Grant does not need to be repaid.	Students applying for student aid programs at BC public post-secondary institutions will be automatically assessed for the BC Access Grant.
Free mental health supports	The BC Provincial Government and various partners are offering various free mental health programs during the COVID-19 pandemic, including virtual counselling, peer supports, mental health supports for healthcare workers, mental health supports for students, educators, youth, children, seniors and parents. There is also a BC Ministry of Mental Health and Addictions Well-Being Page which has a supports search function for services (including free services).	

<p>Home and Independent Living Program (HaL)</p>	<p>The Home and Independent Living Program (HaL) is funded by the Provincial Government of BC and the BC Care Providers Association (BCCPA): this is a free training program to train students to become home health companions or hospitality workers in independent living.</p>	
<p>Canada Student Loans Medical and Parental Leave</p>	<p>From the Federal Government of Canada website: “Medical Leave and Parental Leave is for borrowers taking a break from studies for medical or mental health reasons, or after welcoming a child. During the leave, no interest is added to your loan, and you do not have to make payments. The leave applies to federal student loans, and provincial student loans from New Brunswick, Newfoundland and Labrador, Saskatchewan, and British Columbia.”</p>	<p>To apply, please visit the Government of Canada. Medical and Parental Leave – Apply page.</p>
<p>Low-cost and free income tax assistance list</p>	<p>The New Westminster Public Library has published a list of low-cost and free income tax clinics in New Westminster, providing help for people who need assistance with their taxes. There is a mix of virtual (videoconference), phone call, drop-off/pick-up and in-person options for the tax clinics.</p>	
<p>Emergency funding for students</p>	<p>Students, including Indigenous students, who are experiencing an unexpected financial emergency that may affect their ability to complete their studies and handle expenses, especially those related to COVID-19, can access emergency assistance. The non-repayable emergency assistance can be used to help with a broad range of costs, including living expenses, food, travel, portable computers and other supports for students who are returning to campuses for 2021-22. Students who attend one of B.C.’s 25 public post-secondary institutions, as well as the Native Education College and students enrolled in post-secondary programs at Indigenous institutes, may apply to access these funds by contacting their school’s financial aid office or Indigenous student service centre.</p>	
<p>Student Loans</p>	<p>As per the National Student Loan Services Centre website, interest on the federal portion of the Canada Student Loans and Canada Apprentice Loan will be waived until March 31, 2023. In BC, there has been no interest charged on student loans since February 19, 2019.</p>	
<p>Red Cross 2021 BC Fires</p>	<p>“The Canadian Red Cross is able to provide financial assistance in one of three ways: \$2,000 to eligible B.C. households whose primary residence has been severely impacted by this season’s wildfires, based on structural loss information provided by EMBC; or \$2,000 to eligible households who were evacuated from the Lytton, B.C. region due to wildfires; or \$1,200 for households in B.C. under mandatory evacuation order by a Local Authority or through a Band Council Resolution for longer than 10 consecutive days during the 2021 wildfire season.”</p>	<p>Registration with Canadian Red Cross is the first step to accessing support and can be done by phoning 1-800-863-6582 between 8 am and 8 pm Pacific Standard Time.</p>
<p>Canadian Tech Talent Accelerator</p>	<p>“NPower Canada is collaborating with Microsoft Canada and Blueprint on the Canadian Tech Talent Accelerator (CTTA), a project to support Canada’s economic recovery by providing valuable, in-demand tech skills to unemployed and underemployed youth (18 to 29 years old) from communities underrepresented in the digital economy.”</p>	
<p>At Home Program</p>	<p>As per the BC Government Ministry of Children and Family Development October 25, 2021 news release: “The At Home Program provides medical equipment and respite assistance for approximately 4,600 B.C. children and youth with highly complex care needs. The program provides a range of basic, medically necessary equipment and supplies to support and assist</p>	<p>Application information for the At Home Program is available on the At Home Program website. The At Home Program website has a list of Medical Benefits for Children and Teens with Complex Health Needs.</p>

children and youth to live at home. Beginning in April 2022, families will be eligible to receive more financial support to buy specialized equipment, such as wheelchairs, walkers and beds.”

FUNDING BOOSTS TO CHARITIES FOR PROGRAM DELIVERY

Support	Description	How to Access
Essential Services Contingency Reserve	“Organizations that provide essential services may request access to the Government of Canada’s Essential Services Contingency Reserve (ESCR). Through the ESCR, eligible essential service business or organizations may apply to receive personal protective equipment (PPE), non-medical masks and disinfection products to address urgent, short-term (45 days) needs.”	
Charity Village	The Charity Village website has information on Canadian Foundations that can help fund different programs, as well as links to government funding .	
Grants and funding from the Government of Canada	The Government of Canada has an interactive website with information on federal government funding opportunities for various sectors and groups.	
Government of British Columbia - Funding Opportunities	The Government of British Columbia has an interactive website with information on provincial government funding opportunities for various sectors and groups.	
Strategic Science Fund	As per the Industry Canada's Strategic Science Fund website : “The Strategic Science Fund (SSF) aims to mobilize the expertise and resources of independent, third-party science and research organizations (TPOs) to enhance Canada's science, technology and innovation (STI) excellence. Eligible recipients are not-for-profit organizations incorporated in Canada (federally or provincially) that cannot access other federal funding programs.”	For more information on applying, please visit the Strategic Science Fund: 2021 competition website . Letter of internet application deadline is January 14, 2022.
Investment Readiness Program	As per the Employment and Social Development Canada's Investment Readiness Program website : “The renewed IRP (Investment Readiness Program) will continue to advance SI/SF (Social Investment/Social Finance) in Canada. It will strengthen the SI/SF ecosystem. It will support social purpose organizations (SPOs) to build their capacity to access social finance. SPOs are organizations with a social or environmental mission. They could operate in the charitable and non-profit sector or in the private sector. The renewed IRP will be delivered under two streams: stream 1: Readiness support partners will provide funding to SPOs to build skills and capacity to access social finance investment. stream 2: Ecosystem builders will invest in projects that help grow and strengthen the SI/SF ecosystem by being more inclusive and integrated. The renewed program will begin its launch activities in late summer 2021, with funding becoming available to SPOs in fall 2021.”	
Vantage Point Bursaries	The City of New Westminster is offering bursaries to non-profit staff (registered BC societies or Canadian charities) to fund up to 40 spaces for Vantage Point’s open enrolment workshops and 8 spaces for multi-day labs on a first-come, first-serve basis. Only one representative per each non-profit organization should apply.	The bursary program will extend until the end of 2021 or when funds are allocated. Please contact Jen Arbo, Economic Development Coordinator at the City of New Westminster by email (Jen Arbo, jarbo@newwestcity.ca) for more information on this bursary program.

Grants from civil forfeiture proceeds

“The annual Civil Forfeiture Crime Prevention and Remediation Grant Program provides one-time funding to organizations from across BC for the implementation of crime prevention and remediation projects.” There are multiple streams including: crime prevention; Indigenous healing, restorative justice; gender-based violence; domestic violence prevention/intervention programming; human trafficking, sexual exploitation and sex worker safety; and child and youth advocacy centres”.

An [application guide](#) is available from the Grants from Civil Forfeiture Proceeds website. This year’s call for applications is open from October 13, 2021 to November 24, 2021.

BUSINESS (GENERAL)

Support	Description	How to Access
Work-Sharing program	<p>Work-Sharing (WS) is a program that helps employers and employees avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer. The program provides Employment Insurance (EI) benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers. The Work-Sharing program has been extended from 38 weeks to 76 weeks for employers affected by COVID-19. These measures have been extended until September 24, 2022.</p>	
<p>Business Credit Availability Program (BCAP)</p>	<p>Financing support for small and medium-sized businesses:</p> <p>Co-Lending Program: Up to \$12.5 million for your operational cash flow requirements, co-financed by BDC and your primary financial institution. For businesses impacted by COVID-19. Available until December 31, 2021.</p> <p>EDC Mid-Market Guarantee and Financing Program: Junior loans ranging between \$12.5 million and \$60 million for medium-sized businesses particularly impacted by the COVID-19 pandemic and/or the recent decline in oil and gas prices. Loans are available until or before December 31, 2021.</p> <p>Highly Affected Sectors Credit Availability Program (HASCAP) Guarantee: “Businesses heavily impacted by COVID-19 can access guaranteed, low-interest loans of \$25,000 to \$1 million to cover operational cash flow needs.” Eligibility and loan details are available on the HASCAP website. This HASCAP program is available until December 31, 2021.</p>	<p>Speak with your financial institution. Learn more.</p>
Student and youth work programs	<p>The following student and youth work programs are available:</p> <ul style="list-style-type: none"> • Student Work Placement Program: “ESDC (Employment and Social Development Canada) works with Employer Delivery Partners. Employer Delivery Partners are a group of recognized associations and organizations that represent the interests of employers in industries. They work with businesses and post-secondary education institutions to: provide wage subsidies to employers that offer quality student work placements; and create partnerships with colleges, universities, polytechnics and CEGEPs to recruit students for these placements.” • MITACS: “Mitacs powers research & development by connecting industry with the best post-secondary institutions to solve business challenges — in Canada and internationally. For 20 years, Mitacs has funded cutting-edge research, created job opportunities for graduate students and helped companies reach their business goals, achieving results that have bolstered the Canadian economy.” 	

- **Business/Higher Education Roundtable:** The Business+Higher Education Roundtable brings together businesses and post-secondary leaders to help solve various challenges and provide work-integrated learning opportunities for students.
- **StrongerBC Future Leaders:** As per the Provincial Government of BC website: “The StrongerBC Future Leaders Program is creating career development and work experience opportunities in natural resource management and technology sectors targeted for young people aged 18 to 29.”
- **Science Horizons Youth Internship Program:** As per the Federal Government of Canada website: “The Science Horizons Youth Internship Program provides wage subsidies to eligible employers across Canada to hire university, college and polytechnic graduates for internships in the environmental science, technology, engineering, and mathematics (STEM) fields.”

There are also a variety of funding programs available on [Service Canada’s Youth Employment and Skills Strategy – Funding programs website](#).

Indigenous business funding

Aboriginal Financial Institutions and NACCA (National Aboriginal Capital Corporations Association) can provide loans (including non-repayable contributions up to \$10,000 and an interest-free loan of up to \$30,000, for a total of up to \$40,000 in funding per business). For more information, please visit NACCA’s [FAQs](#). **Loans are also available to Metis entrepreneurs through the MFCBC (Metis Financial Corporation of BC).**

Please contact an Aboriginal Financial Institution in your area from this [map](#).

Large Employer Emergency Financing Facility

The Federal Government has established the Large Employer Emergency Financing Facility. “The LEEFF program will be open to large for-profit businesses – with the exception of those in the financial sector – as well as certain not-for-profit businesses, such as airports, with annual revenues generally in the order of \$300 million or higher. To qualify, eligible businesses must be seeking financing of about \$60 million or more, have significant operations or workforce in Canada, and not be involved in active insolvency proceedings.”

VanCity Credit Union COVID-19 response for businesses

VanCity Credit Union is offering various financial supports to their members, including a loan payment deferral program. There are also loans available for self-employed individuals and businesses such as the Unity Pivot Loan. VanCity has also launched the **Unity Women Entrepreneurs Program** to help women entrepreneurs navigate their businesses through COVID-19 and beyond.

Black Entrepreneurship Program

From the Industry Canada Black Entrepreneurship Website: “The Black Entrepreneurship Program (BEP) is a partnership between the Government of Canada, Black-led business organizations, and financial institutions. With an investment of up to \$221 million over four years, it will help Black Canadian business owners and entrepreneurs grow their businesses and succeed now and into the future.

The Black Entrepreneurship Loan Fund is a partnership between the Government, Black-led business organizations, and several financial institutions. It will provide loans up to \$250,000 to Black business owners and entrepreneurs across the country. The Federation of African-Canadian Economics (F.A.C.E.), a coalition of prominent Black-led business and community organizations, will manage the Government’s investment in the Loan Fund.

Applications for the Black Entrepreneurship Fund are now open on the [FACE \(Federation of African Canadian Economics\) website](#).

BC Increased Employment Incentive

From the Provincial Government website: “As part of B.C.’s Economic Recovery Plan, the B.C. Increased Employment Incentive is a refundable tax credit for employers which encourages the creation of new jobs for B.C. workers or increases in payroll for existing low- or medium-income employees.”

Businesses can apply through the [BC Increased Employment Incentive website](#). Businesses have up until December 31, 2021 to apply.

BC PST Rebate on Select Machinery and Equipment

From the Provincial Government website: “The B.C. PST Rebate on Select Machinery and Equipment is a temporary provincial sales tax (PST) program to help corporations recover from the financial impacts of COVID-19. The program acts like a refund but is separate from the existing PST Refund process. Under this temporary program, 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. “

Businesses can apply on the [BC PST Rebate on Select Machinery and Equipment website](#). The application deadline for the rebate is March 31, 2022.

CleanBC Commercial Vehicle Pilot Program

“The CleanBC Go Electric Commercial Vehicle Pilots (CVP) Program intends to encourage and accelerate the adoption of commercial zero-emission vehicles (ZEVs). It is for B.C.-based businesses, non-profits, local governments, Indigenous communities and eligible public entities looking to deploy ZEV technology in commercial applications along with supporting infrastructure.”

There is an [application website on the CleanBC website](#).

Digital Marketing Bootcamp

As per [Alacrity Canada’s Digital Marketing Bootcamp website](#): “The Alacrity Canada Digital Marketing Bootcamp is a virtual skills-training program that aims to prepare your business for the digital marketplace. This intensive learning program involves daily experiential learning as well as mentorship sessions with marketing experts to help equip you with the knowledge, tools, and resources you need to thrive as a marketer. By the end of this Bootcamp, you will be ready to grow your business with a real understanding of how your work can contribute to and shape the marketing process.” Eligibility criteria is available on the Bootcamp website.

Interested businesses can apply through the [Bootcamp website](#).

Strategic Innovation Fund

As per the [Industry Canada website on the Strategic Innovation Fund](#): “The Strategic Innovation Fund’s (SIF) objective is to spur innovation for a better Canada by providing funding for large projects (over \$10 million in requested contribution). Business Innovation and Growth (Stream 1- 3): Funding helps support R&D and commercialization, the growth and expansion of firms and the attraction and retention of large-scale investments in Canada. Collaborations and Networks (Stream 4-5): Funding helps support industrial research, development and technology demonstration through collaboration between academia, non-profit organizations and the private sector.”

The [Strategic Innovation Fund – About the Program website](#) has more information on how to apply for this Fund.

InBC Investment Corporation

“InBC is an independent \$500 million strategic investment fund created by the Government of British Columbia. Together with private and public sector partners, InBC will invest in small and medium-sized B.C. businesses with high growth potential.”

The investment program is currently in development and more information regarding the investment process will be available soon.

Community Workforce Response Grant

From the WorkBC website: “The Community Workforce Response Grant program (CWRG) provides up to \$10 million a year in funding for communities and sectors to support in-demand skills training leading to secure and sustainable employment for unemployed and precariously employed (part-time, seasonal or casual) British Columbians.” There are five streams: Stream 1 (Emerging Priorities – “supports communities experiencing a shift in their labour market that requires skills training to address”), Stream 2 (Indigenous Communities Stream), Stream 3 (COVID Response: Workforce Shortages Stream - supports sectors and industries to address the skills training needs of workers impacted by COVID-19), Stream 4 (Community Response Stream - is intended to meet the immediate skills training needs of communities in B.C. dealing with mill closures and curtailments) and Stream 5 (Skills Training for Economic Recovery Stream - is designed to provide short-term skills training to people impacted by COVID-19 so

Applications can be made through the [Community Workforce Response Grant website](#).




they can access and develop the knowledge, skills and competencies for good job opportunities while the economy recovers.). For more information on eligibility, applications, and frequently asked questions, please visit the Community Workforce Response Grant website.

Workplace Accessibility Grant	From the Small Business BC website: “The Workplace Accessibility Grant program provides direct supports to small business employers in British Columbia by providing direct financial assistance towards creating an inclusive work environment for persons with a disability(ies). The maximum allowable grant will be \$1000/business”.	The grant will be administered beginning June 21, 2021 through April 30, 2022 on a first come first served basis.
Canada Recovery Hiring Program	The Canada Recovery Hiring Program can provide Canadian employers impacted by the COVID-19 pandemic with employee wage subsidies until November 20, 2021.	
Canada Small Business Financing Program	As per the Government of Canada website: “The Canada Small Business Financing Program makes it easier for small businesses to get loans from financial institutions by sharing the risk with lenders. Loans can be used to finance the following costs: purchase or improvement of land or buildings used for commercial purposes; purchase or improvement of new or used equipment; purchase of new or existing leasehold improvements, that is, renovations to a leased property by a tenant; Up to a maximum of \$1,000,000 for any one borrower, of which no more than \$350,000 can be used for purchasing leasehold improvements or improving leased property and purchasing or improving new or used equipment.” As per changes made on June 30, 2021, non-profit, charitable and religious enterprises are now eligible borrowers from this program.	Applications can be made through financial institutions. The Canada Small Business Financing Program – Helping Small Businesses Get Loans website has a more information, including a map of lenders.
Innovate BC	Innovative BC is a BC Government Crown Agency, as per their website:” We deliver cost-effective, high-impact programs to address the biggest pain points of BC businesses. This means helping entrepreneurs access resources to help them start and scale their companies – and stay in BC.” They offer a variety of programs and funding opportunities such as pilot funding, grants, mentorship and other opportunities.	
Support for Technology Innovation	“The National Research Council of Canada Industrial Research Assistance Program (NRC IRAP) provides advice, connections, and funding to help Canadian small and medium-sized businesses increase their innovation capacity and take ideas to market.”	
Scientific Research and Experimental Development Tax Incentive	“The Scientific Research and Experimental Development (SR&ED) Program uses tax incentives to encourage Canadian businesses of all sizes and in all sectors to conduct research and development (R&D) in Canada. These tax incentives come in three forms: an income tax deduction, an investment tax credit (ITC), and, in certain circumstances, a refund.”	
Training Tax Credit	From the BC Government website: “The training tax credit is for employers and apprentices who take part in eligible apprenticeship programs administered through the Industry Training Authority (ITA).The training tax credit is effective until the end of 2022.”	

[Click here: BC Government Small Business Support List](#)

[Small Business BC is a one-stop resource for helping businesses navigate available supports](#)

BUSINESS (By SECTOR)

Support	Description	How to Access
 Arts & Culture sector	The BC Arts Council has a website with information on grants available. The Canadian Council for the Arts also has a website with information on grants available. The Government of Canada also has a funding – culture, history and sport website . Creative BC also has a website with a variety of funding programs and different creative industries.	
Tourism	The BC Government has provided access to program experts in finance, human resources, business strategy, marketing, digital information and webinars for tourism organizations through the BC Tourism Resiliency Network . Funding is also available from Western Economic Diversification Canada for tourism through the Tourism Relief Fund .	For more information on the BC Tourism Resiliency Network, please visit BC Tourism Resiliency Network . For more information on applying to Tourism Relief Fund, please review the Tourism Relief Fund in Western Canada – Applicant Guide
 Seafood sector	Seafood growers, shellfish farmers, and processors, have access to the Farm Credit Canada loan program . El Fishing benefits are also available for self-employed harvesters who are not eligible for other financial relief programs. The BC Government has provided access to program experts in finance	Farm Credit Canada program information is available Via FCC .
 Farmers and Agri-Food sector	The farmer and agri-food sector has access to the Farm Credit Canada loan program . For agricultural businesses that require temporary foreign workers for seasonal farm work, the Government of British Columbia is providing financial support including funding hotel, food-service and worker support costs during the 14-day self-isolation period for the arriving workers. There is also funding available through the Federal Government of Canada's Agricultural Climate Solutions Program , “a \$185 million, 10-year program that will help develop and implement farming practices to tackle climate change”. There are also two funding programs from the Canadian Government for poultry producers: the Poultry and Egg On-Farm Investment Program and the Market Development Program for Turkey and Chicken . There is also an Agricultural Clean Technology Program through Agricultural and Agri-Food Canada, with two streams: Research and Innovation (“The Research and Innovation Stream will support pre-market innovation, including research, development, demonstration and commercialization activities, to develop transformative clean technologies and enable the expansion of current technologies”) and Adoption (“The Adoption Stream will support the purchase and installation of commercially available clean technologies and processes with a priority given to those that show evidence of reducing greenhouse gas (GHG) emissions, and other environmental co-benefits.”). For the second consecutive year, as per the June 14, 2021 news release from the BC Provincial Government – Ministry of Agriculture, Food and Fisheries : “the Province of British Columbia is waiving the income requirements normally required for existing B.C. farm operations when qualifying for farm classification.” The AgriStability Program , which protects Canadian producers against large declines in farming income for reasons such as production loss, increased costs and market conditions, is also available. There are also funding programs from the BC Provincial Government for raspberry farming (applications accepted from October 12, 2021 to December 6, 2021).	Contribution funding will open in Fall 2021 for the Agriculture Climate Solutions Program and information is available on the Agricultural Climate Solutions Program website . Farm Credit Canada program information is available Via FCC .
Funding for young entrepreneurs	Futurpreneur Canada is a “non-profit organization that provides financing, mentoring and support tools to aspiring business owners aged 18-39.”	
Animal Care Facility Funding	“The Ministry of Agriculture will work with B.C. animal care facility operators to identify instances where emergency funding may be applicable. Funding will be available for animal hygiene,	

	habitat upkeep, veterinarian care, limited transportation and repairs to equipment required to ensure the welfare of the animals in care.”	
Sports Sector	There are a variety of grant opportunities that are available through ViaSport BC . Funding is also available through Sport Canada .	
Books and publishing	For more information on this book publishing tax credit program, please visit the Book Publishing Tax Credit website .	
Childcare Sector	From the Provincial Government of BC website: “The Childcare BC New Spaces Fund provides funding to create new licensed child care, helping families access quality, affordable, and inclusive child care while strengthening communities across British Columbia.”	Call for applications ends on November 16, 2021 at 4:30 pm Pacific Time.
Media	From the Canadian Heritage website: “The Special Measures for Journalism 2021 component of the Canada Periodical Fund provides recovery funding to Canadian magazines and community newspapers to support organizations that are still struggling due to the pandemic. The component provides funds for the 2021-2022 fiscal year to publishers that have a free circulation model or low levels of paid circulation.”	Applications are due on November 29, 2021 by 2 pm Pacific Time. Application guidelines are available on the Canadian Heritage website.