

The below table is to present a summary of available information on **Financial Supports** in one single place (document was formerly called COVID-19 Summary of Financial Supports). 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 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 (in English, Spanish, French, Vietnamese, Cantonese, Mandarin and Farsi), 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
 Emergency Housing	Shelter options are 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 newwestminsterrrentbank@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.
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.
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.”	
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).	
Homeowner Grant	As per the BC Provincial Government Ministry of Finance News Release on January 5, 2022 : “B.C.’s Home Owner Grant threshold is set at \$1.975 million for 2022. Homeowners in Metro Vancouver and the Fraser Valley and Capital Regional districts may be eligible for as much as \$570 for the basic Homeowner Grant and as much as \$845 for homeowners 65 or	For more information or to apply, please visit the BC Provincial Government. Homeowner Grant website .

	<p>older and for people who have a disability or live with a relative who has a disability. The grant is reduced by \$5 for every \$1,000 of assessed value above the threshold. Low-income seniors, veterans and people with disabilities who lose some or all of their grant due to the high value of their homes can apply separately for a low-income grant supplement that can replace any grant amount lost due to the threshold.”</p>	
<p>Rent Subsidies</p>	<p>BC Housing has two rent assistance programs: RAP (Rental Assistance Program) (“to eligible low-income working families with monthly assistance to help with their monthly rent payments.”) and SAFER (Shelter Aid for Elderly Renters) (“to help make rents affordable for BC seniors with low to moderate incomes”).</p>	<p>Eligibility and more information are available on the RAP and SAFER websites</p>
<p>Community Self-Isolation Sites</p>	<p>As per the Government of Canada news release from February 10, 2022, the Government of Canada has announced additional funding for self-isolation sites for people who have COVID-19 and have no other options for self-isolation (e.g., homeless people). The BC Housing website has more information about how self-isolation sites are created and who is eligible for accessing these sites.</p>	

PERSONAL INCOME – WORKFORCE

Support	Description	How to Access
💰 Employment Insurance (EI)	EI benefits are available, including regular benefits, sickness benefits, maternity and paternity benefits and caregiving benefits.	Apply online (for EI benefits).
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, COVID-19 vaccine leave, personal illness or injury leave and family responsibility leave.	
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.”	
Paid Sick Leave	As per the provincial government website: “Effective January 1, 2022, you can take up to 5 days of paid leave per year for any personal illness or injury. Your employer may request reasonably sufficient proof of illness. This entitlement is in addition to the 3 days of unpaid sick leave currently provided by the Employment Standards Act. You must have worked with your employer for at least 90 days to be eligible for the paid sick days.”	
Wage Earner Protection Program	As per the Federal Government website: “You may be eligible to receive a payment under the Wage Earner Protection Program Act if: your employer has filed for bankruptcy, is subject to receivership, or another WEPP qualifying insolvency proceeding; or you have lost your job and your employer owes you wages, vacation pay, termination pay or severance pay.”	
Canada Recovery Caregiving Benefit	“The Canada Recovery Caregiving Benefit (CRCB) 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. This applies if their school, regular program or facility is closed or unavailable to them due to COVID-19, or because they are sick, self-isolating, or at risk of serious health complications due to COVID-19. If you are eligible for the CRCB, your household can receive \$500 (\$450 after taxes withheld) for each 1-week period. If your situation continues, you will need to apply again. Each household may apply for up to a total of 44 weeks between September 27, 2020 and May 7, 2022.” Retroactive applications for previous periods are open until July 6, 2022.	To apply, please visit the Canada Recovery Caregiving Benefit
Canada Recovery Sickness 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 CRSB is administered by the Canada Revenue Agency (CRA). If you are eligible for the CRSB, you can receive \$500 (\$450 after taxes withheld) for a 1-week period. If your situation continues, you will need to apply again. You may apply for up to a total of 6 weeks between September 27, 2020 and May 7, 2022. Retroactive applications for previous periods are open until July 6, 2022.	To apply, please visit the Canada Recovery Sickness Benefit

INCOME SUPPLEMENTS FOR PEOPLE

Support	Description	How to Access
 Youth in Care	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	Income Assistance program is 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	Disability Assistance program is available. See also full list of additional supports here.	Apply online , by phone at 1-866-866-0800, or visit your local office .
 Seniors	Programs available include: - 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	Hardship Assistance program is 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 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 .
Affordable Child Care Benefit	The Affordable Child Care Benefit is a monthly payment from the BC Provincial Government to help eligible families with the cost of child care. Factors like income, family size, and type of care determine how much support families can get.	The Affordable Child Care Benefit website has an application page.

OTHER SUPPORTS FOR PEOPLE

Support	Description	How to Access
 ICBC	<p>Monthly payment deferral for up to 90 days with no penalty. In addition, “most ICBC customers with a basic auto insurance policy during the month of February 2022 will be eligible for the \$110 relief rebate. Eligible ICBC customers can expect to receive their rebate in May 2022 if they are registered for direct deposit with ICBC or as a refund to their credit card. All other customers will receive cheques in June 2022.”</p>	<p>For payment deferral: Call 1-800-665-6442 or 604-661-2723 or apply online.</p>
 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>Internet for low income households from  Telus and  Shaw</p>	<p>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.”</p>	<p>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.</p>
<p>Canada Student Grant</p>	<p>Canada Student Grants remain available: a list of Canada Student Grants is available on the Canada Student Grant website.</p>	<p>For more information on the Canada Student Grant and to apply for the Canada Student Grant, please visit the Canada Aid website.</p>
<p>BC Access Grant</p>	<p>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.</p>	<p>Students applying for student aid programs at BC public post-secondary institutions will be automatically assessed for the BC Access Grant.</p>
<p>Free mental health supports</p>	<p>The BC Provincial Government and various partners are offering various free mental health programs 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>	
<p>Home and Independent Living Program (HaIL)</p>	<p>The Home and Independent Living Program (HaIL) 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>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 Apprenticeship 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>There are various supports available for people impacted by the 2021 BC Fires, including case management assistance: “planning for your return home, understanding insurance and community resources, financial assistance to access mental health services, and help with goal setting and making informed decisions as you progress in your recovery. Starting in December 2021, at the request of Emergency Management British Columbia (EMBC), the Red Cross will provide households who have been unable to return home following the 2021 B.C. Fires with financial assistance to support their interim housing and food needs during their recovery, based on criteria provided by EMBC.”</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>The At Home Program is designed to support children and teens with a severe disability or complex health care needs – find out about eligibility requirements and services available:</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>
<p>Red Cross 2021 BC Floods</p>	<p>“The Red Cross is helping people from eligible households who are unable to re-enter their homes after the flooding with temporary support to stay in accommodation while they find a longer-term interim housing solution. For eligible households that are unable to return to their home and have found temporary housing, the Red Cross is providing financial contribution towards the cost of interim housing and basic needs. The Red Cross is working with people who have been unable to return home through housing repair and reconstruction support. Our case management team can support planning for your return home, understanding insurance and community resources, financial assistance to access mental health services, and help with goal setting and making informed decisions as you progress in your recovery. Eligible homeowners may receive financial support to help meet their immediate needs, clean up their property and/or assist with expenses related to the repair or rebuilding of their home, or relocation.”</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>Red Cross Health Equipment Loan Program</p>	<p>The Red Cross provides a variety of health equipment loan services across B.C. and Yukon, including short-term and long-term loans.</p>	

<p>Canada Learning Bond</p>	<p>“The Canada Learning Bond (CLB) is money that the Government adds to a Registered Education Savings Plan (RESP) for children from low-income families. The Government of Canada contributes up to \$2,000 to an RESP for an eligible child. This includes: \$500 for the first year of eligibility; \$100 each year the child continues to be eligible (up to and including the benefit year in which they turn 15). As of March 10, 2022, Employment and Social Development Canada announced changes to the Canada Learning Bond: “As of January 1, 2022, eligible Individuals who were born in 2004 or later but who did not receive the CLB as children can apply for it themselves when they turn 18, until the day before they turn 21.”</p>	<p>Application information is available on the Canada Learning Bond website, and requires opening an RESP (Registered Education Savings Plan) and other steps.</p>
<p>British Columbia Training and Education Savings Grant</p>	<p>“The B.C. Government will contribute \$1,200 to eligible children through the B.C. Training and Education Savings Grant (BCTESG).” Families can apply the day before their child turns 6 years old up to the day before the child turns 9 years old.</p>	<p>Application information is available on the BC TESG website, and requires opening an RESP (Registered Education Savings Plan) and other steps.</p>
<p>Financial assistance in a disaster</p>	<p>“The DFA (Disaster Financial Assistance) program may compensate applicants for essential uninsurable losses.” This program is run by the provincial government and is available for homeowners, tenants, small business owners and farm owners. Current eligible events include the 2021 Atmospheric River Event.</p>	<p>More application information is available on the Financial assistance in a disaster website.</p>
<p>Clearly.ca Free Glasses for Kids Initiatives</p>	<p>Exclusive in-store initiative: Clearly is giving children age 10 and under a free pair of kids’ glasses.</p>	
<p>Free COVID testing kits</p>	<p>“Get free rapid antigen testing kits from a pharmacy in your community.”</p>	<p>The British Columbia Pharmacy Association website has a list of pharmacies with rapid antigen tests available.</p>

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.	
First People's Cultural Council Grants	The First Peoples’ Cultural Council (FPCC) is a provincial Crown Corporation formed by the government of British Columbia in 1990 to administer the First Peoples’ Heritage, Language and Culture Program. There are various grant opportunities presented on their website.	
Plan H	For 2022, one of the PlanH Healthy Communities grant program streams focuses on Community Connectedness. These grants support communities as they take multi-sectoral action to explore, learn, and innovate, enhancing community cohesion and sense of belonging	Applications are due on June 1, 2022.
Van Tel/Safeway Credit Union Legacy Fund	Grants are provided to charities supporting positive futures for vulnerable youth and enhanced wellbeing for vulnerable seniors. Funding up to \$5,000.	Deadline is May 31, 2022.

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>	
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.” <p>There are also a variety of funding programs available on Service Canada's Youth Employment and Skills Strategy – Funding programs website.</p>	
Indigenous business funding	<p>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).</p>	<p>Please contact an Aboriginal Financial Institution in your area from this map.</p>

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.”

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 provides 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 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 March 31, 2022 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 September 30, 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.

<p>Community Workforce Response Grant</p>	<p>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 three 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) For more information on eligibility, applications, and frequently asked questions, please visit the Community Workforce Response Grant website.</p>	<p>Applications can be made through the Community Workforce Response Grant website.</p>
<p>Workplace Accessibility Grant</p>	<p>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”.</p>	<p>The grant will be administered beginning June 21, 2021 through April 30, 2023 on a first come first served basis.</p>
<p>Canada Small Business Financing Program</p>	<p>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.</p>	<p>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.</p>
<p>Innovate BC</p>	<p>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.</p>	
<p>Support for Technology Innovation</p>	<p>“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.”</p>	
<p>Scientific Research and Experimental Development Tax Incentive</p>	<p>“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.”</p>	
<p>Training Tax Credit</p>	<p>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.”</p>	
<p>Innovative Solutions Canada</p>	<p>From Innovation, Science and Economic Development Canada: “The Government of Canada is looking for innovators to solve challenges. As the single largest purchaser of Canadian goods and services, the Government of Canada has a unique opportunity to support the growth of</p>	

	Canadian innovators and entrepreneurs.” There are various challenges available on the website.	
COVID-19 wage and hiring support programs	There are various COVID-19 wage and hiring support programs available for employers in Canada through the Federal Government. The following programs have been extended to May 7, 2022: Tourism and Hospitality Recovery Program (THRP), Hardest-Hit Business Recovery Program (HHBRP), and Canada Recovery Hiring Program (CRHP).	Claims can be made retroactively for costs for these programs, with deadline data available on wage periods apply website .
CEBA (Canada Emergency Business Account) loan forgiveness	As per the Government of Canada January 12, 2022 news release, “the repayment deadline for CEBA loans to qualify for partial loan forgiveness is being extended from December 31, 2022, to December 31, 2023, for all eligible borrowers in good standing.” Also, “outstanding loans would subsequently convert to two-year term loans with interest of 5 per cent per annum commencing on January 1, 2024, with the loans fully due by December 31, 2025.”	
ICBC Rebate	As per the Government of Canada January 12, 2022 news release, “Most commercial customers with an auto insurance policy during the month of February 2022 will receive a \$165 rebate. Eligible ICBC customers can expect to receive their rebate in May if they are registered for direct deposit with ICBC or as a refund to their credit card. All other customers will receive cheques in June.”	
Financial assistance in a disaster	“The DFA (Disaster Financial Assistance) program may compensate applicants for essential uninsurable losses.” This program is run by the provincial government and is available for homeowners, tenants, small business owners and farm owners. Current eligible events include the 2021 Atmospheric River Event.	More application information is available on the Financial assistance in a disaster website .
⚠ 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 (relief fund ends on March 31, 2023).	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 . EI 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. There is also a Canadian Fish and Seafood Opportunities fund for marketing and branding in the fish and seafood sector.	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 . 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.”). 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 (application deadline for 2022 is June 30, 2022). There is also funding for the 2021 Canada – British Columbia Flood Recovery Program for Food Security for farmers impacted by 2021 flooding in British Columbia (application deadline: June 1, 2022).	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.”	
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 . There is also a Federal Government program: Support for Booksellers (SFB) is a new program component of the Canada Book Fund (CBF) that will provide 2 years of support in 2022-2023 and 2023-2024 to help Canadian booksellers increase their online sales for Canadian-authored books and improve their business model for online sales.	

Restaurants and bars

“Restaurants and bars facing ongoing challenges from the COVID-19 pandemic will continue to receive support from the Province through extension of the food delivery cap. The temporary cap, which was set to expire at midnight on Dec. 31, 2021, is being extended until Dec. 31, 2022. The cap limits fees charged to restaurants from food delivery companies at 15%. An additional cap of 5% will also be extended for other related fees associated with use of the service, such as online ordering and processing fees. This will ensure companies cannot shift their delivery costs to other fees.”