

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
 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 Westminster 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 Westminster - Fortis BC - Rental Apartment Efficiency Program	As per the City of New Westminster's Energy Save New West website: "The City of New Westminster 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 .	

<p>Canada Housing Benefit</p>	<p>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.”</p>	
<p>BC Rebate for Accessible Home Adaptations (BC RAHA)</p>	<p>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.</p>	<p>As per the BC RAHA website, “The BC RAHA program is anticipated to close at the end of December and new applications will no longer be accepted after January 31, 2022 for this funding year.”</p>
<p>Affordable Housing Funding</p>	<p>Various affordable housing funding programs are available through BC Housing and CMHC.</p>	
<p>Canada Greener Homes</p>	<p>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”.</p>	<p>Login to the Greener Homes Program website to apply.</p>
<p>Go Electric BC</p>	<p>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).</p>	
<p>Homeowner Grant</p>	<p>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 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>For more information or to apply, please visit the BC Provincial Government. Homeowner Grant website.</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>

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.	Apply online (for existing 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 Worker Lockdown Benefit	“The Canada Worker Lockdown Benefit (CWLB) gives temporary income support to employed and self-employed people who cannot work due to a COVID-19 lockdown. If you are eligible for the CWLB, you can receive \$300 (\$270 after taxes withheld) for each 1-week period. You may apply for any weeks your region is eligible between October 24, 2021 and May 7, 2022.”	To apply, please visit the Canada Worker Lockdown Benefit website .
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. The CRCB is administered by the Canada Revenue Agency (CRA). 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.”	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	To apply, please visit the Canada Recovery Sickness Benefit

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

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: - 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 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	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.	
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 .
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).	
Home and Independent Living Program (HaIL)	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.	
Canada Student Loans Medical and Parental Leave	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.”	To apply, please visit the Government of Canada. Medical and Parental Leave – Apply page .

Emergency funding for students

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.

Student Loans

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.**

Red Cross 2021 BC Fires

"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."

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.

Canadian Tech Talent Accelerator

"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."

At Home Program

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 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."

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](#).

Red Cross 2021 BC Floods

"The Canadian Red Cross is providing one-time financial assistance to people evacuated from their primary households due to the flooding and extreme weather event that occurred across the province starting on November 14. Eligible households who were evacuated from their primary homes due to the flooding and extreme weather that started on November 14, will receive a one-time payment of \$2,000. This amount includes \$1,000 from the province of British Columbia and \$1,000 from the Canadian Red Cross. Starting December 15, at the request of Emergency Management BC, the Canadian Red Cross will be providing emergency support services (ESS) to eligible households."

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.

Red Cross Health Equipment Loan Program

The Red Cross provides a variety of health equipment loan services across B.C. and Yukon, including short-term and long-term loans.

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 intent application deadline is January 14, 2022.
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.	

BUSINESS (GENERAL)

Support	Description	How to Access
Work-Sharing program	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.	
📌 Business Credit Availability Program (BCAP)	<p>Financing support for small and medium-sized businesses:</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 March 31, 2022.</p>	Speak with your financial institution. Learn more.
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](#). Notably, [the Canada Summer Jobs Program](#), which “provides wage subsidies to employers from not-for-profit organizations, the public sector, and private sector organizations with 50 or fewer full-time employees, to create quality summer work experiences for young people aged 15 to 30 years”, is now open for new applications until January 25, 2022.

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.”

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.

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

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.

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.

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 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.

Applications can be made through 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 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.”

Innovative Solutions Canada

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 Canadian innovators and entrepreneurs.” There are various challenges available on the website.

COVID-19 Closure Relief Grant

“Applications for the COVID-19 Closure Grant are expected to open in January. Applications will stay open until the end of February. Grants of \$1,000 to \$10,000 will be available to eligible for-profit businesses that have fully closed as a result of the December 22, 2021 Provincial Health Officer orders. The grant can be used to cover expenses like rent, insurance, employee wages, maintenance and utilities. Examples of businesses ordered to closed include: Bars, nightclubs and lounges that do not serve full meals; Pilates and yoga studios; Barre, spin and adult dance studios; Gyms offering indoor high or low intensity group exercise classes; and, Event venues that can no longer hold events.”

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).

[△ 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 . 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	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.”). 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 is also funding available for farmers markets in BC through the BC Farmers’ Market Expansion Program (application deadline: January 28, 2022 at 12 pm Pacific Time).	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](#).

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.”