

COVID-19 Tourism Business Support Programs (current as of March 4, 2021)

Program Name	Source	Type	Amount	Eligibility	Deadline	Link	More Information
Canada United Small Business Relief Fund	Federal Government	Grant	Grants up to \$5,000	Small businesses to offset the cost of expenses to open safely or adopt digital technologies to move more of their business online	Once funds have been fully subscribed	https://occ.ca/canada-united-small-business-relief-fund/	
Indigenous Community Business Fund	Federal Government	Grant	Non-repayable grants of up to \$250,000 (per community)	First Nation and Inuit community-owned and Métis collectively owned businesses and microbusinesses in BC	There are no submission deadlines. Applications for funding are accepted on an ongoing basis until all funding has been allocated	https://www.indigenousofbc.com/corporate/covid-19/indigenous-community-business-fund/	
Canada Emergency Business Account (CEBA)	Federal Government	Loan	Interest-free loans up to \$60,000	Active operating businesses that are a sole proprietorship, partnership or a Canadian-controlled private corporation ("CCPC") that was in operation in Canada on March 1, 2020	March 31, 2021 to apply for the \$60,000 CEBA loan or the \$20,000 expansion	https://ceba-cuec.ca/	Repaying the loan on or before December 31, 2022 results in a loan forgiveness amount of up to \$20,000. Applicants who have received the previous \$40,000 CEBA loan may apply for an additional \$20,000 in financing

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Regional Relief and Recovery Fund (RRRF) – Community Futures Stream	Federal Government	Loan	Interest-free loans up to \$60,000	Small and medium size businesses in rural communities. Sole proprietorships, partnerships and corporations can qualify, among others	n/a	https://www.wd-deo.gc.ca/eng/20065.asp	If businesses repay the outstanding balance on or before December 31, 2022, the following percentage of the contribution will be forgiven: 25% on the first \$40,000; and 50% on amounts above \$40,000 and up to \$60,000. Interested businesses not eligible for other federal support programs can contact their local Community Futures office to apply
Regional Relief and Recovery Fund (RRRF) – Women’s Enterprise Initiative Stream	Federal Government	Loan	Interest-free loans up to \$60,000	Women-owned or women-led businesses. Sole proprietorships, partnerships and corporations are eligible	22-Mar-21	https://www.wd-deo.gc.ca/eng/20077.asp	Up to \$20,000 forgivable if repaid before December 31, 2022. Interested businesses not eligible for other federal support programs can contact the Women’s Enterprise Centre to apply
Regional Relief and Recovery Fund (RRRF) – Small and Medium Sized Businesses Stream	Federal Government	Loan	Interest-free loans up to \$60,000	Businesses outside of the Community Futures network, not women-owned or women-led, that are ineligible for CEBA. Sole proprietorships and not-for-profits are not eligible	31-Mar-21	https://www.wd-deo.gc.ca/eng/20060.asp	Up to \$20,000 forgivable if repaid before December 31, 2022. Interested businesses can apply through Western Economic Diversification Canada

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Regional Relief and Recovery Fund (RRRF) – Requests up to \$1 Million	Federal Government	Loan	Interest-free loans of up to \$1 million	Businesses requesting more than \$60,000. Priority consideration given to tourism businesses	Until funding is fully allocated	https://www.wd-deo.gc.ca/eng/20061.asp	No scheduled monthly repayments required until after December 31, 2022. Interested businesses can apply through Western Economic Diversification Canada
Highly Affected Sectors Credit Availability Program (HASCAP)	Federal Government	Loan	Government-guaranteed, low-interest loans ranging from \$25,000 to \$1 million to cover operational cash flow needs, with a 4% interest rate and repayment terms of up to 10 years, and principal repayments postponed up to 12 months	Small and medium-sized businesses in all sectors, that have been hit hard by the pandemic and have seen their revenues decrease by 50% or more as a result of COVID-19	30-Jun-21	https://www.bdc.ca/en/special-support/hascap	
Business Credit Availability Program (BCAP)	Federal Government	Loan	Loans of up to \$60 million	Businesses in all sectors and regions affected by COVID-19	Jun-21	https://www.bdc.ca/en/special-support	Businesses can apply through their primary financial institution
Black Entrepreneurship Loan Fund	Federal Government	Loan	Loans between \$25,000 and \$250,000	Black business owners and entrepreneurs	n/a	http://www.ic.gc.ca/eic/site/150.nsf/eng/h_00000.html	The fund will begin accepting applications in May 2021, no further details have been announced

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Large Employer Emergency Financing Facility (LEEFF)	Federal Government	Bridge financing	Bridge financing	Canada's largest employers, whose needs during the pandemic are not being met through conventional financing, in order to keep their operations going during the pandemic	n/a	https://www.cdev.gc.ca/home-ceefc/	Pending implementation: The Federal Government intends to enhance the LEEFF program to respond to the specific liquidity needs of a greater number of large Canadian businesses
Canada Emergency Rent Subsidy (CERS) & Lockdown Support	Federal Government	Rent relief	Rent subsidy of up to a maximum of 65% of eligible expenses is available from September 27, 2020 until June 2021	Businesses and others that have experienced a decline in revenue until June 2021	Jun-21	https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy.html	Organizations temporarily shut down by a mandatory public health order, or have activities significantly restricted for a week or longer due to a related public health order, may be eligible for the Lockdown Support, which provides a top-up rent subsidy of 25%, in addition to the 65% subsidy
Canada Emergency Wage Subsidy (CEWS)	Federal Government	Wage support	Wage subsidy of employee wages	Employers that are experiencing a decline in revenue, with the subsidy amount varying depending on the scale of revenue decline	n/a	https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html	The maximum subsidy rate has increased to 75% of eligible wages until March 13, 2021. WorkSafeBC is waiving premiums on wages paid to furloughed workers of employers receiving CEWS. This change is retroactive to March 15, 2020 and continues for the duration of the CEWS program

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Employment Insurance (EI) Work Sharing Program	Federal Government	Wage support	EI benefits	Workers who agree to reduce their normal working hours as a result of developments beyond the control of their employers	n/a	https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus/employers-factsheet.html	The eligibility of such agreements has been extended to 76 weeks
Small and Medium-Sized Business Recovery Grant	BC Government	Grant	Grants of \$10,000 to \$30,000; an additional \$5,000 to \$15,000 is available to eligible tourism-related businesses	BC businesses that employ between two and 149 BC residents, or sole proprietorships and partnerships with fixed costs related to tangible assets, and have experienced at least a 30% revenue loss from March 2020 to present when compared to the same one-month period in 2019.	August 31, 2021, or until funds have been fully subscribed	https://www2.gov.bc.ca/gov/content/economic-recovery/business-recovery-grant#new	Help preparing a complete application package is now available from a registered Small Business BC service provider
Indigenous Tourism Recovery Fund	BC Government	Grant	Grants up to \$45,000	Indigenous-owned tourism businesses in BC that have experienced revenue losses of at least 50% in 2020	31-Mar-21	https://www.indigenoussbc.com/corporate/covid-19/indigenous-tourism-recovery-fund/	

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Launch Online Grant Program	BC Government	Grant	Grants up to \$7,500	BC businesses to create an online shop and/or improve their e-commerce experience to attract new local customers and expand to new markets	March 31, 2021, or until funds have been fully subscribed	https://launchonline.ca/	
BC Increased Employment Incentive	BC Government	Refundable tax credit	15% of the amount that the employer's qualifying BC remuneration exceeds the employer's base BC remuneration for the quarter ending December 31, 2020	All private sector BC employers	Opens March 2021	https://www2.gov.bc.ca/gov/content/taxes/employer-health-tax/employer-health-tax-overview/increased-employment-incentive	
Rent Relief for Outdoor Adventure Operators	BC Government	Rent relief	Cost of base rent for one year	Eligible holders of Land Act tenures and Park Act permits that are commercial recreation operators	n/a	https://www2.gov.bc.ca/gov/content/industry/crown-land-water/crown-land/crown-land-uses/recreation-tourism/adventure-tourism-commercial-recreation	

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PST Rebate on Select Machinery and Equipment	BC Government	Tax changes	An amount equal to the PST they paid between September 17, 2020 and September 30, 2021 on qualifying machinery and equipment, obtained substantially for the purpose of gaining or producing income.	BC corporations	Opens April 1, 2021	https://www2.gov.bc.ca/gov/content/taxes/sales-taxes/pst/rebate-machinery-equipment	The qualifying machinery and equipment include but is not limited to machinery and equipment, tools, appliances and furniture, computer hardware and software, electric vehicle charging stations, and zero-emission vehicles.
Employer Health Tax (EHT)	BC Government	Tax installment payment deferral	Payment deferral	BC employers required to make quarterly tax instalment payments for the 2020 calendar year	n/a	https://www2.gov.bc.ca/gov/content/taxes/employer-health-tax/employer-health-tax-overview	September 15, 2020 deadline extended to January 31, 2021; December 15, 2020 deadline extended to February 28, 2021. The remaining tax payable is due with the EHT return by March 31, 2021. Businesses with a payroll under \$500,000 are exempt from the tax.
BC Employer Training Grant - C19 Impacted Worker Training Stream	BC Government	Training cost support	100% of eligible training costs, up to a maximum of \$10,000 per participant per fiscal year	BC employers in sectors impacted by COVID-19	n/a	https://www.workbc.ca/Employer-Resources/BC-Employer-Training-Grant/C19-Impacted-Worker-Training-Stream.aspx	

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Small Business Working Capital Loans	Columbia Basin Trust	Funding	Up to \$40,000	Small businesses, headquartered and operating in the Columbia Basin Trust region, to assist with the challenges of COVID-19	n/a	https://ourtrust.org/grants-and-programs-directory/small-business-working-capital-loans/	Provides working capital and operating funds
Futurpreneur Canada Financing	Futurpreneur Canada	Financing	Financing up to \$60,000	Aspiring business owners aged 18-39	n/a	https://www.futurpreneur.ca/en/	
Small Business Recovery (SBR) Consulting Rebate	Northern Development Initiative Trust	Rebate	Rebate of up to 85% to a yearly maximum of \$25,000	Small and medium-sized businesses, located/headquartered within the NDIT service region, for contracted consulting services that focus on ways to sustain businesses during the current economic downturn	Opens June 1	https://www.northerndevelopment.bc.ca/funding-programs/business-development/competitiveness-consulting-rebate/	Projects must have a minimum budget of \$1,000
Unity Pivot Business Loan	Vancity	Loan	Loans up to \$15,000	Businesses that have been business for at least 2 years and have changed track to support in	n/a	https://join.vancity.com/unity-pivot-business-loan/	
Vancity Unity Women Entrepreneurs Program	Vancity & Women's Enterprise Centre	Loan	Loans of up to \$100,000	Women entrepreneurs who have been in business for at least 12 months	n/a	https://join.vancity.com/unity-women-entrepreneurs-program/	The program also provides support services through the Women's Enterprise Centre, including resources on financial management, and preferred entry into WEC's Mentoring Program

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Women's Enterprise Centre Loans	Women's Enterprise Centre	Loan	Loans up to \$150,000	BC women-led businesses	n/a	https://www.womensenterprise.ca/	

* Information is current as of March 4, 2021. This is not a complete list of all possible program that support tourism businesses.

**Always confirm program information for your particular situation with the program provider.

***To get more information, join the BC Tourism Resiliency Network: <https://tourismresiliency.ca>