

COVID-19 support for B.C. tourism businesses

Loans and Grants

<p>Tourism Relief Fund (TRF) <i>Federal Government</i></p>	<ul style="list-style-type: none"> • This fund will position Canada to be a destination of choice when domestic and international travel is once again safe by empowering tourism operators to create new or enhance existing tourism experiences and products to attract more local and domestic visitors, and by helping the sector reposition itself to welcome international visitors by offering the best Canadian tourism experiences we have to offer the world. • Funding will be <u>either</u> non-repayable up to \$100,000 for up to 50% of eligible costs, <u>or</u> fully repayable contributions up to \$500,000 for up to 75% of eligible costs. • Applications are currently being accepted, and the program will be available for two years (2021-2022 and 2022-2023). • https://www.wd-deo.gc.ca/eng/20179.asp
<p>Indigenous Community Business Fund <i>Federal Government</i></p>	<ul style="list-style-type: none"> • Provides non-repayable grants of up to \$250,000 per community to First Nation and Inuit community-owned and Métis collectively owned businesses and microbusinesses. • Applications for funding are accepted on an ongoing basis until all funding has been allocated. • https://www.indigenoussc.com/corporate/covid-19/indigenous-community-business-fund/
<p>Fairs, Festivals and Events Recovery Fund <i>Provincial Government</i></p>	<ul style="list-style-type: none"> • Provides one-time grants to event organizers to support the safe restart of events across B.C. • Up to \$250,000 available per event, covering up to 20% of total event budget. Funds can be used to cover a range of operational expenses. • Applications must be submitted by 1 pm PST on October 1, 2021. • https://www2.gov.bc.ca/gov/content/covid-19/economic-recovery/fairs-festivals-events-recovery-fund
<p>Canada Community Revitalization Fund (CCRF) <i>Federal Government</i></p>	<ul style="list-style-type: none"> • Supports not-for-profit organizations, municipalities and other community groups, as well as Indigenous communities to build new community infrastructure and revitalize existing assets; bring people back to public spaces safely as health measures ease; and create jobs and stimulate local economies. • Up to \$750,000 available per eligible application. Provides up to 75% of project costs, and for Indigenous not-for-profit organizations or communities the contribution rate may go up to 100%. • Deadline is July 23, 2021. Indigenous applicants to the CCRF may request additional time to submit applications. CCRF applicants directly impacted by the wildfires in the West may also request an application extension. Please contact Western Economic Diversification Canada (WD) as early as possible for more information. • https://www.wd-deo.gc.ca/eng/20175.asp

Canada Recovery Hiring Program (CRHP) <i>Federal Government</i>	<ul style="list-style-type: none"> • The program is designed to interact with the Wage Subsidy. As Wage Subsidy rates gradually decline, eligible employers would still be able to receive the maximum support from the Hiring Program this summer if they hire more workers or increase workers' hours or wages. • Will provide a subsidy of up to 50% of eligible salary or wages and it will be available from June 6 to November 20, 2021. • https://www.canada.ca/en/revenue-agency/services/subsidy/recovery-hiring-program.html
Highly Affected Sectors Credit Availability Program (HASCAP) <i>Federal Government</i>	<ul style="list-style-type: none"> • HASCAP provides financing to 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. • Government-guaranteed, low-interest loans ranging from \$25,000 to \$1 million to cover operational cash flow needs, with repayment terms of up to 10 years and up to 12 months principal payment postponement. • Businesses can apply through their primary financial institution, and the program is available until December 31, 2021. • https://www.bdc.ca/en/special-support/hascap
Business Credit Availability Program (BCAP) <i>Federal Government</i>	<ul style="list-style-type: none"> • Provides financing to eligible businesses in all sectors and regions affected by COVID-19. Various programs with loans of up to \$60 million are available through financial institutions. • Businesses can apply through their primary financial institution, and the program is available until December 31, 2021. • https://www.edc.ca/en/solutions/working-capital/bcap-guarantee.html
Vancity Unity Women Entrepreneurs Program <i>Vancity & Women's Enterprise Centre</i>	<ul style="list-style-type: none"> • Loans of up to \$100,000 to women entrepreneurs who have been in business for at least 12 months. 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. • https://join.vancity.com/unity-women-entrepreneurs-program/
Large Employer Emergency Financing Facility (LEEFF) <i>Federal Government</i>	<ul style="list-style-type: none"> • Provides bridge financing to Canada's largest employers, whose needs during the pandemic are not being met through conventional financing, in order to keep their operations going during the pandemic. • LEEFF will be open while the current economic situation persists. • https://www.cdev.gc.ca/home-ceefc/
Bridge Financing Program <i>BDC Capital</i>	<ul style="list-style-type: none"> • BDC Capital may match, with a convertible note, a current financing round being raised through qualified existing and/or new investors made into eligible Canadian start-ups. The program is ideal for high potential companies who have venture capital investor syndicates that are willing to support them. BDC will invest alongside these groups. • https://www.bdc.ca/en/bdc-capital/venture-capital/strategic-approach/bridge-financing-program
Support for Black business owners and entrepreneurs <i>Federal Government</i>	<ul style="list-style-type: none"> • Black business owners and entrepreneurs can access up to \$250,000 in financing (loans) to grow their start-up or small business. Eligible businesses must be majority owned by a Black Canadian and must have a business number, a business plan, and financial statements or projects for start-ups. • For BC-based Black business owners, there are also microloans between \$10,000 and \$25,000 available through a pilot program.

	<ul style="list-style-type: none"> • Applications are accepted starting May 31, 2021. • https://www.ic.gc.ca/eic/site/150.nsf/eng/00009.html
<p>Access to Heritage - Museums Assistance Program <i>Federal Government - Canadian Heritage</i></p>	<ul style="list-style-type: none"> • The Museums Assistance Program (MAP) – Access to Heritage component provides funding to heritage organizations for travelling exhibitions in Canada, to promote access to heritage across different geographic regions. • Open to incorporated non-profit Canadian museums and museum associations and incorporated non-profit Canadian service organizations. • Maximum funding per fiscal year (April-March) is \$200,000 with a maximum duration of 2 years (note that a third year can be added for circulation only). • Application deadline is November 1, annually • https://www.canada.ca/en/canadian-heritage/services/funding/museums-assistance/access-heritage.html
<p>Exhibition Circulation Fund - Museums Assistance Program <i>Federal Government - Canadian Heritage</i></p>	<ul style="list-style-type: none"> • The Museums Assistance Program (MAP) – Exhibition Circulation Fund component assists museums with the costs related to the hosting of travelling exhibitions originating from another museum or from a federal heritage institution and the borrowing of artefacts from any of the National museums of Canada. • Maximum funding per project is \$15,000 • Applications accepted on an ongoing basis, must be received four months prior to the proposed start date. • https://www.canada.ca/en/canadian-heritage/services/funding/museums-assistance/exhibition-circulation.html
<p>Indigenous Heritage - Museums Assistance Program <i>Federal Government - Canadian Heritage</i></p>	<ul style="list-style-type: none"> • The Indigenous Heritage component of the Museums Assistance Program (MAP) provides funding for projects related to the preservation, management and presentation of Indigenous cultural heritage. • Maximum funding per project is \$200,000 and maximum per fiscal year (April 1 - Mar 31) is \$100,000. Maximum project duration is 2 calendar years (24 months) • Application deadline November 1, annually • https://www.canada.ca/en/canadian-heritage/services/funding/museums-assistance/indigenous-heritage.html
<p>Collections Management - Museums Assistance Program <i>Federal Government - Canadian Heritage</i></p>	<ul style="list-style-type: none"> • The Museums Assistance Program (MAP) - Collections Management component provides funding for projects to improve knowledge, skills and practices related to key museum functions. • Maximum project funding for collections management system or storage solutions projects is \$50,000. Maximum funding for projects related to sharing of best practices is \$200,000. • Application deadline is November 1, annually. • https://www.canada.ca/en/canadian-heritage/services/funding/museums-assistance/collections-management.html
<p>Local Festivals - Building Communities Through Arts & Heritage <i>Federal Government - Canadian Heritage</i></p>	<ul style="list-style-type: none"> • Building Communities Through Arts and Heritage – Local Festivals component provides funding to local groups for recurring festivals that present the work of local artists, artisans or heritage performers. This includes the celebration of LGBTQ2+ communities and Indigenous cultural celebrations. • Successful applicants may receive up to 100% of eligible expenses up to a maximum of \$200,000 for eligible festivals.

	<ul style="list-style-type: none"> • Deadlines are October 15th for festivals starting between July 1 and August 31; January 31 for festivals starting between September 1 and December 31; April 30 for festivals starting between January 1 and June 30. • https://www.canada.ca/en/canadian-heritage/services/funding/building-communities/festivals.html
<p>Community Anniversaries - Building Communities Through Arts & Heritage <i>Federal Government - Canadian Heritage</i></p>	<ul style="list-style-type: none"> • Building Communities Through Arts and Heritage – Community Anniversaries component provides funding to local groups for non-recurring local events, with or without a minor capital project. • Funding includes capital projects up to a maximum amount of \$25,000 (such as community art projects, restoration of objects, community history books, statues and murals). Successful projects that meet separate eligibility criteria may receive up to 100% of eligible expenses to a maximum of \$200,000. • Application deadline of April 30 for events that will occur during the next calendar year. • https://www.canada.ca/en/canadian-heritage/services/funding/building-communities/anniversaries.html
<p>Legacy Fund - Building Communities Through Arts & Heritage <i>Federal Government - Canadian Heritage</i></p>	<ul style="list-style-type: none"> • Building Communities through Arts and Heritage - Legacy Fund component provides funding for community-initiated capital projects that restore, renovate or transform an existing building or exterior space (such as a statue, community hall, monument, garden or work of art) intended for community use. • Recipients may receive up to 50% of eligible project expenses up to a maximum of \$500,000. • Projects must be submitted before the anniversary date of the event or personality to be commemorated • https://www.canada.ca/en/canadian-heritage/services/funding/building-communities/legacy-fund.html
<p>Programming: Professional Arts Festivals and Performing Arts Series Presenters - Canada Arts Presentation Fund <i>Federal Government - Canadian Heritage</i></p>	<ul style="list-style-type: none"> • Supports existing professional arts festivals and performing arts series presenters to offer activities that connect artists with Canadians in their communities. • <u>Professional Arts Festivals</u>: program can fund up to 25% of eligible expenses or a maximum of \$100,000 per fiscal year in the case of grants and 25% of eligible expenses or \$500,000 per year in the case of contributions. In exceptional circumstances, support of up to \$1,000,000 may be available for festivals with total eligible expenses over \$5,000,000. • <u>Performing Arts Series Presenters</u>: program can support up to 25% of eligible expenses, or a maximum of \$100,000 in the case of grants or \$200,000 in the case of contributions. • Deadlines are April 1st for projects starting between April 1st and June 30th, and October 1st for projects occurring after June 30th of the following year • https://www.canada.ca/en/canadian-heritage/services/funding/arts-presentation-fund/programming-arts-festivals-series-presenters.html
<p>Programming: Presenter Support Organizations - Canada Arts Presentation Fund <i>Federal Government - Canadian Heritage</i></p>	<ul style="list-style-type: none"> • The Presenter Support Organizations sub-component of the Canada Arts Presentation Fund (CAPF) provides financial assistance to organizations that offer activities and services to arts presenters (professional arts festivals and performing arts series presenters), in order to strengthen the arts presentation sector.

	<ul style="list-style-type: none"> • Can fund up to 25% of eligible expenses or a maximum of \$100,000 per fiscal year in the case of grants or \$200,000 per year in the case of contributions. • Deadline is April 1 for projects which will occur after April 1 of the following year. • https://www.canada.ca/en/canadian-heritage/services/funding/arts-presentation-fund/programming-presenter-support-organizations.html
Commemorate Canada <i>Federal Government</i>	<ul style="list-style-type: none"> • Provides funding to initiatives that commemorate and celebrate historical figures, places, events and accomplishments of national significance. The program favours commemorations and celebrations marking 25th, 50th, 75th, 100th anniversaries and subsequent anniversaries in increments of 25 years. • Funding applications may be submitted at any time. It is recommended to submit the application at least six months before the start of the project. • https://www.canada.ca/en/canadian-heritage/services/funding/commemorate-canada.html
Community Support, Multiculturalism, and Anti-Racism Initiatives Program - Events Stream <i>Federal Government</i>	<ul style="list-style-type: none"> • Provides funding to community-based events that promote intercultural or interfaith understanding, promote discussions on multiculturalism, diversity, racism and religious discrimination, or celebrate a community's history and culture such as heritage months recognized by Parliament. • This program can fund up to 100% of the eligible expenses of the event up to a maximum of \$100,000. • Applications are accepted on a continuous basis. However, applications must be submitted at least 18 weeks prior to the proposed event start date. • https://www.canada.ca/en/canadian-heritage/services/funding/community-multiculturalism-anti-racism/events.html

Rent and Mortgage Relief

<p>Canada Emergency Rent Subsidy (CERS) & Lockdown Support <i>Federal Government</i></p>	<ul style="list-style-type: none"> • Provides a rent subsidy directly to businesses, non-profit organizations, or charities that have experienced a decline in revenue, until June 2021. A rent subsidy of up to a maximum of 65% of eligible expenses is available from Sept 27, 2020 to June 2021. • 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. • Applicants who missed the deadline for a claim period can ask to have late requests reviewed, under certain circumstances. This must be done within 30 calendar days of the claim period's deadline. • May 20 update: The CRA has made changes to the CERS online calculator regarding the calculation of lockdown support. • Support currently extended to September 25, 2021, with the maximum subsidy rates gradually decreasing beginning July 4, 2021. A proposal has been made to continue the CERS until October 2021; this extension is to be confirmed. • https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy.html
<p>Deferred Mortgage Payments for Home-Based Businesses</p>	<ul style="list-style-type: none"> • Home-based business owners who have experienced financial hardship due to COVID-19 may be eligible for deferred payments on their insured home mortgage, for a specified amount of time, through their lender. • https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/covid19-understanding-mortgage-payment-deferral

Wage Support

<p>Canada Emergency Wage Subsidy (CEWS) <i>Federal Government</i></p>	<ul style="list-style-type: none"> • A wage subsidy to cover up to 75% of employee wages is available to all eligible employers that are experiencing a decline in revenue, with the subsidy amount varying depending on the scale of revenue decline. • 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. • Applicants who missed the deadline for a claim period can now ask to have late requests reviewed, under certain circumstances. This must be done within 30 calendar days following the applicable filing deadline. • Currently extended to September 25, 2021, with the maximum subsidy rates gradually decreasing beginning July 4, 2021. A proposal has been made to continue the CEWS until October 2021; this extension is to be confirmed. • https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html
<p>Employment Insurance (EI) Work Sharing Program <i>Federal Government</i></p>	<ul style="list-style-type: none"> • Provides EI benefits to workers who agree to reduce their normal working hours as a result of developments beyond the control of their employers. The eligibility of such agreements has been extended to 76 weeks. • The COVID-19 temporary special measures have been extended to September 26, 2021, under certain circumstances. • https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus/employers-factsheet.html
<p>B.C. Increased Employment Incentive <i>BC Government</i></p>	<ul style="list-style-type: none"> • Offers a one-time refundable tax credit for all private sector B.C. employers to encourage the creation of new jobs for B.C. workers or increases in payroll for existing low or medium-income employees. The tax credit is calculated at 15% of the amount that the employer's qualifying B.C. remuneration exceeds the employer's base B.C. remuneration for the quarter ending December 31, 2020. • Applications open online until December 31, 2021. • https://www2.gov.bc.ca/gov/content/taxes/employer-health-tax/employer-health-tax-overview/increased-employment-incentive
<p>BC Employer Training Grant <i>BC Government</i></p>	<ul style="list-style-type: none"> • This stream supports British Columbians that are employed or have been employed in a sector where job opportunities have been most impacted by the COVID-19 pandemic. • Employers may receive 100% of eligible costs, up to a maximum of \$10,000 per participant per fiscal year, with a \$300,000 total per fiscal year (Apr 1 – Mar 31). • Applications opened online starting June 25, 2021 for training start days between September 1 - December 31, 2021. • https://www.kbc.ca/Employer-Resources/BC-Employer-Training-Grant/C19-Impacted-Worker-Training-Stream.aspx#w.wo
<p>Community Workforce Response Grant (CWRG) <i>BC Government</i></p>	<ul style="list-style-type: none"> • 4 Streams of grant funding available: (1) Emerging Priorities; (2) Indigenous Communities; (3) COVID Response: Workforce Shortages; (4) Skills Training for Economic Recovery. • Streams 1, 2, and 3: Up to \$300,000 funding available per application and up to \$15,000 per participant per fiscal year (April 1 - March 31). This amount is cumulative across CWRG-funded projects within the same fiscal year.

Applications accepted between October 15 and November 30 for skills training start dates between January 1 and March 1, 2022.

- Stream 4: Up to **\$8,000** per participant, multiple applications from one applicant will be accepted. Now accepting applications for training start dates between June 8, 2021 and Feb 28, 2022.
- The CWRG program is not intended to meet the same needs as the B.C. Employer Training Grant program (ETG).
- <https://www.workbc.ca/Employment-Services/Community-Workforce-Response-Grant.aspx>

Changes to Taxes

<p>PST Rebate on Select Machinery and Equipment <i>BC Government</i></p>	<ul style="list-style-type: none"> • Corporations can apply to receive an amount equal to the PST they paid between September 17, 2020 and September 30, 2021 on qualifying machinery and equipment, obtained substantially for the purpose of gaining or producing income. • The qualifying machinery and equipment includes but is not limited to machinery and equipment, tools, appliances and furniture, computer hardware and software, electric vehicle charging stations, and zero-emission vehicles. • A single application can be submitted between April 1, 2021 and September 30, 2021. A second application can be submitted between October 1, 2021 and March 31, 2022. • https://www2.gov.bc.ca/gov/content/taxes/sales-taxes/pst/rebate-machinery-equipment
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Bill Relief

<p>FortisBC</p>	<ul style="list-style-type: none"> • FortisBC is offering bill deferrals and interest free repayment schedules to impacted business clients. • Participating businesses are eligible for a free customized energy advice consultation call with FortisBC partner GreenStep Solutions. • As of March 1, 2021, late payment fees will be charged on overdue balances. However, customers will not see late payment fees if: they have a customized payment plan and are up to date on payments, or, they have participated in the Customer Recovery Fund and are up to date on payments. • https://www.fortisbc.com/about-us/supporting-british-columbia-during-the-covid-19-outbreak
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Pivoting Your Business Operations

Digital Economy Response (DER3) Program <i>Federal Government / PacifiCan</i>	<ul style="list-style-type: none"> • DER3 is a free service and program for businesses that are considering entering or expanding their online presence into the digital economy. The program provides one-on-one-coaching, guidance, resources and, if needed, hands-on support. • Applications accepted until September 17, 2021 to service a limited number of new and existing applications. Applicants will be invited to book with a Digital Engagement Specialist (DES) to discuss their needs and the supports available. • Due to the limited capacity and short timeframe of the program, please apply early and be available to work with a DES in the next few months. • https://innovationisland.ca/der3/
Unity Pivot Business Loan <i>Vancity</i>	<ul style="list-style-type: none"> • Offers loans up to \$150,000 to businesses that have changed track to support the COVID-19 response specifically or have had to adapt to the changed environment. • https://join.vancity.com/unity-pivot-business-loan/
Tourism Digital Academy <i>Destination BC</i>	<ul style="list-style-type: none"> • Free 8-week digital marketing program for BC tourism businesses who are interested in building their knowledge and skills in digital marketing to an intermediate level, free of cost. • Next intakes will begin the weeks of October 4th and 11th, 2021. Registration for October intakes will open in August 2021. • https://www.destinationbc.ca/learning-centre/tourism-digital-academy/ • A self-guided version of the program is available for those who require the flexibility of working at their own pace and on their own schedule: https://www.destinationbc.ca/learning-centre/tourism-digital-academy-self-guided/
Alacrity Canada Digital Marketing Bootcamp <i>BC Government</i>	<ul style="list-style-type: none"> • The Alacrity Canada Digital Marketing Bootcamp provides digital marketing knowledge, tools and resources to help businesses grow. • Owners, operators and staff of a small to medium-sized business based in and registered in BC and directly impacted by COVID-19, may have their tuition covered. • https://alacritycanada.com/digital-marketing-boot-camp-business/
PPE Marketplace <i>Small Business BC</i>	<ul style="list-style-type: none"> • The marketplace connects businesses with suppliers of non-medical safety equipment. • https://marketplacebc.ca/ppe/
BC Marketplace <i>Small Business BC</i>	<ul style="list-style-type: none"> • The BC Marketplace helps British Columbians support local small businesses. • Businesses can reach new audiences by creating their own business profile for free. • https://marketplacebc.ca/

Organizations and Programs Providing Business Support

BC Tourism Resiliency Network	<ul style="list-style-type: none"> Provides tourism businesses with one-on-one support to navigate the impact of the COVID-19 pandemic, adapt and work towards eventual recovery. https://tourismresiliency.ca/
Business Resilience Program <i>Spring Activator</i>	<ul style="list-style-type: none"> Offers free online courses, support calls and other business resiliency resources to entrepreneurs in select communities across B.C. https://spring.is/business-resilience/
Small Business BC	<ul style="list-style-type: none"> Supports B.C.'s entrepreneurs to grow successful and sustainable businesses through expert business advisors, educational services, and easy-to-use free resources. https://smallbusinessbc.ca/
Community Futures	<ul style="list-style-type: none"> Supports small business development and rural economic diversification in B.C. through business financing, coaching/training services, and business management tools. https://www.communityfutures.ca/
Women's Enterprise Centre	<ul style="list-style-type: none"> Provides business loans up to \$150,000 to B.C. women-led businesses, as well as business skills training, personalized business advice, mentoring, and practical business resources. https://www.womensenterprise.ca/business-loans/
Futurpreneur Canada	<ul style="list-style-type: none"> Provides financing up to \$60,000, mentoring and support tools to aspiring business owners aged 18-39. https://www.futurpreneur.ca/en/
Small Business Recovery (SBR) Consulting Rebate <i>Northern Development Initiative Trust (NDIT)</i>	<ul style="list-style-type: none"> Reimburses eligible 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. A rebate of up to 50% to a yearly maximum of \$30,000. Applications are accepted until all funds are disbursed. https://www.northerndevelopment.bc.ca/funding-programs/business-development/competitiveness-consulting-rebate/
Small Business Working Capital Loans <i>Columbia Basin Trust</i>	<ul style="list-style-type: none"> Provides working capital and operating funds up to \$40,000 for eligible small businesses, headquartered and operating in the Columbia Basin Trust region, to assist with the challenges of COVID-19. https://ourtrust.org/grants-and-programs-directory/small-business-working-capital-loans/

Closed Support Programs

Regional Relief and Recovery Fund (RRRF) – Requests up to \$1 Million <i>Federal Government</i>	<ul style="list-style-type: none"> • Businesses requesting more than \$60,000 could qualify for interest-free loans of up to \$1 million, with no scheduled monthly repayments required until after December 31, 2022. Interested businesses can apply through Western Economic Diversification Canada. • Applications are no longer being accepted. • https://www.wd-deo.gc.ca/eng/20061.asp
Launch Online Grant Program <i>BC Government</i>	<ul style="list-style-type: none"> • Provides grants up to \$7,500 to eligible B.C. businesses to create an online shop and/or improve their e-commerce experience to attract new local customers and expand to new markets. • Program is now closed. • https://launchonline.ca/
Small and Medium-Sized Business Recovery Grant <i>BC Government</i>	<ul style="list-style-type: none"> • Provides grants of \$10,000 to \$30,000 to support B.C. businesses that employ up to 149 B.C. residents and have experienced declines in revenue of at least 30% from March 2020 to present when compared to the same one-month period in 2019. • An additional \$5,000 to \$15,000 is available to eligible tourism-related businesses. • The program runs until August 31, 2021 or until funding is fully allocated, whichever comes first. • https://www2.gov.bc.ca/gov/content/covid-19/economic-recovery/business-recovery-grant
Circuit Breaker Business Relief Grant <i>BC Government</i>	<ul style="list-style-type: none"> • Provides grants of \$2,000 to \$20,000 to support B.C. hospitality, fitness and accommodation businesses impacted by the March 30, 2021 PHO orders on gatherings and events and liquor and food serving premises, and the April 23, 2021 Emergency Programs Act (EPA) order on travel. • Grants are available until June 4, 2021 or until funding is fully allocated, whichever comes first. • https://www2.gov.bc.ca/gov/content/covid-19/economic-recovery/relief-grant
BC Indigenous Tourism Recovery Fund Program <i>BC Government</i>	<ul style="list-style-type: none"> • Provides non-repayable grants of up to \$45,000 to Indigenous tourism businesses that have experienced revenue losses of at least 50% in 2020. Businesses which experienced losses of less than 50% may be considered on a per applicant basis. • Applications are accepted until April 23, 2021. • https://www.indigenusbc.com/corporate/covid-19/indigenous-tourism-recovery-fund/
BC Major Anchor Attraction Program <i>BC Government</i>	<ul style="list-style-type: none"> • Provides one-time emergency funding to major anchor attractions and tour bus companies that service tourism attractions to help them operate at minimal levels until domestic travel resumes and it's safe to gather indoors in small groups. There are 3 funding streams: <ul style="list-style-type: none"> ○ Major anchor attractions in urban areas (business or not-for-profit) ○ Major anchor attractions in rural areas (business or not-for-profit)

	<ul style="list-style-type: none"> ○ Tour bus companies ● Applications are due by June 7, 2021 at 1 pm ● https://www.gov.bc.ca/attractions-grant
Canada Healthy Communities Initiative (CHCI) <i>Federal Government</i>	<ul style="list-style-type: none"> ● Provides funding to a broad range of organizations, including local governments, charities, Indigenous communities and nonprofits, for projects, programming and services that help communities to: <ul style="list-style-type: none"> ○ create safe and vibrant public spaces ○ improve mobility options ○ provide innovative digital solutions ● Applications must be submitted by 5pm on June 25, 2021 ● https://communityfoundations.ca/initiatives/chci/
Canada Emergency Business Account (CEBA) <i>Federal Government</i>	<ul style="list-style-type: none"> ● Provides interest-free loans up to \$60,000 to eligible small businesses. 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. ● All applicants have until June 30, 2021 to apply for the \$60,000 CEBA loan or the \$20,000 expansion. ● https://ceba-cuec.ca
Regional Relief and Recovery Fund (RRRF) – Community Futures Stream <i>Federal Government</i>	<ul style="list-style-type: none"> ● Provides loans up to \$60,000 to small and medium size businesses in rural communities, with up to \$20,000 forgivable if balance is repaid before December 31, 2022. Until December 31, 2022 these loans are interest-free and require no principal payments. Sole proprietorships, partnerships and corporations can qualify, among others. Interested businesses not eligible for other federal support programs can contact their local Community Futures office to apply. ● The last day to submit an application was March 31, 2021. Contact your local Community Futures office for program availability. Funding is subject to availability. ● https://www.wd-deo.gc.ca/eng/20065.asp
Regional Relief and Recovery Fund (RRRF) – Women’s Enterprise Initiative Stream <i>Federal Government</i>	<ul style="list-style-type: none"> ● Provides interest-free loans up to \$60,000, with up to \$20,000 forgivable if sufficient percentages repaid before December 31, 2022, to women-owned or women-led businesses. Sole proprietorships, partnerships and corporations are eligible. Interested businesses not eligible for other federal support programs can contact the Women’s Enterprise Centre to apply. ● The deadline has been extended to midnight on June 30, 2021. Funding is subject to availability. ● https://www.womensenterprise.ca/business-loans/regional-relief-and-recovery-fund-for-women-entrepreneurs-bc-rrrf/
Regional Relief and Recovery Fund (RRRF) – Small and Medium Sized Businesses Stream <i>Federal Government</i>	<ul style="list-style-type: none"> ● Businesses outside of the Community Futures network, not women-owned or women-led, that are ineligible for CEBA may qualify for interest-free loans of up to \$60,000, with up to \$20,000 forgivable if repaid by December 31, 2022. No scheduled monthly repayments are required until after December 31, 2022. Sole proprietorships and not-for-profits are not eligible. Interested businesses can apply through Western Economic Diversification Canada. ● Applications are accepted until June 30, 2021. Funding is subject to availability. ● https://www.wd-deo.gc.ca/eng/20060.asp

Indigenous Emergency Loan Program <i>Federal Government</i>	<ul style="list-style-type: none"> • Interest-free loans of up to \$60,000, including a non-repayable contribution of up to \$20,000, are offered through Aboriginal Financial Institutions to support small and medium-sized Indigenous businesses. • Program is available until June 30, 2021. • https://www.sac-isc.gc.ca/eng/1588079295625/1588079326171
Business Support Grants for Métis Entrepreneurs <i>Federal Government</i>	<ul style="list-style-type: none"> • These Business Support Grants seek to provide resources for businesses that did not qualify for the COVID-19 financial relief programs that were initiated earlier in the pandemic. Grants are available to Métis microbusinesses and community-owned businesses in B.C. that have been impacted by COVID-19. • https://mfcbc.ca/covid-19-grants/
Rent Relief for Outdoor Adventure Operators <i>BC Government</i>	<ul style="list-style-type: none"> • Eligible holders of Land Act tenures and Park Act permits that are commercial recreation operators may qualify to have the base rent they pay to the government waived for one year, for invoice due dates between May 1, 2020 and April 30, 2021. • https://www2.gov.bc.ca/gov/content/industry/crown-land-water/crown-land/crown-land-uses/recreation-tourism/adventure-tourism-commercial-recreation
Delayed PST Budget 2020 Tax Changes <i>BC Government</i>	<ul style="list-style-type: none"> • The following tax changes announced in Budget 2020 were postponed and did not take effect until April 1, 2021: <ul style="list-style-type: none"> ○ Eliminating the PST exemption for carbonated beverages that contain sugar, natural sweeteners or artificial sweeteners ○ Expanded registration requirements for Canadian sellers of goods, along with Canadian and foreign sellers of software and telecommunication services • https://www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes
BC Hydro's COVID-19 Customer Assistance Program	<ul style="list-style-type: none"> • BC Hydro is providing commercial customers the option to arrange flexible payment plans. • Available from April 1 to June 30, 2020 • https://www.bchydro.com/news/conservation/2020/covid-19-updates.html

The information summarized in this document has been gathered from a variety of web sources, including but not limited to:

- <https://www2.gov.bc.ca/gov/content/employment-business/business/small-business/resources/covid-19-supports>
- <https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses>
- <https://www.go2hr.ca/covid-19-updates/covid-19-faqs-for-tourism-employers>
- <https://www.canada.ca/en/canadian-heritage/services/funding.html>
- <https://www.indigenoussc.com/corporate/covid-19/>