

B.C. Business COVID-19 Support Service

A [one-stop resource](#) operated by Small Business BC (SBBC) for businesses that have questions about the supports available from the provincial and federal governments, industry, and community partners. SBBC also offers tools, [resources](#) and a searchable [Personal Protective Equipment \(PPE\) Marketplace](#) to help businesses restart safely.

SBBC advisors are available Monday to Friday, from 9:00 a.m. to 5:00 p.m. by phone, email and live chat. Support is available in several languages.

Phone: 1-833-254-4357
Email: covid@smallbusinessbc.ca
Live Chat: <https://covid.smallbusinessbc.ca>

新冠肺炎疫情期间小型企业如需帮助请拨打 Small Business BC
 (要求普通话或广东话服务) **1-833-254-4357**.



BC's Restart Plan

[B.C.'s four-phase Restart Plan](#) lays out a series of steps that businesses can take to safely operate and reduce COVID-19 transmission.

Employer guidelines, best practices and other resources are available from [WorkSafeBC](#).

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Support for Businesses

Governments and the private sector are supporting businesses in British Columbia affected by the COVID-19 pandemic. As part of B.C.'s COVID-19 Action Plan, the B.C. government is providing an additional \$5 billion in income supports, tax relief and funding for people, businesses and services in response to the COVID-19 pandemic.

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Access to Credit

Financial Institutions

Speak to Your Lender

Financial institutions and credit unions are working with business banking customers on a case-by-case basis to provide payment deferrals, reduced interest rates on credit cards and temporary limit increases.

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Government of Canada & Financial Institutions

Canada Emergency Business Account (CEBA)

Provides interest-free loans of up to \$40,000 to eligible small businesses and not-for-profits. Repaying the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000). Sole-proprietors receiving income directly from their businesses, businesses that rely on contractors, and family-owned corporations that pay employees through dividends rather than payroll can now apply.

Interested businesses should work with their current financial institutions.

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<p><i>Government of Canada</i></p> <p>Regional Relief and Recovery Fund:</p> <p>Provides nearly \$1 billion to support businesses that have been severely impacted by COVID-19 and are, in some cases, not eligible for other federal support programs. This initiative includes two components:</p> <ul style="list-style-type: none"> • Community Futures Emergency Loan Program: Interest-free loans of up to \$40,000, with up to \$10,000 forgivable if repaid before December 31, 2022, to small and medium size businesses in rural communities. Businesses must be ineligible for other federal support programs such as the CEBA and BCAP, established before March 1, 2020, and be a sole proprietorship, partnership, corporation, social enterprise, or other similar organization. Interested businesses can contact their local Community Futures office to apply. • Regional Relief and Recovery Fund (RRRF): Interest-free loans up to \$1 million are offered through Western Economic Diversification Canada. Applications are assessed as they are received, with funding subject to availability. Three loan options are available to qualifying businesses: <ul style="list-style-type: none"> ○ Businesses outside of the Community Futures network that are ineligible for CEBA could qualify for interest-free loans of up to \$40,000, with up to \$10,000 forgivable if repaid before December 31, 2022. Sole proprietorships and not-for-profits are not eligible. ○ Women-run businesses that are ineligible for other government COVID-19 funding could qualify for interest-free loans of up to \$40,000, with up to \$10,000 forgivable if repaid before December 31, 2022. Sole proprietorships, partnerships and corporations are eligible. Funding is provided through the Women’s Enterprise Centre. ○ Businesses requesting more than \$40,000 could qualify for interest-free loans of up to \$1 million, with no scheduled monthly repayments required until after December 31, 2022. 	<p style="text-align: center;">LEARN MORE ></p>
<p><i>Government of Canada & Government of British Columbia</i></p> <p>UPDATED: Canada Emergency Commercial Rent Assistance (CECRA)</p> <p>CECRA has been extended to August 2020.</p> <p>Offers forgivable loans to commercial property owners to help reduce rent for the months of April, May, June, July and August 2020 by at least 75% for small business tenants – including non-profit and charitable organizations – who have experienced at least a 70% drop in pre-COVID-19 revenues. Landlord and tenants accessing this funding must agree to a moratorium on commercial evictions during the months of April, May, June, July and August 2020.</p> <p>Further details, including landlord and tenant eligibility for the program, are available on the Canada Mortgage and Housing Corporation website.</p> <p>Eligible businesses whose landlords choose not to apply for the federal CECRA program will be protected from evictions due to unpaid rent payments through to the end of August 2020, as determined by federal program timelines.</p>	<p style="text-align: center;">LEARN MORE ></p>

<p><i>Government of Canada & Financial Institutions</i></p> <p>Business Credit Availability Program (BCAP)</p> <p>Helps businesses in all sectors and regions obtain financing during the COVID-19 pandemic. Various programs are available through financial institutions.</p> <ul style="list-style-type: none"> • Co-Lending Program for Small and Medium-Sized Enterprises: The Business Development Bank of Canada (BDC) is working with financial institutions to co-lend term loans to small and medium enterprises for their operational cash flow requirements. The program offers differing maximum finance amounts based on business revenues. • Loan Guarantee for Small and Medium-Sized Enterprises: Export Development Canada (EDC) is working with financial institutions to issue new operating credit and cash flow term loans of up to \$6.25 million to small and medium enterprises. Support is available to both exporting and non-exporting companies. • BDC’s Mid-Market Financing Program: Provides commercial loans ranging between \$12.5 million and \$60 million to medium-sized businesses whose credit needs exceed what is already available through the BCAP and other measures. • EDC’s Mid-Market Guarantee and Financing Program: EDC is working with financial institutions to guarantee 75% of new operating credit and cash-flow loans – ranging in size from \$16.75 million to a maximum of \$80 million to companies with revenues of between \$50 million to \$300 million. More details will be made available soon. 	<p>LEARN MORE ></p>
<p><i>Government of Canada, Vancity & the Women’s Enterprise Centre</i></p> <p>Support for Women Entrepreneurs</p> <p>Through the Unity Women Entrepreneurs Program, Vancity is offering loans of up to \$150,000 to women entrepreneurs who have been in business for more than two years. The program also provides support services from the Women’s Enterprise Centre, including online education and resources on financial management, and preferred entry into the Women Enterprise Centre’s Mentoring Program.</p> <p>Through the Regional Relief and Recovery Fund, women-run businesses that are ineligible for other government COVID-19 funding could qualify for interest-free loans of up to \$40,000, with up to \$10,000 forgivable if repaid before December 31, 2022. Sole proprietorships, partnerships and corporations are eligible. Funding is provided through the Women’s Enterprise Centre.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i></p> <p>Large Employer Emergency Financing Facility (LEEFF)</p> <p>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.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i></p> <p>UPDATED: Support for Indigenous Businesses</p> <p>Small and medium-sized Indigenous businesses may qualify for interest-free loans of up \$30,000 and an additional \$10,000 non-repayable contribution. .</p> <p>Non-repayable grants of up to \$25,000 are offered to Indigenous tourism businesses through the Indigenous Tourism Association of Canada (ITAC). To learn more visit ITAC’s website.</p>	<p>LEARN MORE ></p>

Wage Support

<p><i>Government of Canada</i> UPDATED: Canada Emergency Wage Subsidy (CEWS)</p> <p>Until December 19, 2020, a base subsidy 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. A top-up subsidy of up to an additional 25% is available for those employers that have been most adversely affected by COVID-19. To check your eligibility, calculate your subsidy amount, and apply, visit the Federal government's CEWS website.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i> Employment Insurance (EI) Work Sharing Program</p> <p>For Canadians who lose their jobs or face reduced hours as a result of COVID-19, this program provides EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers. The eligibility of such agreements has been extended to 76 weeks, eligibility requirements have been eased, and the application process has been streamlined.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i> Temporary Foreign Workers</p> <p>The Mandatory Isolation Support for Temporary Foreign Workers Program provides farmers, fish harvesters, and all food production and processing employers with \$1,500 per worker to put in place the measures necessary to follow the mandatory 14-day isolation period required for everyone arriving from abroad.</p>	<p>LEARN MORE ></p>

Changes to Taxes

<p><i>Government of Canada</i> UPDATED: Federal Business Taxes</p> <p>The Canada Revenue Agency (CRA) further extended the payment due date for current year individual, corporate, and trust income tax returns, including instalment payments, from September 1, 2020 to September 30, 2020. Penalties and interest will not be charged if payments are made by the extended deadline of September 30, 2020.</p> <p>The CRA is also waiving interest on existing tax debts related to individual, corporate, and trust income tax returns from April 1, 2020, to September 30, 2020 and from April 1, 2020 to June 30, 2020 for GST/HST returns.</p> <p>Owners of small businesses and self-employed individuals may request a phone call from a CRA Liaison Officer to better understand their tax obligations with no tax consequences.</p>	<p>LEARN MORE ></p>
<p><i>B.C. COVID-19 Action Plan</i> Provincial Business Taxes</p> <p>Businesses with a payroll over \$500,000 can defer their employer health tax payments until September 30, 2020. Businesses with a payroll under this threshold are already exempt from the tax.</p> <p>Provincial business tax filing and payment deadlines have also been extended until September 30, 2020 for provincial sales tax (PST), municipal and regional district tax, tobacco tax, motor fuel tax, and carbon tax.</p> <p>The scheduled April 1, 2020 increase to the provincial carbon tax, as well as the new PST registration requirements on e-commerce and the implementation of PST on sweetened carbonated drinks, has been delayed with timing to be reviewed by September 30, 2020.</p>	<p>LEARN MORE ></p>

<p><i>B.C. COVID-19 Action Plan</i></p> <p>B.C. Relief for Commercial Property Owners and Tenants</p> <p>The B.C. government is reducing the school property tax rate for commercial properties to achieve an average 25% reduction in the total property tax bill for most businesses, providing up to \$700 million in relief. This enhances the 50% reduction to the provincial school property tax rate that was originally announced for classes 4, 5 and 6 as part of B.C.'s COVID-19 Action Plan.</p> <p>The date that late payment penalties apply for commercial properties in classes 4, 5, 6, 7 and 8 has been postponed to October 1, 2020 to give businesses and landlords more time to pay their reduced property tax without penalty.</p>	<p>LEARN MORE ></p>
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Pivoting Your Business Operations

<p><i>Small Business BC</i></p> <p>PPE Marketplace</p> <p>The Personal Protective Equipment (PPE) Marketplace connects businesses with suppliers of non-medical safety equipment. PPE suppliers can submit a request to be listed in the marketplace.</p>	<p>LEARN MORE ></p>
<p><i>Various Organizations</i></p> <p>Digital Marketing and e-Commerce Support</p> <p>Support is available to help businesses improve their digital marketing capabilities and sell their products online to a wider audience of customers.</p> <p>Alacrity Canada Digital Marketing Bootcamp: The bootcamp is open to businesses and employed and unemployed British Columbians, with priority given to employers and individuals impacted by COVID-19. It will provide participants with a foundation in digital marketing to help small and medium-sized businesses expand their online presence. Registration is open until July 31, 2020, with the course starting on August 4, 2020.</p> <p>Go Digital Canada: Shopify has partnered with the Federal government to help small businesses bring their operations online with an extended 90-day trial to Shopify's e-Commerce platform and access to a suite of resources to build an online store.</p> <p>Digital Economic Response (DER3) Program: Innovate BC and the BC Acceleration Network are expanding the Digital Economic Response (DER3) program across the province. The program helps businesses transition into the digital economy or expand their digital footprint.</p>	<p>Check with organizations for more information</p>
<p><i>Government of Canada</i></p> <p>Help Canada Combat COVID-19</p> <p>Contact the Government of Canada if your business can supply products and services, or rapidly scale up production or re-tool manufacturing lines to develop products made in Canada that will help in the fight against COVID-19.</p>	<p>LEARN MORE ></p>
<p><i>Government of British Columbia</i></p> <p>B.C. COVID-19 Supply Hub</p> <p>The B.C. government is looking for both medical and non-medical products and services. Please contact the B.C. government if your business can donate or supply products listed on the COVID-19 Supply Hub.</p>	<p>LEARN MORE ></p>

<p><i>Local Organizations</i></p> <p>Support for Local Organizations</p> <p>Participate in “buy local” and business support campaigns such as the Small Business BC Marketplace. Contact local business organizations such as your Chamber of Commerce for more information.</p>	<p>Check with local organizations for more information</p>
<p><i>Financial Institutions</i></p> <p>Financing to Help Businesses Pivot Operations</p> <p>Financial institutions are supporting businesses to pivot operations with financing products, such as the Unity Pivot Business Loan from Vancity which 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.</p>	<p>Check with your bank or credit union for more information</p>
<p><i>Government of British Columbia</i></p> <p>Supporting B.C. Businesses to Pivot Operations</p> <p>Expansion of Patio Areas: Food-primary, liquor-primary and manufacturer licensees such as wineries, breweries and distilleries may apply through a simplified online process to temporarily expand their service areas.</p> <p>B.C. Restaurant Alcohol Delivery: Licensed restaurants are temporarily allowed to use servers with a Serving it Right certificate to deliver liquor products alongside the purchase of a meal, until October 31, 2020.</p> <p>Alcohol-Based Hand Sanitizer Manufacturing: Distillers in British Columbia are temporarily authorized to manufacture alcohol-based hand sanitizer to help combat the COVID-19 pandemic.</p>	<p>LEARN MORE ></p>

Support for Sectors

<p><i>Government of Canada & Government of British Columbia</i></p> <p>Agriculture Supports</p> <p>The Emergency Processing Fund (EPF) offers \$5 million per eligible company in non-repayable funding for emergency COVID-19 response activities and/or repayable funding for strategic investments. All eligible activities must be completed by September 30, 2020, and the program is retroactive to March 15, 2020.</p> <p>Farm Credit Canada (FCC) is offering loan payment deferrals and other financing products.</p> <p>B.C. Agri-Business Planning Program: Agriculture, seafood, and food processing businesses in B.C. that have had their revenues decreased by at least 30% as a result of COVID-19 may be eligible for up to \$5,000 in business planning services and coaching for individuals, and up to \$20,000 for groups from a qualified business consultant, to develop an immediate and long-term recovery plan.</p>	<p>LEARN MORE ></p>
<p><i>Government of British Columbia</i></p> <p>Forestry Supports</p> <p>Changes to the Manufactured Forest Products Regulation (MFPR) and the Coast-wide implementation of the variable fee-in-lieu of manufacture on log exports that were scheduled to come into force on July 1, 2020, are now postponed until September 30, 2020, and December 2020.</p> <p>Stumpage is being deferred for three months for Tree Farm Licence, Replaceable Forest Licence and First Nations’ Woodlands Licence holders who are in good financial standing with the Province.</p>	<p>LEARN MORE ></p>

<p><i>Government of Canada</i></p> <p>Fish and Seafood Supports</p> <p>The Canadian Seafood Stabilization Fund offers assistance to the fish and seafood processing sector. Non-repayable funding up to \$100,000 is available for priorities supporting employee health and safety. Repayable funding up to \$1 million is available for priorities supporting plant operations, market responsiveness and improving storage capacity. In B.C., the Fund is delivered through the Investment Agriculture Foundation.</p> <p>Additionally, fish harvesters that are ineligible for CEBA may be eligible for the Fish Harvester Grant, which provides non-repayable support of up to \$10,000 to self-employed fish harvesters.</p>	<p>LEARN MORE ></p>
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Other Supports & Resources Available to Businesses

<p><i>B.C. COVID-19 Action Plan</i></p> <p>B.C. Longer-Term Economic Plan</p> <p>\$1.5 billion in provincial funding will support economic stimulus once the pandemic has passed. The B.C. government is working in partnership with the business and labour sectors to develop the long-term plan for economic recovery.</p>	<p>LEARN MORE ></p>
<p><i>Government of British Columbia</i></p> <p>Temporary Layoffs Extension</p> <p>To give employers and workers additional flexibility to support economic recovery in the province, the temporary layoffs provision has been extended to a maximum of 24 weeks, expiring on August 30, 2020.</p>	<p>LEARN MORE ></p>
<p><i>Regional Organizations</i></p> <p>Support for Regional Businesses</p> <p><u>Community Futures:</u> Businesses in rural communities can check with their local Community Futures office for emergency loans and supports to assist with COVID-19-related business interruption, including payment and interest breaks.</p> <p><u>Island Coastal Economic Trust:</u> Offers immediate support for businesses on Vancouver Island, on the Sunshine Coast, and the Gulf Islands as they recover, rebuild and expand their services. Supports include the Small Capital Restart Fund, the Tourism Resiliency Program, and the Digital Economy Response Program (DER3). On July 28, 2020, Innovate BC and the BC Acceleration Network announced that the DER3 program would expand across the province.</p> <p><u>Columbia Basin Trust:</u> Provides low-interest loans up to \$40,000 through the new Small Business Working Capital Loan program to small businesses in the Columbia Basin. The Trust has revised or increased support to existing programs, including the Impact Investment Fund, Basin RevUP, Summer Works, Career Internship Program, Basin Business Advisors and Training Fee Support.</p> <p><u>Northern Development Initiative Trust:</u> Offers to reimburse small and medium sized businesses in central and northern B.C. for contracted consulting services up to 85%, to a yearly maximum of \$25,000 through the Small Business Recovery Consulting Rebate Program.</p>	<p>LOCATIONS ></p> <p>LEARN MORE ></p> <p>LEARN MORE ></p> <p>LEARN MORE ></p>

<p><i>BC Hydro</i> Support for BC Hydro Customers COVID-19 Customer Assistance Program: BC Hydro is providing residential and commercial customers the option to defer bill payments or arrange flexible payment plans with no penalty. Customers are encouraged to call BC Hydro at 1-800-224-9376 to discuss options.</p>	<p>LEARN MORE ></p>
<p><i>FortisBC</i> Support for FortisBC Customers FortisBC is offering bill deferrals and interest free repayment schedules to small business customers.</p>	<p>LEARN MORE ></p>
<p><i>Insurance Corporation of British Columbia</i> ICBC Commercial Insurance ICBC customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer their payment for up to 90 days with no penalty. Deferment is also available for commercial fleets. Apply online or call 1-800-665-6442.</p>	<p>LEARN MORE ></p>
<p><i>WorkSafeBC</i> Support for Employers For employers who report and pay on a quarterly basis, WorkSafeBC is allowing employers to defer payments for the first and second quarter without penalty or interest. Payments for the first and second quarters will not be due until October 20, 2020. WorkSafeBC will waive premiums on wages paid to furloughed workers of employers receiving Canada Emergency Wage Subsidies. This change will be retroactive to March 15, 2020 and continue for the duration of the CEWS program.</p>	<p>LEARN MORE ></p>
<p><i>Government of British Columbia</i> Support for Liquor Licensees From July 2020 until March 31, 2021, liquor licensees can purchase beer, wine and spirits at reduced cost under a temporary wholesale pricing model.</p>	<p>LEARN MORE ></p>
<p><i>Public & Private Sector Organizations</i> Other Supports Organizations such as Canada Post, Facebook, Shopify, Hootsuite and Uber Eats are offering enhanced services and other supports to help businesses through difficult times.</p>	<p>Check with your industry organizations for more information</p>

Support for Individuals

Governments are providing supports directly to individuals facing hardship as a result of the COVID-19 pandemic. Employers are encouraged to inform their workers of the supports available to them. Please visit the links below for the most up-to-date information on key supports for individuals.

<p><i>Government of Canada</i> Canada Emergency Response Benefit (CERB)</p> <p>Provides a taxable benefit of \$2,000 a month to eligible workers who have lost their income due to COVID-19. The CERB has been extended by eight weeks for a total of 24 weeks. Learn more and apply through the Federal government’s portal. You can also apply over the phone: 1-800-959-2019 or 1-800-959-2041.</p>	<p>LEARN MORE ></p>
<p><i>B.C. COVID-19 Action Plan</i> Emergency Benefit for Workers</p> <p>Provides a tax-free, one-time \$1,000 payment to people whose ability to work has been affected due to COVID-19 since March 1, 2020. Find out if you’re eligible online.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i> Support for Canada’s Fish Harvesters</p> <p>The Fish Harvester Benefit provides income support to self-employed fish harvesters and sharespersons crew who cannot access the CEWS, and who have experienced fishing income declines of greater than 25% in the 2020 tax year. The benefit covers 75% of fishing income losses beyond a 25% income decline threshold, up to a maximum individual entitlement of \$847 per week for up to 12 weeks.</p>	<p>LEARN MORE ></p>
<p><i>B.C. COVID-19 Action Plan</i> Support for Parents with Children in Child Care</p> <p>Parents working in essential services can access child care through the Temporary Emergency Child Care for Essential Workers system.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i> UPDATED: Tax Filing Deadlines for Individuals Extended</p> <p>The deadline to pay any balance due for individual income tax and benefit returns for 2019 has been extended to September 30, 2020.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada & B.C. COVID-19 Action Plan</i> Support for Students</p> <p>Canada Emergency Student Benefit (CESB): Students and new graduates who are not eligible for the CERB may be eligible to receive \$1,250/month, or \$2,000/month for eligible students with dependents or disabilities, from May to August 2020.</p> <p>B.C. Emergency Funding Supports for Students: Post-secondary students may contact their school’s financial aid office for emergency financial assistance.</p> <p>Student Loan Assistance: The Federal government is placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans. Additionally, the B.C. government has frozen B.C. student loan payments for six months.</p>	<p>LEARN MORE ></p> <p>LEARN MORE ></p>

<p><i>Government of Canada</i> Emergency Travel Assistance</p> <p>Canadians who need immediate financial assistance to return to Canada can access an emergency loans of up to \$5,000. Canadians abroad who need urgent assistance can email sos@international.gc.ca.</p>	<p>LEARN MORE ></p>
<p><i>Other Supports</i> Service Providers & Municipalities</p> <p>Some municipalities, and service providers such as BC Hydro, FortisBC and ICBC are supporting customers impacted by COVID-19. Support includes bill payment deferrals, flexible payment plans and bill credits.</p>	<p>Check with your municipality and service providers</p>
<p><i>Financial Institutions</i> Speak to Your Lender</p> <p>Financial institutions and credit unions are working with personal and business banking customers on a case-by-case basis to provide flexible solutions such as payment deferrals and relief on other credit products.</p>	<p>Contact your bank or credit union for more information</p>