

B.C. Business COVID-19 Support Service

The **B.C. Business COVID-19 Support Service** is operated by Small Business BC (SBBC) and is a one-stop resource for businesses that have questions about the supports available from the provincial and federal governments, industry and community partners. SBBC advisors are available Monday to Friday, from 8:00 a.m. to 6:00 p.m. and Saturday from 10:00 a.m. to 4:00 p.m. at **1-833-254-4357**, covid@smallbusinessbc.ca and live chat. Support is available in several languages.

SMALL

BUSINESS

BC

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**.

Supports 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. Please visit the links below for the most up-to-date information.

Need access to credit and financing?

Government of Canada & Financial Institutions

Speak to your Lender

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

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Canada Emergency Business Account (CEBA):

CEBA provides interest-free loans of up to \$40,000 to eligible small businesses and not-for-profits to help cover their operating costs during a period where their revenues have been temporarily reduced. To qualify, these organizations need to demonstrate they paid between \$20,000 to \$1.5 million in total payroll in 2019. Repaying the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000). Interested businesses should work with their current financial institutions. Rural small businesses can contact **Community Futures**, which is receiving federal funding to support businesses that don't qualify for the CEBA.

Business Credit Availability Program (BCAP):

The Federal government has established the BCAP to help Canadian businesses obtain financing during the current period of significant uncertainty. The BCAP supports access to financing for businesses in all sectors and regions through financial institutions. These programs are now available at various financial institutions and credit unions.

- **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 of up to \$6.25 million to small and medium enterprises, for their operational cash flow requirements. Eligibility has been extended to all legal businesses, including cannabis businesses and those in the hospitality sector operating bars and lounges.

- **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.

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| <p>Government of Canada & Government of British Columbia Canada Emergency Commercial Rent Assistance (CECRA)</p> <p>CECRA offers forgivable loans to commercial property owners to help reduce rent for the months of April, May, and June 2020 by at least 75% for small business tenants – including non-profit and charitable organizations – who have temporarily ceased operations or 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, and June 2020.</p> <p>The CECRA is expected to be operational by mid-May. Further details, including landlord and tenant eligibility for the program, are available on the Canada Mortgage and Housing Corporation website.</p> | <p>LEARN MORE ></p> |
| <p>Government of Canada Support for Specific Industry Sectors</p> <p>Energy Sector Supports: The Federal government has expanded BCAP to provide credit and financing support for at-risk medium-sized energy companies through BDC and EDC.</p> <p>Fish and Seafood Sector Supports: The Federal government has established a new Canadian Seafood Stabilization Fund including \$62.5 million in assistance to the fish and seafood processing sector. In B.C., the Fund will be delivered through Western Economic Diversification Canada. Further details on how and when processors can apply for assistance will be confirmed later.</p> | <p>LEARN MORE ></p> <p>LEARN MORE ></p> |
| <p>Government of Canada Support for Indigenous Businesses</p> <p>The Federal government has announced up to \$306.8 million in funding to help small- and medium-sized Indigenous businesses, and to support Aboriginal Financial Institutions that offer financing to First Nations, Inuit, and Métis businesses. The funding will allow for short-term, interest-free loans and non-repayable contributions through Aboriginal Financial Institutions.</p> | <p>LEARN MORE ></p> |
| <p>Government of Canada Support for Rural Businesses and Communities</p> <p>The Federal government is providing \$287 million to support rural businesses and communities by providing them with much-needed access to capital through the Community Futures Network. Rural businesses can contact their local Community Futures office for more information.</p> | <p>LEARN MORE ></p> |
| <p>Farm Credit Canada Financing Products through Farm Credit Canada (FCC)</p> <p>Through an additional \$5 billion received from the Federal government, FCC is offering loan payment deferrals and other financing products to the agriculture and food industry.</p> | <p>CONTACT FCC ></p> |

Need help paying your employees?

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| <p>Government of Canada Canada Emergency Wage Subsidy (CEWS)</p> <p>75% Wage Subsidy: Employers whose business has been affected by COVID-19 may be eligible for a subsidy of 75% of employee wages for up to 12 weeks, retroactive from March 15, 2020, to June 6, 2020. This wage subsidy enables businesses to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and better position them to resume normal operations following the crisis. To check your eligibility, calculate your subsidy amount, and apply, visit the Federal government’s CEWS website.</p> <p>10% Wage Subsidy: Organizations that do not qualify for the 75% CEWS may qualify for the previously announced wage subsidy of 10% of remuneration paid from March 18, 2020, to before June 20, 2020, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer.</p> | <p>LEARN MORE ></p> |
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Government of Canada

Canada Summer Jobs Program

Temporary changes to the Canada Summer Jobs program will help employers hire summer staff and provide young Canadians access to the jobs they need during COVID-19. Changes include:

- an increase to the wage subsidy, so that private and public sector employers can also receive up to 100% of the provincial minimum hourly wage for each employee
- an extension to the end date for employment to February 28, 2021
- allowing employers to adapt their projects and job activities to support essential services
- allowing employers to hire staff on a part-time basis

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Government of Canada

Employment Insurance (EI) Work Sharing Program

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.

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Government of Canada

Temporary Foreign Workers

The Federal government **has announced** \$50 million to help farmers, fish harvesters, and all food production and processing employers put in place the measures necessary to follow the mandatory 14-day isolation period required for everyone arriving from abroad. Employers will receive \$1,500 for each temporary foreign worker to ensure that mandatory 14-day isolation period requirements are fully met.

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Need help with taxes?

Government of Canada

Federal Business Taxes

General Sales Tax (GST) and Harmonized Sales Tax (HST) remittances and customs duty payments are deferred to June 30, 2020.

Income Tax: The Federal government is allowing all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18, 2020 and before September 2020.

No interest or penalties will accumulate on these amounts during this period. For self-employed individuals or those who have spouses or common-law partners that are self-employed, the deadline to pay any balance due for your individual federal income tax and benefit return has been extended from April 30, 2020, to September 1, 2020.

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B.C. COVID-19 Action Plan

Provincial Business Taxes

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.

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.

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, will be delayed with timing to be reviewed by September 30, 2020.

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B.C. COVID-19 Action Plan

B.C. Relief for Commercial Property Owners and Tenants

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.

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.

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Looking for ways to pivot your business operations?

Government of Canada

Help Canada Combat COVID-19

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.

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Government of British Columbia

B.C. COVID-19 Supply Hub

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.

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Government of British Columbia

Supporting B.C. Businesses to Pivot their Operations

B.C. Restaurant Alcohol Delivery:

Licensed restaurants are now temporarily allowed to use servers with a Serving it Right certificate to deliver liquor products alongside the purchase of a meal.

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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.

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B.C. Farmers' Markets Online:

The B.C. government is providing \$55,000 to the BC Association of Farmers' Markets to help member markets move to an online model to continue providing consumers with locally grown and prepared food products.

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Local Organizations

Support from Local Organizations

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.

Check with local organizations for more information.

Financial Institutions

Financing to Help Businesses to Pivot their Operations

Financial institutions are supporting businesses to pivot their 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 specifically, or have had to adapt to the changed environment.

Check with your financial institution for more information.

Other supports and resources available to businesses

B.C. COVID-19 Action Plan

B.C. Longer-Term Economic Plan

\$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.

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| <p>Regional Organizations Support for Regional Businesses</p> <p>Community Futures: Businesses operating 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>Island Coastal Economic Trust: Direct, one-on-one service delivery programs to help the tourism sector and other enterprises affected by COVID-19 with rapid recovery have been developed in collaboration with Island Coastal Economic Trust, Tourism Vancouver Island and Innovation Island Technology Association.</p> <p>Columbia Basin Trust: To aid local small businesses in the Columbia Basin with COVID-19 challenges, the Trust will provide low-interest loans through the new Small Business Working Capital Loan program to help them meet their immediate needs. The Trust will also increase support to existing programs, including the Impact Investment Fund, Basin RevUP, Summer Works, School Works, the Career Internship Program, Basin Business Advisors and Training Fee Support.</p> | <p>LOCATIONS ></p> <p>LEARN MORE ></p> <p>LEARN MORE ></p> |
| <p>Government of Canada Support for Arts, Culture and Sports Sectors</p> <p>A new COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations will provide \$500 million to help address the financial needs of affected organizations within these sectors. The fund will be administered by Canadian Heritage via contribution agreements. Support will be provided in a manner consistent with other COVID-19 supports such as the CEWS and the CEBA.</p> | <p>LEARN MORE ></p> |
| <p>BC Hydro Support for BC Hydro Customers</p> <p>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>COVID-19 Relief Fund: Businesses that needed to close due to COVID-19 may be eligible to have their electricity use charges waived for up to three months. Large industrial companies can defer 50% of their payments for the next three months.</p> | <p>LEARN MORE ></p> |
| <p>FortisBC Support for FortisBC Customers</p> <p>FortisBC's Customer Recovery Fund is supporting residential customers and small businesses impacted by COVID-19 with bill deferrals, interest free repayment schedules and bill credits.</p> | <p>LEARN MORE ></p> |
| <p>Insurance Corporation of British Columbia ICBC Commercial Insurance</p> <p>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>WorkSafeBC Support for Employers</p> <p>WorkSafeBC is postponing the reporting and payment deadlines for Q1 2020 to June 30, 2020 for employers who report and pay on a quarterly basis. Employers who report and pay on an annual basis may defer until March 2021.</p> | <p>LEARN MORE ></p> |
| <p>Government of Canada Support for Young Entrepreneurs</p> <p>The Federal government is providing \$20.1 million in support which allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months.</p> | <p>LEARN MORE ></p> |
| <p>Public & Private Sector Organizations Other Supports</p> <p>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> |

Supports 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.

| Have you been impacted by COVID-19? | |
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| <p>Government of Canada Canada Emergency Response Benefit (CERB)</p> <p>The Federal government is providing a taxable benefit of \$2,000 a month for up to four months to eligible workers who have lost their income due to COVID-19. 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> | LEARN MORE > |
| <p>B.C. COVID-19 Action Plan Emergency Benefit for Workers</p> <p>The B.C. Emergency Benefit for Workers provides a tax-free, one-time \$1,000 payment to people whose ability to work has been affected due to COVID-19. Find out if you’re eligible online.</p> | LEARN MORE > |
| <p>B.C. COVID-19 Action Plan & BC Rent Bank Support for Renters</p> <p>The B.C. government is providing temporary relief for eligible renters of up to \$500/month for four months through the BC Temporary Rental Supplement (BC-TRS) Program, imposing a moratorium on evictions (with some exceptions) during the COVID-19 pandemic, and placing a freeze on new annual rent increases by landlords.</p> <p>Renters in some parts of B.C. can receive emergency help for rent payments and one-time interest-free loans through BC Rent Bank.</p> | LEARN MORE > |
| <p>Government of Canada & B.C. COVID-19 Action Plan Support for Students</p> <p>Canada Emergency Student Benefit (CESB): Through the CESB, the Federal government will provide support to students and new graduates who are not eligible for the CERB. This benefit will offer \$1,250/month for eligible students or \$1,750/month for eligible students with dependents or disabilities, and will be available from May to August 2020.</p> | LEARN MORE > |
| <p>B.C. Emergency Funding Supports for Students: Students attending B.C.’s 25 public post-secondary institutions, who are experiencing emergency financial pressures, will benefit from a one-time investment of \$3.5 million in emergency financial assistance. Students in need may contact their school’s financial aid office, which will assist with the application process.</p> | LEARN MORE > |
| <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>Government of Canada & B.C. COVID-19 Action Plan Enhanced Credits and Benefits</p> <p>Enhanced Climate Action Credit: In July 2020, eligible families will receive up to \$564 and eligible individuals will receive up to \$218 through an enhanced payment.</p> | LEARN MORE > |
| <p>Enhanced Canada Child Benefit (CCB): The maximum annual CCB payment amounts will be increased by \$300 per child for the 2019-20 benefit year, with families receiving this payment in May. The overall increase for families receiving CCB will be approximately \$550 on average.</p> | LEARN MORE > |

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| <p>B.C. COVID-19 Action Plan Support for Parents with Children in Child Care</p> <p>The B.C. government is supporting the child care sector and ensuring parents working in essential services continue to have access to child care through the <u>Temporary Emergency Child Care for Essential Workers</u> system.</p> | <p>LEARN MORE ></p> |
| <p>Government of Canada Enhanced Goods and Services Tax Credit (GSTC)</p> <p>A one-time special payment was made in early April 2020 through the GSTC for individuals who file their income tax and benefit return before June 1, 2020. This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples.</p> | <p>LEARN MORE ></p> |
| <p>Government of Canada Tax Filing Deadlines for Individuals Extended</p> <p>The deadline for individuals to file income tax and benefit returns has been deferred until June 1, 2020. The deadline to pay any balance due for individual income tax and benefit returns for 2019 has been extended to September 1, 2020.</p> | <p>LEARN MORE ></p> |
| <p>Government of Canada 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 <u>sos@international.gc.ca</u>.</p> | <p>LEARN MORE ></p> |
| <p>Government of British Columbia Support for the B.C.'s Most Vulnerable</p> <p>People currently receiving Income Assistance, Disability Assistance, the Comforts Allowance or BC Senior's Supplement that are not receiving federal EI or the CERB will receive an automatic \$300 supplement on their cheques issued in April, May, and June.</p> | <p>LEARN MORE ></p> |
| <p>Other Supports Service Providers & Municipalities</p> <p>Some municipalities, and service providers such as <u>BC Hydro</u>, <u>FortisBC</u> and <u>ICBC</u> 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 for more information.</p> |
| <p>Government of Canada Registered Retirement Income Funds (RRIFs) & Registered Pension Plans (RPPs)</p> <p>Required minimum withdrawals from RRIFs will be reduced by 25% for 2020, in recognition of volatile market conditions and their impact on many seniors' retirement savings.</p> | <p>LEARN MORE ></p> |
| <p>Financial Institutions Speak to your Lender</p> <p>Financial institutions and credit unions are committed to working with personal and business banking customers on a case-by-case basis to provide flexible solutions. Support will include such measures as up to a six-month payment deferral for mortgages, and the opportunity for relief on other credit products such as reduced interest rates on credit cards.</p> | <p>Contact your financial institution for more information.</p> |