

*This list has been compiled by the VSB SWIS Program*

## SERVICES FOR SMALL BUSINESSES

Service or Service Provider	Service or Benefit Description	Who is this for?	How to Apply or How to Access	Website, Phone or other Contact Options
<b>Small Business BC</b>	<b>Government announcements, funding and resources for small businesses affected by COVID-19</b>	<ul style="list-style-type: none"> <li>• Job loss due to sickness/injury or shortage of work.</li> <li>• Worked 420-700 hours.</li> <li>• ROE Required</li> </ul>	<i>[Internet access]</i>	<a href="https://smallbusinessbc.ca/article/resources-for-small-businesses-affected-by-coronavirus-covid-19">https://smallbusinessbc.ca/article/resources-for-small-businesses-affected-by-coronavirus-covid-19</a>
<b>Canadian Federation of Independent Business (CFIB) COVID-19 Small Business Help Centre</b>	<b>Provides templates and policies to prevent viral transmission in the workplace, and expert advice (and advocacy to government on your behalf) on other legal and business issues that are arising for businesses due to COVID-19 crisis.</b>	Small Business Owners and Entrepreneurs	<i>[Internet access]</i>	<a href="https://www.cfib-fcei.ca/en/small-business-resources-dealing-covid-19">https://www.cfib-fcei.ca/en/small-business-resources-dealing-covid-19</a>
<b>BC Hydro Electric/Gas Utility</b>	<ul style="list-style-type: none"> <li>• <b>COVID-19 Relief Fund</b></li> <li>• <b>Provides complete waiver for up to 3 months bill relief for eligible businesses</b></li> </ul>	Businesses that needed to close due to COVID-19	Application form is expected to be available in the week of April 13. Should be submitted by June 30.	<a href="https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/covid-19-relief-fund.html">https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/covid-19-relief-fund.html</a>
<b>Government of Canada</b>	<b>For the complete overview of and links to Government of Canada programs see its main resource link page provided here.</b>			<a href="https://www.canada.ca/en/services/business/maintaingrowimprovebusiness/resources-for-canadian-businesses.html">https://www.canada.ca/en/services/business/maintaingrowimprovebusiness/resources-for-canadian-businesses.html</a>

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<p>Gouvernement of Canada</p>	<ul style="list-style-type: none"> <li>• <b>Canada Emergency Wage Subsidy</b></li> <li>• <b>Subsidizes 75% of the first \$58,700 earned by employees (i.e. up to \$847 per week)</b></li> <li>• <b>Will cover the 12-week period March 15 to June 6</b></li> </ul>	<p>Businesses suffering due to COVID-19 a drop in gross revenues of 30% or more in March, April, May compared to the same months in 2019</p>		<p>Info available :  <a href="https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#wage_subsidies">https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#wage_subsidies</a></p>
	<ul style="list-style-type: none"> <li>• <b>Canada Emergency Business Account</b></li> <li>• <b>Provides interest-free loans up to \$40,000 to small businesses and not-for-profits through their financial institutions</b></li> <li>• <b>Up to 25% of loan can be forgiven if repaid before Dec 31, 2020</b></li> </ul>	<p>Businesses suffering due to COVID-19 a drop in gross revenues, but exact details to follow</p>	<p>Application will be through your local financial institution</p>	

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<p><b>Government of Canada</b></p>	<ul style="list-style-type: none"> <li>• <b>New Loan Guarantee for Small and Medium Enterprises (SMEs)</b></li> <li>• <b>Provides up to \$6.25 million operating credit and cash flow term loans that financial institutions extend to SMEs</b></li> </ul>	<p>Businesses vulnerable to impacts from COVID-19</p>		<p>Info available :  <a href="https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html# New Loan Programs">https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html# New Loan Programs</a></p>
	<ul style="list-style-type: none"> <li>• <b>New Co-Lending Program for Small and Medium Enterprises (SMEs)</b></li> <li>• Provides additional liquidity support for Canadian businesses, by bringing the Business Development Bank of Canada (BDC) together with financial institutions to co-lend term loans for the operational cash flow requirements of SMEs</li> <li>• BDC may support up to \$5MM of loans up to \$6.25MM in size</li> </ul>	<p>Businesses vulnerable to impacts from COVID-19</p>	<p>Application will be through your local financial institution</p>	

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Government of Canada	<ul style="list-style-type: none"> <li>• <b>Deferral of Sales Tax Remittance and Customs Duty Payments</b></li> <li>• Defers all Goods and Services Tax/Harmonized Sales Tax (GST/HST) remittances and customs duty payments to June 30, 2020</li> </ul>	All businesses	Details/Updates will eventually be posted at the Canadian Revenue Agency website: <a href="https://www.canada.ca/en/revenue-agency.html">https://www.canada.ca/en/revenue-agency.html</a>	Info available : <a href="https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_Deferral_of_Sales">https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_Deferral_of_Sales</a>
	<ul style="list-style-type: none"> <li>• <b>Deferral of Customs Duty and Sales Tax for Importers</b></li> <li>• Payment deadlines for March, April, and May are being deferred to June 30</li> </ul>	All commercial importers	Details/Updates will eventually be posted at the Canadian Border Services Agency website: <a href="https://www.cbsa-asfc.gc.ca/menu-eng.html">https://www.cbsa-asfc.gc.ca/menu-eng.html</a>	Info available : <a href="https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_Deferral_of_Customs">https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_Deferral_of_Customs</a>
Canadian Revenue Agency	<ul style="list-style-type: none"> <li>• <b>Small business income tax actions due after March 18 can be deferred to June 1</b></li> <li>• <b>Trust, partnership and NR4 returns can be deferred to May 1</b></li> </ul>	All businesses	[Internet access]	Info available: <a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html</a>

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<b>Adopt My Shop</b>	<b>Digital platform to help support restaurants in Canada in collaboration with the West Coast Technology Innovation Foundation (WCTIF) and the IT in Canada Collective</b>	Open to all	<i>[Internet access]</i>	<a href="https://adoptmyshop.org/about/">https://adoptmyshop.org/about/</a>
<b>COVIDMAP.IN</b>	<b>Easy way to find local businesses to support in your area</b>	Open to all	<i>[Internet access]</i>	<a href="https://covidmaps.in/">https://covidmaps.in/</a>