

# COVID-19 AT A GLANCE

## Support for Indigenous Businesses

Last updated: August 4, 2021



FIRST NATIONS  
PUBLIC SERVICE  
SECRETARIAT

This document provides a compilation of the programs and services available to Indigenous owned and operated businesses, eligible on and off reserve, as noted.

### Find Financial Help for Your Business

Answer a few questions for a list of federal government programs and services tailored to your needs and circumstances.

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access finder

### Tourism Relief Fund

**WHAT:** Funding to support adapting operations to meet public health requirements. Contributions to Indigenous entities (not generating profits) will normally be non-repayable, up to a maximum of \$100,000.

**WHO:** Tourism businesses and organizations that cater mainly to visitors, including band councils and other Indigenous organizations and cooperatives.

**WHEN:** Until March 31, 2023.

**HOW:** Read the [Applicant Guide](#) to check your business's eligibility and submit the [Application Form online](#). Call Western Diversification's BC office for assistance at 604-666-6256 or email [wd.bc-cb.deo@canada.ca](mailto:wd.bc-cb.deo@canada.ca).

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### Own-Source Revenue in Indigenous Communities Initiative

**WHAT:** Funding to Indigenous communities that have experienced own-source revenue declines during the COVID-19 pandemic.

**WHO:** First Nations, Inuit and Métis communities, self-governing and Modern Treaty First Nations, and Tribal Councils or community governments that can demonstrate a decline, for example, as a year-over-year loss using audited consolidated financial statements.

**WHEN:** Until August 31, 2021.

**HOW:** ISC BC Region will be sending out a call for application. The call will provide the application and contact details. ISC BC Region's email address is [aadnc.bcecdev.aandc@canada.ca](mailto:aadnc.bcecdev.aandc@canada.ca).

**NOTE:** The call will provide information on how to access help and financial assistance to fill in the application.

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### Canada Emergency Wage Subsidy (CEWS) – Extended & the Canada Recovery Hiring Program (CRHP)

**WHAT:** The subsidy amount is based on the business's revenue drop due to COVID.

**WHO:** Canadian businesses that have experienced a revenue drop due to COVID of at least 10%; have a Canadian Revenue Agency payroll account on March 15, 2020; meet the qualifications for 'type of employer'. For each claim period between June 6 and September 25, 2021, you can apply for either the CEWS or the CRHP depending on which subsidy gives you the higher amount.

**WHEN:** CEWS is available until October 2021. CRHP is available until November 20, 2021.

**HOW:** Compare the CRHP and the CEWS to [determine your eligibility](#) and apply [online for CRHP](#) and [CEWS](#). Call CEWS at 1-833-966-2099 and CRHP at 1-800-959-5525 for assistance with eligibility requirements and calculations. Call CRA at 1-800-959-5525 for assistance with 'My Business Account' access.

**NOTE:** The subsidy does not renew automatically. You need to reapply after each 4-week period.

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### Canada Emergency Rent Subsidy (CERS) – Extended

**WHAT:** A subsidy to cover part of the commercial rent or property expenses, payable directly to qualifying renters and property owners, without requiring the participation of landlords.

**WHO:** Eligible Canadian businesses, non-profit organizations, or charities who have seen a drop in revenue due to the COVID-19 pandemic that meet 1 of 4 conditions.

**WHEN:** September 27, 2020 until September 25, 2021.

**HOW:** Check your [business's eligibility](#) and [apply online](#) through your Canadian Revenue Agency 'My Business Account'. Call CRA at 1-800-959-5525 for assistance with CERS and 'My Business Account' access.

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## Indigenous Community Business Fund (ICBF)

**WHAT:** Provides non-repayable financial contributions to support Indigenous community-owned businesses whose revenues have been affected by COVID-19. Supports businesses that do not qualify for other federal government COVID-19 relief measures.

**WHO:** Indigenous community-owned on or off reserve, for-profit business and microbusinesses located in BC; in operation since October 1, 2019; negatively financially impacted by COVID-19.

**WHEN:** Applications for funding are accepted until funding runs out.

**HOW:** Check your business's [eligibility](#), [download the application form and apply via email](#) to [aadnc.bcecdev.aandc@canada.ca](mailto:aadnc.bcecdev.aandc@canada.ca). Call the ISC BC Region Office at 604-562-6865 for assistance.

**NOTE:** the fund supports the operation of the business as well as costs to support the adaptation, planning and reopening of a business.

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## Highly Affected Sectors Credit Availability Program (HASCAP) Guarantee

Financial institutions are administering the Highly Affected Sectors Credit Availability Program (HASCAP) Guarantee, a low-interest loan of \$25,000 to \$1 million for businesses heavily impacted by COVID. The Guarantee is available until December 31, 2021.

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## BC Business COVID-19 Support Service

- Call a Business Advisor at 1-833-254-4357
- [Email a Business Advisor](#)

## Indigenous Business and Investment Council COVID-19 Resource Directory

Visit the [Resource Directory](#) for a comprehensive listing of associations, companies and governments that can assist with economic development questions and issues.

## StrongerBC – Supporting BC Businesses

### [A listing of provincial government supports for BC businesses](#)

- BC Increased Employment Incentive – applications open March 2021
- BC PST Rebate on Select Machinery and Equipment – applications open April 2021
- Employer Reimbursement Program – COVID-19 Paid Sick Leave: 1) Workers can take **3 days of paid sick leave** if they need to stay home because of COVID-19 – the program is in place until December 31, 2021. 2) Workers can take up to **3 hours of paid leave to be vaccinated** against COVID-19.

## Speak to Your Lender

Banks and credit unions are working with small business banking customers to provide flexible financing solutions such as:

- Payment deferrals
- Reduced interest rates on credit cards
- Temporary limit increases

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Some COVID-19 related supports are no longer available or the application deadlines have passed, including the Canadian Emergency Wage Subsidy, the Canada Emergency Business Account, the Indigenous Community Business Fund, the Agritech Grant Program, the Work Sharing Program – COVID-19, the Support for Indigenous Businesses via Aboriginal Financial Institutions program, the BC Indigenous Tourism Recovery Fund, the Regional Relief and Recovery Funds, the Circuit Breaker Business Relief Grant, the Canadian Emergency Rent Subsidy, the Small and Medium Sized Business Recovery Grant, and the Forest Sector Safety Measures Fund Program.

! If you have any non-health COVID-19-related questions or requests, please email: [aadnc.iscbccovid19.aandc@canada.ca](mailto:aadnc.iscbccovid19.aandc@canada.ca)

## Please Note

This is not a comprehensive list of programs, benefits or resources for First Nations in BC, and the information provided is subject to change. Please refer to the [Federal](#) and [Provincial](#) websites for the most up-to-date information.

If you have feedback on this document, please contact [info@fnps.ca](mailto:info@fnps.ca)