



Grant & Funding Workshop

PRESENTED BY CHRIS JOHNSON
CANADA'S GRANT FUNDING EXPERT



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Useful Business Resources

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Financing for Starting a Business

Do you need a loan to start or buy a business, or to pay for property and equipment to set up your business? Financing may be available to entrepreneurs who demonstrate:

- Market and sales potential
- Expertise in your chosen field and your management team
- Investment in your business

<https://www.bdc.ca/en/financing/business-loans/pages/financing-starting-a-business.aspx>

Futurpreneur Start-Up Program

If you are 18 to 39 years old, you could get a loan of \$15,000 to start or buy a business if you:

- Create a business plan for a business that will be full time
- Own at least 51% of your business
- Work with a mentor for two years

<http://www.futurpreneur.ca>

Community Futures Programs

Community Futures' small business programs include financing and training tools for entrepreneurs living in rural British Columbia to get a great start with launching a business.

<http://www.communityfutures.ca>



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Women's Enterprise Initiative Loan Program

Are you a woman living in Western Canada who is looking for money to start, grow, or buy a business? This initiative can provide you up to \$150,000 in funding, as well as advisory services, business training, and networking opportunities with other businesswomen. Your business must be 50% or more owned or controlled by a woman.

<http://www.womensenterprise.ca>

Skills Link

You could get up to \$50,000 to hire and train a youth between the ages of 15 and 30 for local or regional projects that last up to 30 weeks. You provide experience and get the help you need.

<https://www.canada.ca/en/employment-social-development/services/funding/skills-link.html>

Financing for an Equipment Purchase

You can apply for a loan to cover a large portion of the cost of buying new or used equipment for your business. Your loan can be used to buy:

- Equipment for manufacturing products
- Special technology
- Commercial vehicles for shipping your goods

<https://www.bdc.ca/en/financing/business-loans/pages/equipment-financing.aspx>



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Canada Job Grant

If you are an employer you could get a grant to cover up to $\frac{2}{3}$ of the costs of training for your employees, to a maximum of \$10,000 per grant. Some examples of eligible costs are tuition, examination fees, textbooks, software, and other required materials.

<https://www.canada.ca/en/employment-social-development/programs/job-grant.html>

Financing for Land and Building Purchase

Do you need larger, more modern facilities for your business in BC (or elsewhere)? You can apply for funding to help with commercial real estate costs to help replace working capital already spent or to:

- Buy land on which to build your facilities
- Buy existing buildings
- Expand the building that you own
- Renovate the building that you rent

<https://www.bdc.ca/en/financing/business-loans/pages/commercial-real-estate-financing.aspx>

Futurepreneur Canada Side Hustle

If you're a young professional (18 to 39 years old) with a full-time job, you can get up to \$15,000 and mentoring to launch or grow a side business.

<https://www.futurpreneur.ca/en/get-started/side-hustle/>



Useful Education Resources

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StudentAid BC

StudentAid BC helps eligible students with the cost of their post-secondary education through loans, grants, bursaries, scholarships, and special programs, plus programs for help repaying loans.

<https://studentaidbc.ca/apply/how-to-apply>

BC Loan Forgiveness Program

Recent graduates in some professions can have their BC student loans forgiven by agreeing to work at publicly funded facilities in British Columbia. In some cases, eligibility also includes working in an under-served area of BC. If you qualify for the program, the government of BC will forgive your outstanding BC student loan debt at a rate of 20% per year. After five years, your BC student loans will be paid in full. While you are in the loan forgiveness program, the provincial government will also pay any outstanding interest that accumulates during each year you are registered in the program.

<https://studentaidbc.ca/repay/repayment-help/bc-loan-forgiveness-program>

Programs for Part-time Students in BC

Part-time students at a designated institution may qualify for:

- Part-time Canada student loans
- Canada Student Grant for Part-Time Studies
- Canada Student Grant for Part-time Students with Dependents

<https://studentaidbc.ca/explore/part-time>



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Canada Student Grant for Students from Middle-Income Families

The Canada Student Grant for Students from Middle-Income Families is a grant that provides a payment for every month of study. You can get this grant for each year of your undergraduate studies as long as you qualify.

You are eligible if you:

- Apply and qualify for student financial assistance
- Are from a middle-income family as defined by the Canada Student Loans Program
- Are enrolled full-time in a program that is at least 2 years in duration (at least 60 weeks) at a designated post-secondary institution

<https://www.canada.ca/en/employment-social-development/services/education/grants/full-time.html>

Scholarships at the University of British Columbia

Scholarships, awards, and prizes are provided by the university and by many other donors. They are usually based on academic performance. Most do not require financial need, although some combine need and merit.

<https://students.ubc.ca/enrolment/finances/awards-scholarships-bursaries>

Scholarships at Simon Fraser University

Here you'll find various ways of financing your education at Simon Fraser University, including scholarships and awards, student loans and bursaries, and the Work Study program. Funding is available for undergraduate and graduate students.

<http://www.sfu.ca/students/financialaid.html>



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British Columbia Institute of Technology (BCIT) Awards, Scholarships, and Bursaries

Check here for all kinds of funding to attend BCIT. One example is the BCIT Board of Governors' Entrance Award, available to students that have graduated from a B.C. Secondary School during the designated period.

The selection of candidates is based on an evaluation of academic achievement, participation and contribution to school activities, leadership and citizenship as well as volunteer and/or community service.

<https://www.bcit.ca/finaid/awards/>

Vancouver Visual College of Art and Design Scholarships

The Visual College of Art and Design high school scholarship competition will offer up to \$150,000 in scholarships this year. Check their website to see whether you may qualify.

<http://www.vcad.ca/admissions/scholarships/>

Vancouver Island University Scholarships

The Financial Aid & Award Office is committed to supporting students in their search for financial assistance. They work closely with the faculties and the Student Services branch of the Ministry of Advanced Education, Skills & Training to foster and support student access to financial assistance.

<https://services.viu.ca/student-affairs/financial-aid-awards>



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BC Home Owners Grants

The basic grant can reduce your property tax. The amounts vary according to whether you are:

- Under 65 years of age
- A senior
- A veteran
- A person with disabilities
- Living with a spouse or relative with disabilities
- A spouse or relative of a deceased owner

<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/home-owner-grant>

BC Senior Home Owners Grants

The home owner grant reduces the amount of property taxes you pay each year on your principal residence. By applying for the grant as a senior your property taxes may be reduced up to \$1,045, depending upon where you live. To be eligible for the grant, you must be a Canadian citizen or permanent resident 65 or older and living in BC.

<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/home-owner-grant/senior>

Multiple Home Owner Grant

As a property investor, here's a way you can help your tenants. The multiple home owner grant allows certain property owners to apply for



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the home owner grant on behalf of eligible occupants living in their building or on their property. If you own property that qualifies for the multiple home owner grant, you and the eligible occupants must work together to claim the grant each year.

<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/home-owner-grant/multiple>

GST Rebate on New Homes

You may be eligible for a new housing rebate for some of the GST paid if you are an individual who:

- Purchased new housing or constructed or substantially renovated housing, which could include housing on leased land (if the lease is for at least 20 years or gives you the option to buy the land), for use as your (or your relation's) primary place of residence
- Purchased shares in a co-operative housing (co-op) complex for the purpose of using a unit in the co-op for use as your (or your relation's) primary place of residence
- Constructed or substantially renovated your own home, or hired someone else to construct or substantially renovate your home for use as your (or your relation's) primary place of residence and the fair market value of the house

<https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/gst-hst-businesses/gst-hst-home-construction/gst-hst-new-housing-rebate.html>



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BC Property Transfer Tax (PTT) First-Time Home Buyers' Program

The First Time Home Buyers' Program reduces or eliminates the amount of property transfer tax you pay when you purchase your first home. If you qualify for the program, you may be eligible for either a full or partial exemption from the tax.

<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/property-transfer-tax/exemptions/first-time-home-buyers>

First-Time Home Buyers' Tax Credit (HBTC)

The Home Buyers' Tax Credit (HBTC) allows first-time purchasers of homes, and purchasers with disabilities, to claim a tax refund in the year when they purchase a home. To be eligible for the Home Buyers' Tax Credit, you must meet both of these criteria:

- You or your spouse or common-law partner purchased a qualifying home.
- You are a first-time home buyer, which means that you did not live in another home owned by you or your spouse or common-law partner in the year of acquisition or in any of the four preceding years.

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-369-home-buyers-amount.html>



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CMHC Mortgage Loan Insurance Premium Refund

Canada Mortgage and Housing Corporation (CMHC) offers a premium refund of up to 25% on the CMHC mortgage loan insurance premium when you buy or build an energy-efficient home, or you buy an existing home and make energy-saving renovations. Most new homes built under a CMHC-eligible energy-efficient building standard will qualify.

<https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/energy-efficient-housing-made-more-affordable-with-mortgage-loan-insurance>

Low-Interest Home Renovation Loans

Financial institutions offer 'green' loans for home owners making energy efficient upgrades. Vancity's Home Energy™ Loan offers deals on energy upgrade renovations. RBC's Energy Saver loan offers 1% off the loan interest rate or a \$100 rebate on a home energy audit.

<https://www.vancity.com/Loans/TypesOfLoans/HomeEnergyLoan/>
<https://www.rbcroyalbank.com/personal-loans/energy-saver-loan.html>

Vancouver Heritage Conservation Program

Vancouver has a range of incentives and protective measures that encourage the restoration and continued use of heritage buildings. Developers, property owners, and communities can benefit.

<https://vancouver.ca/home-property-development/heritage-conservation.aspx>



Useful Miscellaneous Resources

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BC Early Childhood Tax Benefit

The BC early childhood tax benefit (BCECTB) is a tax-free monthly payment to qualifying families to help with the cost of raising children under the age of six. This amount is in addition to the federal Canada Child Benefit.

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/province-british-columbia.html>

Vancouver Arts and Culture Grants

Every year, the City of Vancouver and the Vancouver Park Board award over \$11 million to non-profit arts and cultural organizations through a variety of grant programs. City officials say they “appreciate the value that the arts bring to the lives of our citizens and the life of our city.”

<https://vancouver.ca/people-programs/arts-and-culture-grants.aspx>

British Columbia Unclaimed Property Society (BCUPS)

Could you have a small fortune out there with your name on it right now? You can find out, through the British Columbia Unclaimed Property Society (BCUPS), a not-for-profit society created jointly by the Province of British Columbia and Vancouver Foundation. Their mission is to work with holders of unclaimed property to reunite rightful owners with their forgotten or unclaimed assets. The BCUPS database lists hundreds of millions of dollars in unclaimed funds—maybe including some that is yours.

<https://unclaimedpropertybc.ca>



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BC Gaming Grants

Government gaming grants allow eligible organizations to apply for gambling revenues to support a broad range of programs and services. Human and social services, arts and culture, sport, public safety, K-12 students' extra-curricular activities and capital projects — all these areas are supported through gaming grants to community organizations.

<https://www2.gov.bc.ca/gov/content/sports-culture/gambling-fundraising/gaming-grants>

Guide to Community Foundations in British Columbia

This guide containing dozens of community foundations in BC and all across Canada is a great tool to find the right funding for your project.

<https://www.communityfoundations.ca/find-a-community-foundation/>

City of Victoria “My Great Neighbourhood Grants”

My Great Neighbourhood Grants support citizen-initiated projects and activities that animate community spaces and create gathering spots to bring people together.

<https://www.victoria.ca/EN/main/residents/Neighbourhoods/my-great-neighbourhood-grant-program.html>

