Greenwood Business Funding Package

For The Greenwood Ledge — web story + Facebook post + link directory

Researched July 2026. Deadlines change — verify before publishing.

PART 1 — FACEBOOK POST (short version)

Thinking about starting a business in Greenwood? There's more money on the table than most people realize.

We went digging through the grant and loan programs actually available to people in Greenwood, Midway, Rock Creek and the rest of the Boundary — and there's a surprising amount of it, most of it administered right here in the region.

A few highlights:

💰 **Community Futures Boundary** (Grand Forks, serves Greenwood) — business loans up to $150,000, plus micro loans from $200 to $10,000 for people who can't get bank financing. Pay it back on time and they rebate 25% of the interest you paid. Free business coaching too.

🧭 **Basin Business Advisors** — free, confidential, one-on-one business advice for anyone operating in the Columbia Basin–Boundary region. No application, no repayment, no catch. Most people around here don't know it exists.

🎓 **B.C. Employer Training Grant** — covers up to 80% of the cost of training your staff, up to $10,000 per employee. Open now for the 2026/27 year.

🚀 **Futurpreneur** — if you're 18 to 39, up to $75,000 in startup financing plus two years of mentorship.

🏛️ **Heritage, community and rural development grants** — for Greenwood's historic buildings, trails, events and downtown projects, usually through a non-profit or the City.

We've put together the full list — what each program funds, who's eligible, when the intakes open, and phone numbers and links for every one — along with ten business ideas that actually fit Greenwood.

👉 Read the full guide at [LINK]

Know someone thinking about taking the leap? Tag them. Greenwood needs more open doors.

PART 2 — FULL WEB STORY

The Money Is There. Most People Just Never Ask.

A practical guide to grants, loans and support for starting or growing a business in Greenwood

Greenwood is Canada's smallest incorporated city, and that fact cuts both ways. It means a main street of 1890s brick that most towns would kill for, a highway running straight through the middle of it, and a cost of entry that makes a storefront here achievable for an ordinary person. It also means we're small enough to be overlooked — and small enough that a single new business changes the feel of the whole town.

What a lot of people don't realize is that being small and rural is, in funding terms, an advantage. A long list of federal, provincial and regional programs exist specifically because governments and trusts want economic activity in places like this. The Boundary sits inside the Columbia Basin Trust region, inside the Community Futures Boundary service area, and inside B.C.'s rural development definitions. That's three separate funding ecosystems pointed at a town of a few hundred people.

Below is what's actually available, who it's for, and how to get at it.

Start Here: Community Futures Boundary

If you read nothing else, read this section. Community Futures Boundary is a not-for-profit corporation funded in part by the federal government (PacifiCan), operating out of Grand Forks and serving Christina Lake, Grand Forks, **Greenwood**, Midway, Rock Creek, Bridesville, Christian Valley, Westbridge, Beaverdell and Big White. They've been lending to Boundary businesses since 1992 and have approved loans to well over 600 of them.

Business loans — up to $150,000 for start-up, expansion, working capital, equipment, or real estate purchase and maintenance. They describe themselves as a high-relationship, community-based lender, and their criteria are different from a bank's: they're looking at rural development impact, not just your credit file.

Micro loans — $200 to $10,000 at a fixed 12%. Here's the part worth knowing: clients who make every payment on time and as agreed get **25% of the interest they paid rebated** once the loan is paid off. And applicants with less-than-perfect credit can still apply — each case is assessed individually, based on character and business potential.

Free business coaching — the Boundary Advisors Program provides one-on-one coaching for small and medium business owners in the region, with specialists for specific problems.

Start-Up Business Advisor — free one-on-one support for new entrepreneurs across the Kootenay-Boundary, aimed at the critical early stage when a good idea is still just an idea.

Self-Employment Program — instruction and support while you build your business plan, then ongoing training, mentoring and coaching while you start and run the business.

Growing Communities Fund — this one *is* a grant, not a loan. It funds projects or events that contribute to the Boundary's economic wellbeing. Requests are capped at $3,000, only Boundary organizations and activities are eligible, and **intake runs February 1 to March 31 annually**, with the board allocating after April 1. It's closed right now — mark your calendar for February.

They also run workshops in partnership with Small Business BC, an Export Navigator service, and a free downloadable business planning workbook.

> **Community Futures Boundary** 1647 Central Avenue (Box 2949), Grand Forks, BC V0H 1H0 250-442-2722 · Toll free 1-877-267-9399 · Business Loans ext. 222 info@boundarycf.com · boundarycf.com

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Free Expert Advice: Basin Business Advisors

Greenwood sits inside the Columbia Basin Trust region — the Trust serves all the watersheds flowing into the Columbia River in Canada, and the Regional District of Kootenay Boundary is part of it. That opens a door most Boundary residents never walk through.

The **Basin Business Advisors (BBA) Program**, funded by Columbia Basin Trust and delivered by Kootenay Peaks Advisory, provides free, confidential, one-to-one business advisement to business owners and social enterprises across the Basin. There's no application for cash, no matching funds, no repayment. Advisors don't take equity and don't sell you services. It covers financial literacy, leadership, marketing, people management and growth strategy, and there's a dedicated agriculture specialist for farmers and food processors.

It's open to both new and established businesses, with no minimum revenue and no industry restriction. Services can also include cost-shared specialist consulting and help finding grants from other programs — which is, frankly, worth the phone call on its own.

Training Your Staff: B.C. Employer Training Grant

If you already have employees — or are about to hire — the **B.C. Employer Training Grant** covers up to 80% of eligible training costs, up to roughly $10,000 per employee and up to $300,000 per employer per year. Tuition, instructor fees, textbooks and other approved costs qualify.

It's **open now for the 2026/27 fiscal year** for training starting on or after April 1, 2026. Applications are ranked using a priority system, and small businesses, first-time applicants, and regions facing labour market challenges are prioritized — all of which favour a Greenwood operator. Two priority points were added recently: training through a B.C. public post-secondary institution, and trades training at apprenticeship levels 3 or 4.

Two things to know: you need a **Business BCeID** to apply, and you must apply **before** training starts. Retroactive claims get rejected.

> workbc.ca → Find Loans and Grants → B.C. Employer Training Grant

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If You're Under 40: Futurpreneur

Futurpreneur offers entrepreneurs aged 18 to 39 up to **$75,000** in collateral-free startup financing — up to $25,000 from Futurpreneur matched with BDC financing — plus up to two years of hand-matched one-on-one mentorship, to start or buy a business.

Be clear-eyed: this is a **loan**, not a grant. The Futurpreneur portion carries interest at prime plus 3%. But it's patient money paired with real mentorship, aimed squarely at people traditional lenders turn down, and buying an existing Greenwood business qualifies.

There are tailored streams for Indigenous entrepreneurs, Black entrepreneurs, and newcomers to Canada, plus a **Side Hustle** program of up to $25,000 for part-time businesses — relevant for anyone testing an idea while keeping a job.

> futurpreneur.ca

Community Projects, Events and Buildings

These programs generally require a registered non-profit, the City, or a First Nation as the applicant — but a private-sector project can often be sponsored by an eligible organization if it clearly demonstrates community benefit. If you're a business with a project that benefits the town, find a society to partner with.

Columbia Basin Trust – Community Development Program. Supports Basin communities addressing local challenges and opportunities: capital projects, renovations, planning work, equipment that improves service delivery. Open to registered non-profits, local governments and Indigenous communities in the Basin. Applications are accepted **continuously** until funds are committed. The Trust generally won't be your sole funder — bring partners. Contact them to discuss a project idea *before* applying.

Columbia Basin Trust – Sponsorship. Smaller, faster, and notably **open to businesses as well as non-profits, First Nations and local governments**. Accepted continuously through the fiscal year (April 1 to March 31) until funds run out. Good fit for events.

RDKB / Columbia Basin Trust ReDi and CIP/AAP Grants. Every year the Regional District of Kootenay Boundary administers Trust money for local projects, with funding allocated by area and a resident-input process where organizations pitch their projects to their neighbours. In 2026 the application window ran January 5 to February 17, with review through mid-March and resident input meetings in the spring. **Expect the 2027 intake to open in early January.** This is genuinely community-directed money — showing up to the meetings matters.

Heritage BC – Heritage Legacy Fund. For a town built out of 1890s brick, this is the obvious one. Streams include Heritage Conservation (up to $50,000, covering up to 50% of costs, for preservation, rehabilitation or restoration), Heritage Awareness (up to $10,000, for research, documentation and interpretation), Heritage Planning (up to $5,000, for conservation assessments and interpretation plans), and Indigenous Partnership (up to $7,500). Applications are accepted once a year, with the current cycle closing **July 31, 2026**. Applicants must be a registered society, local government, First Nations government or school board — **and a paid member of Heritage BC**. If that's not you this year, the move is to get the membership and the eligibility check done well ahead of the 2027 round.

B.C. Rural Economic Diversification and Infrastructure Program (REDIP). The province's big rural program — up to $1 million per project, covering up to 80% of costs, across capacity building, development, implementation and community transition streams. Eligible applicants are local governments, First Nations, Métis Nations and not-for-profits, not individual businesses. Past intakes have opened in July and closed October 31; the next intake dates are to be confirmed, so subscribe for updates. A **Business BCeID** is required and can take weeks to set up, so start that now.

Ten Business Ideas That Actually Fit Greenwood

Funding follows a plan, not an idea. Here are ten that match what Greenwood actually has:

1. **Heritage storefront revival.** Buy or lease one of the historic downtown buildings and put ground-floor retail under upstairs short-stay accommodation. Stack a Community Futures loan with heritage funding through a non-profit partner, and ask the City about a revitalization tax exemption — municipalities can exempt properties from municipal property taxes for up to 10 years to encourage revitalization.

2. **Trail-based tourism.** The Trans Canada Trail and Kettle Valley Rail corridor run through the Boundary. Bike rentals and repair, shuttle service, guided rides, e-bike charging, a trailside coffee stop. Low capital, high margin, and it feeds every other business in town.

3. **Nikkei heritage interpretation.** Greenwood's Japanese-Canadian internment history is nationally significant and under-interpreted. Guided walks, an interpretive experience, publishing, or a small museum venture — the Heritage Awareness stream exists precisely for this.

4. **Value-added food processing.** The Trust runs multiple food and agriculture programs across the Basin, including farm solar grants, resilient crop grants, and the FABx local food economy program. A shared commercial kitchen, a preserving or smoking operation, or a small bakery serving the Highway 3 corridor all fit.

5. **A remote-work base.** Fibre-to-the-home is being extended to dozens of Basin communities through the Trust's connectivity work. Cheap housing plus fast internet is the entire pitch. A coworking space, or simply a serviced digital business run from Greenwood serving clients anywhere.

6. **Trades and building services.** Old housing stock, an aging population, and renovation demand. Roofing, electrical, plumbing, masonry, heritage carpentry. Use the Employer Training Grant to put an apprentice through levels 3 and 4 at 80% off.

7. **Film and location services.** Greenwood's intact period streetscape has drawn productions before. Location scouting support, catering, accommodation, equipment and crew logistics — a services business, not a film business.

8. **Winter recreation.** Sledding, backcountry access, the Phoenix ski area. Rentals, guiding, accommodation, and a warm room that's open in January.

9. **Exploration and resource services.** There's active mineral exploration in the Greenwood camp. Core logging facilities, camp catering, equipment rental, field support and accommodation — servicing the industry is usually a better small business than joining it.

10. **Buy an existing business.** Every one of the financing programs above — Community Futures loans, Futurpreneur, BDC — will fund a purchase, not just a start-up. The Boundary has owners approaching retirement with no succession plan. That's the single most overlooked opportunity in this region.

How to Actually Get the Money: Six Practical Rules

1. Call Community Futures Boundary first. Before you fill out anything. They know which of these programs are open, which ones fit you, and which ones aren't worth your time. It's free.

2. Get a Business BCeID now. REDIP and the Employer Training Grant both require one, and it can take several weeks to set up. Do it before you need it.

3. Understand the loan/grant divide. Most money available to a *private business* is a loan. Most true grants go to non-profits, local governments and First Nations. If your project has genuine community benefit, partnering with an existing society opens doors that are closed to you alone.

4. Never be the only funder — and never expect them to be. Programs like the Trust's explicitly expect co-funding and partnerships. A project with three funders and community backing beats a project with one hand out.

5. Apply before you spend. Nearly every program rejects retroactive claims. Get approval, then buy the equipment.

6. Talk to program staff before applying. Every single one of these programs says the same thing, and almost nobody does it. A ten-minute phone call reshapes an application from a long shot into a contender.

Full Link Directory

Local and regional

- Community Futures Boundary — https://boundarycf.com
- Business financing and loans — https://boundarycf.com/business-financing/
- Growing Communities Fund — https://boundarycf.com/growing-communities-fund/
- Self-Employment Program — https://boundarycf.com/self-employment/
- Business coaching — https://boundarycf.com/business-coaching/

- Start-Up Business Advisor — https://boundarycf.com/start-up-business-advisor/
- Workshops and training — https://boundarycf.com/workshops/
- Export Navigator — https://boundarycf.com/export-navigator/
- Community Futures BC (all 34 offices) — https://www.communityfutures.ca
- Boundary Country Regional Chamber of Commerce — https://www.boundarychamber.com
- City of Greenwood — https://www.greenwoodcity.com
- Regional District of Kootenay Boundary — https://rdkb.com
- RDKB ReDi / CIP-AAP grants — https://jointheconversation.rdkb.com/cip-aap
- BC Business Match — https://bcbusinessmatch.ca

Columbia Basin Trust

- Main site — https://ourtrust.org
- Grants and Programs Directory — https://ourtrust.org/grants-and-programs-directory/
- Basin Business Advisors (free advising) — https://bbaprogram.ca
- BBA registration — https://bbaprogram.ca/registration
- Community Development Program — https://ourtrust.org/grants-and-programs-directory/community-development-program/
- Sponsorship (businesses eligible) — https://ourtrust.org/grants-and-programs-directory/sponsorship/
- Is Greenwood in the Basin? See the map — https://ourtrust.org/about/basin-map/
- Regional economic data for business plans — https://stateofthebasin.ca

Provincial

- B.C. Employer Training Grant — https://www.workbc.ca/find-loans-and-grants/industry-and-employers/bc-employer-training-grant/whats-new
- REDIP (rural economic development) — https://www2.gov.bc.ca/gov/content/employment-business/economic-development/support-organizations-community-partners/rural-economic-development/redip

- Community Futures micro loans (program page) — https://www2.gov.bc.ca/gov/content/employment-business/economic-development/funding-and-grants/community-futures-micro-loans
- Heritage BC – Heritage Legacy Fund — https://heritagebc.ca/funding/heritage-legacy-fund/

Federal

- Futurpreneur Core Startup Program — https://futurpreneur.ca/en/offering/core-startup/

Have we missed a program? Know someone who's used one of these successfully? Tell us — we'd like to run a follow-up on Boundary businesses that got funded and what they learned. — The Greenwood Ledge