



CANADIAN BUSINESSES RESOURCES DURING COVID-19

Updated on August 11th, 2020.

Stay tuned for the latest updates on tax and financial measures impacting Canadian businesses in the wake of COVID-19, as well as insights on how organizations can navigate this crisis.

Support for Employees



- Waiving the One-Week Waiting Period and the requirement for a medical certificate for employment insurance (EI) sickness benefits to provide immediate support for workers in quarantine.
- Temporarily boosting Canada Child Benefit payments to ensure working families have enough money to support their children. For the month of May, eligible families will receive an additional \$300 per child under age.
- The Canadian Emergency Response Benefit (CESB), declared on March 25th, combines the previously announced Emergency Care Benefit and the Emergency Support Benefits. This new legislation provides coverage to a broader group of people than originally announced. Apply at the following [link](#).
- Goods and Services Tax Credit: eligible Canadians who are presently receiving the Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit and/or Canada child benefit (CCB) payments will continue to receive these payments until the end of September 2020. Benefit payments starting in July 2020 and those scheduled for August and September won't be interrupted.
- Ontario Public Health Authorities: 1-866-797-0000
- Extending the tax filing deadline to June 1 2020. [Get Ready for Taxes: Auto-fill your return](#).
- Registered Retirement Income Fund (RRIF) minimum withdrawal for 2020 will be reduced by 25%.
- Employment Standards Amendment Act (Infectious Disease Emergencies): to provide job-protected leave to employees in isolation or quarantine due to COVID-19, or those who need to be away from work to care for children because of school or daycare closures or to care for other relatives. For unpaid, job-protected infectious disease emergency leave Important to note that the leave is retroactive to March 1, 2020. [Extended](#).
- A summary of the legislative changes can be found at the [Ministry of Labour, Training and Skills Development](#).
- COVID-19 Support for workers: guidance for employees. sector-specific guidance, rights, opportunities, etc.

Support for Businesses

Canada's strong fiscal position means we are well positioned to respond to challenges such as COVID-19. Canada's coordinated approach to supporting the economy and the financial sector includes the Governor of the Bank of Canada cutting the interest rate to 0.75% and the Superintendent of Financial Institutions announcing an additional \$300 billion in lending capacity by the major banks. No employer should feel like they have to lay off a worker in the face of COVID-19. To further support businesses and their employees, the Government has announced:

- **Canada Emergency Business Account (CEBA)**; Offers interest-free loans up to \$40 000 to small businesses and not-for-profits. Covers operating costs due to reduced revenue. Businesses are eligible if their payroll in 2019 was between \$20 000 to \$1.5 million. Apply at banks and credit unions.
 - [Rent Assistance for Small Businesses](#)
- **Canadian Emergency Response Benefits (CERB)**; Offers financial support for those who have lost their employment income. Offers monetary support \$2000 for a 4-week period (\$500/week) for up to **24 weeks**. Eligibility depends on if one is employed or self-employed and has stopped working for reasons relating to COVID-19. Apply at [Service Canada](#) or [CRA](#).
- **Canada Emergency Wage Subsidy (CEWS)**; Offers a 75% wage subsidy to eligible employers for up to 34 weeks, from **March 15 to November 21** and 100% refund for certain employer-paid contributions. Business are eligible if they have experienced a revenue reduction of 15% in March and 30% in the months of April and May as a result of COVID-19. [Apply through CRA's My Business Account portal](#).
 - [CEWS Subsidy Calculator](#)
 - [How to Apply](#)
 - [Update](#)
- **Canada Revenue Agency (CRA)**; All taxpayers will have until **Sept 30** to pay any 2019 income tax amounts owed. No interest or penalties will accumulate during this period. GST/HST payments can be deferred until June 2020.
- [Canada's COVID-19 Economic Response Plan](#); The Government of Canada is taking immediate, significant and decisive action to support Canadians and businesses facing hardship as a result of the global COVID-19 outbreak.
- **Business Development Bank of Canada (BDC)**; has released a [compilation of federal & provincial support](#) measures for businesses as well as some [business planning tools for entrepreneurs](#) to help map out further steps, identify new opportunities, mitigate risks, and create resilience for businesses.
- **Business Credit Availability Program (BCAP)**; to provide additional lending support through the [BDC](#) and [EDC](#)
- **National Research Council (NRC) - Industrial Research Assistance program (IRAP)**; to assist early-stage companies and expedite technology development
- **Large Employer Emergency Financing Facility (LEEFF)**; provide bridge financing to Canada's largest employers.
 - [More information](#)
- [CRA deadline listings](#) for income tax filling and payments.





- **Canadian Emergency Commercial Rent Assistance (CECRA)**: The federal government intended to introduce this program for small businesses that, will seek to provide loans and/or forgivable loans to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June. This program will lower rent by 75% for small businesses that have been affected by COVID-19.
 - The program will provide forgivable loans to qualifying commercial property owners to cover 50 per cent of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.
 - The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants' rent by at least 75 per cent for the three corresponding months under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25 per cent of the rent.
 - Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70 per cent drop in pre-COVID-19 revenues. This support will also be available to non-profit and charitable organizations.
 - Existing applicants need to reapply for the month of August and have until September 14, 2020 to do so. New applicants have the choice of applying for the three-month initial period, four months or five months, but need to do so by the original date of August 31, 2020.
- **Purchase Order Financing**: Cover up to 90% of the purchase order amount to ease cash flow to your suppliers. Apply through the [BDC Website](#).
- **Work-Sharing Program**: Temporary special measures for the downturn in business due to COVID-19 and for the forestry and steel and aluminum sector. Apply at least 30 days before you want the temporary special measures to begin.
- **Restaurants Canada**: List of COVID-19 resources for those in the food service industry.
 - [Federal and Provincial Response Plans Handbook](#)
 - [Reopening Plans Tracker](#)
 - [Rapid Recovery Guide](#)
 - [Updates from Restaurants Canada](#)
 - [Frequently Asked Questions](#)
 - [Federal & Provincial Government Resources](#)
 - [COVID-Guides, Webinars & Partner Resources](#)
- **Food and Beverage Ontario**: access to COVID-19 resources for the food and beverage industry
- **Tackling the Barriers website** to help businesses overcome the unique challenges created by the global pandemic. Businesses can submit any potential roadblocks to the website.
- Many utility and cable companies are offering flexible payments and no service disruptions, waiving roaming fees, free LD calling etc. Call your local provider.





- A new **Business Credit Availability Program (BCAP)** to make more than \$80 billion available to Canadian businesses - largely targeted to small and medium-sized businesses (as defined by 499 employees or less), in financing and credit insurance solutions through:
 - **Export Development Canada (EDC)**
 - **Business Development Bank of Canada (BDC)**
- The **Canada Revenue Agency** will **defer tax payments until September 1, 2020**, to help businesses with cash flow. No application needed.
- **Employer Health Tax (EHT)** exemption from 2020 increased from \$490,000 to \$1 million and a **five-month relief** period for businesses who were unable to file or remit their provincial taxes on time due to COVID.
- **Canada Temporary Wage Subsidy (CEWS)**: The 10% Temporary Wage Subsidy for Employers is a three-month measure that will allow eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA).

NOTE: The Canada Emergency Wage Subsidy, which provides a 75% wage subsidy to eligible employers for up to 12 weeks, is a separate program. Apply through Bill.Morneau@canada.ca (Department of Finance) or 1-800-959-5525. [Wage Subsidy Q&A](#)
- The six largest banking institutions in Canada have made a commitment to work with personal and business banking customers on a case-by-case basis to provide flexible solutions to help them manage through various challenges. This support will include up to a six-month payment deferral for mortgages, and the opportunity for relief on other credit products. This will be done on a case-by-case basis and requires a direct call to your bank.
 - Below are the help lines for each institution:



BANK NAME	PHONE NUMBER
National Bank	1-844-394-4494
Scotiabank	1-833-315-4357
BMO	1-877-788-1923
CIBC	1-877-454-9030
RBC	1-800-769-2511



- **Business Guidance:** <https://www.bakertilly.ca/en/btc/covid-19-business-guidance>.
- **Federal Relief Measures Guide:** outlines the measure, eligibility, application process, benefit and additional information on support for individual and business resources.
- **Enhancing the Work-Sharing Program** to support employers and their workers who are experiencing a downturn in business.
- **Bruce County's Economic Task Force:** consisting of business stakeholders, economic development and municipal professionals and business support organizations, launched in March. The Economic Task Force will guide Bruce County to economic recovery and eventual growth.
 - **Resource sheet** to help navigate resources (CEBA, CERB, CEWS, CRA)
 - **2020 Canacian Summer Jobs Program:** outlines introduced flexibilities to respond to needs of employers and youth.
- **The Impact of COVID-19 on Women Entrepreneurs:** The Women Entrepreneurship Knowledge Hub has been sharing information with its network on the new programs launched by the Government of Canada and collecting feedback on what is working and what could be improved to meet the needs of diverse women entrepreneurs. This report reflects the feedback from more than 200 organizations in the ecosystem supporting entrepreneurs as well as more than 100 individual entrepreneurs.
- **Canadian Chamber of Commerce:** developed a comprehensive **preparedness guide** for businesses in the face of COVID-19.
 - They have also released a '5 Min for Business: Roadmap to Recovery.'
- **Ontario Chamber of Commerce:** has released tools and resources businesses can use in regard to the COVID-19 pandemic
- **Canadian Federation of Independent Business:** **Providing information** to help businesses through these difficult times.
- **Skilled trades and apprenticeship system changes:** up-to-date as new skilled trades and apprenticeship systems are built and the wind-down of the **Ontario Collage of Trades**.
- **Ontario Chartered Professional Accountants:** COVID-information resources for business continuity during COVID-19's challenges.
- **Ontario Trillium Foundation (OTF):** access to a number of government assistance programs and community supports.



- **Small Business Newsletter on COVID-19 Resources**: outlines Canada's COVID-19 economic response plan with key points for businesses and individuals. Since the beginning of March, restrictions and measures related to COVID-19 have rapidly escalated. While the first stages focused on public health and safety, in very short order, businesses and personal finances began to be affected. It is clear that these challenges will become worse before they get better.
- **Employer Tips Sheet on Managing COVID-19**: This information is a resource only and with the conditions rapidly changing we suggest that businesses that are concerned about their employment relations should seek specific legal advice and ensure that decisions are made based on the most current available public health and medical information.
- **7 Financial Programs** now available and how to apply to each.
- **Federal Government COVID-19 Measures – Implications for Sector Organizations**: This document will be regularly updated as the federal government announces new measures that will impact the charitable and nonprofit sector.
- **Resources for Canadian Fundraisers**: a list of articles, resources, upcoming digital events, and guides to assist fundraisers during the COVID-19 outbreak.
- **Partners in Well-Being**: a Government Charitable sector response
- **Temporary Wage Top-Up** for low-income essential workers
- **Canada's COVID-19 Economic Response Plan** for cultural, heritage, and sport organization
- **Employment Insurance**: for anyone who became eligible for EI regular or sickness benefits on March 15, your EI claim will be automatically processed through CERB.
 - **Regular Benefits**
 - **Sickness Benefits**
- **EI Work-Sharing Program Enhancements**: provides EI benefits to eligible employees who agree to reduce normal work hours and share available work while their employer recovers.
- **Business Wage Subsidy**: separate from CEWS, in place from March 18 to Jun 19.
- **Workplace PPE Supplier Directory**: up-to-date list of Ontario companies and business association that are ready to supply personal protective equipment to businesses





Federal Gas Tax Fund (GTF)

- A permanent source of funding provided up front, twice-a-year, to provinces and territories, who in turn flow this funding to their municipalities to support local infrastructure priorities. Municipalities can pool, bank and borrow against this funding, providing significant financial flexibility.
- **Government of Canada:** short questionnaire that will show you which government benefits you are eligible for.
- **Economic Development Collaborative (EDC):** COVID-19 business resources, updates, and webinars.
- **Southern Ontario Fund for Investment in Innovation (SOFII) Loan:** supports high-growth, innovative small and medium-sized Enterprises (SMEs) in rural and urban communities by offering loans of \$150,000 to \$500,000 to support all aspects of growth challenges facing them.
- **Steps to Justice:** practical answers to the important questions that people are asking about the law relating to the COVID-19 situation.
- **Checklist for New Small Businesses:** get information about your fiscal obligations and their implications. You can also get information on interactions between your business and the Canada Revenue Agency (CRA).
- **Canadian Business Resilience Network:** highlights public and private sector programs and initiatives across Canada that support businesses and their employees.
- **Canadian council for Aboriginal Businesses:** COVID-19 updates, information, and resources
- **Human Resources Professional Association (HRPA):** COVID-19 Resources and HR information.
- **Mentor Works:** COVID-19 government funding for Canadian resources. page is updated daily with new resources and funding initiatives.
- **Economic Developers Council of Ontario (EDCO):** a collection of links and resources for businesses to help through the COVID-19 pandemic
- **Start Up Canada:** an online spreadsheet of digital resources for entrepreneurs.
- **Digital Main St:** resources for small businesses during COVID-19, especially for development of an online presence
- **Futurpreneur Canada:** a compiled list of COVID-10 Resources for small business owners
- **TechAlliance:** resources for your business in the midst of COVID-19
- **PostMedia:** launched a Reopening Canada Program with a marketing grant program from \$500-15,000.



Business Guidance



- **CECRA for Small Businesses**: Canada Emergency Commercial Rent Assistance (CECRA) for small businesses provides relief for small businesses experiencing financial hardship due to COVID-19. Property owners must offer a minimum of a 75% rent reduction for the months of April, May and June 2020. Extended into July and August.
- **Emergency Community Support Fund (ECSF)**: The fund provides financial support to charities and other qualified donees adapting their frontline services to support vulnerable Canadians during the COVID-19 pandemic.
- **Business Resilience Service (BRS)**: allows you to connect with experienced business advisors from across Canada for guidance on which government relief programs will be most appropriate to support your small- to medium-sized business, not-for-profit or charity on how to respond and reshape amid uncertainty.\
- **Ontario Energy Board (OEB)**: taking a number of measures in response to the COVID-19 pandemic.
 - **Regulated Price Plan**



Business in International Markets

- Canada and the United States are **temporarily restricting all non-essential travel across our border**. Essential travel will continue unimpeded to preserve supply chains between both countries and ensure that food, fuel and life-saving medicines reach people on both sides of the border.
- **Trade Commissioner Service**: has experts in 160 cities worldwide who can provide small businesses with market-specific insights and guidance to help you mitigate the impacts of COVID-19, as well as **access to funding** to help you in global markets (CanExport).



Job Websites and Employee Resources

- **National Employment Listings**: jobs posted by the Government of Canada and other national organizations
- **Regional Employment Listings**: job portals offered by provincial and territorial organizations
- **Student Employment Resources**: Canada Summer jobs program, university job portals
 - **Job Postings for Students and Recent Graduates**
- **Ontario Jobs and Employment**: resources and supports to help job seekers connect with employers.
- **Job Bank Ontario**: access to finding jobs, explore trends, plan careers or hire positions
- **Skilled Trades**: find a career in trades, or access additional resources.

Support for Tourism Operators/RTO7 Updates

- The **Tourism Development and Recovery Fund** has been increased from \$500,000 to \$1.5 Million. Celebrate, OAC, OCAF or Trillium Grant will flow, even if events are forced to cancel. They will invest almost \$200 Million in 2020.
- Will be providing \$287 million to support rural businesses and communities by providing them with much-needed access to capital through the **Community Futures Network**.
 - Read the full-length report from the **TIAO** provincial survey [here](#).
- **Virtual Content**: **RTO7**, the provincial tourism organization for the area of Bruce, Grey and Simcoe Counties, is requesting virtual content. Perhaps you are offering online classes, tours or instruction. RTO7 has a wide reach, so if this is of interest, you are encouraged to take advantage.
- **Operations Implementation Program (OIP)** is designed to assist stakeholders in BruceGreySimcoe with social media marketing to promote their operations as part of RTO7's COVID-19 Business Recovery Plan 2020/2021. Examples of eligible operational expenses that can be used to leverage marketing funds include property taxes, mortgage costs, insurance, inventory purchases, etc.
- **Deferring payment** on commercial leases and licenses for applicable tourism operations
- Please click **HERE** for the most up-to-date information.
- **Destination Canada**: provides updates on the COVID-19 situation as well as additional resources

Reopening the Province

Reopening Ontario After COVID-19:

- A Framework for Reopening our Province: this framework outlines the principles Ontario will use to reopen businesses, services, and public spaces to responsibly lead Ontario's economy back to a strong position
- A Gradual, Staged Approach: Ontario will open in 3 stages. Throughout all stages, public health and safety are the number one concern.
- The Ontario Jobs and Recovery Committee: this committee consults people and businesses to assess the economic impacts of COVID-19
- Canada's Long-Term Infrastructure Plan

The Three Stages to Re-Opening Ontario

- **STAGE 1**
 - Detailed List of Stage 1 Openings
 - Learn more about the first stage of the framework for reopening Ontario and starting the economy
- **STAGE 2**
 - Detailed List of Stage 2 Openings
 - Learn more about the second stage of the framework for reopening Ontario
- **STAGE 3**
 - Detailed List of Stage 3 Openings
 - Learn more about the remaining third stage's restrictions



Re-Opening Guidance

Guidance from the Ministry of Labour, Training and Skills Development

- Construction Sector: guidance note
- Manufacturing Sector: guidance note
- Agriculture Sector: guidance note
- Restaurant and Food Services Sector:
 - Guidance note
 - Tip sheet
- Food Processing Sector: guidance note

Posters for Employers and Employees

- Cleaning
- Retail Transactions
- Equipment
- Workplaces
- Gardening and Landscaping

Health and Safety Information



- The Ontario government works closely with four provincial **health and safety associations (HSAs)** to help set, communicate and enforce the Occupational Health and Safety Act.
 - **Infrastructure Health and Safety Association (IHSA)** comprises the former Construction Safety Association of Ontario, Electrical & Utilities Safety Association of Ontario, and Transportation Health and Safety Association of Ontario. It serves the construction, electrical and utilities, aggregates, natural gas, ready-mix concrete and transportation sectors
 - **Public Service Health and Safety Association (PSHSA)** comprises the former Education Safety Association of Ontario, Municipal Health and Safety Association, and Ontario Safety Association for Community and Healthcare. It serves hospitals, nursing and retirement homes, residential and community care, universities and colleges, school boards, libraries and museums, municipalities, provincial government and agencies, police, fire and paramedics and First Nations.
 - **Workplace Safety North (WSN)** comprises the former Mines and Aggregates Safety and Health Association, Ontario Forestry Safe Workplace Association, Ontario Mine Rescue, and Pulp and Paper Health and Safety Association. It serves the forestry, mining, smelters, refineries, paper, printing and converting sectors.
 - **Workplace Safety and Prevention Services (WSPS)** comprises the former Farm Safety Association, Industrial Accident Prevention Association, and Ontario Service Safety Alliance. It serves the agriculture, manufacturing, and service sectors.
 - **Occupational Health and Safety Act (OHSa)** obligations, resources, and best practices for construction sites.
 - **Resources to prevent COVID-19 in the Workplace:** sector-specific guidelines and posters to help protect workers, customers and the general public from COVID-19 in Ontario.
 - **Employment and Social Development Canada:** guidance on how to protect yourself/your business from fraud.
- **Well-Being Resources for Entrepreneurs:** these resources are intended to offer you a range of services on mental health and well-being. We hope that through them, you will be informed, educated, inspired and guided.
- **Canadian Centre for Occupational Health and Safety (CCOHS):** workplace resources for employers and employees



Suppliers & Manufacturers

- The **Government of Canada** is seeking information from suppliers on their ability to provide products and services in support of Canada's response to COVID-19.
- **Find information here** about what products and services the government is looking for, and the appropriate forms to submit.
- **Ontario Together:** sell medical supplies, find personal protective equipment (PPE), solve problems or volunteer to help protect against COVID-19.
- **Rapid Response Platform:** connects businesses to suppliers for PPE. Offer support as a manufacturer or make a request as a business.
- **Public Works and Government Services Canada:** event calendar of webinars for businesses
- **Organizations buying and selling personal protective equipment during COVID-19**



- **Agri-Food** is open for **E-Business**. This initiative will help food producers, farmers markets, retailers, garden centres, greenhouses, nurseries, and agricultural associations develop online business, providing consumers with greater access to a wide variety of food and agriculture products.
This targeted application intake features two funding streams:
 - **Bring Your Business Online**. Eligible organizations and businesses can apply for a grant of up to \$5,000 to establish an online e-business and marketing presence. Funding under this stream will be quick and responsive for those needing immediate solutions.
 - **Develop Online Business Opportunities**. Eligible organizations, businesses and collaborations can apply for cost-share funding of up to \$75,000 to implement high-impact projects.
 - **The Agri-Food Open for E-Business Targeted Intake** will help businesses/organizations quickly expand their marketing channels and respond to new market challenges, increase online sales in the sector and provide consumers with access to more local food. Eligible organizations and businesses can apply for a grant of up to \$5,000 to establish an online e-business and marketing presence. Funding under this stream will be quick and responsive for those needing immediate solutions.
 - **Agri-Food Pilot**: helps address the labour needs of the Canadian agri-food sector.
- An additional \$5 billion to increase Farm Credit Canada's lending capacity to producers, agribusinesses, and food processors.
- **Canadian Food Inspection Agency** is delivering critical services that protect food safety, animal health, plant health and market access. Appropriate oversight of domestic production and imported food products are essential to providing safe food for consumers while supporting trade and the supply chain.
- **Agri-Recovery Initiative** to help food producers faced with additional costs incurred by COVID-19
- Increase interim payments to 75% through **Agri-Stability**, for producers with revenue declines

- **Canadian Agriculture Partnership**: information on news, cost-share funding, workshops, resources, e-Learning, business risk management and federal-only programs.
- **Agriculture and Food Jobs in Ontario**: apply for agriculture, agri-food and food industry jobs
- **Canadian Federation of Agriculture (CFA)**: resources and updates on COVID-19.
- **AgPal**: helps farmers and agri-businesses find relevant resources by gathering agricultural information and presenting it all in one place. Search and navigation tools make it quick and easy to find exactly what you are looking for.\
- **Youth Employment Skills Program**: offers a wage subsidy for employers who hire youth for agricultural jobs.
- **Ontario Federation of Agriculture (OFA)**: free resources to help your farm business during COVID-19
 - **Information and Resources on COVID-19**
 - **Connecting Ontario's Agri-Food Workplace**
- **Government of Canada**: Information for the agriculture and agri-food industry
- **Farm Credit Canada (FCC)**: latest response to COVID-19, support programs, and resources
- **Farmers' Markets Ontario**: safety protocols and updates



FedDev & COVID-19



The government will be providing an additional \$1.7 Billion to federal programs.

- \$675 million to give financing support to small and medium-sized businesses that are unable to access the government's existing COVID-19 support measures, through Canada's Regional Development Agencies.
- \$287 million to support rural businesses and communities, including by providing them with much-needed access to capital through the Community Futures Network.
- **Canada's Regional Development Agencies (RDAs)**; one of the key platforms for economic development in Canada, and help to address key economic challenges by providing regionally tailored programs, services, knowledge and expertise.
- If you are a tourism operator, a small business or an organization affected by COVID-19 and need pressing assistance, the **Regional Development Agencies** could assist you with access to federal funding and services.

FedDev Ontario is closely monitoring the COVID-19 global challenge and the potential impact it could have on business and workers, as well as the broader economy. For more details visit [here](#).



SEDC

Due to the seriousness and the economic impact that Covid-19 might cause to our community businesses, Saugeen Economic Development Corporation (**SEDC**) is offering our **Business Improvement Loan** product to eligible businesses at a reduced rate from 7.5% to 5%.

Please note: The Business Improvement Loan product maximum amount to be borrowed for eligible businesses is \$20,000.00. If your business requires funds that exceed the Business Improvement Loan product limit, SEDC also offers Business Loan products up to a maximum amount of \$300,000.00 for eligible businesses. We hope this will help all businesses in need of financial assistance to overcome any concerns or issues due to the virus outbreak. You can download the loan application from our website [here](#).

If you have any questions or concerns, please don't hesitate to contact our General Manager, Rose Austin (rose@sfdc.ca) or call 519-799-5750 during regular business hours.

* (Please note that specialized, professional advice should be sought for specific cases.)

Spreadsheet of COVID-19 Resources: This resource outlines all the links to resources in this document and more. It links to online resources, funding opportunities, re-opening guidance, COVID-19 updates and more.



Regional Relief and Recovery Fund



The **Regional Relief and Recovery Fund (RRRF)** provides financial contributions (interest-free loans) to help support fixed operating costs of SMEs, where business revenues have been affected by the COVID-19 pandemic.

Funding available through your local CFDC

In order to provide targeted assistance to the small towns and communities they serve, CFDCs will focus on assisting "main street" businesses, such as retail shops, restaurants, corner stores, and businesses of strategic importance to their communities, with loans up to \$40,000.

- 0 percent interest and no payments until December 31st, 2022.
- 25 percent (not to exceed \$10, 000) can be forgiven provided the recipient has paid 75 percent of the loan prior to December 31st, 2022.

Eligible CFDC applicants must also meet the following criteria:

- established prior to March 1, 2020;
- impacted adversely by the COVID-19 pandemic;
- viable and not experiencing other financial difficulties prior to March 1, 2020;
- have attempted to access other federal relief supports and were ineligible, rejected, or require funding for expenses that have not been supported, with priority given to applicants who were ineligible or rejected from other federal relief supports.

Application Process:

- Follow the [application process](#) provided by Saugeen Economic Development Corporation (SEDC)
- [Contact SEDC](#) by telephone (519-799-5750) or email (rose@sfdc.ca).

Additional Material:

- [Application and Guidelines](#)
- [How to Fill Out Application](#)
 - [Video guide on how to apply.](#)
- [Attestation Form](#)
- [More Information](#)
- [Q&A](#)



NOTE: Due to the high amount of applications in our region, Saugeen Economic Development Corporation (SEDC) both pleased and contrite to announce that we have released all available funding for the Regional Relief and Recovery Fund (RRRF). SEDC will continue to advocate on behalf of our local businesses and campaign for access to more funds with FedDev regarding the RRRF.

SEDC asks that if your business is struggling and is still in need of the RRRF to please continue to submit in an application. Should more funds become available, applications will be addressed accordingly.

SEDC Catchment Area

- **Arran-Elderslie**: The Municipality of Arran-Elderslie will be updating residents on COVID-19 information through this webpage. The Municipality of Arran-Elderslie declared a State of Emergency on March 24, 2020 in response to COVID-19.
- **Brockton**: The Municipality of Brockton will be providing updates on the COVID-19 pandemic through this webpage.
- **Bruce County**: Bruce County has implemented proactive measures as a precaution to limit the further spread of COVID-19, including the public closure of all county office buildings. The County continues to offer its services to the public. Visit the website to access more information and support.
 - **Tourism Innovation Lab**: Bruce County, Regional Tourism Organization 7 (BruceGreySimcoe), and the Ontario Tourism Innovation Lab have partnered to launch a Special Edition "Spark" Mentorships & Grants Program in response to the COVID-19 crisis.
 - **Economic Task Force**: made up of economic development professionals, business owners, local stakeholders, and municipal staff – all with a mandate to support businesses and guide Bruce County to a thriving economy once again.
- **Chatsworth**: Information in regard to the COVID-19 pandemic for Chatsworth
- **County of Grey**: recent news and resources. Includes information and updates for the COVID-19 pandemic.
- **Grey Highlands**: Information on COVID-19 and impact to municipal services. The page has been provided as a resource to residents and visitors regarding COVID-19.
 - **Grey Highlands Chamber of Commerce**
- **Hanover**: The Town of Hanover wishes to keep residents informed of the latest news and information on the COVID-19 virus. The situation is being continually monitored to ensure we remain pro-active in taking every necessary precaution to limit the spread of the disease and health impact on the community.
 - **In This Together Hanover**
 - **Hanover Chamber of Commerce**
- **Minto**: A compiled list of press releases and resources regarding COVID-19.
 - **Minto Chamber of Commerce**
- **South Bruce**: a compilation of South Bruce Updates and Media Releases
 - **South Bruce Chamber of Commerce**
- **Southgate**: The page has been provided as a resource to residents and visitors of Southgate regarding COVID-19.
- **Wellington North**: Updates from the Township of Wellington North on COVID-19.
 - **Mount Forest Chamber of Commerce**
- **West Grey**: Updates from the Municipality of West Grey on COVID-19.
 - **West Grey Chamber of Commerce**
- **Grey Bruce Health Unit**: resources for COVID-19 in regards to businesses and individuals.
- **Grey Bruce Huron Strong**: Stay informed and find help .
- **Bruce Grey Poverty Task Force**: resources for individuals and businesses in regard to COVID-19
- **Wellington-Dufferin-Grey Health Unit**: COVID-19 Information for Workplaces and Living Spaces with a variety of resources like posters for the workplace.





Economic Impact

- **Canadian Federation of Independent Business (CFIB)**: Every week for the duration of the crisis they are surveying members to discover how the virus is affecting independent business.
- **The Daily**: news releases by Statistics Canada to address COVID-19 statistically in terms of the economy, health, labour and society.
- **Statistics Canada**: providing COVID-19 data insights and surveys
- **The Ontario Non-profit Network (ONN)**: survey results of COVID-19's impact on Ontario's nonprofits
- **Financial Accountability Office of Ontario**: released a report on Ontario's job market during the COVID-19 Pandemic
 - Additional reports and media releases
- **COVID-19 Epidemiological and Economic Research Data**

Emergency Information



- **Emergency status on COVID-19**: an up-to-date release of emergency orders
- **Spark Ontario**: volunteer in your community to deliver food, deliver medicine or help with errands.
- **Government service changes and public closures**: status on closed public places and what government services have changed due to COVID-19.
- **Changes to meetings and business operations**: how the Government of Ontario helps support corporations and other businesses.
- **Government of Canada Notices**

Other Helpful Resource Links

- For more detailed information on federal assistance, please visit the [Government of Canada website / Resources for Canadian Businesses](#).
- For more detailed information on provincial measures to combat Covid-19, please visit the [Province of Ontario Newsroom](#).
- Resources for the [Charitable and Not-For-Profit Sector](#)
- [Government of Canada's COVID-19 Economic Response Plan Job](#)
- [COVID-19 Resources for Retailers](#)
- [Government Grants, Loans, Tax Credits and More](#)
- [Canadian Survey on Business Conditions from Statistics Canada](#)
- [Mental Health Strategies for Employers & Employees](#)
- [Service Canada Critical Services and Programs](#)
- [FAQs for Businesses and Workers Affected by COVID-19](#)
- [Government of Ontario Business Support](#)
- [TIAO - Tourism Industry Association of Ontario - COVID-19](#)
- [BDC Small Business Loan](#)
- [List of Essential Workplaces](#)
- [Ontario Enacts Declaration of Emergency to Protect the Public](#)
- [COVID-19: A data perspective](#) - the economic impacts of COVID-19
- **Blakes:** This Resource Centre reflects our commitment to giving our clients the tools and support necessary to successfully navigate these turbulent times.
- [COVID-19 and Ontario's Human Rights Code: Questions and Answers](#)

