



Saugeen Economic Development Corporation  
515 Mill St, Neustadt ON | 519-799-5750 | sbdc.ca

# CANADIAN BUSINESSES RESOURCES DURING COVID-19

Updated on May 19, 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 as described on March 18th. This new legislation provides coverage to a broader group of people than originally announced. Apply at the following [link](#).
- Goods and Services Tax Credit: any person eligible for the quarterly GSTC on their 2018 personal income tax will be eligible for an additional payment in May, 2020. No special application is required, as the payment will be calculated by CRA based on income tax returns filed for 2018. These payments should be paid in May (or earlier as designated by the finance minister).
- Ontario Public Health Authorities: 1-866-797-0000
- Extending the tax filing deadline to June 30, 2020.
- Registered Retirement Income Fund minimum withdrawal for 2020 will be reduced by 25%.
- As of March 19th, 2020, the Ontario Legislature passed the 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. Important to note that the leave is retroactive to January 25, 2020.
- A summary of the legislative changes can be found at the Ministry of Labour, Training and Skills Development [HERE](#).
- Employment Standards Amendment Act: unpaid, job-protected infectious disease emergency leave



## 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.
- **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 16 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 12 weeks, retroactive to **June 6, 2020** 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.](#)
- **Canada Revenue Agency (CRA)**: All taxpayers will have until August 31, 2020 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 [free tools and tips](#) 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 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
- [Access to capital](#) for rural businesses and communities



## Business Guidance

- **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.
- **Canadian Emergency Business Account (CEBA)**: will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced.
- **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.
- **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.
- **COVID-19 Resources for Employers in Grey Bruce** who employ newcomers and visible minority newcomer women.
- **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.
- **Essential Workplace Guidance**: The purpose of this document is to assist with the minimization of COVID-19 transmission in non-health care workplaces



## Business Guidance

- **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.
- Updated **List of Essential Workplaces** as of April 24th, 2020.
- A new **Business Credit Availability Program** 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 August 31, 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](mailto: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

- **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 Canadian Summer Jobs Program: outlines introduced flexibilities to respond to needs of employers and youth.
- **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
- **Work Sharing Program**: extended for affected employers to provide income support to their employees.
- **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



## Business Resources

- **ADDITIONAL UPDATES TO COME**



## 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**



## Contingency Plans for Businesses

- It is vital for Canadian businesses to have contingency plans in place to manage potential financial risk. The **Canadian Chamber of Commerce** has developed a comprehensive **preparedness guide** for businesses in the face of COVID-19.
- **Canadian Federation of Independent Business**: **Providing information** to help businesses through these difficult times.



## 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.



## 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.



## Support for Tourism Operators/RTO7 Updates

On March 27th, Minister Lisa MacLeod announced a series of initiatives to industry stakeholders on a telephone-town hall conference call:

- 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**. Implementation of the program will require a partnership with provincial and territorial governments who are responsible for property owner-tenant relationships.
- For the full list of updates from the town-hall meeting, visit this [link](#).
- 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. All of the information pertaining to the service is here: <https://bit.ly/2xNo03R>.
- **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.



## 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.



## Agriculture

- **Canadian Agriculture Partnership**: information on news, cost-share funding, workshops, resources, e-Learning, business risk management and federal-only programs.
- **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.
- 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.
- **AgriRecovery Initiative** to help food producers faced with additional costs incurred by COVID-19
- Increase interim payments to 75% through **AgriStability**, for producers with revenue declines



## 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.



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## 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 the following link: <https://bit.ly/3blq6GR>.



## Saugeen Economic Development Corporation

Due to the seriousness and the economic impact that Covid-19 might cause to our community businesses, **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 Business Community Counsellor, Jamie Doherty ([jamie@sbdc.ca](mailto:jamie@sbdc.ca)) or our General Manager, Rose Austin ([rose@sbdc.ca](mailto:rose@sbdc.ca)) or call 519-799-5750 during regular business hours.

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



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## Keep Well - Emergency Business Sustainability Fund

**Wellington County** will be providing \$1 million dollars in low interest loans to help local County businesses get through the financial challenges brought on by the COVID-19 pandemic. At a Special County Council today, County Council entered into a partnership with local Community Futures Development Corporations (CFDC) to deliver their new Keep Well - Emergency Business Sustainability Fund.

Details of the **Keep Well - Emergency Business Sustainability Fund** include:

- Low-interest loans of up to \$25,000 with a 3% interest rate.
- No payment required for six months.
- Loan repayment over five years with flexible repayment terms and no prepayment penalties.
- Loans to be used for cash flow and working capital for Wellington County businesses struggling during the pandemic.
- Applications will require a recent financial statement.
- Applications and funds are administered by the CFDCs.
- CFDCs will provide businesses with support training opportunities.

### WELLINGTON COUNTY RESOURCES FOR BUSINESSES

- The latest information on Wellington County's Resources for Businesses.



## Bruce County Emergency Business Sustainability Fund

**Bruce County** will be providing \$1 million dollars in low interest loans to help local County businesses get through the financial challenges brought on by the COVID-19 pandemic. At a Special County Council today, County Council entered into a partnership with local Community Futures Development Corporations (CFDC) to deliver their new Bruce County Emergency Business Sustainability Fund.

Details of the **Bruce County Emergency Business Sustainability Fund** include:

- Low-interest loans of up to \$25,000 with a 3% interest rate.
- No payment required for six months.
- Loan repayment over five years with flexible repayment terms and no prepayment penalties.
- Loans to be used for cash flow and working capital for Wellington County businesses struggling during the pandemic.
- Applications will require a recent financial statement.
- Applications and funds are administered by the CFDCs.
- CFDCs will provide businesses with support training opportunities.

### BRUCE COUNTY RESOURCES FOR BUSINESSES

- The latest information on Bruce County's Resources for Businesses





## 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@sbdc.ca](mailto:rose@sbdc.ca)).

### Additional Material:

- [Application and Guidelines](#)
- [How to Fill Out Application](#)
- [Attestation Form](#)
- [More Information](#)
- [Q&A](#)



## 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](#)
- [Protection for Workers during the COVID-19 Situation](#)
- [COVID-19 Resources for Retailers](#)
- [Food and Beverage Ontario: COVID-19 Updates and Resources](#)
- [Canada Emergency Wage Subsidy Program](#)
- [Government Grants, Loans, Tax Credits and More](#)
- [Canadian Survey on Business Conditions from Statistics Canada](#)
- [Positive Changes to Canada Emergency Wage Subsidy](#)
- [Mental Health Strategies for Employers & Employees](#)
- [Government Business Support Programs- FAQ with Canadian Chamber](#)
- [New Portal For Federal Support \(Canada.ca\)](#)
- [Service Canada Critical Services and Programs](#)
- [Guide to Federal Government Covid-19 Relief Measures](#)
- [National Research Council Innovation Assistance Program](#)
- [FAQs for Businesses and Workers Affected by COVID-19](#)
- [Government of Canada Business Support](#)
- [Government of Ontario Business Support](#)
- [TIAO - Tourism Industry Association of Ontario - COVID-19](#)
- [BDC Small Business Loan](#)
- [List of Essential Workplaces](#) - Updated April 3, 2020 2:40 pm
- [Ontario Enacts Declaration of Emergency to Protect the Public](#)
- [Enhanced Measures to Protect Ontarians](#)
- [Important Update - Clarification on Return from Travel](#)
- [Restaurants Canada](#) - Provides an informational series on Actionable Resources and Posters for the Workplace.
- [Prime Minister Announces Rent Assistance for Small Businesses](#)
- [Canadian Survey on Business Conditions from Statistics Canada](#)

