

COVID-19 Assistance Programs

Prepared by:

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Government of Canada

Support for Businesses:

1. Canada Emergency Wage Subsidy (CEWS)

- Program application - Businesses
- Eligibility – Incorporated companies and partnerships, private corporations, non-profits and registered charities that demonstrate a decline in gross revenues of at least 30%. First Nations-owned corporations that are deemed to be non-taxable government businesses under 149(1) (d.5) of the Income Tax Act are eligible for this program. Unincorporated Indigenous community businesses are ineligible.
- Type and Level of Support – 75 per cent wage subsidy for qualifying businesses, for up to 3 months, retroactive to March 15, 2020. The maximum subsidy is \$847 per week. The program will be in place for a 12-week period, retroactive to March 15 and ending June 6, 2020. Employers will calculate the subsidy and deduct it from remittances paid to the federal government for income tax, Canada Pension Plan (CPP) contributions, and Employment Insurance (EI) premiums.
- Application Process – Applications made through the Canada Revenue Agency's My Business Account portal:
 - <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-businesses/business-account.html>
- More information is available on the Government website:
 - <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>

2. Canadian Seafood Stabilization Fund

- Program application – Businesses
- Eligibility – Businesses in the Seafood Industry
- Type and Level of Support – Federal funding is available through the Regional Development Agencies for:
 - Increasing freezer, cold storage, live storage capacity and other refrigeration technologies to more effectively deal with excess inventory;
 - Implementing necessary safety and health measures for workers;
 - Adopting advanced manufacturing technologies; and
 - Securing new markets and support additional transportation costs required to reach these new markets.
- Application Process:
 - Apply to ACOA at: <https://www.canada.ca/en/atlantic-canada-opportunities/corporate/contact-us.html>
 - Apply to Regional Economic Development for Quebec Regions at: <https://dec.canada.ca/eng/contact/index.html>

3. Canada Emergency Business Account (CEBA)

- Program application - small businesses and not-for-profits
- Eligibility – Canadian employers with \$20,000 to \$1.5 million in total payroll in 2019 and operating as of March 1, 2020
- Type and Level of Support – interest-free loans of up to \$40,000 with up to \$10,000 forgiven If the loan is repaid by December 31, 2022
- Application Process – CEBA is now available at various financial institutions and credit unions
- More information is available on the Government website:
 - <https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>

4. EDC Loan Guarantee for Small and Medium-Sized Enterprises

- Program application – Small and medium size Canadian businesses in all sectors
- Eligibility – Businesses that were otherwise financially viable and revenue generating prior to the COVID-19 outbreak
- Type and Level of Support – Financial institutions can issue operating credit and cash flow term loans of up to \$6.25 million to existing clients
- Application Process – Available at various financial institutions and credit unions
- More information is available on the Government website:
 - <https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>

5. BDC Co-Lending Program for Small and Medium-Sized Enterprises

- Program application – Businesses
- Eligibility – Businesses that were otherwise financially viable and revenue generating prior to the COVID-19 outbreak
- Type and Level of Support – The program is designed in three segments:
 - Loans of up to \$312,500 to businesses with revenues of less than \$1 million.
 - Up to \$3.125 million for businesses with revenues between \$1 million and \$50 million.
 - Up to \$6.25 million for businesses with revenues in excess of \$50 million.
- Application Process – Businesses must contact their primary institution which will assess their situation, structure the financing and disburse the capital as appropriate.
- More information is available on the Government website:
 - <https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>

6. Atlantic Canada Opportunities Agency Payment Deferrals

- Program application – Businesses
- Eligibility – All businesses with payments due to the Federal Government are eligible for a payment deferral.
- Type and Level of Support – ACOA will apply a deferral of three months on all payments due to the Government, as of April 1, 2020.
- Application Process – Businesses can apply through their ACOA Program Officer or by email at the following address: ACOA.information.APECA@canada.ca.
- More information is available on the Government website:
 - <https://www.canada.ca/en/atlantic-canada-opportunities/campaigns/covid19.html>

7. Temporary 10% Wage Subsidy for Employers

- Program application - Businesses
- Eligibility – Individuals (excluding trusts), Partnerships, Non-profit organizations, Registered Charities, Canadian-controlled private corporations (including a cooperative corporation). Those who have an existing business number and payroll program account with the CRA on March 18, 2020. Those who pay salary, wages, bonuses, or other remuneration to an eligible employee (individual who is employed in Canada).
- Type and Level of Support – Employers can reduce the amount of payroll deductions required to be remitted to the CRA by 10% of the from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee, up to a maximum of \$25,000 total per employer.
- Application Process – You do not apply. Once you have calculated your subsidy, you can reduce your current payroll remittance of federal, provincial, or territorial income tax.
- More information is available on the Government website:
 - <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

8. NRC IRAP Innovation Assistance Program

- Program application - Businesses
- Eligibility – The eligibility criteria are as follows:
 - Businesses that are not eligible for the Canada Emergency Wage Subsidy are eligible for support from the NRC IRAP Innovation Assistance Program
 - Businesses must be profit-oriented small or medium-sized corporations
 - Applicants have 500 or fewer full-time equivalent employees to be eligible

- Businesses must plan to pursue growth and profit by developing and commercializing innovative, technology-driven new or improved products, services or processes in Canada
- Businesses must lack sufficient financial resources to sustain operations from April 1, 2020 to June 23, 2020 inclusive to be eligible
- Businesses must have a Canada Revenue Agency business number and be incorporated by no later than March 1, 2020
- Type and Level of Support – The Program will service amounts of money matching the high end of the CEWS program. For each employee, the program will provide \$847 a week for 12 weeks, totalling \$10,164 per employee.
- Application Process – Apply to:
 - <https://nrc-covid-19.microsoftcrmportals.com/en-CA/>
- More information is available on the Government website:
 - <https://nrc.canada.ca/en/support-technology-innovation/nrc-irap-innovation-assistance-program-iap#s3>

9. Income Tax Deferrals

- Program application - Businesses
- Eligibility – All businesses are eligible
- Type and Level of Support – Businesses can defer the payment of any income tax amounts that become owing on or after March 18 and before September 2020 until after August 31, 2020
- Application Process – N/A
- More information is available on the Government website:
 - <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

10. HST Remittance Deferrals

- Program application – Businesses
- Eligibility – All businesses are eligible
- Type and Level of Support – Businesses can defer payments of the Goods and Services Tax / Harmonized Sales Tax (GST/HST), as well as customs duty owing on their imports, until June 30, 2020.
- More information is available on the Government website:
 - <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html>

Government of Canada

Support for Individuals:

1. Canada Emergency Response Benefit (CERB)

- Program application – Individuals
- Eligibility – Workers who have stopped working for reasons related to COVID-19 and had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application.
- Type and Level of Support – \$500 per week for up to 16 weeks
- Application Process – More information can be obtained, and applications can be made on the following website:
 - <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>
- More information is available on the Government website:
 - <https://www.canada.ca/en/department-finance/economic-response-plan.html#individuals>

2. EI Work Sharing Program

- Program application - Employees eligible for EI benefits
- Eligibility – Year-round, permanent, full-time or part-time employee eligible for EI benefits
- Type and Level of Support – The program provides Employment Insurance (EI) benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers
- Application Process – More information can be obtained, and applications can be made on the following website:
 - <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

Aboriginal Financial Institutions

Support for Businesses:

1. Funding for Small and Medium-sized Indigenous Businesses and Aboriginal Financial Institutions

- Program application – Businesses
- Eligibility – Indigenous Businesses. Businesses that qualify for this support are no longer eligible for the Business Credit Availability Program (BCAP) through Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) but will still qualify for Canada Emergency Wage Subsidy (CEWS).
- Type and Level of Support – The funding will allow for short-term, interest-free loans and non-repayable contributions through Aboriginal Financial Institutions, which offer financing and business support services to First Nations, Inuit, and Métis businesses. Repayment terms are still being worked out, but businesses will be eligible for \$40,000 in financial aid – \$30,000 as an interest-free loan and the rest as a non-repayable grant.
- Application Process – Financial support will be provided through Aboriginal Financial Institutions and administered by the National Aboriginal Capital Corporations Association and the Métis capital corporations in partnership with Indigenous Services Canada (See: <https://nacca.ca/aboriginal-financial-institutions/>)
- For more information see:
 - <https://nacca.ca/wp-content/uploads/2020/04/NACCA-FAQs-for-Indigenous-Businesses.pdf>
 - <https://www.canada.ca/en/department-finance/economic-response-plan.html>
 - <https://pm.gc.ca/en/news/news-releases/2020/04/18/prime-minister-announces-support-indigenous-businesses>
 - <https://aptnnews.ca/2020/04/22/indigenous-services-explains-how-306m-business-aid-package-will-be-distributed/>

2. Ulnooweg Consulting Support Services and Interest Relief

- Program application – Entrepreneurs and Communities
- Eligibility – Indigenous Businesses, Entrepreneurs and Communities are eligible for assistance
- Type and Level of Support:
 - Ulnooweg is offering non-repayable funds for consulting services to help businesses and entrepreneurs' access and apply for the Federal and Provincial business-related Covid-19 programs. Services include determining eligibility for programs and assistance in preparing the necessary financial statements or other required documents. Grants will be up to a maximum of \$5,000.
 - Ulnooweg is offering non-repayable funds for consulting services to help communities to understand their overall business support needs and develop a proposal for next steps. Grants will be up to a maximum of \$5,000.
 - Ulnooweg is also offering all clients complete interest relief on their loans from April 1st – June 30th, 2020. The interest relief will be implemented automatically for all active clients.
- Application Process – Current clients of Ulnooweg Development Group Inc. can reach out to their Account Manager while other Aboriginal entrepreneurs in Atlantic Canada can email info@ulnooweg.ca:

Provincial Governments

Nova Scotia

Support for Businesses:

1. Province of Nova Scotia Small Business Impact Grant

- Program application – Nova Scotia small businesses, non-profits, charities, and social enterprises
- Eligibility – Small businesses in Nova Scotia who:
 - were directed to close or to substantially curtail operations in the COVID-19 public health order issued by the Chief Medical Officer of Health.
 - anticipate revenue loss of at least 30% for the month of April 2020.
 - established prior to March 15, 2020.
 - are sole proprietorships, partnerships, corporations, societies, social enterprises, not for profits, charities in business, and other similar organizations
- Type and Level of Support – \$20M program that can provide a one-time grant equal to 15 per cent of revenue from sales, either from April 2019 or February 2020, up to a maximum of \$5,000
- Application Process – Apply online
 - <https://covid19-small-business-impact-grant.nsrc.ca/>

2. Province of Nova Scotia Deferred Loan Payments

- Program application –Businesses
- Eligibility – All businesses in Nova Scotia
- Type and Level of Support – Government will defer payments until June 30 for all government loans, including those under the Farm Loan Board, Fisheries and Aquaculture Loan Board, Jobs Fund, Nova Scotia Business Fund, Municipal Finance Corp., and Housing Nova Scotia.
- Application Process – Contact loan agency
- More information is available on the Government website:
 - <https://novascotia.ca/coronavirus/fees/>

New Brunswick

Support for Businesses:

1. NB Small Business Emergency Working Capital Program

- Program application – NB Small businesses
- Eligibility – NB Businesses employing 1 to 49 employees, including sole proprietors/self-employed, with sales of less than \$10 million in the most recent fiscal year.
- Type and Level of Support – Working capital loans up to \$100,000 through the NB Small Business Emergency Working Capital Program. Interest rate 4%
- Application Process – Apply directly through the CBDC
 - <https://www.cbdc.ca/en>
- More information is available on the Government website:
 - <https://www.cbdc.ca/en/gnb-small-business-emergency-working-capital-program>

2. NB Business Working Capital above \$100,000

- Program application – All NB businesses
- Eligibility – All NB businesses can apply
- Type and Level of Support – Working capital in excess of \$100,000, up to a maximum of \$1 million is available. A total of \$50 million has been allocated. Interest rate 4%
- Application Process – Apply directly through Opportunities New Brunswick
 - <https://onbcanada.ca/covid19-working-capital-loans-new-brunswick/>

Prince Edward Island

Support for Businesses:

1. PEI Emergency Relief – Worker Assistance Program

- Program application – PEI Businesses
- Eligibility – Businesses whose employed workers have experienced a reduction of at least 8 hours per week, as compared to pre-COVID-19 hours, during the four-week period March 16, 2020-April 11, 2020. Registered private sector businesses or non-profit organizations in Prince Edward Island are eligible for the program.
- Type and Level of Support – A maximum of \$250 per week for each eligible worker based on the conditions above
- Application Process – Application instructions online (deadline April 30th)
 - <https://www.princeedwardisland.ca/en/service/emergency-relief-worker-assistance-program>

2. PEI Emergency Working Capital Financing

- Program application – PEI Businesses
- Eligibility – PEI Businesses eligible:
 - Existing small businesses (start-ups not eligible) located and operating in the Province of PEI, and have been generating revenue in PEI
 - The applicant has a satisfactory credit rating and must not have any defaulted outstanding debt obligation on file in the Province’s Central Default Registry
- Type and Level of Support – Working capital loans up to \$100,000 with a fixed interest rate of 4% per annum, with principal & interest payments deferred for a minimum of 12 months.
- Application Process – Applications to be submitted through Finance PEI, full details:
 - <https://www.princeedwardisland.ca/en/service/emergency-working-capital-financing>

3. PEI COVID-19 Business Adaption Advice Program

- Program application – Businesses
- Eligibility – PEI businesses, entrepreneurs, not-for-profits, and non-governmental organizations that have been impacted by the effects of COVID -19 measures are eligible to apply.
- Type and Level of Support – This assistance will contribute to the costs associated with:
 - obtaining business, human resources or financial planning and advice
 - obtaining advice on transitioning to digital or IT solutions
 - obtaining advice on exporting, marketing, and logistics
 - obtaining other professional services which may be of assistance in adapting or recovering from the impacts of COVID-19, determined in consultation with Innovation PEI
 - This assistance may contribute up to 100 per cent of the cost (to a maximum of \$2,500)
- Application Process – Applications to be submitted through Finance PEI on the following website:
 - <https://services.princeedwardisland.ca/en/service/covid-19-business-adaptation-advice-program#/home/GenericWebformSubmission/GenericWebformSubmission>

Québec

Support for Businesses:

1. Emergency Assistance for SMEs

- Program Application – Québec Businesses
- Eligibility – Eligible businesses must be temporarily closed, or show warning signs of closure, and have demonstrated a cause and effect relationship between their financial or operational problems and the COVID-19 pandemic.
- Type and Level of Support – The assistance will take the form of a loan or loan guarantee of up to \$ 50,000.
- Application Process – To apply, contact your MRC, your municipality office, or the organization responsible for managing the Local Investment Fund (FLI) in your MRC
- Full program details and how to apply
 - <https://www.quebec.ca/entreprises-et-travailleurs-autonomes/aide-urgence-pme-covid-19/>

2. Concerted Temporary Action Program for Businesses

- Program Application – Québec Businesses
- Eligibility – This financial assistance is available to businesses operating in Québec, including cooperatives and other social economy enterprises with commercial activities. Eligible businesses must show that their cash flow issues are temporary and stem from problems involving the supply of raw materials, products or services, or a substantially decreased ability to deliver goods, products or services. Businesses associated with games of chance slot machines, tobacco and liquor sales are ineligible for funding.
- Type and Level of Support – Financing can take the form of a loan guarantee or a loan from Investissement Québec. The minimum funding amount is \$50,000.
- Link for more information:
 - <https://www.investquebec.com/quebec/en/financial-products/all-our-solutions/Concerted-temporary-action-program-for-businesses.html>

3. Continued Employment (PACME)

- Program Application – Québec Businesses
- Eligibility – Businesses experiencing a reduction in their activities due to COVID-19 are eligible.
- This program can be combined with other measures announced by the federal or provincial government during the period covered.
- Type and Level of Support – Reimbursement of eligible expenses for business training projects equalling 100% of expenses up to \$ 100,000 and 50% of expenses between \$ 100,000 and \$ 500,000. Reimbursement for salaries is provided up to 25% of the wage bill of workers in training (maximum allowable salary of \$ 25 an hour), if the company receives Canada's emergency wage subsidy of 75%, and up to 90% of the wage bill of workers in training, if the company receives the temporary Canadian wage subsidy of 10%. Assistance of 100% of the wages of workers in training is provided if the company does not receive any wage subsidy from the federal government and the reimbursement of up to 100% of training expenses and costs related to human resources management activities.
- Link for more information:
 - <https://www.quebec.ca/entreprises-et-travailleurs-autonomes/programme-actions-concertees-pour-le-maintien-en-emploi-pacme-covid-19/#c50712>