



**Restaurants
Canada**

The voice of foodservice | La voix des services alimentaires

NAVIGATING COVID-19

FEDERAL AND PROVINCIAL RESPONSE PLANS

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Restaurants Canada: COVID-19 Response Plans

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New Updates

Federal

Funding to Regional Development Agencies to Support Small Businesses

The government will [provide \\$675 million](#) to the six Regional Development Agencies (RDAs) across the country to enable the RDAs to provide equivalent bridge financing support to businesses unable to access the government's broader support measures. The government is also providing \$287 million for the Community Futures Network, funded through the RDAs, to support rural businesses and communities, including through access to capital.

Ontario

Quebec

Alberta

British Columbia

Saskatchewan

Manitoba

Nova Scotia

Newfoundland and Labrador

State of Emergency Extended to May 3, 2020

Cabinet met Thursday, April 16 by teleconference and agreed to ask the lieutenant governor to extend the state of emergency for another two weeks. The [order](#) will take effect at noon Sunday, April 19 and extend to noon Sunday, May 3, unless government terminates or extends it.

New Brunswick

Prince Edward Island

Federal

Status of Closures and Alcohol Permissions

The federal government has not mandated any closures of businesses.

Support for Workers

Canada Emergency Response Benefit (CERB)

Overview: The Canada Emergency Response Benefit (CERB) is a taxable benefit that would provide \$2000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic. The CERB combines and replaces the previously announced Emergency Care Benefit and Emergency Support Benefit.

How it Works: The CERB will be available to workers:

- residing in Canada, who are at least 15 years old;
- who have stopped working because of COVID-19;
- who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application
 - The income of at least \$5,000 may be from any or a combination of the following sources: employment; self-employment; maternity and parental benefits under the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan
- who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment income.

The Benefit is also available to workers who, after March 15, are eligible for Employment Insurance regular or sickness benefits.

On April 15, 2020, to help more Canadians benefit from the CERB, the government is announcing changes to the eligibility rules to:

- Allow people to earn up to \$1,000 per month while collecting the CERB.
- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.
- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

These changes will be retroactive to March 15, 2020

The benefit is available from March 15, 2020, to October 3, 2020.

Applications for the CERB are currently open at Canada.ca/coronavirus.

The Canada Revenue Agency has asked that Canadians apply according to the month they were born: January-March beginning on April 6, April-June beginning on April 7, July-September beginning on April 8, and October-December beginning on April 9.

Program Details Outstanding: More details for applicants under the expanded CERB criteria will be available shortly.

Wage Boost for Essential Workers

Overview: The Government of Canada will work with provinces and territories through a new transfer to cost-share a temporary top up to the salaries of low-income essential workers that the provinces and territories have deemed essential in the fight against COVID-19.

How it Works: The Government of Canada will cover a portion of the cost of providing temporary financial support to these low-income workers, thereby helping to support employers in keeping their workers on staff.

Through this new transfer, provinces and territories will be able to provide their low-income essential workers (those who earn less than \$2,500 per month), with a top up.

Program Details Outstanding: The federal government is continuing to work with provinces and territories on the delivery of this measure and further details will be released shortly.

Support for Businesses

Canada Emergency Wage Subsidy

Overview: All businesses, non-profit organizations, and charities with a revenue decrease of 30 percent or more due to COVID-19 [will be eligible for the 75 percent wage subsidy.](#)

How it Works: The 30% decline in revenues will be measured in comparison to the same month last year, or an average of revenue earned in January and February 2020. Businesses will only need to show a 15% decline in revenue for March instead of 30%. Employers would select the general year-over-year approach or this alternative approach when first applying for the CEWS and would be required to use the same approach for the entire duration of the program. Charities are also being granted the ability to choose whether or not to include government revenues in their calculations of lost revenue when applying.

A business that meets the requirements for a particular four-week period is automatically deemed to meet the requirements for the next four-week period, meaning that re-application is not required.

The wage subsidies will be retroactive to March 15, 2020. Employers will need to attest they are doing everything they can do to cover the remaining 25% of wages.

This subsidy would be available to eligible employers that see a drop of at least 15 per cent of their revenue in March 2020 and 30 per cent for the following months. Eligible employers would include individuals, taxable corporations, partnerships consisting of eligible employers, non-profit organizations and registered charities.

Eligible Periods

	Claiming period	Required reduction in revenue	Reference period for eligibility
Period 1	March 15 to April 11	15%	March 2020 over: <ul style="list-style-type: none"> • March 2019 or • Average of January and February 2020
Period 2	April 12 to May 9	30%	April 2020 over: <ul style="list-style-type: none"> • April 2019 or • Average of January and February 2020
Period 3	May 10 to June 6	30%	May 2020 over: <ul style="list-style-type: none"> • May 2019 or • Average of January and February 2020

An employer's revenue for this purpose would be its revenue in Canada earned from arm's-length sources. Revenue would be calculated using the employer's normal accounting method, and would exclude revenues from extraordinary items and amounts on account of capital.

Employers would be allowed to calculate their revenues under the accrual method or the cash method, but not a combination of both.

The subsidy amount for a given employee on eligible remuneration paid for the period between March 15 and June 6, 2020 would be the greater of:

- 75 per cent of the amount of remuneration paid, up to a maximum benefit of \$847 per week; and
- the amount of remuneration paid, up to a maximum benefit of \$847 per week or 75 per cent of the employee's pre-crisis weekly remuneration, whichever is less.

In effect, employers may be eligible for a subsidy of up to 100 per cent of the first 75 per cent of pre-crisis wages or salaries of existing employees. These employers would be expected where possible to maintain existing employees' pre-crisis employment earnings.

The pre-crisis remuneration for a given employee would be based on the average weekly remuneration paid between January 1 and March 15 inclusively, excluding any seven-day periods in respect of which the employee did not receive remuneration.

Eligible remuneration may include salary, wages, and other remuneration like taxable benefits.

Employers can apply through a Canada Revenue Agency portal, which will open in the coming days. The funds will be available in approximately 6 weeks.

To ensure that the Canada Emergency Response Benefit (CERB) applies as intended, the Government will consider implementing an approach to limit duplication. This could include a process to allow individuals rehired by their employer during the same eligibility period to cancel their CERB claim and repay that amount.

The Government is proposing to expand the CEWS by introducing a new 100 per cent refund for certain employer-paid contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan. This refund would cover 100 per cent of employer-paid contributions for eligible employees for each week throughout which those employees are on leave with pay and for which the employer is eligible to claim for the CEWS for those employees. This refund would not be subject to the weekly maximum benefit per employee of \$847 that an eligible employer may claim in respect of the CEWS. There would be no overall limit on the refund amount that an eligible employer may claim.

Employers that engage in artificial transactions to reduce revenue for the purpose of claiming the CEWS would be subject to a penalty equal to 25 per cent of the value of the subsidy claimed, in addition to the requirement to repay in full the subsidy that was improperly claimed.

For employers that are eligible for both the CEWS and the 10 per cent wage subsidy for a period, any benefit from the 10 per cent wage subsidy for remuneration paid in a specific period would generally reduce the amount available to be claimed under the CEWS in that same period.

For employers and employees that are participating in a Work-Sharing program, EI benefits received by employees through the Work-Sharing program will reduce the benefit that their employer is entitled to receive under the CEWS.

The usual treatment of tax credits and other benefits provided by the government would apply. As a consequence, the wage subsidy received by an employer would be considered government assistance and be included in the employer's taxable income.

Important: For the CEWS, per the legislation, all applications must be received before October, 2020.

Francais: Subvention salariale d'urgence du Canada

Employeurs admissibles

Parmi les employeurs admissibles, figureraient : les particuliers, les sociétés imposables, les sociétés de personnes constituées d'employeurs admissibles, les organismes sans but lucratif et les organismes de bienfaisance enregistrés.

Les organismes publics ne seraient pas admissibles à cette subvention. Parmi les organismes publics figureraient généralement les municipalités et les administrations locales, les sociétés d'État, les sociétés municipales à cent pour cent, les universités publiques, les collèges, les écoles et les hôpitaux.

Cette subvention serait offerte aux employeurs admissibles qui font face à une baisse d'au moins 15 % de leurs revenus en mars 2020 et d'au moins 30 % au cours des mois suivants (voir *Périodes admissibles*). Dans leur demande de subvention, les employeurs devront attester la baisse de leurs revenus.

Nous encourageons tous les employeurs admissibles à réembaucher leurs employés le plus rapidement possible et à demander la Subvention salariale d'urgence du Canada s'ils y sont admissibles.

Afin de s'assurer que la subvention salariale d'urgence du Canada s'applique comme prévu, le gouvernement envisagera de mettre en œuvre une approche visant à limiter les doubles emplois. Cela pourrait inclure un processus permettant aux personnes réembauchées par leur employeur au cours de la même période d'admissibilité d'annuler leur demande de Prestation canadienne d'urgence (PCU) et de rembourser ce montant.

Calcul des revenus

À cette fin, les revenus d'un employeur correspondraient aux revenus gagnés au Canada et provenant de sources sans lien de dépendance. Les revenus seraient calculés selon la méthode comptable normale de l'employeur et excluraient les revenus provenant de postes extraordinaires et des montants à titre de capital.

Aujourd'hui, le gouvernement précise que les employeurs seraient autorisés à calculer leurs revenus selon la méthode de la comptabilité d'exercice ou la méthode de la comptabilité de caisse, mais non une combinaison des deux. Les employeurs choisiraient une méthode de

comptabilité lorsqu'ils présenteraient leur première demande de SSUC et seraient tenus de s'en tenir à cette méthode pendant toute la durée du programme.

En ce qui concerne les organismes de bienfaisance enregistrés et les organismes à but non lucratif, le calcul comprendra la plupart des formes de revenus, à l'exclusion de ceux provenant de personnes avec qui ils ont un lien de dépendance. Ces organismes seraient autorisés à choisir d'inclure ou non les revenus provenant de sources gouvernementales dans le calcul. Une fois choisie, la même approche devra s'appliquer tout au long de la période du programme.

Montant de la subvention

Le montant de la subvention d'un employé donné, pour la rémunération admissible versée pour la période entre le 15 mars et le 6 juin 2020, serait la plus élevée des sommes suivantes :

- 75 % de la rémunération versée, jusqu'à concurrence d'une prestation hebdomadaire maximale de 847 \$;
- la rémunération versée, jusqu'à concurrence d'une prestation hebdomadaire maximale de 847 \$, ou 75 % de la rémunération hebdomadaire que l'employé touchait avant la crise, selon le moins élevé de ces montants.

Dans les faits, les employeurs peuvent être admissibles à une subvention pouvant atteindre 100 % de 75 % des salaires ou des traitements que les employés actuels touchaient avant la crise. On s'attend à ce que ces employeurs maintiennent, dans la mesure du possible, les salaires que les employés actuels touchaient avant la crise.

La rémunération versée à un employé donné avant la crise serait fondée sur la rémunération hebdomadaire moyenne versée entre le 1er janvier et le 15 mars inclusivement, à l'exclusion de toute période de sept jours pour laquelle l'employé n'a touché aucune rémunération. Les employeurs seront également admissibles à une subvention pouvant atteindre 75 % des salaires et traitements versés aux nouveaux employés.

La rémunération admissible peut comprendre les traitements, le salaire et les autres rémunérations comme les prestations imposables. Il s'agit de montants pour lesquels les employeurs seraient généralement tenus de retenir ou de déduire des montants à verser au receveur général au titre de l'obligation de l'employé en matière d'impôt sur le revenu.

Toutefois, elle ne comprend pas les indemnités de départ ni des éléments tels que les avantages d'options d'achat d'actions des employés ou l'utilisation personnelle d'un véhicule d'entreprise.

Une règle spéciale s'appliquera aux employés qui ont un lien de dépendance avec l'employeur. Le montant de la subvention pour ces employés sera limité à la rémunération admissible versée au cours de toute période de rémunération entre le 15 mars et le 6 juin 2020, jusqu'à concurrence du moins élevé des montants suivants : la prestation hebdomadaire de 847 \$ ou 75 % de la rémunération hebdomadaire que l'employé touchait avant la crise. La subvention ne serait offerte qu'aux employés qui avaient un lien de dépendance avant le 15 mars 2020.

Il n'y aurait pas de limite générale sur le montant de subvention salariale qu'un employeur admissible pourrait demander.

On s'attend à ce que les employeurs fassent de leur mieux pour augmenter les salaires des employés afin de les ramener au niveau d'avant la crise.

Remboursement de certaines retenues sur le salaire

Aujourd'hui, le gouvernement propose d'élargir la SSUC en instaurant un nouveau remboursement de la totalité de certaines cotisations d'employeurs à l'assurance-emploi, au Régime de pensions du Canada, au Régime de rentes du Québec et au Régime québécois d'assurance parentale. Ce remboursement couvrirait la totalité des cotisations d'employeurs pour les employés admissibles, pour chaque semaine pendant laquelle ces employés sont en congé payé et pour laquelle l'employeur a le droit de demander la SSUC à l'égard de ces employés.

En général, un employé sera considéré être en congé payé pendant une semaine complète si l'employeur lui verse une rémunération pour la semaine en question, mais qu'il n'accomplit aucun travail pour l'employeur au cours de cette semaine.

Ce remboursement ne serait pas offert aux employés admissibles qui sont en congé payé pour seulement une partie de la semaine.

Ce remboursement ne serait pas assujéti à la prestation hebdomadaire maximale par employé de 847 \$ qu'un employeur admissible peut demander à l'égard de la SSUC. Il n'y aurait pas de limite générale sur le montant de remboursement qu'un employeur admissible pourrait demander.

Pour clarifier la situation, il est entendu que les employeurs devraient continuer de percevoir et de verser les cotisations d'employeurs et des employés à chaque programme, comme d'habitude. Les employeurs admissibles demanderaient un remboursement, tel que décrit ci-dessus, en même temps qu'ils présenteraient leur demande de SSUC.

Périodes admissibles

L'admissibilité serait généralement déterminée par le changement des revenus mensuels d'un employeur admissible, d'une année sur l'autre, pour le mois civil au cours duquel la période a commencé.

Aujourd'hui, le gouvernement annonce que tous les employeurs seraient autorisés à calculer leur changement de revenu en utilisant un autre point de repère pour déterminer leur admissibilité. Cette autorisation offrirait une plus grande souplesse aux employeurs pour lesquels l'approche générale peut ne pas être appropriée, notamment les entreprises à forte croissance, les secteurs qui ont éprouvé des difficultés en 2019, les organismes à but non lucratif et les organismes de bienfaisance, ainsi que les employeurs établis après février 2019. Dans le cadre de cette nouvelle approche, les employeurs seraient autorisés à comparer leurs revenus par rapport à une moyenne de leurs revenus gagnés en janvier et en février 2020. Les employeurs choisiraient l'approche générale d'une année sur l'autre ou cette nouvelle approche lorsqu'ils présenteraient leur première demande de SSUC et seraient tenus de s'en tenir à la même approche pendant toute la durée du programme.

Le montant de la subvention salariale (prévu dans le cadre du [Plan d'intervention économique du Canada pour répondre à la COVID-19](#)) reçue par l'employeur pour un mois donné serait ignoré aux fins de la mesure des changements de revenus mensuels d'une année sur l'autre.

- Par exemple, si les revenus de mars 2020 étaient en baisse de 20 % par rapport à ceux de mars 2019, l'employeur aurait le droit de demander la SSUC (selon le calcul ci-dessus) sur la rémunération versée entre le 15 mars et le 11 avril 2020.
- Subsidiairement, cet employeur pourrait utiliser ses revenus moyens des mois de janvier et de février 2020, plutôt que ceux du mois de mars 2019, pour déterminer s'il est admissible à la SSUC.
- Une fois qu'une approche a été choisie, l'employeur devra l'appliquer tout au long de la période du programme.

Le tableau ci-dessous présente chaque période de demande, la réduction des revenus requise et la période de référence aux fins de l'admissibilité.

Employés admissibles

Un employé admissible est un particulier qui est employé au Canada.

L'admissibilité à la SSUC pour la rémunération d'un employé sera limitée aux employés qui n'ont pas été sans rémunération pendant plus de 14 jours consécutifs au cours de la période d'admissibilité, c'est-à-dire du 15 mars au 11 avril, du 12 avril au 9 mai et du 10 mai au 6 juin. Cette règle remplace la restriction annoncée précédemment selon laquelle un employeur ne pourrait pas demander la SSUC pour la rémunération versée à un employé au cours d'une semaine qui fait partie de la période de quatre semaines pour laquelle l'employé est admissible à la Prestation canadienne d'urgence.

Comment présenter une demande

Les employeurs admissibles pourraient demander la SSUC par l'intermédiaire du portail Mon dossier d'entreprise de l'Agence du revenu du Canada, ainsi que d'une demande en ligne. Les employeurs doivent tenir des registres afin de démontrer la réduction de leurs revenus sans lien de dépendance et la rémunération versée aux employés. D'autres renseignements seront annoncés prochainement.

Surveillance de la conformité

Afin de maintenir l'intégrité du programme et de s'assurer qu'il aide les Canadiens à conserver leur emploi, les employeurs seraient tenus de rembourser les montants versés au titre de la SSUC s'ils ne satisfont pas aux exigences d'admissibilité. Des peines peuvent s'appliquer dans les cas de demandes frauduleuses. Parmi ces peines peuvent figurer des amendes, voire une peine d'emprisonnement. De plus, des règles anti-abus seraient mises en place pour s'assurer que la subvention n'est pas obtenue de façon inappropriée et que les employés reçoivent les montants qui leur sont dus.

Les employeurs qui effectuent de fausses transactions pour réduire leurs revenus et ainsi pouvoir demander la SSUC seront assujettis à une peine correspondant à 25 % de la valeur de la subvention demandée, en plus de l'obligation de rembourser intégralement la subvention injustement demandée.

Interaction avec la subvention salariale de 10 %

Le 25 mars 2020, la Loi sur les mesures d'urgence visant la COVID-19, qui comprend une subvention salariale temporaire de 10 %, a reçu la sanction royale. Pour les employeurs admissibles à la SSUC et à la Subvention salariale de 10 % pour une période donnée, toute

prestation de subvention salariale équivalant à 10 % des salaires au cours d'une période particulière réduirait généralement le montant pouvant être demandé au titre de la SSUC au cours de cette même période.

Interaction avec le programme Travail partagé

Le 18 mars 2020, le premier ministre a annoncé une prolongation de la durée maximale du programme Travail partagé, qui est passé de 38 semaines à 76 semaines pour les employeurs touchés par la COVID-19. Cette mesure procurera un soutien au revenu aux employés admissibles à l'assurance-emploi qui acceptent de réduire leurs heures de travail normales en raison de nouvelles circonstances indépendantes de la volonté de leur employeur.

Dans le cas des employeurs et des employés qui participent à un programme Travail partagé, les prestations d'assurance-emploi touchées par les employés dans le cadre du programme Travail partagé réduiront le montant de la prestation à laquelle leur employeur a droit dans le cadre de la SSUC.

Aide du gouvernement

Le traitement habituel des crédits d'impôt et des autres avantages offerts par le gouvernement s'appliquerait. Par conséquent, la subvention salariale touchée par un employeur serait considérée comme une aide gouvernementale et devrait être incluse dans le revenu imposable de l'employeur.

L'aide reçue au titre de l'une ou l'autre des subventions salariales réduirait le montant des charges de rémunération admissibles à d'autres crédits d'impôts fédéraux calculés sur la même rémunération.

Business Credit Availability Program

Overview: The [Business Credit Availability Program \(BCAP\)](#) will provide more than \$65 billion of support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC), largely targeted to SMEs. The BDC and EDC are cooperating with private sector lenders to provide credit solutions to individual businesses. The program is currently available to businesses with "viable business models whose access to financing would otherwise be restricted."

How it Works: These programs will roll out in the three weeks after March 27th, 2020. Businesses in need of credit support should contact their financial institution. If the financial institution determines that the needs of the client exceed the level of support the financial institution is able to provide, the financial institution will work alongside BDC or EDC to access additional resources the Government has made available under BCAP.

Starting April 6, 2020 the BCAP will be available for all businesses. Previously, only businesses which qualified for BDC loans prior to the COVID-19 economic downturn were eligible, which excluded businesses that operate as stand-alone nightclubs, bars, lounges, cabarets, casinos, discotheques, video arcades, pool and billiard halls.

The program includes the following components:

Canada Emergency Business Account

Overview: The Canada Emergency Business Account is a new loan program that will be implemented by eligible financial institutions in cooperation with Export Development Canada. The program will provide interest-free loans of up to \$40 000 to small businesses and not-for-profits to help cover their operating costs while revenues have been temporarily reduced.

How It Works: To qualify, organizations will need to demonstrate they paid between \$20,000 and \$1.5 million in total payroll in 2019. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 per cent (up to \$10,000). Business owners can apply for support from the Canada Emergency Business Account through their banks and credit unions. Applications are currently open.

Co-Lending Program for SMEs

Overview: Through this program, the Business Development Bank of Canada (BDC) will work with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program.

How It Works: Businesses must contact their financial institution to determine whether this program is appropriate for their needs.

Loan Guarantee for SMEs

Overview: Export Development Canada is working with financial institutions to allow them to issue new operating credit and cash flow term loans of up to \$6.25 million to SMEs.

How It Works: Businesses must contact their financial institution to determine whether this program is appropriate for their needs.

Work-Sharing Program Extension

Overview: The government will extend the maximum duration of the work-sharing program from 38 weeks to 76 weeks. The program is offered to workers who agree to reduce their normal working hours because of developments beyond the control of their employers. The measure provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers.

How it Works: Work-Sharing is a three-party agreement involving employers, employees and Service Canada. Employees on a Work-Sharing agreement must agree to a reduced schedule of work and to share the available work over a specified period of time. To be eligible, employers must meet [eligibility requirements](#):

- Have been in business in Canada year-round for at least two years;
- Be a private business, a publicly-held company, or a not-for-profit organization;

- Demonstrate that the shortage of work is temporary and beyond their control, and is not a cyclical/recurring slowdown;
- Demonstrate a recent decrease in business activity of approximately 10%; and,
- Submit and implement a recovery plan designed to return the Work-Sharing unit(s) to normal working hours by the end of the Work-Sharing agreement. There must be a reasonable expectation that recovery (that is, a return to normal work hours for all participating employees) will be achieved by the end of the agreement.

Ineligible employers

- Employers experiencing a reduction in business activity related to a labour dispute.
- A labour dispute includes work slowdowns, strikes, lockouts and work stoppages. Companies that are experiencing a reduction in business activity attributable to a labour dispute at a component, division, branch, subsidiary, etc., of that same company are also ineligible. As well, a Work-Sharing application cannot be approved where the work reduction is solely attributable to a labour dispute at one of the company's major suppliers or customers.
- Employers experiencing a reduction in business activity due to a seasonal shortage of work or any other recurring production slowdown; the Work-Sharing program is not intended as a remedy for a pre-existing and on-going condition.
- The decrease in business activity cannot be directly related to an increase in the employer's workforce.

Applicants submit through the appropriate portal based on province; a full list is available [here](#).

For employers and employees that are participating in a Work-Sharing program, EI benefits received by employees through the Work-Sharing program will reduce the benefit that their employer is entitled to receive under the Canada Emergency Wage Subsidy.

Income Tax Deferrals

Overview: The government will allow all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 1, 2020. This relief would apply to all tax balances due and installments. No interest or penalties will accumulate on these amounts during this period.

GST/HST Tax and Customs Duty Payments Deferrals

Overview: The government will allow businesses, including self-employed individuals, to defer payments of the GST/HST and customs duties owing on their imports until June 30, 2020. The deferral will apply to GST/HST remittances for the February, March and April 2020 reporting periods for monthly filers; the January 1, 2020 through March 31, 2020 reporting period for quarterly filers; and for annual filers, the amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer's current fiscal year. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.

Canada Emergency Commercial Rent Assistance (CECRA) for small businesses

Overview: The federal government intends to introduce the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. The program will seek to provide loans, including 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.

Program Details Outstanding: Implementation of the program will require a partnership between the federal government and provincial and territorial governments, which are responsible for property owner-tenant relationships. The federal government is working with the provinces and territories to clarify the details of this program.

Additional details will be shared soon.

Funding for Regional Development Agencies to Support Small Businesses

Overview: The government will provide [\\$675 million](#) to support the work of Regional Development Agencies (RDAs), and the businesses and workers they help. This will enable the RDAs to provide equivalent bridge financing support to businesses unable to access the government's broader support measures.

In response to the effect that COVID-19 may have on rural communities and businesses, the government is also providing \$287 million for the Community Futures Network, funded through the RDAs, to support rural businesses and communities, including through access to capital.

There are six RDAs across the country (the Canadian Northern Economic Development Agency, Western Economic Diversification Canada, FedNor, FedDev Ontario, Canada Economic Development for Quebec Regions and the Atlantic Canada Opportunities Agency).

Program Details Outstanding: Additional details on how businesses can access this support will be announced soon.

Français: Mesures de soutien pour les petites entreprises et les collectivités

Les agences de développement régional (ADR) du Canada sont aux premiers rangs des activités de développement économique au Canada. Elles répondent aux principaux défis économiques en offrant des programmes, des services, des connaissances et une expertise adaptés à leur région.

Il y a six ADR au pays : CanNor, Diversification de l'économie de l'Ouest Canada, FedNor, FedDev Ontario, Développement économique Canada pour les régions du Québec et l'Agence de promotion économique du Canada atlantique.

Le gouvernement fournira 675 millions de dollars pour appuyer les efforts des ADR, ainsi que les entreprises et les travailleurs qu'ils aident. Cela permettra aux ADR de fournir un soutien

financier provisoire équivalent aux entreprises qui n'ont pas accès aux mesures de soutien générales du gouvernement.

Compte tenu de l'effet que la COVID-19 peut avoir sur les collectivités et les entreprises rurales, le gouvernement fournit également 287 millions de dollars dans le cadre du Réseau de développement des collectivités du Canada, financé par les ADR, pour appuyer les entreprises et les collectivités rurales, notamment au chapitre de l'accès au capital.

Ontario

Status of Closures and Alcohol Provisions

The Ontario government published an [updated list of essential services](#) on April 3, 2020. Restaurants and bars are considered an essential service but are only permitted to provide takeout food and delivery services. Additionally, licensed restaurants and bars in Ontario may sell alcohol with food takeout and delivery orders between the hours of 9:00 am and 11:00 pm. Liquor may be sold for takeout or delivery through a third party, such as a food delivery service or ordering platform, provided they are acting on behalf of the licensee. The Alcohol and Gaming Commission of Ontario (AGCO) is also extending by three months the term of all active liquor, gaming and cannabis licences, authorizations and registrations during this extraordinary situation. In all cases, licensees do not need to do anything. Existing licences will simply remain in effect for the extended period, at no additional cost.

Rental Provisions

No new eviction orders will be issued until further notice and sheriff's offices will postpone any scheduled enforcement of current eviction orders. Tenants must pay rent while an eviction order is not being enforced. Landlords can still give eviction notices, however, landlords are encouraged to work with tenants to establish fair arrangements to keep tenants in their homes, including deferring rent or other payment arrangements. All hearings related to eviction applications are suspended until further notice, except for urgent disputes such as those involving illegal acts or serious safety concerns. Enforcement of residential eviction orders is suspended until further notice. By order of the Superior Court of Justice, enforcement of eviction orders is suspended during the suspension of regular court operations, unless the court orders otherwise.

Support for Workers

Extended Job-Protection for Employees

Overview: The province introduced 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 day care closures. The measures are retroactive to January 25, 2020.

How it Works: Employees who are unable to work for the following reasons are protected:

- The employee is under medical investigation, supervision or treatment for COVID-19.
- The employee is acting in accordance with an order under the Health Protection and Promotion Act.
- The employee is in isolation or quarantine.
- The employee is acting in accordance with public health information or direction.
- The employer directs the employee not to work.
- The employee needs to provide care to a person for a reason related to COVID-19 such as a school or day-care closure.

Support for Businesses

Workplace Safety and Insurance Board (WSIB) payment deferral

Overview: The province will allow all businesses in the province to defer premium payments to the Workplace Safety and Insurance Board (WSIB) for six months. This measure represents \$1.9 billion in relief for employers to reduce the financial strain posed by COVID-19.

Additionally, the WSIB will cease interest accrual on all outstanding premium payments. They will not charge penalties during this six-month deferral period. There will be no negative consequences for businesses who defer premium reporting and payments.

How it Works: All employers covered by the WSIB's workplace insurance are automatically eligible for the provisions of the relief package and can defer premium reporting and payments until August 31, 2020. They will not be required to opt in to receive this benefit and businesses are not required to inform the WSIB they are taking advantage of this measure.

Temporary Doubling of the Employer Health Tax (EHT) Exemption

Overview: private-sector employers with total annual Ontario remuneration of less than \$5 million are currently eligible for an EHT exemption on up to \$490 000 of their payroll. The government will retroactively raise the EHT exemption from \$490 000 to \$1 million for 2020 until January 1, 2021 when the exemption returns to the current level.

Interest and Penalty Relief for Businesses

Overview: Beginning April 1, 2020, penalties and interest will not apply to any Ontario business that misses any filing or remittance deadlines under the following select provincially administered taxes:

- Employer Health tax
- Tobacco Tax
- Fuel Tax
- Gas Tax
- Beer, Wine and Spirits Taxes
- Mining Tax
- Insurance Premium Tax
- International Fuel Tax Agreement
- Retail Sales Tax on Insurance Contracts and Benefit Plans
- Race Tracks Tax

The interest and penalty relief will last up until August 31, 2020.

How it Works: The interest and penalty relief period is available to all Ontario businesses that are required to file returns and make remittances under these tax programs. Businesses will not be required to provide any documentation supporting these reasons for late-filing or payments and will not be required to advise the Ontario Ministry of Finance of their inability to meet their deadlines.

Business Education Property Tax Deferrals

Overview: Businesses will be allowed to defer their Education Property Tax payments for one payment quarter (90 days after June)

Ontario Energy Board to defer setting summer electricity price for households and small businesses

Overview: The Ontario Energy Board (OEB) will defer setting new electricity prices for households and small businesses under the Regulated Price Plan (RPP). The OEB is also leaving the winter time-of-use (TOU) periods and winter residential tier threshold in place beyond May 1, 2020, to provide greater price stability for consumers when they are staying at home.

How it Works: On March 24, 2020, the Government of Ontario issued an Emergency Order, which fixed TOU prices at the off-peak price of 10.1 ¢/kWh for all hours of the day. This 45-day emergency measure, absent any future government intervention, supports residential and small business customers and farms on TOU pricing until May 7, 2020. Once the emergency TOU prices cease to have effect, customers on TOU pricing will go back to paying the November 1, 2019, RPP prices. Customers on tiered pricing will continue to pay the RPP prices in effect today.

On May 1, the TOU price periods normally shift to their summer hours and the winter tier threshold for residential customers shifts to its lower summer value. By keeping the winter tier threshold in place, customers that are on tiered pricing have an additional 400kWh/month available at the lower price.

Tiered RPP Prices - Winter Residential Tier Threshold Remains in Effect

Tiered prices

Tier 1	Residential – first 1,000 kWh/month <i>(In the summer period, the tier threshold would normally go down to 600 kWh. Keeping the winter threshold in place provides customers an additional 400kWh/month at the lower price.)</i>	11.9 ¢/kWh
	Non-residential – first 750 kWh/month	
Tier 2	Residential – for electricity used above 1,000 kWh/month	13.9 ¢/kWh
	Non-residential – for electricity used above 750 kWh/month	

Municipal Responses

Toronto

- The City is providing a grace period for pre-authorized property tax and utility payments and payment penalties for 60 days, starting March 16, 2020.
- Toronto Hydro has extended its current suspension of electricity disconnections for low-volume small-businesses customers until July 31, 2020
- The City will establish a contingency fund to support businesses, based on consultations to determine need and scale.
- Effective immediately, and until further notice, all retail businesses are exempt from the City of Toronto Noise Bylaw to facilitate after-hour deliveries.
- Effective immediately, Bank of Montreal, CIBC, National Bank of Canada, RBC Royal Bank, Scotiabank and TD Bank have made a commitment to work with personal and small business banking customers on a case-by-case basis to provide flexible solutions to help them manage through challenges such as:
 - pay disruption due to COVID-19;
 - childcare disruption due to school closures; or
 - those facing illness from COVID-19.
 - This support will include up to a six-month payment deferral for mortgages, and the opportunity for relief on other credit products.

Quebec

Status of Closures and Alcohol Permissions

Quebec has closed all dine-in restaurants and bars, but restaurants are permitted to offer take-out and delivery services until at least May 1. Restaurants may sell alcoholic beverages with takeout and delivery meal service by licensed establishments.

Rental Provisions

While the state of emergency is declared, the Régie du logement of Quebec will continue to suspend hearings. Other than hearings ordered by the court for exceptional reasons, only hearings on matters that pose a risk to a person's health or safety and those involving the issuance of an access order to the dwelling are maintained.

The effects of any decision by the Régie du logement or any judgment by a tribunal authorizing the repossession of a dwelling or the eviction of the lessee of a dwelling are suspended, as are the effects of any decision or any judgment ordering the eviction of the lessee or occupant of a dwelling, unless the lessor rented the dwelling again before March 17, 2020 and the suspension would prevent the new lessee from taking possession of the premises.

Support for Workers

Temporary Aid for Workers Program

Overview: The program offers financial assistance to meet the needs of workers who, because they are in isolation to counter the propagation of the COVID-19 virus, cannot earn all of their work income and are not eligible for another financial assistance program. The lump-sum amount granted to an eligible person is \$573 per week, for a period of 14 days of isolation. If justified by your state of health, the coverage period for an eligible person could be extended to a maximum of 28 days.

How it Works: This program is for adult workers aged 18 or over who reside in Québec and are in isolation for one of the following reasons:

- they have contracted the virus or present symptoms
- they have been contact with an infected person
- they have returned from abroad

In addition, workers who are in isolation or likely to be under the above criteria are eligible for the PATT COVID-19 if

- you are not receiving compensation from your employer
- you do not have private insurance
- you are not covered by another government program, such as employment insurance from the federal government

The order to self-isolate must have been given by the Government of Canada, the Gouvernement du Québec or another responsible authority.

Applicants must fill out this registration form available [here](#).

Support for Businesses

Temporary Wage Subsidy for Low-Income Workers in Essential Services

Overview: The program will offer a \$100 weekly benefit for low-income earners working full or part time in the essential services. The compensation seeks to ensure that full-time workers in sectors that are deemed essential receive a wage that exceeds what the Canada Emergency Response Benefit would provide.

How it Works: The new benefit will be paid retroactive to March 15 for a maximum of 16 weeks. Through this compensation, workers will obtain, in addition to their wages, a taxable monthly lump sum of \$400, or \$1 600 for a period of 16 weeks.

To be entitled to the benefit, applicants must:

- Work in a sector declared essential during the period covered;
- Earn a gross salary of \$550 a week or less
- Have annual employment earnings of at least \$5 000 and total annual income of \$28 600 or less, calculated before the benefit

Individuals can apply to via an online form through Revenu Quebec that will be available starting May 19, 2020 and will be paid by direct deposit starting on May 27, 2020.

The full list of essential workers eligible for the benefit is available [here](#).

Support for Businesses

Concerted Temporary Action Program for Businesses

Overview: This program provides a minimum of \$50,000 in emergency financing in the form of a loan or a loan guarantee to help businesses whose cash flow is affected by the impact of COVID-19

How it Works: This financial assistance is available to businesses operating in Québec, including cooperatives and other social economy enterprises with commercial activities. Eligible businesses are those that find themselves in a precarious situation and temporary difficulty as a result of COVID-19. They must show that their financial structure offers realistic prospects for profitability. Businesses must show that their cash flow issues are temporary and that the liquidity shortage stems from:

- A problem involving the supply of raw materials or products (goods or services)
- An inability, or a substantially decreased ability, to deliver goods, products or services

Prospective applicants must contact their account or project manager directly if they are a client of Investissement Québec. If they are not already a client, they need to get in touch with your financial institution, which will then contact Investissement Québec.

Tax Deadlines Extended for Individuals and Businesses

Overview: Revenu Québec extended the deadline for filing the personal income tax return to June 1. For individuals and individuals in business, the deadline for applying balances due related to income tax returns for the 2019 taxation year is postponed to July 31, 2020.

All tax audit and collection activities are being suspended, and the organization will show greater flexibility in respect of payment agreements for tax debts.

Hydro-Quebec

Overview: Hydro-Québec will stop applying administration charges to unpaid bills for all customers and will not cut off power to anyone for non-payment.

Commission de la santé et de la sécurité travail (CNESST) premium deferral

Overview: The deadline to pay Commission de la santé et de la sécurité travail (CNESST) premiums has been extended to August 31. During this period the CNESST will not apply interests or fees.

Emergency assistance for small and medium-sized enterprises

Overview: This program aims to support, for a limited period, the working capital of enterprises whose financial situation is precarious due to COVID-19, so that they are able to maintain, to consolidate or revive their activities. The assistance will take the form of a loan or loan guarantee of up to \$ 50,000.

An initial envelope of \$ 150 million is therefore made available to MRCs and equivalent territories in order to help businesses. Montreal and Quebec will receive \$ 40 million and \$ 10 million respectively, while the other RCMs and equivalent territories will share \$ 100 million.

How it Works: The following organizations are eligible for the program:

- companies from all sectors of activity;
- cooperatives;
- non-profit organizations;
- social economy enterprises carrying out commercial activities.

To be eligible, the business must:

- have been in business in Quebec for at least one year;
- be temporarily closed, likely to close or show warning signs of closure;

- be in a context of maintaining, consolidating or reviving its activities;
- have demonstrated a cause and effect relationship between their financial or operational problems and the COVID-19 pandemic.

The financing relates to the company's liquidity needs and is determined on the basis of justified and reasonable expenses. The company will have to make up for the lack of liquidity caused by:

- an impossibility or a substantial reduction in the capacity to deliver products (goods or services) or goods;
- a problem of supply of raw materials or products (goods or services).

Interested companies must contact their MRC, municipality office, or the organization responsible for managing the Local Investment Fund (FLI) in your MRC. The list of MRCs is available here.

Measures to relax loans granted to businesses under the FLI

Overview: Businesses will have an additional three-month respite for the repayment of their loan (principal and interest), bringing the total business respite period to six months.

How it Works: A six-month moratorium has been introduced for the repayment (capital and interest) of loans already granted through the FLI. Interest accrued during this period will be added to the loan balance. This measure is in addition to the moratorium already in place under most of the investment policies in force in regional county municipalities (MRCs), which can reach twelve months.

Concerted Actions for Job Maintenance Program

Overview: The Concerted Actions for Job Retention Program (PACME) aims to provide direct support to businesses experiencing a reduction in their activities, due to the effects of the COVID-19 pandemic, including the self-employed, in particular through collective promoters recognized by the Commission for Labour Market partners. The program offers direct financial support to promote training and the implementation of good practices in human resource management, and optimize the functioning of businesses and the labor market. The program will provide reimbursement for eligible expenses of: 100% of expenses of \$ 100,000 or less and 50% of expenses between \$ 100,000 and \$ 500,000.

How it Works: Usual business activities must have been affected by the COVID-19 pandemic, whether by suspension, decline, increase or diversification of activity.

The program provides direct assistance to companies for their activities in human resources management and skills development of workers, in the workplace, online or remotely, so that they take advantage of the current break to increase skills of their workforce and thus be ready for economic recovery. The program can also support companies that will have to make changes to their usual activities in the short or medium term in order to continue their operations, as well as companies that, when the ups and downs of the current crisis are alleviated, will want to resume their operations. activities and increase their business income.

This program is available to:

- employers;
- self-employed workers (incorporated or not) with employees;
- employee and employer associations;
- professional groups;
- employer groups;
- workers' groups;
- collective promoters recognized by the Commission for labor market partners for the collective promoters component of the program:
- Collective promoters are groups of employers or workers able to create employment-related projects and who can supervise or ensure their implementation, such as sectoral labour committees, training mutuals and recognized employers' associations, legally constituted workers' associations, etc.
- cooperatives;
- social economy enterprises;
- non-profit organizations and community organizations active in communities.

For the Corporate and Group Promoter components, eligible training activities are

- basic employee training;
- francization;
- digital skills training;
- continuous training linked to the company's activities, whether or not directly linked to the position occupied by the trained employee;
- training recommended by professional orders;
- training made necessary for the resumption of business activities;
- training linked to a strategy for adjusting or modifying business activities in the context of economic uncertainty linked to COVID-19, which makes it possible to maintain or diversify business activities (health, telework, etc.) ;
- training for the retraining of workers.

Eligible program expenses are

- the wages of workers in training (excluding payroll taxes) for up to \$ 25 an hour;
- professional fees of consultants or trainers for a maximum of \$ 150 an hour;
- indirect costs for trainers (travel, meals, accommodation, etc.) at actual cost;
- indirect costs for workers in training (travel, meals, accommodation, etc.) at actual cost;
- the development, adaptation and purchase of teaching and teaching materials at real cost;
- the equipment and supplies necessary to carry out activities at real cost;
- developing and adapting training content at real cost;
- the transfer of face-to-face training into online training at real cost;
- registration fees or other fees related to the use of a platform at real cost;
- if applicable, the costs related to management and administrative activities (bank charges, equipment, supplies necessary to carry out the activities, etc.) assumed by the delegated body, up to 10% of the eligible costs.

Projects are accepted until September 30, 2020 or until the budget envelope of \$ 100 million has been used up. Requests can be made retroactive to March 15, 2020. Interested businesses and the self-employed should contact a [business advisor in their area](#). Interested collective promoters should submit a [grant request form](#) to partners@mtess@gouv.qc.ca.

Francais: Programme actions concertées pour le maintien en emploi (PACME–COVID-19)

Le Programme actions concertées pour le maintien en emploi (PACME) vise à fournir un soutien direct aux entreprises qui connaissent une réduction de leurs activités, en raison des effets de la pandémie de COVID-19, incluant les travailleurs autonomes notamment par l'entremise des promoteurs collectifs reconnus par la Commission des partenaires du marché du travail, soit les organismes dont les actions touchent plusieurs entreprises et personnes en emploi.

Ce programme du ministère du Travail, de l'Emploi et de la Solidarité sociale est offert en collaboration avec la Commission des partenaires du marché du travail. Il offre un soutien financier direct pour favoriser la formation et l'implantation de bonnes pratiques en gestion des ressources humaines, et optimiser le fonctionnement des entreprises et du marché du travail. Les activités habituelles de l'entreprise doivent avoir été affectées par la pandémie de COVID-19, que ce soit par une suspension, une baisse, une augmentation ou une diversification de l'activité.

Admissibilité

Ce programme est composé de deux volets, un volet s'adressant aux entreprises et un volet s'adressant aux promoteurs collectifs.

Volet Entreprises

Le programme prévoit une aide directe aux entreprises pour leurs activités en gestion des ressources humaines et de développement des compétences des travailleurs, sur les lieux de travail, en ligne ou à distance, afin qu'elles mettent à profit la pause actuelle pour accroître les compétences de leur main-d'œuvre et ainsi être prêtes pour la relance économique. En plus, il permettra de diminuer les impacts négatifs que la crise sanitaire ou le ralentissement économique pourrait avoir sur les entreprises. Le programme peut aussi soutenir les entreprises qui auront, à court ou moyen terme, à apporter des changements à leurs activités habituelles, afin de poursuivre leurs opérations, ainsi que des entreprises qui, lorsque les soubresauts de la crise actuelle seront atténués, voudront reprendre leurs activités et augmenter leurs revenus d'affaires. Dans tous les cas de formation sur les lieux de travail, les modalités devront respecter en tous points les consignes de la santé publique.

Volet Promoteurs collectifs

La Commission des partenaires du marché du travail mise, entre autres, sur une approche collective pour répondre aux besoins de formation des entreprises et de la main-d'œuvre. Ce programme d'urgence s'adresse ainsi à des organismes dont les actions touchent plusieurs entreprises et personnes en emploi pour générer un effet multiplicateur. Sa souplesse permettra aux promoteurs de répondre rapidement aux besoins de leurs clientèles.

Les clientèles admissibles au programme sont

- les employeurs;

- les travailleurs autonomes (constitués ou non en société) avec employés;
- les associations d'employés et d'employeurs;
- les regroupements professionnels;
- les regroupements d'employeurs;
- les regroupements de travailleurs;
- les promoteurs collectifs reconnus par la Commission des partenaires du marché du travail pour le volet Promoteurs collectifs du programme :
- Les promoteurs collectifs sont des regroupements d'employeurs ou de travailleurs en mesure de créer des projets liés à l'emploi et qui peuvent en superviser ou en assurer la

réalisation, comme les [comités sectoriels de main-d'œuvre](#) _____, les mutuelles de formation et les associations d'employeurs reconnues, les associations de travailleuses et de travailleurs légalement constituées, etc.

- les coopératives;
- les entreprises d'économie sociale;
- les organismes sans but lucratif et les organismes communautaires actifs au sein des collectivités.
-

Les activités admissibles au programme concernent la formation et la gestion des ressources humaines.

Pour les volets Entreprises et Promoteurs collectifs, les activités de formation admissibles sont

- les formations de base des employés;
- la francisation;
- les formations sur les compétences numériques;
- les formations continues liées aux activités de l'entreprise, qu'elles soient liées ou non directement au poste occupé par l'employé formé;
- les formations préconisées par les ordres professionnels;
- les formations rendues nécessaires en vue de la reprise des activités de l'entreprise;
- les formations liées à une stratégie d'ajustement ou de modification des activités des entreprises dans le contexte d'incertitude économique liée à la COVID-19 qui permettent de maintenir ou de diversifier les activités de l'entreprise (salubrité, télétravail, etc.);
- les formations permettant la requalification des travailleurs.

Considérant la situation actuelle, il est fortement recommandé que les formations puissent être suivies en ligne ou à distance, afin de [respecter les consignes et directives de la santé publique](#)

Pour le volet Entreprises, les activités de gestion des ressources humaines (GRH) admissibles sont

- le diagnostic de la fonction ressources humaines et, s'il y a lieu, des autres fonctions;
- les mandats de consultation en GRH (ex. : communication organisationnelle, politique de télétravail, mobilisation des employés, planification des besoins en main-d'œuvre pour le maintien et la reprise des activités, soutien à la diversification des activités);
- les coachings et le développement des habiletés de gestion.

Les dépenses admissibles au programme sont

- le salaire des travailleurs en formation (excluant les charges sociales) pour un maximum de 25 dollars l'heure;
- les honoraires professionnels des consultants ou des formateurs pour un maximum de 150 dollars l'heure;
- les frais indirects pour les formateurs (déplacements, repas, hébergements, etc.) au coût réel;
- les frais indirects pour les travailleurs en formation (déplacements, repas, hébergements, etc.) au coût réel;
- l'élaboration, l'adaptation et l'achat de matériel pédagogique et didactique au coût réel;
- le matériel et les fournitures nécessaires à la réalisation des activités au coût réel;
- l'élaboration et l'adaptation de contenus de formation au coût réel;
- le transfert d'une formation en présentiel en une formation en ligne au coût réel;
- les frais d'inscription ou autres frais liés à l'utilisation d'une plateforme au coût réel;
- si applicable, les frais liés aux activités de gestion et d'administration (frais bancaires, matériel, fournitures nécessaires à la réalisation des activités, etc.) assumés par l'organisme délégué, jusqu'à concurrence de 10 % des frais admissibles.

Aide financière

Ce programme peut être jumelé et complémentaire à toutes les autres mesures annoncées du gouvernement fédéral ou provincial pendant la période visée.

Remboursement des dépenses admissibles des projets de formation des entreprises :

- 100 % des dépenses de 100 000 \$ ou moins;
- 50 % des dépenses entre 100 000 \$ et 500 000 \$.

Dépenses admissibles :

- Remboursement des salaires pouvant atteindre
 - 25 % de la masse salariale des travailleurs en formation (salaire maximal admissible de 25 dollars l'heure), si l'entreprise reçoit la subvention salariale d'urgence du Canada de 75 %;
 - 90 % de la masse salariale des travailleurs en formation, si l'entreprise reçoit la subvention salariale temporaire du Canada de 10 %;
 - 100 % des salaires des travailleurs en formation, si l'entreprise ne reçoit aucune subvention salariale du gouvernement fédéral.
- Remboursement pouvant atteindre 100 % des dépenses de formation, des frais afférents et des frais liés aux activités de gestion des ressources humaines, selon les barèmes applicables (ex. : honoraires professionnels).

Durée du programme

Les projets sont acceptés jusqu'au 30 septembre 2020 ou jusqu'à ce que l'enveloppe budgétaire de 100 millions de dollars soit épuisée.

Les projets de formation ou de gestion des ressources humaines déposés peuvent être à durée variable (de quelques jours à quelques semaines ou mois) selon les besoins établis.

Les entreprises et les travailleurs autonomes doivent contacter un conseiller aux [entreprises de leur région](#). Les promoteurs collectifs doivent transmettre leur demande à l'aide du formulaire de demande de subvention, par courriel à l'adresse suivante: partenaires@mtess.gouv.qc.ca.

Deferral of Payments to Enterprise Registrar

Overview: Quebec companies will get a deferral of payment of the annual registration fee to the Registrar of companies (Registraire des entreprises) until September 1, 2020. The deferral will allow businesses to concentrate on restarting their activities. The payment deferral represents \$24.5 million in relief for business owners and organizations.

How it Works: Note that businesses and organization are still required to file their annual updating declaration by the prescribed date. The payment deadline varies from one business to the next, because the deadline for filing the annual updating declaration varies with the type of business.

Francais: Report de paiements au Registraire des entreprises au 1er septembre 2020

Les quelque 391 000 entreprises du Québec obtiennent un report de paiement de leurs droits annuels d'immatriculation au Registraire des entreprises jusqu'au 1er septembre prochain. C'est l'annonce faite aujourd'hui par le ministre du Travail, de l'Emploi et de la Solidarité sociale et ministre responsable de la région de la Mauricie, M. Jean Boulet, pour permettre aux entreprises de concentrer leurs efforts à la relance de leurs activités.

Annuellement, les entreprises doivent payer leurs droits d'immatriculation. Pour l'année 2020, ces tarifs varient selon la forme juridique de l'entreprise. Le report de paiement permettra un allègement de 24,5 millions de dollars aux entrepreneurs et aux organismes. Il est à noter que les entreprises et organismes doivent tout de même compléter la mise à jour de leur immatriculation à la date prévue à leur dossier.

Cette mesure s'arrime avec celle de Revenu Québec qui consiste à reporter la date limite pour payer tout solde dû relativement à la déclaration de revenus pour l'année d'imposition 2019 au 1er septembre 2020. La date limite de paiement varie d'une entreprise à l'autre parce que les dates limites de production de la déclaration de mise à jour annuelle varient selon le type d'entreprise.

Municipal Responses

Montreal

- Owners will have until July 2, 2020 to pay the second installment of their annual property taxes
- Private and social economy businesses that have loans received through the PME MTL fund, Fonds Locaux de Solidarité and Fonds de commercialisation des innovations will have a six-month moratorium on capital and interest.
- \$5 million assistance fund to support sectors that have been hardest in the short term: retail businesses, social economy, creative and cultural industries and tourism

Alberta

Status of Closures and Alcohol Permissions

Restaurants, food preparation facilities, and food delivery services are allowed to provide delivery or takeout services, but dining room services are not permitted. Licensed restaurants and bars are permitted to sell liquor as part of their take-out and delivery services. Mixed drinks may not be provided – liquor must be delivered in a sealed, commercial container as supplied by the liquor supplier or agency.

Rental Provisions

The province has changed the eviction process so that no one will be evicted for non-payment of rent and/or utilities until after April 30, 2020. Effective immediately and until the state of public health emergency is lifted, landlords are required to work with residential and mobile home site tenants to work out a payment plan before an application for possession of the premises due to non-payment of rent will be considered. Additionally, the government has suspended civil enforcements of evictions for non-payment of residential rent until April 30, 2020. Commercial leases are addressed by the terms of the specific agreement [and fall outside the scope](#) of the legislation being temporarily modified.

Support for Workers

Emergency Isolation Support

Overview: Albertans can receive a one-time emergency isolation support payment of \$1146. This is a temporary program to bridge the gap until the federal Canada Emergency Response Benefit (CERB) is available in April.

How it Works: Individuals are eligible for the payment if they:

- Experienced total or significant loss of income as a result of having to self-isolate, or are the sole caregiver of a dependent who is self-isolating, and
- Have no other source of compensation, such as workplace sick leave benefits or federal employment insurance benefits

Individuals can apply [here](#).

Job-protected leave

Overview: The province has amended the Employment Standards Code to allow full and part-time employees to take 14 days of job-protected leave if they are required to self-isolate or caring for a child or dependent adult who is required to self-isolate.

How it works: To be eligible, employees are not required to have a medical note and do not need to have worked for an employer for 90 days. The leave will cover the 14-day self-isolation

period recommended by public health guidelines. The leave does not apply to self-employed individuals or contractors.

Support for Businesses

Corporate income tax changes

Overview: Corporate income tax balances and instalment payments coming due between March 18, 2020 and August 31, 2020 are deferred until August 31, 2020 to increase employers' access to cash so they can pay employees, address debts and continue operations.

Education property tax deferral

Overview: Education property tax rates will be frozen at last year's level – reversing the 3.4% population and inflation increase added in Budget 2020. Non-residential education property tax for businesses will be deferred for 6 months and repaid in future tax years. Commercial landlords are encouraged to pass savings on to their tenants through reduced or deferred payments to help employers pay their employees and stay in business.

Workers' Compensation Board (WCB) premium payment deferral

Overview: Small, medium and large private-sector employers can defer their Workers' Compensation Board (WCB) premium payments until 2021.

How it Works: For small and medium businesses, the government will cover 50% of the 2020 premium when it is due in 2021. Large employers will have their payments deferred until 2021, at which time their premiums will be due. Employers who have already paid WCB premiums in 2020 are eligible for a rebate or credit.

Utility payment deferral

Overview: Residential, farm and small commercial customers can defer electricity and natural gas bill payments for the next 90 days to ensure no one will be cut off, regardless of the service provider.

How it Works: This program is available to Albertans who are experiencing financial hardship as a direct result of COVID-19 such as those who have lost their employment or had to leave work to take care of an ill family member. Albertans must call their utility provider directly to arrange for the 90-day deferral.

Tourism Levy Deferral

Overview: Hotels and other lodging providers can delay paying the tourism levy until Aug. 31 for amounts that become due to government on or after March 27, 2020. Payments deferred until Aug. 31 will not be subject to penalties or interest. Hotels and other lodging providers are still expected to file returns, as required by legislation, and must collect the tourism levy from guests staying at their properties during this period.

ATB Financial Supports for Small Business Customers

Overview: ATB small business customers can apply for a payment deferral on loans and lines of credit for up to 6 months and access additional working capital for ATB customers.

Business Link to provide advisory services for small businesses

Overview: Business Link will provide one-on-one guidance to Albertans who operate a small business or are pursuing an entrepreneurial venture.

How it Works: Small businesses can access a list of available supports on Business Link's website, or connect with a business strategist by phone, email or live chat. Business Link is also offering free programming through June, including webinars on a variety of topics, online events, and free expert sessions with lawyers, accountants, marketing specialists, e-commerce specialists and more.

To access Business Link services, contact 1-800-272-9675 or visit www.businesslink.ca.

Municipal Responses

Calgary

- Business Improvement Area (BIA) Tax penalties are cancelled until June 30, 2020. Any business that has not already paid their BIA tax has until June 30, 2020 to pay penalty free. A penalty of 7% would apply to taxes outstanding as of July 1, 2020.

British Columbia

Status of Closures and Alcohol Permissions

Under the province's State of Emergency, Restaurants are only permitted to offer takeout or delivery. Restaurants must not have more than 50 people present at one time on the premises. Customers may be on the premises only for the time that it takes them to purchase and collect their purchase. When there are people on the premises, there must enough space available to enable them to maintain a distance of 2 metres from one another. Alcohol is permitted for delivery orders alongside the purchase of a meal. These alcohol permissions are in place until July 15, 2020.

Rental Provisions

The province has also made changes to the *Residential Tenancies Act*. The government has introduced a temporary rent supplement of up to \$500 per month, paid directly to landlords. The province is also halting new and active evictions so that no one is evicted due to COVID-19. Annual rent increases have been frozen.

On April 9, 2020, the province opened applications for the temporary rental supplement. The program will provide \$300 per month for eligible households with no dependents and \$500 per month for eligible households with dependents. Eligible roommates will each be able to apply for the supplement. The supplement will be available for April, May and June 2020. Renters who are eligible for the program and have already paid their April rent are still able to receive the rental supplement for this month.

The supplement will be paid directly to landlords on behalf of renters to reduce tenants' rent owing and ensure landlords are getting some rental income right now. Once an application is completed and processed, funds will be direct deposited within approximately seven days. Eligibility criteria and applications are available [here](#).

Support for Workers

BC Emergency Benefit for Workers

Overview: A tax-free \$1000 payment to British Columbians whose ability to work has been affected by COVID-19. The benefit will be a one-time payment for B.C. residents who receive federal Employment Insurance (EI), or the new Canada Emergency Response Benefit. This includes workers who have been laid-off, who are sick or quarantined, parents with sick children, parents who stay at home from work while child-care centres and schools are closed, and those caring for sick family members, such as an elderly parent. The workers can be EI-eligible and non-EI eligible, such as the self-employed. The benefit will be paid to B.C. residents, in addition to their federal income supports.

How it Works: Applications for the one-time payment will open soon

Support for Businesses

Tax Deferrals

Overview: Effective immediately, provincial tax filing and payment deadlines are deferred to Sept. 30, 2020 for the following provincial taxes:

- Provincial sales tax (PST)
- Employer health tax
- Municipal and regional district tax on short-term accommodation
- Carbon tax
- Motor fuel tax
- Tobacco tax

Postponement of Scheduled Tax Increases

Overview: The scheduled April 1 increase to the provincial carbon tax, the new PST registration requirements on e-commerce, and the implementation of PST on sweetened carbonated drinks will be delayed until September 30, 2020.

Employer Health Tax (EHT) Payment Deferral

Overview: Effective immediately, businesses with a payroll over \$500,000 can defer their employer health tax payments until Sept. 30, 2020. Businesses with a payroll under this threshold are already exempt.

School Tax Reduction

Overview: Business and light- and major-industry property classes (classes 4, 5, and 6) will see their school tax cut in half for the 2020 tax year. This will provide \$500 million in immediate relief for business that own their property and allow commercial landlords to immediately pass savings on to their tenants in triple-net leases.

On April 16, 2020, the province introduced an equivalent tax reduction for Managed forest (class 7) and Recreation and non-profit (class 8) property classes, which will lower the overall commercial property tax bill for most businesses by an average of 25%.

BC Hydro Relief

Overview: BC Hydro will offer new, targeted bill relief to provide immediate help to those most in need. Small businesses that have been forced to close due to COVID-19 will have their power bills forgiven for three months. BC Hydro is waiving bills for these customers from April to June 2020. In addition to this new targeted bill relief, BC Hydro rates will be reduced by 1% on April 1, 2020, after the B.C. Utilities Commission provided interim approval of the application BC Hydro submitted last August.

How it Works: Applications will open the week of April 13, 2020. Eligible business customers can apply any time before June 30, 2020 to have their business' bills waived for April, May and June. Applications will open [here](#).

Late Payment Penalties Postponed for Commercial Properties

Overview: The province is postponing the date that late payment penalties apply for commercial properties in classes 4,5,6,7 and 8 to Oct. 1, 2020, to give businesses and landlords more time to pay their reduced property tax, without penalty.

B.C. Business COVID-19 Support Service

Overview: A new B.C. Business COVID-19 Support Service will serve as a single point of contact for businesses throughout the province looking for information on resources available during the COVID-19 pandemic. The B.C. Business COVID-19 Support Service will be operated by Small Business BC (SBBC), a non-profit organization. The service will act as a one-stop resource to answer questions about supports available to businesses from the provincial and federal governments, industry and community partners.

How it Works: Starting on Thursday, April 16, 2020, advisors are available Monday to Friday, from 8 a.m. to 6 p.m. (Pacific time) and Saturday from 10 a.m. to 4 p.m. at 1 833 254-4357. Inquiries can also be emailed to covid@smallbusinessbc.ca, or raised on the live-chat feature available on SBBC's dedicated website: <https://covid.smallbusinessbc.ca>

Saskatchewan

Status of Closures and Alcohol Permissions

Restaurants may offer takeout or delivery services (including alcohol) so long as restaurants provide two-metre distancing between customers and the delivery of alcohol or food products.

Rental Provisions

The province is temporarily suspending eviction hearings. The Office of Residential Tenancies (ORT) will not be accepting applications for eviction related to missed or late rent, or for other non-urgent claims. Previous eviction orders for non-urgent matters (i.e. – not related to health and safety concerns) will not be enforced, and previously scheduled hearings for non-urgent matters have been cancelled as of today. The ORT will only be conducting eviction hearings for urgent situations where there is a potential risk to health or safety resulting from violence or damage to property. Hearings may also take place for situations where a tenant has been locked out by their landlord or where a landlord has been accused of not providing essential services such as power and water. Tenants who are unable to pay their rent during the state of emergency will be expected to pay their rent in full once the state of emergency is over.

Support for Workers

Job Protected Leave

Overview: The province has amended The Saskatchewan Employment Act to ensure:

- Employees can access unpaid public health emergency leave;
- Removal of the requirement of 13 consecutive weeks of employment with an employer prior to accessing sick leave; and
- Removal of the provision requiring a doctor's note or certificate

Self-Isolation Support Program

Overview: The Self-Isolation Support Program will provide \$450 per week, for a maximum of two weeks or \$900. The Self-Isolation Support Program is targeted at Saskatchewan residents forced to self-isolate that are not covered by recent federally announced employment insurance programs and other supports.

How it Works: The program is anticipated to cost a total of \$10 million and will mostly benefit self-employed residents of Saskatchewan that meet the following eligibility criteria:

- They have contracted COVID-19 or are showing symptoms;
- They have been in contact with an individual infected with COVID-19;
- They have recently returned from international travel and have been required to self-isolate;

AND

- If they are not eligible for compensation including sick leave, vacation leave from their employer
- If they do not have private insurance covering such disruptions
- If they are not covered by other programs such as federal employment insurance that has been updated.

Support for Businesses

Three Month PST Remittance Deferral and Audit Suspension

Overview: Effective immediately, Saskatchewan businesses who are unable to remit their PST due to cashflow concerns will have relief from penalty and interest charges. Businesses that are unable to file their provincial tax return(s) by the due date may submit a request for relief from penalty and interest charges on the return(s) affected.

Applications can be submitted [here](#).

Provincial Utility Deferral Program

Overview: All Crown utilities will implement bill-deferral programs allowing a zero-interest bill deferral for up to six months for Saskatchewan customers whose ability to make bill payments may be impacted by the COVID-19 restrictions.

Business Response Team

Overview: The province has launched a Business Response Team to support businesses in the province dealing with the economic challenges resulting from COVID-19. The Team is led by the Ministry of Trade and Export Development and will work with businesses to identify program supports available to them both provincially and federally.

Businesses can contact the Business Response Team at supportforbusiness@gov.sk.ca or 1-844-800-8688 or visit [this website](#).

Workers' Compensation Board Waives Premium Penalties for Employers for Three Months

Overview: The provincial Workers' Compensation Board (WCB) is waiving penalties and interest charges for late premium payments from April 1 until June 30, 2020. The WCB is also forgiving interest and penalties for late payments applied in the Month of March.

Saskatchewan Small Business Emergency Payment (SSBEP)

Overview: The \$50 million program will provide financial support to small and medium-sized businesses that have had to temporarily close or significantly curtail operations as a result of the COVID-19 pandemic. The SSBEP provides a one-time grant for small and medium-sized enterprises directly affected by government public health orders related to COVID-19.

How it Works: Grants will be paid based on 15 per cent of a business' monthly sales revenue, to a maximum of \$5,000. Payments can be used for any purpose, including paying fixed costs or expenditures related to re-opening the business following the pandemic.

To be eligible for the SSBEF, a business must:

- have been fully operational in Saskatchewan on February 29, 2020;
- have ceased or curtailed operations as a result of the COVID-19 public health order;
- have experienced a loss of sales revenue that affects the applicant's ability to pay for fixed costs
- have less than 500 employees;
- attest to reopen business operations within 90 days following the cancellation of the COVID-19 public health orders; and
- Have not received any payments or amounts from any other sources, including insurance, to replace or compensate for the loss of sales revenue other than amounts from other government assistance programs

Businesses must apply on or before July 31, 2020.

The Government of Saskatchewan will be requesting that the federal government exempt the SSBEF from business income for tax purposes.

Businesses can apply [here](#).

Manitoba

Status of Closures and Alcohol Permissions

On March 30th, 2020, Manitoba issued [a new public health order](#) that prohibits all restaurants and other commercial facilities that serve food from serving food to customers in their premises. Restaurants and other commercial facilities will be permitted to prepare and serve food for delivery or takeout. Restaurants [may sell alcoholic beverages](#) with takeout and delivery meal service by licensed establishments.

Rental Provisions

The government has postponed eviction hearings and has frozen rent increases scheduled to take effect on April 1, 2020 or later. The Residential Tenancies Branch (RTB) and Residential Tenancies Commission (RTC) will postpone all hearings for non-urgent matters to halt evictions. The RTB and the RTC will only issue eviction orders to address issues affecting health and safety including unlawful activities. Measures to suspend non-urgent eviction hearings are in place until May 31 and will be monitored to determine if additional adjustments are required.

Support for Workers

Temporary Exception to Employment Standards Layoff Rules

Overview: Under current employment standards legislation, employees who have been laid off for eight or more weeks in a 16-week period are deemed to have been terminated and are entitled to wages in lieu of notice. The province is making temporary amendments that would ensure any period of layoff occurring after March 1, 2020, will not be counted toward the period after which a temporary layoff would become a permanent termination. This measure is temporary and specific to situations where employees will eventually be rehired once the COVID-19 crisis has subsided and economic activity picks up again.

Support for Businesses

Extended Tax Filing Deadlines for Businesses

Overview: The province extended the Retail Sales Tax (RST) filing deadlines for April and May for small and medium-sized businesses with monthly remittances of no more than \$10,000. Businesses will have up to two additional months to remit retail sales taxes and the Health and Post Secondary Education Tax Levy (HE Levy). The Minister of Finance committed to working with businesses regarding flexible repayment options above the \$10 000 cap.

How it Works: RST remittances for small and medium businesses of no more than \$10 000 per month that would normally be due on April 20th and May 20th will now be due on June 22, 2020. Businesses that qualify for the above filing extension that were not able to file and remit

their February sales tax return by the March 20th due date will not be assessed a late filing penalty and interest will not be applied until after June 22, 2020.

HE Levy returns for small and medium businesses of no more than \$10 000 per month that would normally be due on April 15th and May 15th will now be due on June 15, 2020. Businesses that qualify for the above filing extension that were not able to file and remit their February HE Levy tax return by the March 16th due date will not be assessed a late filing penalty and interest will not be applied until after June 15, 2020. Interest will continue to apply on all outstanding tax debts established prior to the March remittance deadlines.

New Measures in Manitoba Protection Plan

Overview: The province announced additional measures under the Manitoba Protection Plan to provide extra support and relief to homeowners and businesses.

How it Works: As part of the Manitoba Protection Plan, the province is providing the following protections for the next six months until Oct. 1:

- instructing Manitoba Hydro, Central Gas and Manitoba Public Insurance (MPI) to not charge interest or penalties in the event that Manitobans are unable to pay at this time;
- instructing MPI to relax ordinary practices on policy renewals and collections;
- instructing Manitoba Liquor and Lotteries not to charge interest on receivables from restaurants, bars and specialty wine stores;
- supporting Workers Compensation Board (WCB) to do the same and asking WCB to extend relief from penalties for late payments;
- directing Manitoba Hydro and Central Gas to not disconnect customers during these times; and
- working with municipal partners to ensure municipalities do not charge interest on provincial education taxes and school division fees and the province is encouraging municipalities to do the same with respect to their own taxes and will start discussions to support implementation.

The government is also deferring provincial income tax and corporate income tax filing deadlines and payments to coincide with the current revised federal deferral of income tax to Aug. 31 and has indicated it would be willing to extend these deferrals until Oct. 1, should the federal government agree.

The province is also accelerating the removal of \$75 million of annual PST from residential and business properties, effective July 1.

This will save residential property owners an estimated \$38 million per year and business property owners \$37 million a year.

Nova Scotia

Status of Closures and Alcohol Permissions

As of March 19th, the Government of Nova Scotia established that restaurants will be take-out and delivery only and all drinking establishments -- including winery and distillery tasting rooms and craft taprooms -- will be closed until further notice. Restaurants are allowed to include alcohol purchases with takeout and delivery orders as long as the alcohol cost is not more than three times the value of food ordered.

Rental Provisions

Under the provincial state of emergency, as of March 31, 2020, all retail and other commercial landlords are prohibited from exercising the remedies of notice to quit or distress available under a commercial lease, commercial agreement, the *Tenancy and Distress for Rent Act*, or otherwise for rent due on or after March 22, 2020 from a retail or commercial tenant who has been required to close their business or their business has been substantially and directly restricted under the requirements of a Medical Officer's order issued under the *Health Protection Act*. No tenant can be evicted because their income has been evicted because their income has been impacted by COVID-19, effective March 19, 2020 for the next three months.

Support for Workers

Worker Emergency Bridge Fund

Overview: The new \$20 million Worker Emergency Bridge Fund is designated to help the self-employed and those laid-off workers who do not qualify for Employment Insurance.

How it Works: The provincial government will provide a one-time, \$1000 payment to help bridge the gap between layoffs and closures and the federal government's Canada Emergency Response Benefit.

If you were laid off or out of work on or after 16 March 2020 because of COVID-19 and you aren't eligible for Employment Insurance, you may be eligible for the Worker Emergency Bridge.

You may qualify for the Worker Emergency Bridge if you:

- are a Nova Scotia resident
- are 18 or older
- were employed and laid off, or self-employed and lost all revenue because of COVID-19 on or after 16 March 2020
- earned between \$5,000 and \$34,000 in 2018
- have applied (or plan to apply) for the Canada Emergency Response Benefit (CERB)

You do not qualify if you're:

- receiving Employment Insurance benefits
- eligible for Employment Insurance benefits – [check your eligibility](#) if you're not sure
- receiving Income Assistance

- receiving any income or benefit (like salary, sick leave, disability insurance or workers' compensation) because you lost your income for reasons other than COVID-19
- incarcerated in a federal or provincial institution

Applications will open on April 10, 2020 at 8:00 AM AT. A toll-free phone line for applications for the worker fund will be open starting at 8 a.m. Call 1-800-863-6582 after checking eligibility online.

Support for Businesses

Three-month rent deferral program

Overview: The government is encouraging retail and commercial landlords to defer lease payments for the next three months for businesses that were forced to close under the province's public health order.

How it Works: Landlords who participate by granting such businesses a three month deferral and register by April 3 will be able to claim losses of up to \$5,000 per month, if the renting business does not continue operating. Landlords are not permitted to change locks or seize property of businesses who cannot pay rent, if the business closed directly because of COVID-19 public health orders.

Landlords must register with the Department of Business by April 3, 2020 by emailing NSRentDeferral@novascotia.ca. The rent deferral agreement must be in place by April 1, 2020.

Payment Deferrals on Government Loans

Overview: The provincial government will defer payments until June 30 for the following:

- 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
- Small business renewal fees, including business registration renewal fees and workers compensation premiums

Program Details Outstanding: A complete list of small business renewal fees that are included will be released in the coming days.

Small Business Loan Guarantee Program Changes

Overview: The province has made changes to the Small Business Loan Guarantee program to include:

- Deferring principal and interest payments until June 30
- Enhancing the program to make it easier for businesses to access credit up to \$500 000
- For those who may not qualify for a loan, government will guarantee the first \$100 000

Deferral of Workers' Compensation Board (WCB) Premiums

Overview: Workers' Compensation Board (WCB) Premiums are being deferred until July 2020. Late fees and interest will not be charged until further notice.

Accelerated Payments for Small Businesses that Do Business with the Province

Overview: Small businesses that do business with the province will be paid within five business days of invoicing instead of the standard 30 days.

Small Business Impact Grant

Overview: The new \$20 million Small Business Impact Grant will give eligible small businesses and social enterprises a grant of 15% of their revenue from sales – either from April 2019 or February 2020, up to a maximum of \$5000. This one-time, upfront grant can be used for any purpose necessary.

How it Works: The one-time grant is equal to 15% of sales revenue from either April 2019 or February 2020, up to a maximum of \$5,000 per business. You can choose which month will be used to calculate the grant amount. You can use the grant for anything your business, non-profit or charity needs.

The grant is stackable and can be used in combination with the Small Business Rental Deferral Guarantee Program and other provincial and federal Covid-19 programs to support small businesses.

Small businesses, non-profits, or charities ordered to close or substantively reduce operations because of the COVID-19 Health Protection Act Order can access the grant, including restaurants with dining rooms and drinking establishments.

Your business must also:

- have an anticipated revenue loss for April 2020 of 30% or more
- have been established on before March 15, 2020—if you're within 15 days of earning your first sales revenue on March 15, you should still apply, as we may be able to help
- be a sole proprietorship, partnership, corporation, society, social enterprise, not-for-profit, charity in business, or other similar organization—if your business is incorporated, it must pay the small business corporate tax rate on income taxes

Small businesses typically have fewer than 200 employees.

When you apply, you'll need:

- your business number
- banking information
- unaudited income statement for April 2019 or February 2020
 - depending on your business type, a recent tax document like a T1, T2, T3010 or HST return
- image of a voided cheque

The deadline to apply is April 25, 2020.

Deferral of Small Business Fees until June 30, 2020

Overview: The province announced that it will defer the payment of more than 480 small-business fees until June 30, 2020 to keep cash in small business plans.

Program Details Outstanding: A full list of fees being deferred will be released in the coming days.

Newfoundland and Labrador

Status of Closures and Alcohol Permissions

The Government of Newfoundland and Labrador has ordered the closure of bars; however, restaurants are permitted to still operate at a reduced capacity. Takeout and delivery services are permitted and encouraged. As of April 7, 2020, no special permissions have been given to restaurants to allow for the sales of alcohol with delivery and takeout orders. On April 19, 2020, the state of emergency was extended to May 3, 2020.

Rental Provisions

The provincial government passed legislation to ensure tenants of rental properties cannot be evicted if they have lost income resulting from COVID-19 and not able to pay rent.

Support for Businesses

Workers' Compensation Board (WCB) Premium Payment Deferral

Overview: WorkplaceNL has provided employers with a workers' compensation premium payment deferral until June 30, 2020.

Amendments to the Labour Standards Act

Overview: The amendments provide for a leave of absence without pay and job protection where an employee is unable to work for the following reasons:

- The employee has returned from travel and must self-isolate;
- The employee is under medical investigation, supervision or treatment for COVID-19;
- The employee is in isolation or quarantine due to COVID-19;
- The employee is acting in accordance with public health direction;
- The employer directs the employee not to work due to COVID-19;
- The employee needs to provide care to a person for a reason related to COVID-19 such as a school or day-care closure; or
- The employee is directly affected by travel restrictions and cannot reasonably be expected to travel back to the province.

The amendments also make it clear that the employee will not be required to provide a medical note if they take the leave.

Provide employees with protections from losing their job if they must take time away from work as a result of COVID-19.

Ensure tenants of rental properties cannot be evicted if they have lost income resulting from COVID-19 and not able to pay rent.

Changes to Tax Filing Deadlines and Remission of Interest and Penalties

Overview: the province has made changes to tax filing deadlines and allowed for the remission of interest and penalties to support businesses dealing with circumstances resulting from the COVID-19 pandemic.

How it Works: International Fuel Tax Agreement returns for the first quarter of 2020 (January 1 to March 31, 2020) due on April 30, 2020 from interjurisdictional carriers, are now due and payable on June 1, 2020. All other tax returns falling under the purview of the Revenue Administration Act and Regulations, which would otherwise be due March 20, 2020 to May 31, 2020, are now due June 23, 2020. The tax returns applicable to this extension include:

- Gasoline Tax
- Carbon Tax
- Health and Post-Secondary Education Tax
- Insurance Companies Tax
- Mining and Mineral Rights Tax
- Tax on Insurance Premiums
- Tobacco Tax

For monthly filers, this means they will have the option to extend the filing and remittance of tax amounts for the February, March and April 2020 reporting periods to June 23, 2020. Taxpayers can email taxadmin@gov.nl.ca or call 709-729-6297 (toll free 1-877-729-6376) to set up electronic funds transfer, wire payment, or e-file payment options.

If a taxpayer is prevented from making a payment when due, filing a return on time, or otherwise complying with a tax obligation, they can submit a written request to the Department of Finance, Tax Administration Division, to seek a remission of interest and penalties. Requests should validate how the taxpayer was prevented from complying with these requirements as a result of COVID-19 circumstances. These requests should be submitted by e-mailing to taxadmin@gov.nl.ca. Please include "Remission Request (COVID-19)" as the subject line of the e-mail to help facilitate timely processing. All requests will be reviewed on a case-by-case basis.

New Brunswick

Status of Closures and Alcohol Permissions

The state of emergency has been extended to April 30, 2020. Under the state of emergency, all in-room dining at restaurants have been ordered to be closed. Pick-up, delivery and drive-thru service is still permitted. All bars have been closed until further notice. For the duration of the state of emergency and at the request of restaurant owners, restaurants with a licence will be allowed to sell liquor off their menu for take-out or delivery. Owners will also need to ensure they do not sell liquor to minors.

Rental Provisions

Under section 19 of the renewed and revised [Mandatory Order COVID-19](#), no landlord shall, in relation to any commercial and any other type of non-residential lease, whether written or verbal, give any sort of notice to quit, re-enter or re-possess, or exercise any right of distress, until May 31 2020, for non-payment of rent that came due after March 19 2020.

Support for Workers

Worker Emergency Income Benefit

Overview: A one-time income benefit of \$900 will be provided to self-employed and workers in New Brunswick who have lost their job due to the state of emergency.

How it Works: Applications will open [here](#) at 12:00 PM on Monday, March 30th, 2020. The benefit will help to bridge the gap between when a person lost their job or closed their business on or after March 15, 2020, to when the national benefit takes effect. The benefit will end on April 30, 2020.

Applicants must meet all of the following criteria:

- I am an individual and have lost my job; been laid off on or after March 15th due to the state of emergency in New Brunswick OR I am self-employed and have lost all revenues through self-employment on or after March 15th due to the state of emergency in New Brunswick;
- I have earned a minimum of \$5,000 (gross) earnings in the last 12 months or in the last calendar year;
- I have lost my primary source of income;
- I have applied (or plan to apply) for support through the Federal government (either Employment Insurance or the Canada Emergency Response Benefit);
- I have no other income;
- I am 18 years of age or older;
- I have been a resident of New Brunswick for the last 12 months.

Support for Businesses

Elimination of interest on WorkSafeNB assessment premiums

Overview: WorkSafeNB is deferring the collection of assessment premiums related to employer payrolls for February, March and April for three months without interest charges.

Program Details Outstanding: WorkSafeNB is still working out the details of the program.

Deferring interest and principal payments on existing Government of New Brunswick loans

Overview: On a case-by-case basis, effective immediately, the provincial government will defer loan and interest repayments for existing business loans with government departments for up to six months. This support will enable businesses to have immediate relief if they are experiencing difficulties as a result of COVID-19.

How it Works: Businesses can request deferrals by contacting the department that issued the loan.

New Operating Loans for Small Businesses

Overview: Small business owners will be eligible for operating loans up to \$200,000. They will not be required to pay principal on their loan for up to 12 months.

How it Works: Opportunities New Brunswick (ONB) will work with a trusted partner to administer the application process.

Program Details Outstanding: More information on the application process will be released in the coming days.

Up to \$25 million in working capital for medium-sized to large employers

Overview: The province will provide working capital of more than \$200,000 to help medium-sized to large employers manage the effects of COVID-19 on their operations.

How it Works: Businesses can apply directly to Opportunities NB for this support.

Late Penalties on Property Taxes Waived

Overview: Though business property taxes must be paid by May 31, late penalties will be reviewed on a case-by-case basis to see if the penalty can be waived due to undue financial challenges, such as having to close a business due to COVID-19.

NB Power Payment Deferral

Overview: NB Power will defer electricity bill payments for residential and small business customers for up to 90 days for impacted customers, waive interest for past due balances and late payment charges issued after March 19, 2020 for impacted customers and extend existing

payment arrangements for impacted customers. NBPower will also suspend disconnections for non-payment and collection efforts until further notice.

Small Business Emergency Working Capital Program

Overview: The provincial government has made funds available to Community Business Development Corporations (CBDCs) to provide small businesses with emergency working capital to provide relief. Small business owners impacted by the COVID-19 pandemic can apply for working capital loans up to \$100,000 through the Small Business Emergency Working Capital Program.

How it Works: The program is available to small businesses engaged in commercial enterprises employing 1 to 49 employees, with sales for the most recent fiscal year of less than \$10 million. Businesses must have experienced adverse effects on or after March 15, 2020, as a result of the COVID-19 pandemic and have a reasonable plan or prospect to remain viable after the pandemic. The small business must be registered with Service NB and have its primary place of operations in New Brunswick.

Applicant must have been in good standing and current with their financial institutions, and government remittances prior to the COVID-19 crisis, and have no prior history of bankruptcy or default. Applicant must have explored options with their financial institution and federal support programs.

Examples of eligible small businesses include restaurants, seasonal tourism operators, service sectors, and self-employed business owners impacted directly by the pandemic.

Businesses will not be required to pay interest for the first six months. After the first six months, the interest rate is 4% per annum. Interest payments will be required in months 7-12. Principal and interest payments will begin in month 13.

Applicants must contact their CBDC to express interest; a full list is available [here](#).

Prince Edward Island

Status of Closures and Alcohol Permissions

The Government of Prince Edward Island has ordered that all in-room dining at restaurants be closed. Pick-up, delivery and drive-thru service is still permitted. All bars have been closed until further notice. As of April 7, 2020, no special permissions have been given to restaurants to allow for the sales of alcohol with delivery and takeout orders.

Rental Provisions

The province has introduced a moratorium on evictions. On March 30, 2020, the Commission advised the public that the Rental Office will not hold hearings for non-payment of rent. It will only hold hearings for urgent matters, such as serious threats to the health and safety of tenants and landlords. The province has also introduced the Commercial Lease Rent Deferral Program (details below).

Support for Workers

Emergency Income Relief Fund for Self-Employed People

Overview: The Emergency Income Relief Fund is a temporary program put in place to support the self-employed who have been significantly affected by COVID-19. The program will provide a maximum of \$500 per week for the period of March 16 to March 29, 2020 (the period will be reviewed and may be extended).

How it Works: To be eligible for this component self-employed individuals must;

- Have declared business income on their most recent tax return.
- Business income must be their primary source of income.
- Be able to demonstrate direct financial losses resulting from the COVID -19 isolation measures at the time of application.
- Not be EI eligible or receiving any other income support (ie. Business Interruption Insurance).

Individuals can apply [here](#).

COVID-19 Special Situation Fund for Individuals

Overview: The COVID-19 Special Situation Fund will provide up to \$1,000 to Islanders who have experienced urgent income loss as a result of COVID-19 and are not eligible for other federal and provincial funding support. This is a temporary program put in place to support Islanders that have been significantly affected by COVID-19 and have an urgent need. Individuals may be eligible for up to \$1000 between March 16 and June 16, 2020.

How it Works: Individuals may be eligible for if their income has been impacted between March 13, 2020 and June 16, 2020 due to the COVID-19 public health state of emergency in Prince Edward Island, and are:

- over the age of 16, and
- a PEI resident for tax purposes as of December 31, 2019, and
- not eligible for EI.

This program is only for people who aren't eligible for other federal and provincial government programs, such as EI, social assistance, and COVID-19 emergency funding programs. If you are eligible for other programs or have applied for any other programs, you should wait to hear back from those programs before applying for this one.

Individuals can apply [here](#).

Support for Businesses

Emergency Working Capital Financing

Overview: The province will provide up to \$100 000 to eligible small businesses to help them maintain normal business operations.

How it Works: Eligible applicants can apply to receive a working capital loan of up to \$100,000 with a fixed interest rate of 4% per annum to be used to assist with fixed operating costs (including payroll, rent, utilities etc) with principal & interest payments deferred for a minimum of 12 months. Repayment of this loan will commence 12 months after the first disbursement, with the balance outstanding to be repaid over the remaining 5 year period (for a total term of 6 years).

To qualify, applicants must be:

- An existing small businesses (startups not eligible) located and operating in the Province of PEI, and have been generating revenue on PEI
- Registered to conduct business within the Province of PEI
- Satisfactory in terms of credit rating and without any defaulted outstanding debt obligation on file in the Province's Central Default Registry

Small businesses must submit an application and supporting documentation to Finance PEI at financepei@gov.pe.ca. The application form is available [here](#).

Supporting documentation must include:

- Financial statements for the most recent year end;
- Interim financial statements for the current year to date;
- Detailed listing of what the loan proceeds will be used for and when funding will be needed;
- [Statement of Personal Financial Affairs](#) (personal net worth statement) from all applicable shareholders
- [Eligible Working Capital Expense Worksheet](#)

Emergency Relief Worker Assistance Program

Overview: The Worker Assistance Program provides funding for employers who have employees working a reduced number of hours.

How it works: Registered private sector businesses or non-profit organizations who have workers who have seen a reduction in weekly hours by at least 8 hours per week during the two-week period in March 16-29 are eligible to apply. Employers will receive a maximum of \$250 per week per employee whose hours were reduced. Workers laid off during this period are not eligible for support under this program.

Employers must fill out [this application form](#), and submit along with:

- A [Payee Registration Form](#) . This form must be uploaded during the application process. Do not email the Payee Registration Form to Payment Processing.
- Banking Information - Void Cheque OR Correspondence from Financial Institution for Direct Deposit.

Online applications can be submitted until April 30, 2020.

Workers' Compensation Board (WCB) Premium Payment deferral

Overview: Workers' Compensation Board (WCB) Premiums are being deferred until June 30. Interests and penalties will not accrue during this time. Businesses are asked to submit any revisions to their 2020 payroll estimates before May 15 to ensure changes are reflected in their June statement.

Commercial Lease Rent Deferral Program

Overview: Landlords are encouraged to defer rent payments from their commercial tenants for 3 months, spreading the deferred rent amount over the rest of the lease term.

How it Works: Landlords who are deferring rent because their tenant's business is closed to the public due to the related to the COVID-19, pursuant to the Public Health Act, could be eligible for coverage (up to a maximum of \$50,000 per landlord and \$15,000 per tenant) if they can't recover the deferred rent.

To be eligible for the COVID-19 Small Business Rental Deferral Guarantee Program, landlords must register with Finance PEI by April 15, 2020 by emailing financepei@gov.pe.ca with:

- landlord's legal name
- for each deferral agreement:
 - business's legal name
 - business's address
- total dollar amount of rent being deferred for the period of 1 April to 30 June 2020

Business Adaptation Advice Program

Overview: The province announced the new Business Adaptation Advice Program, which will cover the entire cost for businesses and entrepreneurs, up to \$2,500, to hire a professional to provide advice and support on how to adapt or recover from the impacts of the pandemic. Professional services may include human resources and financial planning, digital or IT solutions, or even marketing.

How it Works: All PEI Businesses who have been impacted by the effects of COVID -19 measures are eligible to apply.

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 \$2500) to engage a professional business consultant.

Applications must clearly identify the COVID 19 challenge the business is looking to address. Applicants are encouraged to discuss with an Innovation PEI representative to determine if the activity could be eligible for funding.

Interested businesses can apply [here](#).

COVID-19 Special Situation Fund for Businesses and Organizations

Overview: The COVID-19 Special Situation Fund for businesses and organizations will provide funding to businesses, community groups and non-government organizations that have experienced urgent income loss as a result of COVID-19 and are not eligible for other federal and provincial funding support. This is a temporary program put in place to support organizations that have been significantly affected by COVID-19, have an urgent need, and are not eligible for federal or provincial financial support.

How it Works: An organization may be eligible if it is experiencing an urgent financial impact between March 16, 2020 and April 15, 2020 due to the COVID-19 public health state of emergency in Prince Edward Island. This program is only for organizations that aren't eligible for other federal and provincial government programs, including COVID-19 emergency funding programs. Businesses must have declared business income on their most recent tax return. Only one application per organization will be accepted.

Businesses must confirm that their organization is not eligible for other programs by emailing peibusinesshelpline@gov.pe.ca. Businesses must apply by April 15, 2020.

After an application are made, a special committee will review the application to ensure it meets the criteria.



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Interested businesses can apply [here](#).