

What's in Your Basic Tool Kit?

- At least 2 years of financial statements
- Your articles of incorporation
- Your business number (Revenue Canada)
- Your Bylaws (if you're a not for profit organization)
- Where are your revenue gaps?
- What are your true costs for virtual events and other Projects
- Key contact list
- Outreach schedule
- A return to play checklist

Federal

- **CEBA (Canada Emergency Business Account)**
Open Interest-free loans for small businesses and not-for-profits
- **HASCAP (Highly Affected Sectors Credit Availability Program)**
Open Low-interest loans to cover operational needs for hard-hit businesses
- **CERS (Canada Emergency Rent Subsidy)**
Open Rent and mortgage support for qualifying organizations affected by COVID-19
- **CEWS (Canada Emergency Wage Subsidy)**
Open Help for businesses to keep or rehire employees
- **BCAP (Business Credit Availability Program)**
Open Credit to help cover operating costs due to COVID-19
- **RRRF (Regional Relief and Recovery Funds)**
Open Help for businesses unable to access other support measures. Apply through your Regional Development Agency Find your Regional Development Agency
- **BEP (Black Entrepreneurship Program)**
Opening May 2021 The Black Entrepreneurship Loan Fund will provide loans up to \$250,000
- **Support for Indigenous businesses**
Open Short-term, interest-free loans and non-repayable contributions
- **Large Employer Emergency Financing Facility**
Open Bridge financing for Canada's largest employers facing financial challenges

③ Provincial / Territorial Measures

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Alberta	Relief: Small and Medium Enterprise Relaunch Grants	Grants of 15% of a business' pre-COVID-19 revenue, up to a maximum of \$5,000, to use as they see fit to help offset a portion of their relaunch costs.	Alberta businesses that were ordered to close or curtail operations, and that experienced a revenue reduction of at least 50% in April or May 2020, as a result of the COVID-19 pandemic	https://www.alberta.ca/sme-relaunch-grant.aspx
	Access to Capital: ATB Financial Customer Relief Program	Access to capital and deferrals on loans, lines of credit and Mastercard	Small businesses	Call or email the ATB team member you deal with or call 1-800-332-8383
	Deferrals: Workers' Compensation Board Premiums	Workers Compensation Board premiums have been deferred until early 2021.	All businesses	https://www.alberta.ca/corporate-income-tax.aspx
	Deferrals: Education and Municipal Property Taxes	Education Property Taxes are deferred until September 30, 2020. Additionally, municipalities are encouraged to defer their property taxes in a combined approach with the provincial government.	Non-residential property owners paying education property tax	https://www.alberta.ca/education-property-tax.aspx
	Resources: Business Link	Free advice, coaching and information on COVID-19 resources and supports.	Small businesses	https://businesslink.ca/

③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
British Columbia	Access to Capital: Unity Women Entrepreneurs Program	Loans of up to \$150,000 for women entrepreneurs, as well as support provided by the Women's Enterprise Centre	Women Entrepreneurs	https://www.womensenterprise.ca/business-loans/vancity-unity-women-entrepreneurs-program/
	Relief: BC Agri-Business Planning Program COVID-19 Business Recovery Planning	Up to \$5,000 in business planning services and coaching for individuals and up to \$20,000 for groups, from a qualified business consultant.	Agriculture and seafood producers and processors	https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/agri-business-planning-program#Business-Recovery-Planning
	Relief: B.C. Emergency Benefit for Workers	One-time tax-free benefit of \$1,000 for workers whose ability to work has been affected by COVID-19.	British Columbians who are eligible to receive the Canada Emergency Response Benefit.	https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports/emergency-benefit-workers
	Relief: School Tax	School tax rates for commercial properties are reduced by 25% on average for the 2020 calendar year.	Businesses paying school taxes on commercial properties	https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/school-tax
	Deferrals: Tax	The tax filing and payment deadline has been extended to September 30, 2020 for the EHT, PST, municipal and regional district tax on short-term accommodation, tobacco tax, motor fuel tax and carbon tax.	All businesses	https://www2.gov.bc.ca/assets/gov/taxes/sales-taxes/publications/notice-2020-002-covid-19-sales-tax-changes.pdf
	Deferrals: WorkSafe BC Premiums	WorkSafe BC premiums are deferred without penalty until October 20, 2020.	All businesses	https://www.worksafebc.com/en/about-us/news-events/announcements/2020/March/covid-19-situation-your-reporting-payment-deadline
	Resources: Business COVID-19 Support Service Online	Support services operated by Small Business BC to offer information to support businesses during COVID-19. This will serve as the single point of contact for businesses throughout the province looking for more information on resources available during the COVID-19 pandemic.	All businesses	https://covid.smallbusinessbc.ca/hc/en-us
	Resources: Digital Economy Rapid Response Recovery Program	Free one-to-one business and technical consultations for businesses that are considering digitization initiatives. (Only available to businesses on Vancouver Island)	Small and medium-sized businesses on Vancouver Island.	https://innovationisland.ca/der3/

③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Manitoba	Relief: Manitoba Gap Protection Program	A non-interest bearing forgivable loan of \$6,000 for businesses that can not receive federal COVID-19 supports such as the Canada Emergency Wage Subsidy and Canada Emergency Business Account.	Businesses that do not qualify for federal relief measures	https://manitoba.ca/covid19/business/mgpp.html
	Relief: Workers' Compensation Board Credit	The Manitoba Workers' Compensation Board will return a 20% credit to employers' accounts based on their 2019 contribution.	Employers that paid Workers Compensation Board Premiums in 2019.	https://www.wcb.mb.ca/workers-compensation-board-of-manitoba-returns-37-million-surplus-to-provide-financial-relief-to
	Deferrals: Tax, interest	Retail sales tax returns of less than \$10,000 per month for April to September are delayed until October 20, 2020. Additionally, The province will not charge interest or penalties until October 1, 2020 on delayed payments for provincial fees and charges including Manitoba Hydro, Centra Gas and Manitoba Public insurance.	Small and medium businesses	https://www.gov.mb.ca/finance/taxation/pubs/bulletins/noticerst2003.pdf
New Brunswick	Access to Capital: New Brunswick Small Business Emergency Working Capital Program	Working capital loans of up to \$100,000 to small businesses impacted by the COVID-19 pandemic, at an interest rate of 4% with six months of deferred interest payments and 12 months of deferred principal payments. Loans are funded by the Government of New Brunswick and administered by the Community Business Development Corporation. Applicants must have explored options with their primary financial institution and federal support programs.	Small businesses employing 1 to 49 employees with sales of less than \$10 million and that were financially viable prior to the COVID-19 crisis.	https://www.cbdc.ca/en/gnb-small-business-emergency-working-capital-program
	Access to Capital: Opportunities New Brunswick COVID-19 Working Capital Loans	Opportunities New Brunswick will provide working capital loans of \$100,000 to \$1 million, at an interest rate of 4% with six months of deferred interest payments and 12 months of deferred principal payments. Max term 5 years. Applicants must have explored options with their primary financial institution and federal support programs.	Privately-held businesses in business for at least 24 months and that were financially viable prior to the COVID-19 crisis.	https://onbcanada.ca/covid19-working-capital-loans-new-brunswick/
	Deferrals: Tax, Loan Payment and Premiums	While the deadline for paying business property taxes remains May 31, late penalties will be reviewed and potentially waived on a case by case basis. Principal and interest payments on loans from the Government of New Brunswick may also be deferred on a case-by-case basis.	All businesses	https://www2.gnb.ca/content/gnb/en/gateways/for_business/covid19.html

③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Newfoundland and Labrador	Relief: Employer Compensation for Workers in Self-Isolation	This program will reimburse private sector employers, including those self-employed, for continuation of employee pay associated with the time period their employees are required to self-isolate following their return from out-of-province travel due to the recently announced COVID-19 travel restrictions. Employers are eligible for up to \$500 per week for each employee and up to a combined total of \$1,000 per week for each employee when receiving both federal and provincial funding.	Employers receiving the Canada Emergency Wage Subsidy whose employees were required to self-isolate due to international or inter-provincial travel upon return to Newfoundland and who were unable to work as a result.	https://www.gov.nl.ca/fin/employer-compensation-for-workers-in-self-isolation-due-to-covid-19-travel-restrictions/
	Relief: Fees	The Newfoundland and Labrador Liquor Corporation will waive liquor license fees for the 2020-21 fiscal year. The NLC is also temporarily waiving warehousing service fees for microbrewers with annual production of 1,000 hectoliters or less for those who use the NLC's distribution network	Liquor licencees and microbrewers	https://www.gov.nl.ca/releases/2020/fin/0501n02/
	Deferrals: Loans	Six-month deferral of loan payments, under the Innovation and Business Investment Corporation's Business Investment Fund. Payments will be deferred for April to September, inclusive.	Recipients of loans from the Innovation and Business Investment Corporation's Business Investment Fund	https://www.gov.nl.ca/releases/2020/tcii/0506n03/
Northwest Territories	Access to capital: NWT Business Development Investment Corporation (BDIC) COVID-19 Economic Relief	Loans of up to \$25,000 (or more if the need is clearly addressed) are being made available to qualified NWT-owned businesses at a rate of 1.75%. Loans will be amortized for up to five years with options for payment deferment for 3 months upon request. Principal postponement on existing loans for up to three months.	All businesses	https://www.bdic.ca/
	Support for Entrepreneurs and Economic Development (SEED) Program	Up to \$25,000 per year available to help entrepreneurs and small businesses with startup funding, capital asset acquisition, market and product development, operational support, or film support.	All NWT businesses.	https://www.iti.gov.nt.ca/en/services/support-entrepreneurs-and-economic-development-seed

③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Nova Scotia	Access to Capital: Small Business Loan Guarantee Program	Enhancing the Small Business Loan Guarantee Program, delivered through Nova Scotia Credit Unions, to make it easier for businesses to access credit up to \$500,000.	Small Businesses	http://www.novascotia.coop/programs/small-business-loan-guarantee-program/ https://novascotia.ca/news/release/?id=20200320003
	Resources: Virtual Business Support Hub	Virtual Hub to offer education, training and guidance for small businesses	Small and medium size businesses, social enterprises, and not-for-profits	https://www.nsc.ca/sites/covid19-business-support/
Nunavut	Relief: Small Business Support Program	Small businesses can apply for up to \$5,000 in the form of a non-repayable contribution.	All self-employed Nunavut residents and businesses majority-owned by Nunavut residents	https://gov.nu.ca/economic-development-and-transportation/news/covid-19-department-economic-development-and

③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Ontario	Access to Credit: Support for Indigenous-Owned Businesses	Loans of up to \$50,000 for Indigenous-owned businesses that are unable to access or ineligible for existing federal and provincial supports. Up to 50% of the loan will be in the form of a non-repayable grant. Delivered by AFIs.	Indigenous-owned businesses	https://news.ontario.ca/mirr/en/2020/06/ontario-supporting-indigenous-owned-businesses-during-covid-19.html
	Relief: Electricity Payments	Ontario is setting the electricity prices for residential, farm and small business time-of-use customers at 12.8 cents per kilowatt hour from June 1 to October 31.	All businesses	https://budget.ontario.ca/2020/marchupdate/annex.html#section-1
	Relief: Employer Health Tax Exemption	The province is providing a temporary increase to the Employer Health Tax (EHT) exemption from \$490,000 to \$1 million for 2020. With this plan, more than 90% of private-sector employers would not pay EHT in 2020.	All employers	https://budget.ontario.ca/2020/marchupdate/action-plan.html#section-3
	Regulations: Request a Temporary Change	To help remove obstacles and streamline Ontario's ability to respond to the outbreak and navigate through it, several temporary rules and regulations have been put in place. To support your ongoing work during COVID-19, you can request a temporary regulation or policy to change to help: assist the health care system meet the needs of needs of the emergency, assist businesses in retooling or producing essential or health-related products and supplies, make it easier for businesses trying to operate remotely or in a non-traditional fashion and are facing unexpected challenges	Individuals and businesses operating in Ontario	https://www.ontario.ca/page/frontline-business-help-us-support-you-during-covid-19
Prince Edward Island	Access to Capital: Emergency Working Capital Financing	Small business loan of up to \$100,000 at a fixed interest rate of 4%, with a 12-month deferral of principal and interest payments.	All businesses, except start-ups	https://www.princeedwardisland.ca/en/service/emergency-working-capital-financing
	Relief: Broadband Fund for Business	Grants of up to 50% of eligible costs for the installation of infrastructure for enhanced broadband services.	Broadband infrastructure projects	https://www.princeedwardisland.ca/en/service/broadband-fund-businesses

③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Quebec	Relief: Incentive Program to Retain Essential Workers	Essential workers making gross wages of \$550 or less per week can apply to receive a taxable benefit of \$400 per month to make up the difference between the Canada Emergency Response Benefit and their wages.	Essential workers	https://www.revenuquebec.ca/en/online-services/online-services/online-services/apply-for-the-incentive-program-to-retain-essential-workers/
	Relief: Programme actions concertées pour le maintien en emploi (PACME)	Direct support to cover the cost of employee training and management consulting for companies affected by the COVID-19 pandemic. Wages of employees in training may also be covered up to \$25 per hour. Training and consulting expenses under \$100,000 can be covered at a rate of 100%, while expenses between \$100,000 and \$500,000 can be covered at a rate of 50%.	Employers who have been affected by the COVID-19 pandemic, including those who have seen an increase or a diversification of activity.	https://www.quebec.ca/entreprises-et-travailleurs-autonomes/programme-actions-concertees-pour-le-maintien-en-emploi-pacme-covid-19/ (in French)
	Access to Capital: Emergency Assistance to Small and Medium-Sized Businesses	Provides loans or guarantees of up to \$50,000, administered through Regional County Municipalities or Local Investment Funds.	All businesses that can demonstrate the impact of COVID-19 on their operations	https://www.quebec.ca/entreprises-et-travailleurs-autonomes/aide-urgence-pme-covid-19/ (in French)
	Access to Capital: Investissement Québec Concerted temporary action program for businesses	Loan guarantees or working capital loans of at least \$50,000.	All businesses, with some exclusions	https://www.investquebec.com/quebec/en/financial-products/all-our-solutions/Concerted-temporary-action-program-for-businesses.html
	Access to Capital: Caisse de dépôt et placement du Québec COVID-19 Envelope	Commercial working capital loans of at least \$5 million for Quebec companies.	All businesses	https://www.cdpc.com/en/form-covid-19
	Resources: Government Financial Support Programs for Businesses (COVID-19)	Online tool to determine what type of assistance is best suited to your situation.	All businesses	https://www.quebec.ca/en/businesses-and-self-employed-workers/government-financial-support-programs-businesses-covid19/

③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Saskatchewan	Deferrals: Utilities	Utility bill payments may be deferred by six months on all provincial utilities, until September 30, 2020	All businesses	https://www.saskatchewan.ca/government/health-careadministration-and-provider-resources/treatment-procedures-and-guidelines/emerging-public-health-issues/2019-novel-coronavirus/covid-19-information-for-businesses-andworkers/support-for-businesses
Yukon	Relief: Event Cancellation Grant	The Government of Yukon is establishing a criteria based grant program that would address certain expenses related to event cancellations due to COVID-19. Criteria to be established will focus on losses related to perishable goods and cancellation of accommodation and services.	Businesses that have had to cancel events	https://yukon.ca/en/news/premiersilver-announces-stimulus-packagesupport-businesses-and-workers
	Deferrals: Fees and Premiums	The Government of Yukon will waive, reimburse or delay government fee collection, such as airport landing fees. Additionally, Workers' Compensation Health and Safety premium payments will be deferred, and penalties and interest will be waived. Any payments made up front will be reimbursed.	All businesses	https://yukon.ca/en/news/premiersilver-announces-stimulus-packagesupport-businesses-and-workers

Resources and Additional Information

Information contained within these websites is subject to change without notice. For the most up to date information, check these links regularly.

National	Government of Canada COVID-19 Portal	https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html?topic=tilelink
	Government of Canada Economic Response Plan	https://www.canada.ca/en/department-finance/economic-response-plan.html
	Business Resilience Service - Financial Planning Advice Hotline	1-866-989-1080 (toll-free) seven days a week, from 8 a.m. to 8 p.m. (ET)
	Benefit Finder for Businesses	https://innovation.ised-isde.canada.ca/s/?language=en
	Benefit Finder for Individuals	https://covid-benefits.alpha.canada.ca/en/start
	Wellness Together Canada: Mental Health and Substance Use Support	https://ca.portal.gs/

Resources and Additional Information (cont.)

Information contained within these websites is subject to change without notice. For the most up to date information, check these links regularly.

Provincial / Territorial	Alberta	https://www.alberta.ca/covid-19-support-for-employers.aspx
	British Columbia	https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support
	Manitoba	https://manitoba.ca/covid19/business/index.html
	New Brunswick	https://www2.gnb.ca/content/gnb/en/gateways/for_business/covid19.html
	Newfoundland and Labrador	https://www.gov.nl.ca/covid-19/business-supports/
	Northwest Territories	https://www.iti.gov.nt.ca/en/covid-19-information-businesses-tourists-and-program-applicants
	Nova Scotia	https://novascotia.ca/coronavirus/support/#support-for-business
	Nunavut	https://gov.nu.ca/health/information/covid-19-novel-coronavirus
	Ontario	https://www.ontario.ca/page/covid-19-support-businesses
	Prince Edward Island	https://www.princeedwardisland.ca/en/topic/for-business
	Quebec	https://www.quebec.ca/en/health/health-issues/a-z/2019-coronavirus/financial-assistance-covid19/
	Saskatchewan	https://www.saskatchewan.ca/government/health-care-administration-and-provider-resources/treatment-procedures-and-guidelines/emerging-public-health-issues/2019-novel-coronavirus/covid-19-information-for-businesses-and-workers/support-for-businesses
Yukon	https://yukon.ca/en/your-government/find-out-what-government-doing/support-yukon-businesses	

Federal

Key Resources:

- Your banker (every three weeks)
- You MP's office (every three weeks)

Provincial

Key Resources:

- Your MPP's Office (every three weeks)
- Economic development team in your municipality (every three weeks)

Municipal

Key Resources:

- Your event support office (every two weeks)
- Public Health (every 3 weeks)
- Tourism (every 3 weeks)
- Economic Development/Innovation and Tech hubs (every 3 weeks)