**Government of Canada
Support for businesses**<https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses>

**Avoiding layoffs and rehiring employees**

**Canada Emergency Wage Subsidy (CEWS)**
The Canada Emergency Wage Subsidy (CEWS) supports employers that are hardest hit by the pandemic, and protect the jobs Canadians depend on.

The subsidy covers 75% of an employee's wages – up to $847 per week - for employers of all sizes and across all sectors who have suffered a drop in gross revenues of at least 15% in March, and 30% in April and May.

The program will be in place for a 12-week period, from March 15 to June 6, 2020.

Employers eligible for the CEWS are entitled to receive a 100% refund for certain employer contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan paid in respect of employees who are on leave with pay. For employers that are eligible for both the CEWS and the 10% Temporary Wage Subsidy for a period, any benefit from the [Temporary 10% Wage Subsidy](https://www.canada.ca/en/department-finance/economic-response-plan.html#temporary_10_wage_subsidy) for remuneration paid in a specific period will generally reduce the amount available to be claimed under the CEWS in that same period.

<https://www.canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html>

**Temporary 10% Wage Subsidy**The Temporary 10% Wage Subsidy is a three-month measure that will allow eligible employers to reduce the amount of payroll deduction required to be remitted to the Canada Revenue Agency (CRA).

You are an eligible employer if you:

* are a(n):
	+ individual (excluding trusts),
	+ partnership.
	+ non-profit organization,
	+ registered charity, or
	+ Canadian-controlled private corporation (including a cooperative corporation) eligible for the small business deduction;
* have an existing business number and payroll program account with the CRA on March 18, 2020; and
* pay salary, wages, bonuses, or other remuneration to an eligible employee.

**Note**: Partnerships are only eligible for the subsidy if their members consist exclusively of individuals (excluding trusts), registered charities, or Canadian-controlled private corporations eligible for the small business deduction.

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

**Extending the Work-Sharing program**

We are extending the maximum duration of the [Work-Sharing program](https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#h4.01) from 38 weeks to 76 weeks for employers affected by COVID-19. This measure will provide income support to employees eligible for Employment Insurance who agree to reduce their normal working hours because of developments beyond the control of their employers.

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#h4.04>

**Temporary changes to Canada Summer Jobs program**

The Canada Summer Jobs program provides opportunities for youth to develop and improve their skills within the not-for-profit, small business, and public sectors, and supports the delivery of key community services.

We are making temporary changes to the Canada Summer Jobs program to allow employers to:

* receive an increased wage subsidy, so that private and public sector employers can also receive up to 100 per cent of the provincial or territorial minimum hourly wage for each employee;
* extend the end date for employment to February 28, 2021;
* adapt their projects and job activities;
* hire staff on a part-time basis.

<https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs.html>

**Access to credit**

**Business Credit Availability Program (BCAP)**

We established a Business Credit Availability Program (BCAP) to provide $40 billion of additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).

BDC and EDC are working with private sector lenders to coordinate on credit solutions for individual businesses, including in sectors such as oil and gas, air transportation, exports and tourism.

This program includes:

#### Loan Guarantee for Small and Medium-Sized Enterprises

EDC is working with financial institutions to issue new operating credit and cash flow term loans of up to $6.25 million to SMEs.

#### Co-Lending Program for Small and Medium-Sized Enterprises

BDC is working 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.

**These programs are now available at various financial institutions and credit unions.**

<https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>

**Canada Emergency Business Account (CEBA)**

The Canada Emergency Business Account (CEBA) will provide interest-free loans of up to $40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced.

To qualify, these organizations will need to demonstrate they paid between $20,000 to $1.5 million in total payroll in 2019.

Business owners can apply for support from the Canada Emergency Business Account through their banks and credit unions.

<https://ceba-cuec.ca/>

**Canada Emergency Commercial Rent Assistance (CECRA)**

We reached an agreement in principle with all provinces and territories to implement the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. This program will lower rent by 75 per cent for small businesses that have been affected by COVID-19.

The program will provide forgivable loans to qualifying commercial property owners to cover 50% of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.

The loans will be forgiven if the mortgaged property owner agrees to reduce the small business tenants’ rent by at least 75% under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25% of the rent.

Impacted small business tenants are businesses paying less than $50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70% drop in pre-COVID revenues. This support will also be available to non-profit and charitable organizations.

It is expected that CECRA will be operational by mid-May, and further details will be announced soon.

<https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business>

**Rural businesses and communities**We are providing $287 million to support rural businesses and communities by providing them with much-needed access to capital through the Community Futures Network.<https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h_07682.html>

**Assisting innovative and early-stage businesses**

We are investing $250 million to assist innovative, early-stage companies that are unable to access other COVID-19 business supports through the Industrial Research Assistance Program (IRAP).

IRAP provides advice, connections, and funding to help Canadian small and medium-sized businesses increase their innovation capacity and take ideas to market.

<https://nrc.canada.ca/en/research-development/research-collaboration/nrc-covid-19-programs>

**Young entrepreneurs**

We are providing $20.1 million in support for Futurpreneur Canada to continue supporting young entrepreneurs across Canada who are facing challenges due to COVID-19. The funding will allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months.

<https://www.futurpreneur.ca/en/>

**Small and medium-sized businesses unable to access other support measures**

We are providing $675 million to give financing support to small and medium-sized businesses that are unable to access other COVID-19 business supports, through Canada's Regional Development Agencies.

<https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h_07682.html>

**Deferred payments**

**More time to pay income taxes**

We are allowing 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 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act.

No interest or penalties will accumulate on these amounts during this period.

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

**Deferral of Sales Tax Remittance and Customs Duty Payments until June**

We are allowing businesses, including self-employed individuals, to defer until June 30, 2020 payments of the GST/HST, as well as customs duty owing on their imports.

Any GST/HST payment that becomes owing from March 27 until the end of May can be deferred until the end of June. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.

These amounts were normally due to be submitted to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of March 2020.

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html>

**Support for self-employed individuals**

**Canada Emergency Response Benefit (CERB)**

We will provide a taxable benefit of $2,000 every 4 weeks for up to 16 weeks to eligible workers who have lost their income due to COVID-19.

The CERB is available to workers who meet all of the following conditions:

* live in Canada and are at least 15 years old
* stopped working because of COVID-19 or are eligible for EI regular or sickness benefits
* have not voluntarily quit their job
* had income of at least $5,000 in 2019 or in the 12 months prior to the date of their application.

On April 15, we announced 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 because of COVID-19.
* Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job because of COVID-19.

An online questionnaire will help us direct you to the service option that best fits your situation (i.e. eligibility for Employment Insurance benefits or not).

**Do not apply for the CERB if you have already applied for EI.**

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

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**Support for industries**

***Agriculture & agri-food***

**Keeping workers in the food supply chain safe**

We are providing $50 million to help farmers, fish harvesters, and all food production and processing employers, put in place the measures necessary to follow the mandatory 14-day isolation period required of all workers arriving from abroad.

We will provide support of $1,500 for each temporary foreign worker, to employers or those working with them to ensure requirements are fully met. The funding is conditional on employers not being found in violation of the mandatory isolation.

We granted an exemption for temporary foreign workers from travel restrictions to Canada, along with other foreigners with student and work visas, provided they adhere to a strict 14-day isolation protocol upon arrival.

**Increasing credit availability**

We have enabled Farm Credit Canada to provide an additional $5 billion in lending to producers, agribusinesses, and food processors. This will offer increased flexibility to farmers who face cashflow issues and to processors who are impacted by lost sales, helping them remain financially sound during this difficult time.

<https://www.fcc-fac.ca/en/covid-19/program-details.html>

**Province of Ontario**

### Interest and penalty relief

Businesses will get [five months of interest and penalty relief](https://budget.ontario.ca/2020/marchupdate/relief-measures.html) to file and make payments for the majority of provincially administered taxes.

Between April 1, 2020 and August 31, 2020, the province will not apply any penalty or interest on any late-filed returns or incomplete or late tax payments under select provincially administered taxes, such as Employer Health Tax, Tobacco Tax and Gas Tax.

This complements [relief from the federal government](https://www.canada.ca/en/department-finance/economic-response-plan.html) on interest and penalties from not remitting Corporate Income Tax owing.

### WSIB payment deferrals

Employers can [defer Workplace Safety and Insurance Board (WSIB) payments for up to six months](https://www.wsib.ca/en/financialrelief).

All employers covered by the WSIB’s workplace insurance are automatically eligible for the financial relief package.

* [Schedule 1 employers](https://www.wsib.ca/en/operational-policy-manual/schedules-1-2) who owe premiums to the WSIB will be allowed to defer reporting and payments until August 1, 2020.
* [Schedule 2 businesses](https://www.wsib.ca/en/operational-policy-manual/schedules-1-2) that pay WSIB for the cost related to their workplace injury and illness claims can defer reporting and payments until August 31, 2020.

No interest will be accrued on outstanding premium payments and no penalties will be charged during this six-month deferral period.

### Affordable electricity bills

From March 24 to May 8, 2020, residential, farm and small business time-of-use customers will get the lowest rate — also known as the off-peak price — 24 hours a day. That means you will pay 10.1 ¢/kWh no matter what time of day you use electricity.

**This rate will be automatically applied to your bill.**

### Employer Health Tax relief

We’re increasing the [Employer Health Tax (EHT)](https://www.fin.gov.on.ca/en/tax/eht/index.html) exemption for 2020 from $490,000 to $1 million. As an employer, this means relief of up to $9,945.

#### What this means for you

The annual tax return form is not changing. Only the amount for the exemption claimed will change. Eligibility for the tax exemption, tax rates and everything else remains the same.

You will begin making your instalment payments after your payroll has exceeded the new $1 million exemption level.

If your business no longer needs to make instalment payments as a result of the increased exemption amount, you do not need to notify the Ministry of Finance.

#### If you have already filed a final or special return for 2020

The ministry will be reviewing all 2020 EHT returns and correcting the returns for the new exemption level.

[Find out how you can apply the new exemption.](https://www.fin.gov.on.ca/en/bulletins/eht/eht-exemption-2020.html)

**County of Wellington – available through CFDC**

Details of the Keep Well – Emergency Business Sustainability Fund include:

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

<https://sbdc.ca/content/blog/keep-well-emergency-business-sustainability-fund-application-fil.pdf>

**Saugeen Economic Development Corporation**

**Business Improvement Loan Fund**

Business Loans up to $20,000 Interest rate of 5% Financing to support small businesses with cash flow issues resulting from the Covid-19 Pandemic

<https://sbdc.ca/content/page-content/business-improvement-loan-fund-application-march-2020-2.pdf>

**Town of Minto**

*Waiving all penalties and interest on both tax and water/sewer payments on 2020 amounts for 60 days from the due date*