

CANADIAN GOVERNMENT SUPPORT & OTHER RESOURCES FOR BUSINESSES

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The Coronavirus (COVID-19) is a rapidly evolving global challenge. In addition to the health risks posed to Canadians by COVID-19, businesses operations and supply chains are particularly vulnerable as the disease spreads across borders. In response to COVID-19, federal, provincial and municipal government departments and agencies have launched a series of funding programs, supports, resources and other announcements meant to assist Canadian businesses and their employees during this difficult time. EDC's Export Help Team has assembled the following care package of information on the many new and revised programs and supports available to Canadian businesses, as well as other critical advisories relating to trade and travel. As circumstances evolve, the Export Help Team will be keeping this Care Package up to date for you and your customers.

FEDERAL SUPPORT PROGRAMS

[CANADA'S COVID-19'S ECONOMIC RESPONSE PLAN](#) is the Government of Canada's set of immediate, significant and decisive economic measures to help stabilize the economy and provide **support to Canadian workers and businesses**. These measures include:

MEASURES TO SUPPORT WORKERS AND HELP AVOID LAYOFFS

MEASURES	DETAILS
TEMPORARY WAGE SUBSIDIES	<p>The Canada Emergency Wage Subsidy (CEWS) would apply at a rate of 75% of the amount of remuneration paid, up to a maximum benefit of \$847 per week, for qualifying businesses, for up to 3 months, retroactive to March 15, 2020. Eligible employers who suffer a drop in gross revenues of at least 15% in March and at least 30% in April and May, when compared to the same month in 2019, would be able to access the subsidy by applying through the Canada Revenue Agency's <i>My Business Account portal</i> as well as a web-based application. More details about the application process will soon be made available on the CRA's website.</p> <p>Those organizations that do not qualify for the <i>Canada Emergency Wage Subsidy</i> may continue to qualify for the previously announced wage subsidy of 10% of remuneration paid from March 18 to before June 20, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer. Eligible small businesses do not need to apply for this subsidy, however, they will be able to benefit immediately from this support by reducing their remittances of income tax withheld on their employees' remuneration. Businesses also do not need to demonstrate a drop in revenue in order to qualify. See the CRA link above for details on the eligibility criteria for this subsidy, how to calculate and deduct, and other related information.</p>
Employment and Social Development Canada is	<p>Canada Emergency Response Benefit (CERB), we will provide a taxable benefit of \$2,000 a month for up to 4 months to qualified workers: people facing unemployment, people who are sick, quarantined, or in directed self-isolation, and people who are unable to work. This new measure</p>

<p>responsible for managing and delivering programs related to employee protection and benefits, as well as workplace safety, that will help minimize the impact of COVID-19 - help employers and employees avoid layoffs and prevent the spread of COVID-19 in the workplace.</p>	<p>has replaced the previously announced <i>Emergency Care Benefit</i> and the <i>Emergency Support Benefit</i>. Only apply for the CERB once, through either a CERB link above or the CRA website.</p>
	<p>The Work-Sharing Program (WSP) helps avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer. The program provides EI benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers. The WS has been extended from 38 weeks to 76 weeks to help employers who are experiencing a downturn in business due to COVID-19, and their workers.</p>
	<p>For the benefit of your business and workers, you are encouraged to contact <i>Service Canada</i> at 1-800-OCanada (1-800-622-6232) for more information on additional government support available to you.</p>

2. MORE FLEXIBILITY TO PAY

DETAILS	
INCOME TAXES	<p>Deferral of income tax payments for businesses owing on or after March 18 until August 31, 2020, and some other relief in tax obligations. Please refer to the CRA's page to find out more about Fiscal Measures taken by the Agency to help Canadians manage their tax and benefit affairs as COVID-19 situation evolves.</p>
SALES TAX AND CUSTOMS DUTIES	<p>Deferral of GST/HST Remittance and Customs Duty Payments until June 30, 2020. Please refer to the CRA's FAQs for deferral of GST/HST Tax Remittances (COVID-19 measures) for more details.</p>

3. EXTENDED ACCESS TO CREDIT FOR BUSINESSES

MEASURES	DETAILS
<p>Extended Access to Credit for Businesses through the Business Credit Availability Program (BCAP), where financial institutions, in cooperation with Export Development Canada (EDC) and Business Development Bank of Canada (BDC), can provide additional financial support to help Canadian companies facing challenges as a result of the COVID-19 crisis. BCAP includes the following programs:</p>	<p>A New Co-Lending Program for SMEs - in cooperation with BDC, financial institutions will co-lend term loans to eligible SMEs for their operational cash flow requirements.</p>
	<p>A New Loan Guarantee for SMEs – in cooperation with EDC, financial institutions will issue new operating credit and cash flow term loans of up to \$6.25 million to eligible SMEs in export sector and domestic operations.</p>
<p>CANADA EMERGENCY BUSINESS ACCOUNT —a new loan program offered by financial institutions.</p>	<p>Canada Emergency Business Account - a new loan program offered by financial institutions that will provide interest-free loans of up to \$40,000 to eligible small businesses, to help cover their operating costs during a period where their revenues have been temporarily reduced.</p>

REGIONAL SUPPORT PROGRAMS

PROGRAMS	DETAILS
<p>Western Economic Diversification Canada is Canada's regional economic development agency (RDA) monitoring the COVID-19 global challenge and the potential impact it could have on business and workers, as well as the broader economy.</p>	<p>The RDAs can assist SMEs or organizations affected by the impact of COVID-19 with access to federal funding to help you stay in business, advice and pathfinding service to other federal programs and support. Please refer to this Info Sheet for more information.</p> <p>For assistance, please contact the RDA at 1-888-338-WEST (9378).</p>
<p>The Government of Saskatchewan has announced COVID-19 related measures to support Saskatchewan business owners and workers. These measure include:</p>	<p>For businesses:</p> <ul style="list-style-type: none"> • The Saskatchewan Small Business Emergency Payment (SSBEP) provides a one-time grant for SMEs directly affected by government public health orders related to COVID-19. Grants will be paid based on 15% of a business's monthly sales revenue, to a maximum of \$5,000. • Provincial Sales Tax – 3-month relief from penalty and interest charges for businesses who are unable to file or remit PST on time; • Provincial Utilities – 0% interest bill-deferral programs for up to 6 months for SK customers; <p>For workers:</p> <ul style="list-style-type: none"> • Saskatchewan Workers Compensation Board (WCB) is waiving premium penalties for employers effective April 1 until June 30, 2020. • Self-Isolation Support Program - will provide \$450 per week, for a maximum of two weeks or \$900 to qualified SK residents; • Job Protected Leave –Amendments to the <i>Saskatchewan Employment Act</i> will ensure that employees can access unpaid public health emergency leave. <p>For more details on the listed programs and other resources, please consult Support for Businesses: Saskatchewan Support and Support for Workers: Saskatchewan Support by SK government.</p> <p>For more questions about COVID-19 related support, please contact SK Business Support Team at supportforbusiness@gov.sk.ca or 1-844-800-8688.</p>

BUSINESS PREPAREDNESS

The following guides will help your business prepare for and manage through a potential COVID-19 escalation in Canada:

NEEDS	GUIDES
	<p>Please refer to the Government of Canada's Coronavirus Disease (COVID-19): Travel Advice, which lists an official global travel advisory in effect: Avoid non-essential travel outside Canada until further notice.</p>

BUSINESS TRAVEL AND MOVEMENT OF GOODS	<p>However, there are exemptions for workers who are essential to the movement of goods, people and providing critical services (e.g. healthy workers in the trade and transportation sector, healthy people who have to cross the border to go to work, etc.).</p> <p>U.S. Travel:</p> <ul style="list-style-type: none"> On March 18, 2020 Canada and the United States agreed to temporarily restrict non-essential travel across the Canada-U.S. border. These restrictions however will not affect trade, or workers involved in essential work, since preserving supply chains is critical for both countries. The <i>U.S. Department of Homeland Security</i> also publishes information on COVID-19 travel restrictions which includes details on the US-Canada restrictions for non-essential travel.
BUSINESS CONTINUITY PLANNING	<p>A guide to Business Continuity Planning by <i>Canadian Centre for Occupational Health and Safety (CCOHS)</i> describes how an organization will continue to function during or after some kind of emergency, disaster or event. It involves planning how your key services or products can be continued, and the recovery of key business and systems.</p> <p>The Canadian Chamber of Commerce has a guide on Pandemic Preparedness for Business, which is compiled based on best practice documents and designed to assist business planning and continuity efforts.</p> <p>BDC has a guide for Business continuity plan and templates for entrepreneurs. See also their guide on 8 steps for planning your emergency and disaster plan.</p>
SUPPLY CHAIN MANAGEMENT	<p>You can also find useful guides on supply chain management in these difficult times arising from COVID-19 in the guides published by Deloitte on Managing Supply Chain Risk and Disruption and by PWC on COVID-19: Operations and supply chain disruption.</p>

SUPPORT FOR EXPORTERS

The resources below will help explain how Canadian exporters can be prepared to take on the risk of doing business in rapidly changing international markets due to COVID-19:

SOURCES	DETAILS
TRADE COMMISSIONER SERVICE	<p>The Trade Commissioner Service is committed to supporting Canadian exporters and the free flow of goods and services across our international borders and has dedicated a page to COVID-19 and Canada's international trade that combines resources to help exporters navigate through these challenges.</p>
EXPORT DEVELOPMENT CANADA	<p>EDC has released a number of trade highlights, articles and webinars to help exporters navigate business risks and impacts of COVID-19 when doing business internationally. See for instance our recent webinar on Coronavirus (COVID-19): Managing the impact on global supply chains, which, together with the article How to manage business risk during the COVID-19 crisis, provides information on how the coronavirus is affecting global trade and how your company can be protected.</p>

If you have any questions we are here to help! You can connect with us through the [Export Help Team](#) page on [EDC.ca](#).