



Canadian  
Construction  
Association

# Financial Assistance

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## Contents

<a href="#">Business Support Programs COVID-19: Federal Government initiatives (as of April 24, 2020)</a>	<a href="#">1</a>
<a href="#">Alberta Government COVID-19 Business Support (as of April 20, 2020)</a>	<a href="#">8</a>
<a href="#">British Columbia Government COVID-19 Business Support (as of April 20, 2020)</a>	<a href="#">11</a>
<a href="#">Manitoba Government COVID-19 Business Support (as of April 20, 2020)</a>	<a href="#">13</a>
<a href="#">New Brunswick Government COVID-19 Business Support (as of April 20, 2020)</a>	<a href="#">14</a>
<a href="#">Newfoundland and Labrador Government COVID-19 Business Support (as of April 20, 2020)</a>	<a href="#">17</a>
<a href="#">Northwest Territories Government COVID-19 Business Support (as of April 20, 2020)</a>	<a href="#">18</a>
<a href="#">Nova Scotia Government COVID-19 Business Support (as of April 20, 2020)</a>	<a href="#">19</a>
<a href="#">Nunavut Government COVID-19 Business Support (as of April 20, 2020)</a>	<a href="#">21</a>
<a href="#">Ontario Government COVID-19 Business Support (as of April 20, 2020)</a>	<a href="#">22</a>
<a href="#">Prince Edward Island Government COVID-19 Business Support (as of April 20, 2020)</a>	<a href="#">24</a>
<a href="#">Quebec Government COVID-19 Business Support (as of April 20, 2020)</a>	<a href="#">28</a>
<a href="#">Saskatchewan Government COVID-19 Business Support (as of April 20, 2020)</a>	<a href="#">32</a>
<a href="#">Yukon Government COVID-19 Business Support (as of April 20, 2020)</a>	<a href="#">35</a>

This non-exhaustive document is aimed at assisting CCA members in navigating Financial Assistance programs announced by federal and provincial governments. It is provided for information purposes only and its contents are not intended to replace consultation of any applicable sources. Neither CCA nor any person acting on its behalf can be held responsible for the use made of this checklist.

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Business Support Programs COVID-19: Federal Government initiatives (as of April 24, 2020)

Program	Benefit	Timeline	Eligibility	Source
Canada Emergency Response Benefit (CERB)	This benefit provides eligible applicants \$2,000 a month for up to 16 weeks.	Available from March 15 - October 3, 2020.	<p>Workers must:</p> <ul style="list-style-type: none"> <li>- Be residing in Canada who are at least 15 years old;</li> <li>- Have stopped working due to COVID-19 related issues, or are eligible for EI regular or sickness benefits or have exhausted their EI regular benefits between December 29, 2019 and October 3, 2020;</li> <li>- Had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application;</li> <li>- Have not voluntarily quit their job;</li> <li>- Have not earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within the four-week benefit period of claim when submitting the first claim;</li> <li>- Have not earned more than \$1,000 in employment and/or self-employment income for the entire four-week benefit period of subsequent claims.</li> </ul> <p>Workers who have already applied to EI need not re-apply to receive CERB benefits.</p>	<a href="https://canada.ca/en/services/benefits/ei/cerb-application.html">canada.ca/en/services/benefits/ei/cerb-application.html</a>

Program	Benefit	Timeline	Eligibility	Source
Canada Emergency Wage Subsidy	Wage subsidies will cover 75 per cent of employee remuneration, for up to 12 weeks, retroactive to March 15, 2020 .	Available from March 15 – June 6, 2020.	Employers must demonstrate that they have lost at least 15 per cent for March, 2020 and 30 per cent for April and May, 2020 of their revenue compared to this time last year or their January and February revenue. Employers include non-profit organizations, charities, and corporations.	<a href="https://canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html">canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html</a>  <a href="https://canada.ca/en/department-finance/news/2020/04/government-provides-further-flexibility-for-employers-to-access-the-canada-emergency-wage-subsidy.html">canada.ca/en/department-finance/news/2020/04/government-provides-further-flexibility-for-employers-to-access-the-canada-emergency-wage-subsidy.html</a>
Temporary Wage Subsidy	Wage subsidies will cover 10 per cent of employee remuneration, up to \$1,375 for each eligible employee and to a maximum of \$25,000 total per employer.	Available from March 18 – June 19, 2020.	Open to employers who are otherwise ineligible for the Canada Emergency Wage Subsidy. Employers are individuals, partnerships, non-profit organizations, registered charities, or Canadian-controlled private corporations eligible for the small business deductions, who have an existing business number and payroll program account with the CRA on March 18, 2020 and who pay remuneration to an employee.	<a href="https://canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html">canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html</a>
Employment Insurance (EI)	The one-week waiting period for EI sickness benefits will be waived for new applicant who are quarantined. No medical certificate is necessary to apply.	EI sickness benefits provide up to 15 weeks of income replacement.	Workers who are unable to work for medical reasons whose weekly earnings have decreased by more than 40 per cent, and who have accumulated 600 hours of work in the 52 weeks before the start of their claim.	<a href="https://canada.ca/en/services/benefits/ei/ei-sickness.html">canada.ca/en/services/benefits/ei/ei-sickness.html</a>



Program	Benefit	Timeline	Eligibility	Source
Canada Emergency Business Account	Provides interest-free loans of up to \$40,000 to cover non-deferrable operating costs, including payroll, rent, insurance and utilities. If the loan is fully repaid on or before December 31, 2022, up to \$10,000 will be eligible for forgiveness.	Available immediately through applicant's financial institution.	Businesses and not-for-profits are eligible if they are operating a company registered in Canada on March 1, 2020 and have an annual payroll between \$20,000 – \$1.5 million.	<a href="http://ceba-cuec.ca">ceba-cuec.ca</a>
Canada Emergency Commercial Rent Assistance (CECRA)	Commercial property owners will be offered forgivable loans that will cover 50 per cent of impacted commercial tenants' rent, in exchange for owners providing their commercial tenants a rent reduction of at least 75 per cent and a moratorium on evictions for the months of April, May and June.	April – June 2020. Benefits are expected to be distributed starting mid-May.  Commercial owners who have already offered rent reductions of at least 75 per cent or would like to do so for the month of April can retroactively access this benefit.	To qualify for this program, commercial tenants must have experienced at least a 70 per cent drop in their revenues, and must be paying less than \$50,000 per month in rent.  The program will be administered through the Canada Mortgage & Housing Corporation, and is offered through a partnership between the federal and provincial governments.	<a href="http://pm.gc.ca/en/news/news-releases/2020/04/16/prime-minister-announces-additional-support-small-businesses">pm.gc.ca/en/news/news-releases/2020/04/16/prime-minister-announces-additional-support-small-businesses</a>  <a href="http://pm.gc.ca/en/news/news-releases/2020/04/24/prime-minister-announces-partnerships-provinces-and-territories">pm.gc.ca/en/news/news-releases/2020/04/24/prime-minister-announces-partnerships-provinces-and-territories</a>
Small and Medium Sized Loan and Guarantee program	Co-Lending Program providing loans of up to \$6.25 million to cover operation cash flow requirements. Program cap for this new program is \$20 billion.	Implementation to follow.	Businesses must have been impacted directly or indirectly by COVID-19, and financially viable prior to the impact of COVID-19.	<a href="http://bdc.ca/en/about/mediaroom/news_releases/pages/new-small-medium-sized-enterprise-loan-guarantee-program-help-ease-access-credit-entrepreneurs-impacted-covid-19.aspx">bdc.ca/en/about/mediaroom/news_releases/pages/new-small-medium-sized-enterprise-loan-guarantee-program-help-ease-access-credit-entrepreneurs-impacted-covid-19.aspx</a>  <a href="http://canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html">canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html</a>



Program	Benefit	Timeline	Eligibility	Source
New Loan Guarantee for Small and Medium-Sized Enterprises	New operating credit and cash flow term loans of up to \$6.25 million, 80% of which will be guaranteed by EDC. Program cap for this new program is \$20 billion.	Available immediately through applicant's financial institution.	Open to domestic companies, regardless of their exporting status.	<a href="https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19">bdc.ca/en/pages/special-support.aspx?special-initiative=covid19</a>  <a href="https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html">canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html</a>
Funding for small and medium-sized Indigenous businesses	Short-term, interest free loans will be available to small and medium-sized Indigenous businesses, and funding will also be provided to support Aboriginal Financial Institutions that offer financing to these businesses. \$306.8 million in funding has been secured for this program.	Details are forthcoming.	This benefit is administered through the National Aboriginal Capital Corporations Association and the Metis capital corporations in partnership with Indigenous Services Canada.	<a href="https://www.canada.ca/en/department-finance/economic-response-plan.html">canada.ca/en/department-finance/economic-response-plan.html</a>  <a href="https://www.pm.gc.ca/en/news/news-releases/2020/04/18/prime-minister-announces-support-indigenous-businesses">pm.gc.ca/en/news/news-releases/2020/04/18/prime-minister-announces-support-indigenous-businesses</a>
Canada Account	Provides additional support to exporters through loans, guarantees or insurance policies.	Available immediately.	This benefit is administered by Export Development Canada and is used to support exporters when deemed to be in the national interest.	<a href="https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html#Supporting_Canadian_Business">canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html#Supporting_Canadian_Business</a>



Program	Benefit	Timeline	Eligibility	Source
Work-Sharing Program	Provides EI benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employers recover. The maximum duration of the agreement has been extended to 76 weeks.	Available immediately. Processing times for Work-Sharing program applications is currently around 10 days.	Employers must have been in business in Canada for at least 1 year, and have at least 2 employees in the Work-Sharing unit. Eligible employers include private businesses, publicly held companies, and not-for-profit employers.	<a href="https://canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#work-share">canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#work-share</a>
Temporary salary top-up for low-income essential workers	Essential workers who earn less than \$2,500 per month on a full-time basis will be able to access a temporary top-up to their salaries through a cost-sharing program implemented by the federal and provincial governments.	Details are forthcoming.		<a href="https://canada.ca/en/department-finance/economic-response-plan.html">canada.ca/en/department-finance/economic-response-plan.html</a>
Flexibility for business – paying and filing taxes	Businesses can defer the payment of any income tax that becomes owing between March 18 and August 31, 2020 until September 1, 2020. Interest and penalties will not apply or be computed to these unpaid tax balances during this period.	Available immediately for taxes that become owing between March 18 and August 31, 2020.	This measure will apply both to monthly and year-end tax balances due under Part I of the <i>Income Tax Act</i> (Canada).	<a href="https://canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html#Extension_of_Deadline">canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html#Extension_of_Deadline</a>



Program	Benefit	Timeline	Eligibility	Source
Deferral of GST/HST remittance and customs duty payments	Defer to June 30, 2020 the due dates of GST/HST collected, dependent on filing period. For commercial goods importation, payment deadlines are deferred for statements of accounts for March, April and May, 2020.	Available immediately.		<a href="https://canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_Deferral_of_Sales">canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_Deferral_of_Sales</a>
Special GST/HST credit payment	One-time special payment through the GST/HST credit. Around \$400 for single individuals and close to \$600 for couples.	Payment will be made in early May, 2020. Eligible individuals will receive it automatically.	Low and modest income Canadians who are eligible for GST/HST credit. General eligibility includes being considered a Canadian resident for income tax purposes the month before and at the beginning of the month in which the CRA makes a payment. Must also meet at least one of the following criteria: must be at least 19 years old, have a spouse or common-law partner, or be a parent and live with your child.	<a href="https://canada.ca/en/revenue-agency/services/child-family-benefits/covid-19-gsthstc-increase.html">canada.ca/en/revenue-agency/services/child-family-benefits/covid-19-gsthstc-increase.html</a>
ACOA Programs	ACOA is applying a deferral of three months on all payments due to the government, including payments and related interest charges.	Available immediately.		<a href="https://canada.ca/en/atlantic-canada-opportunities/campaigns/covid19.html">canada.ca/en/atlantic-canada-opportunities/campaigns/covid19.html</a>
Funding for Rural businesses and communities	\$287 million has been pledged to support rural businesses and communities by providing them with much-needed access to capital.	Details are forthcoming.	This program is implemented through the Community Futures Network.	<a href="https://canada.ca/en/department-finance/economic-response-plan.html">canada.ca/en/department-finance/economic-response-plan.html</a>  <a href="https://ic.gc.ca/eic/site/icgc.nsf/eng/h_07682.html">ic.gc.ca/eic/site/icgc.nsf/eng/h_07682.html</a>





Program	Benefit	Timeline	Eligibility	Source
Funding for small and medium-sized businesses unable to access other support measures	\$675 million program has been announced to assist small and medium-sized businesses that are unable to access other COVID-19 business supports.	Details are forthcoming.	This program is implemented through Canada's Regional Development Agencies.	<a href="https://canada.ca/en/department-finance/economic-response-plan.html">canada.ca/en/department-finance/economic-response-plan.html</a>  <a href="https://ic.gc.ca/eic/site/icgc.nsf/eng/h_07682.html">ic.gc.ca/eic/site/icgc.nsf/eng/h_07682.html</a>
Emissions Reduction Fund	This new proposed fund would provide primarily repayable contributions to conventional and offshore oil and gas firms to support their investments to reduce greenhouse gas emissions. Up to \$750 million would be provided for this program, \$75 million of which will be allocated to the offshore sector.	Details are forthcoming.		<a href="https://canada.ca/en/department-finance/economic-response-plan.html">canada.ca/en/department-finance/economic-response-plan.html</a>

Alberta Government COVID-19 Business Support (as of April 20, 2020)

Program	Benefit	Timeline	Eligibility	Source
Emergency Isolation Support Program (EISP)	Albertans who were required to self-isolate or cared for someone who was isolating, as well as those who had a significant decrease in income and no other source of compensation received \$1,146.	The program is now closed, and eligible Albertans can now apply to the federal CERB program.	Must have been unable to work due to self-isolation requirements or experienced a significant loss of income and not receiving any other source of compensation.	<a href="https://alberta.ca/emergency-isolation-support.aspx">alberta.ca/emergency-isolation-support.aspx</a>
Corporate income tax changes	Corporate income tax balances and instalment payments due between March 18 and August 31, 2020 will be deferred to August 31, 2020. Filings due after March 18, 2020 and before June 1, 2020 have also been extended to June 1, 2020.	Corporate income tax balances: March 18 – August 31, 2020.  Corporate income tax filings: March 18 – June 1, 2020.		<a href="https://alberta.ca/covid-19-support-for-employers.aspx#toc-2">alberta.ca/covid-19-support-for-employers.aspx#toc-2</a>
Utility payment deferral	Electricity and natural gas bill payments can be deferred until June 19, 2020 without any late fees or additional interest payments.	Available from March 18 – June 19, 2020.	Must be experiencing financial hardship due to COVID-19 and unable to make regular payment as a result.	<a href="https://alberta.ca/covid-19-support-for-employers.aspx#toc-5">alberta.ca/covid-19-support-for-employers.aspx#toc-5</a>



Program	Benefit	Timeline	Eligibility	Source
Workers' Compensation Board (WCB) premium payment deferral	Small, medium and large private sector employers can defer WCB premium payments until 2021. For small and medium businesses, the government will cover 50 per cent of the 2020 premium when it is due in 2021. Large employers will have their 2020 WCB premium payment deferred until 2021. Employers who have already paid their 2020 WCB premiums in 2020 are eligible for a rebate/ credit.			<a href="https://alberta.ca/covid-19-support-for-employers.aspx#toc-4">alberta.ca/covid-19-support-for-employers.aspx#toc-4</a>
Relief for the energy sector	The Government of Alberta announced \$113 million in industry relief to fund the Alberta Energy Regulator. Other efforts include granting extensions for oil and gas tenures expiring in 2020 by one year, and an \$100 million loan extended to the Orphan Well Association for reclamation and decommissioning efforts as well as environmental assessments.	Details surrounding implementation to follow.		<a href="https://alberta.ca/release.cfm?xID=69881BCC004DB-C3DC-DCD7-B62724AFB886EE9C#toc-0">alberta.ca/release.cfm?xID=69881BCC004DB-C3DC-DCD7-B62724AFB886EE9C#toc-0</a>



Program	Benefit	Timeline	Eligibility	Source
Banks and Credit Unions	Alberta Treasury Branches (ATB Financial) customers can apply for a deferral on their ATB Financial loans, lines of credit and mortgages for up to 6 months.	Available immediately.	Must contact credit union to work out a tailored plan.	<a href="https://alberta.ca/covid-19-support-for-employers.aspx#toc-7">alberta.ca/covid-19-support-for-employers.aspx#toc-7</a>



British Columbia Government COVID-19 Business Support (as of April 20, 2020)

Program	Benefit	Timeline	Eligibility	Source
B.C. Emergency Benefit for Workers	Provides a one-time, tax-free \$1,000 payment for B.C. residents who are unable to work due to COVID-19.	Applications will open in April 2020, and payment will be made in May 2020.	B.C. residents who receive federal Employment Insurance or CERB benefits.	<a href="http://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports/emergency-benefit-workers">www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports/emergency-benefit-workers</a>
B.C. monthly bills	<ul style="list-style-type: none"> <li>- Small businesses that have been forced to close due to COVID-19 will have their power bill from April – June 2020 forgiven;</li> <li>- Hydro rates will automatically be reduced by 1 per cent as of April 1, 2020;</li> <li>- Hydro customers can defer bill payments or arrange for flexible payment plans with no penalty;</li> <li>- Targeted bill relief is available to B.C. Hydro customers experiencing financial hardship due to COVID-19;</li> <li>- Insurance Company of British Columbia customers on a monthly payment plan who are facing financial hardship can defer their payment for up to 90 days with no penalty.</li> </ul>	<ul style="list-style-type: none"> <li>- Small business customers can apply for relief starting April 14, 2020, and have until June 30, 2020 to apply. Details on how to apply for this relief are forthcoming;</li> <li>- Other relief can be accessed through telephone, at 1-800-224-9376.</li> </ul>	Having experienced financial hardship due to COVID-19.	<a href="http://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports">www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports</a>  <a href="http://bchydro.com/news/press_centre/news_releases/2020/covid-19-relief-fund.html">bchydro.com/news/press_centre/news_releases/2020/covid-19-relief-fund.html</a>



Program	Benefit	Timeline	Eligibility	Source
Tax relief for businesses	<ul style="list-style-type: none"> <li>- Extending filing and payment deadline until September 30, 2020 for employer health tax, provincial sales tax, municipal and regional district tax on short-term accommodation, carbon tax, motor fuel tax, and tobacco tax;</li> <li>- School tax rates for commercial properties are reduced by 50 per cent for the 2020 tax year;</li> <li>- Expanded registration requirements for Canadian sellers of goods;</li> <li>- Additional one-time payment for the B.C. Climate Action Tax Credit will be made in July 2020 on top of the regular climate action tax credit amount for qualifying individuals and families.</li> <li>- Reducing most commercial tax property bills by an average of 25 per cent;</li> <li>- Postponing the date that late payment penalties apply for some commercial properties to October 1, 2020.</li> </ul>	Available immediately.		<a href="http://www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes">www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes</a>  <a href="http://news.gov.bc.ca/releases/2020FIN0020-000703">news.gov.bc.ca/releases/2020FIN0020-000703</a>



Manitoba Government COVID-19 Business Support (as of April 20, 2020)

Program	Benefit	Timeline	Eligibility	Source
<p>Extending tax filing deadlines for businesses</p>	<ul style="list-style-type: none"> <li>- Deadline for April and May 2020 filing extended for small- and medium-sized businesses with monthly remittances of not more than \$10,000;</li> <li>- Businesses will have 2 additional months to remit retail sales taxes and Health and Post Secondary Education Tax Levy.</li> </ul>	<p>Available immediately.</p>		<p><a href="https://news.gov.mb.ca/news/index.html?item=47161&amp;posted=2020-03-22">news.gov.mb.ca/news/index.html?item=47161&amp;posted=2020-03-22</a></p>
<p>Temporary exception to employment layoffs</p>	<p>Temporary amendments to ensure that 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, therefore not requiring employers to provide pay in lieu of notice.</p>	<p>Available immediately.</p>		<p><a href="https://news.gov.mb.ca/news/index.html?item=47284">news.gov.mb.ca/news/index.html?item=47284</a></p>



## New Brunswick Government COVID-19 Business Support (as of April 20, 2020)

Program	Benefit	Timeline	Eligibility	Source
Income Benefit	The Government of New Brunswick announced \$4.5 million investment for workers who became unemployed between March 15, 2020 and when the federal benefits take effect. The Red Cross will administer a one-time provincial benefit of \$900.	Available from March 15 - April 30, 2020.	Eligible to individuals who lost their job or closed their business due to the State of Emergency.	<a href="http://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour/promo/nbweib.html">www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour/promo/nbweib.html</a>
Elimination of interest for WorkSafeNB	WorkSafeNB will be deferring the collection of assessment premiums for three months. The Interest rate will be reduced to 0 per cent during this three month deferral.	Available immediately.	Eligible to New Brunswick employers.	<a href="http://worksafenb.ca/about-us/news-and-events/news/2020/as-we-face-the-global-pandemic-of-covid-19-worksafenb-defers-premium-payments-for-three-months-with-qa/">worksafenb.ca/about-us/news-and-events/news/2020/as-we-face-the-global-pandemic-of-covid-19-worksafenb-defers-premium-payments-for-three-months-with-qa/</a>
Government Loan relief	Loans and interest repayments for existing business loans with government departments will be deferred for up to six months, based on an individual assessment of the case.	Available immediately.	Businesses can contact the loan-issuing department to discuss repayment options.	<a href="http://www2.gnb.ca/content/gnb/en/gateways/for_business/covid19.html">www2.gnb.ca/content/gnb/en/gateways/for_business/covid19.html</a>





Program	Benefit	Timeline	Eligibility	Source
NB Small Business Emergency Working Capital Program	Small business owners will be eligible for loans up to \$100,000 and will not be required to pay principal on their loan for up to a year.	Details are forthcoming.	<p>Eligible businesses are:</p> <ul style="list-style-type: none"> <li>- Small businesses (included corporations, proprietorships, partnerships, joint ventures and First Nation enterprises) who are registered with Service NB and have its primary place of operations in New Brunswick and are engaged in commercial enterprises employing 1 – 49 employees, with sales for the most recent fiscal year of less than \$10 million;</li> <li>- Businesses who have experienced adverse effects on or after March 15, 2020 as a result of COVID-19 and have a reasonable plan or prospect to remain viable after the pandemic.</li> </ul> <p>Applicants must have been in good standing and current with their financial institutions, have no prior history of bankruptcy or default, and have explored options with their financial institution and federal support programs.</p>	<a href="https://cbdc.ca/en/gnb-small-business-emergency-working-capital-program">cbdc.ca/en/gnb-small-business-emergency-working-capital-program</a>



Program	Benefit	Timeline	Eligibility	Source
Working Capital for medium to large sized employers	Medium to large sized businesses entitled to working capital of more than \$100,000 up to \$1 million to manage the effects of COVID-19 on their operations.	Available immediately through Opportunities New Brunswick.	<p>Companies must be based in New-Brunswick and have been in business for at least 12 months, and present financial statements to support the viability of the business before COVID-19 crisis.</p> <ul style="list-style-type: none"> <li>- Companies with no employees are not eligible;</li> <li>- Must be in good standing with their current financial institutions and government remittances prior to COVID-19 crisis, and must not have history of bankruptcy or default;</li> <li>- Publicly traded companies are not eligible;</li> <li>- Approvals will be based on the existing Opportunities New Brunswick approval process and policies, on assessment of viability going forward and ability to repay the loan.</li> </ul>	<a href="https://onbcanda.ca/covid19-working-capital-loans-new-brunswick/">onbcanda.ca/covid19-working-capital-loans-new-brunswick/</a>



## Newfoundland and Labrador Government COVID-19 Business Support (as of April 20, 2020)

Program	Benefit	Timeline	Eligibility	Source
Extension of fuel tax exemption permit deadline	Expiry date for fuel tax exemption permits is postponed to June 30, 2020.	Available immediately.	Must already be a permit owner.	<a href="http://gov.nl.ca/releases/2020/fn/0330n03/">gov.nl.ca/releases/2020/fn/0330n03/</a>



Northwest Territories Government COVID-19 Business Support (as of April 20, 2020)

Program	Benefit	Timeline	Eligibility	Source
Tax Measures	The Government of the Northwest Territories has paused most tax collection efforts for small businesses and individual, including outside collection agency activity.	Details are forthcoming.		<a href="http://www.gov.nt.ca/en/newsroom/northwest-territories-covid-19-economic-relief">www.gov.nt.ca/en/newsroom/northwest-territories-covid-19-economic-relief</a>
Business Development and Investment Corporation (BDIC) support	<ul style="list-style-type: none"> <li>- Low-interest loans to business operators are being offered through the BDIC. Loans are available for up to \$25,000, at a rate of 1.75 per cent. Loans will be amortized for up to five years with options for payment deferral;</li> <li>- Borrowers of the BDIC can apply to reduce or defer up to three months, between April 1 and September 30, 2020 of loan payments without penalty or additional interest charges.</li> </ul>	Details are forthcoming	Eligible business will need to reside in the Northwest Territories and will need to demonstrate financial need due to cash flow issues resulting from the COVID-19 crisis.	<a href="http://www.gov.nt.ca/en/newsroom/northwest-territories-covid-19-economic-relief">www.gov.nt.ca/en/newsroom/northwest-territories-covid-19-economic-relief</a>  <a href="http://bdic.ca/">bdic.ca/</a>
Government prompt payment	Small businesses and individuals that do business with the government will be paid out as soon as possible, shortening the payment terms on invoices.	Available immediately.		<a href="http://www.gov.nt.ca/en/newsroom/northwest-territories-covid-19-economic-relief">www.gov.nt.ca/en/newsroom/northwest-territories-covid-19-economic-relief</a>



Nova Scotia Government COVID-19 Business Support (as of April 20, 2020)

Program	Benefit	Timeline	Eligibility	Source
Deferral of Payment	Payments will be deferred to June 30, 2020 for: <ul style="list-style-type: none"> <li>- All government loans and small business fees;</li> <li>- Small business renewal fees, including business registration renewal fees and workers compensation premiums.</li> </ul>	Available immediately.		<a href="https://novascotia.ca/coronavirus/#support">novascotia.ca/coronavirus/#support</a>
Government prompt payment	Small businesses that do business with the government will be paid within five days, instead of the regular thirty days.	Available immediately.	Must be a small business in Nova Scotia.	<a href="https://novascotia.ca/coronavirus/#support">novascotia.ca/coronavirus/#support</a>
Small Business Loan Guarantee Program	Changes made to this program include deferring principal and interest payments until June 30, 2020 making it easier for business to access credit up to \$500,00, and guaranteeing the first \$100,000 for those who might not qualify for a loan.	Available immediately, and administered through credit unions	Must be a small business in Nova Scotia.	<a href="https://novascotia.ca/coronavirus/#support">novascotia.ca/coronavirus/#support</a>
Small Business Impact Grant	New \$20 million program which will provide to eligible small businesses and social enterprises a one-time grant of 15 per cent of their revenue from sales, either from April 2019 or February 2020, up to a maximum \$5,000.	Deadline to apply is April 25, 2020. The grant will be administered through Dalhousie University.	Must be an eligible small business or social enterprise.	<a href="https://novascotia.ca/coronavirus/docs/Small-Business-Impact-Grant-guidelines.pdf">novascotia.ca/coronavirus/docs/Small-Business-Impact-Grant-guidelines.pdf</a>



<b>Program</b>	<b>Benefit</b>	<b>Timeline</b>	<b>Eligibility</b>	<b>Source</b>
Worker Emergency Bridge Fund	The Government of Nova Scotia announced a \$20 million fund to help self-employed and laid-off workers who not qualify for EI. Dalhousie University will administer to one-time, \$1,000 payment, to bridge the gap between layoffs/closures and the federal CERB.	Details are forthcoming.	Eligibility is not affected by a person or business being enrolled in another provincial/federal initiative.	<a href="https://novascotia.ca/news/release/?id=20200402005">novascotia.ca/news/release/?id=20200402005</a>
Commercial rent deferral	The Government of Nova Scotia encouraged landlords to defer rent payments for their commercial tenants who are no longer open for three months. Participating landlords will be able to claim losses of \$5,000 per month that the renting businesses do not operate.	Registration must be done by April 3, 2020.	The renting business must be inoperative during the duration of deferral.	<a href="https://novascotia.ca/news/release/?id=20200327004">novascotia.ca/news/release/?id=20200327004</a>



## Nunavut Government COVID-19 Business Support (as of April 20, 2020)

Program	Benefit	Timeline	Eligibility	Source
Small Business Support Program	The Government of Nunavut Department of Economic Development and Transportation Services will provide up to \$5,000 in immediate short-term relief to businesses.	Available immediately.	Eligibility is limited to Nunavut residents and businesses majority owned by Nunavut residents.	<a href="http://gov.nu.ca/economic-development-and-transportation/news/covid-19-department-economic-development-and">gov.nu.ca/economic-development-and-transportation/news/covid-19-department-economic-development-and</a>
Government prompt payment	The Department of Finance Services has waived the normal 20- and 30-day payment terms. Vendors that do business with the government will be paid as soon as possible.	Available immediately.		<a href="http://gov.nu.ca/finance/news/covid-19-department-finance-services-update">gov.nu.ca/finance/news/covid-19-department-finance-services-update</a>



## Ontario Government COVID-19 Business Support (as of April 20, 2020)

Program	Benefit	Timeline	Eligibility	Source
Electricity Cost Relief	The Government of Ontario will be providing approximately \$5.6 billion for electricity cost relief programs in 2020 – 2021 for small business consumers, eligible residences and farms. Time-of-use electricity use for a period of 45 days will be suspended, with electricity prices reduced to off-peak rate of 10.1 cents-per-kilowatt-hour.	Applied automatically to electricity bills immediately.		<a href="https://news.ontario.ca/opo/en/2020/03/ontario-providing-electricity-relief-to-families-small-businesses-and-farms-during-covid-19.html">news.ontario.ca/opo/en/2020/03/ontario-providing-electricity-relief-to-families-small-businesses-and-farms-during-covid-19.html</a>
Improving business cash flow	<ul style="list-style-type: none"> <li>- Five months of interest and penalty relief for businesses to file and make tax payment for the majority of provincially administered taxes;</li> <li>- Deferral by 90 days of upcoming quarterly municipal remittances of education property tax, normally due June 30, 2020;</li> <li>- Allowing employers to defer payments to the Workplace Safety and Insurance Board for up to six months;</li> <li>- Employer Health Tax exemption to be increased for approximately 57,000 employers.</li> </ul>	Available immediately.		<a href="https://news.ontario.ca/mof/en/2020/03/ontarios-action-plan-responding-to-covid-19.html">news.ontario.ca/mof/en/2020/03/ontarios-action-plan-responding-to-covid-19.html</a>





Program	Benefit	Timeline	Eligibility	Source
Special measures for City of Toronto	Businesses and property owners will have a sixty day grace period on City of Toronto property tax, Water and Solid Waste bill payments, in addition to penalties on late payments for business properties being waived for sixty days as well.		Be located in the City of Toronto.	<a href="https://toronto.ca/home/covid-19/economic-support-recovery/economic-support-recovery-for-businesses/">toronto.ca/home/covid-19/economic-support-recovery/economic-support-recovery-for-businesses/</a>



Prince Edward Island Government COVID-19 Business Support (as of April 20, 2020)

Program	Benefit	Timeline	Eligibility	Source
Emergency Contingency Fund	The Government of PEI announced the establishment of a \$40 million emergency fund to support workers and small businesses affected by COVID-19.	Details are forthcoming.	Details are forthcoming.	<a href="https://princeedwardisland.ca/en/news/province-provides-covid-19-economic-update-confirms-property-tax-relief">princeedwardisland.ca/en/news/province-provides-covid-19-economic-update-confirms-property-tax-relief</a>
Support for small businesses and employees	<ul style="list-style-type: none"> <li>- Scheduled loan payments for clients of <i>Finance PEI, Island Investment Development Inc., and PEI Century Fund</i> are deferred for 3 months starting March 19, 2020;</li> <li>- 4.5 million to Community Business Development Corporations to deliver financing to small businesses and entrepreneurs;</li> <li>- Temporary allowance of \$200 per week for individuals who have experienced a significant a drop in their working hours.</li> </ul>	Details are forthcoming.	Details are forthcoming.	<a href="https://princeedwardisland.ca/en/news/province-announces-more-financial-support-islanders">princeedwardisland.ca/en/news/province-announces-more-financial-support-islanders</a>



Program	Benefit	Timeline	Eligibility	Source
Small Business Emergency Working Capital Program	Small business owners impacted by COVID-19 can apply for working capital loans of up to \$100,000, to be used to assist with fixed operating costs, including payroll, rent, and utilities. Principal & interest payments are deferred for a minimum of 12 months. The outstanding balance is to be repaid over a 5 year period, for a total term of 6 years.	Available immediately.	Eligible businesses must: <ul style="list-style-type: none"> <li>- Be existing small businesses (startups excluded) located and operating in the Province of PEI, and have been generating revenue in PEI;</li> <li>- Be registered to conduct business within the Province of PEI;</li> <li>- Have a satisfactory credit rating and must not have any defaulting outstanding debt obligation on file in the Province's Central Default Registry.</li> </ul>	<a href="https://princeedwardisland.ca/en/service/emergency-working-capital-financing">princeedwardisland.ca/en/service/emergency-working-capital-financing</a>
Emergency Income Relief for the Self-Employed	A maximum of \$500 per week for self-employed individuals.	Available from March 15 – March 29, 2020.	Individuals must have declared business income on their most recent tax return, business income must be their primary source of income, must be able to demonstrate direct financial losses related to COVID-19 isolation measures and don't receive any other income support.	<a href="https://princeedwardisland.ca/en/service/emergency-income-relief-self-employed">princeedwardisland.ca/en/service/emergency-income-relief-self-employed</a>



Program	Benefit	Timeline	Eligibility	Source
COVID-19 Income Support Program	Provides a one-time, taxable payment of \$750 to workers who have lost their primary source of income due to COVID-19 and have applied for federal benefits.	Details are forthcoming.	Applicants must be: <ul style="list-style-type: none"> <li>- At least 18 years of age;</li> <li>- A resident of PEI as of December 31, 2019;</li> <li>- Have earned a minimum of \$5,000 gross earnings in the last 12 months;</li> <li>- Lost their primary source of income due to COVID-19 and have no other income; and have applied for federal benefits.</li> </ul>	<a href="https://princeedwardisland.ca/en/news/province-announces-additional-income-relief-stricter-screening-measures-travelers">princeedwardisland.ca/en/news/province-announces-additional-income-relief-stricter-screening-measures-travelers</a>  <a href="https://princeedwardisland.ca/en/service/covid-19-income-support-fund">princeedwardisland.ca/en/service/covid-19-income-support-fund</a>
COVID-19 Special Situation Fund	This 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.	March 16 – June 16, 2020.	Applicants must be: <ul style="list-style-type: none"> <li>- Over the age of 16;</li> <li>- A PEI resident for tax purposes as of December 31, 2019, and;</li> <li>- Not eligible for EI, social assistance, or COVID-19 emergency funding programs.</li> </ul>	<a href="https://princeedwardisland.ca/en/service/covid-19-special-situation-fund-individuals">princeedwardisland.ca/en/service/covid-19-special-situation-fund-individuals</a>
Emergency Relief - Worker Assistance Program	Eligible employers will receive a maximum of \$250 per week for each employed worker that experienced a reduction of at least 8 hours per week, as compared to pre-COVID-19 hours during the four-week period of March 16, 2020 – April 11, 2020.	Available from March 16 – April 11, 2020. Applications can be submitted until April 30, 2020.	Eligible employers include registered private sector businesses or non-profit organizations in Prince Edward Island. Workers laid off during this period are not eligible for support under this program.	<a href="https://princeedwardisland.ca/en/service/emergency-relief-worker-assistance-program">princeedwardisland.ca/en/service/emergency-relief-worker-assistance-program</a>



Program	Benefit	Timeline	Eligibility	Source
Employee Gift Card Program	Temporary program aimed at providing a \$100 Sobeys gift card to any employee, living and working on PEI, who has been laid-off due to COVID-19. Employers are responsible to complete the application form and distribute the gift card letters to affected employees.	Available from March 13 – March 31, 2020.	The employer must have issued lay-off notices to one or more employees as a result of COVID-19 between March 13 – 31, 2020 and have affected employees with a salary of \$25/hour or less.	<a href="https://princeedwardisland.ca/en/service/employee-gift-card-program">princeedwardisland.ca/en/service/employee-gift-card-program</a>
Property tax relief	Through amendments to the <i>Real Property Tax Act</i> , the Government of PEI has implemented the following measures: <ul style="list-style-type: none"> <li>- Deferring provincial property tax and fee payments until December 31, 2020;</li> <li>- Extended property assessment appeal deadlines for assessment year 2020 to December 31, 2020;</li> <li>- Providing interest relief for tax year 2020, including all past due amounts;</li> <li>- Suspending tax sale processes for the remainder of 2020;</li> <li>- Delaying mailing of provincial tax bills for 2020 until June, 2020.</li> </ul>	Available immediately.		<a href="https://princeedwardisland.ca/en/news/province-provides-covid-19-economic-update-confirms-property-tax-relief">princeedwardisland.ca/en/news/province-provides-covid-19-economic-update-confirms-property-tax-relief</a>
Commercial Lease Rent Deferral Program	Landlords who defer rent payments from their commercial tenants from May to July could be eligible for financial assistance if the deferred rent cannot be recovered, up to a maximum \$50,000 per landlord and \$15,000 per tenant.	Landlords can register for the program by April 15, 2020.		<a href="https://princeedwardisland.ca/en/news/province-announces-rental-support-measures">princeedwardisland.ca/en/news/province-announces-rental-support-measures</a>  <a href="https://princeedwardisland.ca/en/information/finance-pe/commercial-lease-rent-deferral-program">princeedwardisland.ca/en/information/finance-pe/commercial-lease-rent-deferral-program</a>



## Quebec Government COVID-19 Business Support (as of April 20, 2020)

Program	Benefit	Timeline	Eligibility	Source
Temporary Aid for Workers Program	Provides a lump sum of \$573 per week to workers who, because they are in isolation for a period of 14 days, cannot earn all their work income and are not eligible for another financial assistance program.	Applications are to be submitted on April 10, by 4pm.	Adult workers who reside in Quebec and are in isolation because they have contracted the virus or present symptoms, have been in contact with an infected person, or have returned from abroad. Applicants must not be receiving compensation from their employer, not have private insurance, and must not be covered by another government program.	<a href="https://quebec.ca/en/family-and-support-for-individuals/financial-assistance/temporary-aid-for-workers-program/">quebec.ca/en/family-and-support-for-individuals/financial-assistance/temporary-aid-for-workers-program/</a>
<i>Caisse de dépôt et placement</i> fund	Creation of a \$4 billion fund to assist Quebec businesses temporarily affected by COVID-19.	Details are forthcoming.	Businesses must have been profitable before the COVID-19 crisis, have promising growth perspectives in their sector, and seek a minimum of \$5 million or more.	<a href="https://cdpq.com/en/news/pressreleases/cdpq-joins-the-collective-effort-during-the-covid-19-crisis">cdpq.com/en/news/pressreleases/cdpq-joins-the-collective-effort-during-the-covid-19-crisis</a>
Concerted Action to Maintain Employment Program	Subsidy program of \$100 million aimed at helping businesses impacted by COVID-19 by supporting workforce skills development. The program is two-pronged: <ul style="list-style-type: none"> <li>- Business component, targeting businesses by supporting their business activities with the aim to improve human resources management and workforce skills;</li> <li>- Collective Promoters Component, targeting organizations that are able to create employment-related projects and supervise their implementation.</li> </ul>	New projects will be accepted until September 30, or until the \$100 million is fully spent.	Eligible training activities include: basic employee training; francization; digital-skill training; continuing education on business activities; re-qualification training for workers; training related to a strategic shift in business given the COVID-19 crisis and aiming to maintain or diversify the business' activities.	<a href="https://quebec.ca/entreprises-et-travailleurs-autonomes/programme-actions-concertees-pour-le-maintien-en-emploi-pacme-covid-19/">quebec.ca/entreprises-et-travailleurs-autonomes/programme-actions-concertees-pour-le-maintien-en-emploi-pacme-covid-19/</a>



Program	Benefit	Timeline	Eligibility	Source
Emergency aid for small and medium-sized enterprises (COVID-19)	Assistance will take the form of a loan of a guarantee of up to \$50,000.		Social enterprises and companies of all sectors of activity are eligible if they have been in business in Quebec for at least 1 year, be temporarily closed or likely to close or showing warning signs of closure, having demonstrated a cause and effect relationship between their financial hardship and the effects of COVID-19, and must be maintaining, consolidating or reviving activities. Applicants must not be bankrupt or be under the protection of the <i>Companies' Creditors Arrangement Act</i> .	<a href="http://quebec.ca/entreprises-et-travailleurs-autonomes/aide-urgence-pme-covid-19/">quebec.ca/entreprises-et-travailleurs-autonomes/aide-urgence-pme-covid-19/</a>
Incentive Program to Retain Essential Workers	For individuals working essential jobs during COVID-19, the program provides \$100 for each week of work beginning March 15, 2020 and extending to a maximum period of 16 weeks. This means that in addition to their regular wages, an essential worker could receive a taxable benefit of \$400 a month.	The program is available for work beginning March 15, 2020 and eligible for a maximum period of 16 weeks of work. Applications for the program will begin online on May 19, 2020. Payments will be made every two weeks starting May 27, 2020.	Workers must be working part-time or full-time in an essential service sector, receive gross wages of \$550 or less per week, have a total annual income of no more than \$28,600, be at least 15 years old of age, and have been resident in Quebec on December 31, 2019.	<a href="http://revenuquebec.ca/en/coronavirus-disease-covid-19/faq-for-individuals/">revenuquebec.ca/en/coronavirus-disease-covid-19/faq-for-individuals/</a>
Fonds local d'investissement (FLI)	Moratorium of six months was introduced for the reimbursement of loans already lent by the FLI.			<a href="http://economie.gouv.qc.ca/fr/bibliotheques/programmes/aide-financiere/fonds-local-dinvestissement-fl/">economie.gouv.qc.ca/fr/bibliotheques/programmes/aide-financiere/fonds-local-dinvestissement-fl/</a>



Program	Benefit	Timeline	Eligibility	Source
Concerted temporary action program for businesses	Loan guarantee being the preferred form of financing, the minimum funding is \$50,000 to be used to shore up a business' working capital. Cash flow issues must be temporary and liquidity shortages must stem from a problem involving the supply of raw materials or products, or an inability or substantially reduced ability to deliver products, goods, or services.		All industries are eligible, except weapons manufacturing or distribution, gambling enterprises, bars or any establishment where revenue is earned from alcohol consumption or slot machines, production and sale of tobacco or drugs, any activity whose main purpose is protected by the Canadian Charter of Rights and Freedoms, and any other activity that may offend public morals.	<a href="https://investquebec.com/quebec/en/financial-products/all-our-solutions/Concerted-temporary-action-program-for-businesses.html">investquebec.com/quebec/en/financial-products/all-our-solutions/Concerted-temporary-action-program-for-businesses.html</a>





Program	Benefit	Timeline	Eligibility	Source
Extension of deadlines	<ul style="list-style-type: none"> <li>- Deadline for individuals for filing provincial income tax returns for 2019 taxation year is postponed to June 1, 2020;</li> <li>- Deadline to make instalment payments for the 2020 taxation year is postponed to September 1, 2020;</li> <li>- Deadline for businesses to pay tax instalments and the balance of tax otherwise due between March 18 and September 1, 2020 is suspended until September 1, 2020;</li> <li>- Filing of QST returns and corresponding payments for all QST returns that must be filed between March 27 and June 1, 2020 are deferred until June 30, 2020, without interest or penalties;</li> <li>- Postponement of administrative tax filing deadlines that fall between March 17 and May 31, 2020 to June 1, 2020 including corporate income statement.</li> </ul>	Available immediately.		<p><a href="http://www.finances.gouv.qc.ca/documents/Communiqués/en/COMEN_20200318.pdf">www.finances.gouv.qc.ca/documents/Communiqués/en/COMEN_20200318.pdf</a></p> <p><a href="http://www.finances.gouv.qc.ca/documents/Communiqués/en/COMEN_20200319.pdf">www.finances.gouv.qc.ca/documents/Communiqués/en/COMEN_20200319.pdf</a></p> <p><a href="http://www.finances.gouv.qc.ca/documents/Bulletins/en/BULEN_2020-3-a-b.pdf">www.finances.gouv.qc.ca/documents/Bulletins/en/BULEN_2020-3-a-b.pdf</a></p> <p><a href="http://www.finances.gouv.qc.ca/documents/Bulletins/en/BULEN_2020-4-a-b.pdf">www.finances.gouv.qc.ca/documents/Bulletins/en/BULEN_2020-4-a-b.pdf</a></p> <p><a href="http://www.finances.gouv.qc.ca/documents/Bulletins/en/BULEN_2020-5-a-b.pdf">www.finances.gouv.qc.ca/documents/Bulletins/en/BULEN_2020-5-a-b.pdf</a></p>
Hydro Québec Payment Flexibility	Charges for unpaid invoices for both individuals and businesses are suspended until further notice. Customers who expect or are currently experiencing difficulties paying their bills can contact Hydro Québec to make payment arrangements.	Available immediately.	To be determined on a case-by-case basis.	<a href="http://hydroquebec.com/covid-19-en.html?fromslider=true&amp;slide=1">hydroquebec.com/covid-19-en.html?fromslider=true&amp;slide=1</a>



## Saskatchewan Government COVID-19 Business Support (as of April 20, 2020)

Program	Benefit	Availability	Eligibility	Source
Penalty and interest waiver for businesses	<p>Businesses who have cash flow issues and are unable to remit their PST will have relief from penalties and interest charges:</p> <ul style="list-style-type: none"> <li>- Monthly filers can defer payments of amounts due for February – April, 2020 to July 31, 2020;</li> <li>- Quarterly filers can defer payments of amounts due for January 1 – March 31, 2020 to July 31, 2020.</li> </ul>	<p>Available immediately.</p> <p>Businesses are not required to submit a request for relief from penalty and interest charges.</p>	<p>Full payment or a payment must be in place by July 31, 2020 in order to qualify for the automatic deferral and waiver of penalty and interest.</p>	<p><a href="https://sets.saskatchewan.ca/rptp/wcm/connect/cdc1e058-3a86-421d-bcf4-cb59443873d0/IN+2020-03+Businesses+Impacted+by+COVID%2019+17Mar2020.pdf?MOD=AJPERES&amp;CACHEID=ROOTWORKSPACE-cdc1e058-3a86-421d-bcf4-cb59443873d0-n3FCGA">sets.saskatchewan.ca/rptp/wcm/connect/cdc1e058-3a86-421d-bcf4-cb59443873d0/IN+2020-03+Businesses+Impacted+by+COVID%2019+17Mar2020.pdf?MOD=AJPERES&amp;CACHEID=ROOTWORKSPACE-cdc1e058-3a86-421d-bcf4-cb59443873d0-n3FCGA</a></p> <p><a href="https://saskatchewan.ca/government/news-and-media/2020/march/20/covid-19-financial-support">saskatchewan.ca/government/news-and-media/2020/march/20/covid-19-financial-support</a></p>



Program	Benefit	Availability	Eligibility	Source
Saskatchewan Small Business Emergency Payment	This \$50 million program provides a grant to small and medium-sized businesses who have either temporarily closed or significantly curtailed operations as a result of COVID-19. Grants will be paid based on 15 per cent of a business' monthly sales revenue, to a maximum of \$5,000.	Available immediately. Applications must be submitted on or before July 31, 2020.	<p>Businesses must:</p> <ul style="list-style-type: none"> <li>- Have been carrying on business in Saskatchewan on February 29, 2020;</li> <li>- Have been ordered to temporarily close or curtail operations through a COVID-19 public health order;</li> <li>- Have less than 500 employees;</li> <li>- Attest that they have experienced a loss in revenue due to a COVID-19 public health order and plan to reopen operations following the cancellation of the COVID-19 public health order;</li> <li>- Not have received any payments from any other sources, including insurance, to replace or compensate for the loss of sales revenue other than amounts from other government assistance programs;</li> <li>- Apply on or before July 31, 2020.</li> </ul>	<a href="https://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/saskatchewan-small-business-emergency-payment-program">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/saskatchewan-small-business-emergency-payment-program</a>



Program	Benefit	Availability	Eligibility	Source
Self-Isolation Support Program	Workers forced to self-isolate and not covered by federal programs will receive \$450 per week, for a maximum of two weeks or \$900.	Available immediately.	Workers who reside in Saskatchewan and are in isolation because they have contracted the virus or present symptoms, have been in contact with an infected person, or have returned from abroad. Applicants must not be receiving compensation from their employer, not be covered by private insurance, and must not be covered by another government program.	<a href="https://saskatchewan.ca/government/news-and-media/2020/march/20/covid-19-financial-support">saskatchewan.ca/government/news-and-media/2020/march/20/covid-19-financial-support</a>  <a href="https://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-workers/self-isolation-support-program">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-workers/self-isolation-support-program</a>
Crown utility interest deferral	Interest on late crown utility bill payments can be waived for up to six months.	Available immediately.	Available to all crown utility customers.	<a href="https://saskatchewan.ca/government/news-and-media/2020/march/20/covid-19-financial-support">saskatchewan.ca/government/news-and-media/2020/march/20/covid-19-financial-support</a>
Support for Oil Industry	<ul style="list-style-type: none"> <li>- Extending a series of filing and other deadline to assist the oil and gas sector in stabilizing operations;</li> <li>- Extending mineral rights scheduled to expire in 2020 by one year, including rights granted under the terms of an oil and gas lease, exploration license or permit;</li> <li>- Reducing the industry portion of the Oil and Gas Administrative Levy by 50 per cent this fiscal year, and delaying the invoicing of the remaining balance until October 1, 2020.</li> </ul>	Available immediately.		<a href="https://saskatchewan.ca/government/news-and-media/2020/april/14/oil-industry-support">saskatchewan.ca/government/news-and-media/2020/april/14/oil-industry-support</a>



## Yukon Government COVID-19 Business Support (as of April 20, 2020)

Program	Benefit	Availability	Eligibility	Source
Yukon Business Relief Program	<p>Eligible Yukon businesses will receive between 75 and 100 per cent of their fixed costs, up to a maximum of \$30,000 per month, through non-repayable grants. Business costs eligible for support are:</p> <ul style="list-style-type: none"> <li>- Commercial rent or lease;</li> <li>- Water, sewage and waste disposal;</li> <li>- Electricity and heating fuel;</li> <li>- Telephone, cable, internet and satellite;</li> <li>- Software, data services, and subscriptions;</li> <li>- Business insurance;</li> <li>- Pest control.</li> </ul>	<p>The program will cover eligible costs incurred from March 23 – May 22, 2020. Applications will be accepted until June 30, 2020.</p>	<p>This program is available to Yukon business that have experienced at least a 30 per cent decline in revenue. A Yukon business means a business that meets three of the following criteria:</p> <ul style="list-style-type: none"> <li>- Has an office with a physical address in Yukon;</li> <li>- Subject to the Yukon Income Tax Act;</li> <li>- Registered as per the Business Corporation Act or the Partnership and Business Name Act, where applicable;</li> <li>- Has a valid municipal business license, where applicable.</li> </ul>	<p><a href="https://yukon.ca/en/health-and-wellness/covid-19/yukon-business-relief-program">yukon.ca/en/health-and-wellness/covid-19/yukon-business-relief-program</a></p>

