

# COVID-19: Supports for Canadian Businesses

As the COVID-19 outbreak unfolds, we know these are challenging times for you and your business. BDC stands ready to support entrepreneurs like you through to a more stable period.

This compilation of federal and provincial government support measures for business focusses on:

- ① [Access to capital and other liquidity support measures](#)
- ② [Measures to avoid or minimize the impact from layoffs](#)
- ③ [Provincial / Territorial Measures](#)
- ④ [Resources and Additional Information](#)

BDC has also made available [free tools and tips](#) that can help you map out your next steps, identify new opportunities, mitigate risk and create resilience in your company, so you can emerge strong in recovery.

This information is up to date as of November 12, 2020 and is updated regularly. The programs and services described in this document may change at any time and without notice. For the most up to date information on these support measures, please regularly consult the referenced links as well as the additional web resources at the end of this document.

## ① Access to Capital and Other Liquidity Support Measures

Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
<b>Access to Capital</b>			
<b>Canada Emergency Business Account</b>	The Canada Emergency Business Account (CEBA) provides interest-free, partially forgivable loans of up to \$60,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced. This program has been implemented by banks and credit unions in collaboration with Export Development Canada. Part of the loan, up to \$20,000 will be forgiven if the balance of the loan is paid off by December 31, 2022. The application deadline is December 31, 2020	Small businesses with a 2019 payroll of between \$20,000 and \$1.5 million. Businesses with less than \$20,000 in payroll, including owner-operators, sole proprietors and family-owned corporations may also qualify based on their tax filings and non-deferrable expenses.	Contact your primary financial institution to apply. For more information: <a href="https://ceba-cuec.ca/">https://ceba-cuec.ca/</a>
<b>BDC Co-Lending Program</b>	Between \$1 million and \$12.5 million for operational cash flow requirements, co-financed by BDC and your primary financial institution. Available until June 2021.	All businesses that have been impacted by COVID-19. Subject to your primary financial institution's credit criteria.	Contact your primary financial institution to apply. For more information: <a href="https://www.bdc.ca/en/pages/co-lending-program.aspx">https://www.bdc.ca/en/pages/co-lending-program.aspx</a>
<b>EDC Business Credit Availability Program (BCAP) Guarantee</b>	This Guarantee is for new operating lines of credit or new term loans to support cash flow needs during the pandemic. EDC will guarantee 80% on the money you borrow, up to a total loan of \$6.25 million. EDC fees related to the guarantee will be deferred for the first six months. Available until June 2021.	All businesses that have been impacted by COVID-19, including non-exporting businesses that sell domestically. Subject to your primary financial institution's credit criteria.	Talk to your financial institution account manager for more information on whether the EDC BCAP Guarantee is a good fit for your cash flow needs.  For more information: <a href="https://www.edc.ca/en/solutions/working-capital/bcap-guarantee.html">https://www.edc.ca/en/solutions/working-capital/bcap-guarantee.html</a>
<b>BDC Mid-Market Financing Program</b>	Junior loans ranging between \$12.5 million and \$60 million for medium-sized businesses particularly impacted by the COVID-19 pandemic and/or the recent decline in oil and gas prices. This program is meant to cover operational liquidity needs and business continuity activities and is provided jointly with BDC and your primary financial institution. (Mid-Market and Oil & Gas Financing Programs are merged to facilitate coordination and the processing of loan requests.) Available until June 2021.	Businesses with annual revenues of about \$100 million to \$500 million, from any sector or industry, that were impacted directly or indirectly by COVID-19 and/or the recent decline in oil and gas prices.	Contact your primary financial institution to apply. For more information: <a href="https://www.bdc.ca/en/pages/mid-market-financing-program.aspx">https://www.bdc.ca/en/pages/mid-market-financing-program.aspx</a>
<b>EDC: Increasing financial capacity to support Canadian oil and gas companies</b>	EDC will increase its financial capacity over 12 months to support Canada's oil and gas sector. This business support will be provided through EDC's lending, bonding and accounts receivable insurance products. For those wishing to access support, they are encouraged to reach out to their financial institution. Available until June 2021.	Firms in Canada's oil and gas sector	<a href="https://www.edc.ca/en/about-us/newsroom/covid-19-oil-gas-support.html">https://www.edc.ca/en/about-us/newsroom/covid-19-oil-gas-support.html</a>

## ① Access to Capital and Other Liquidity Support Measures (cont.)

Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
<b>BDC Working Capital Loan</b>	Working capital loans of up to \$2M with flexible repayment terms such as principal postponements for qualifying businesses and reduced rates on new eligible loans.	Businesses of varying sizes	<a href="https://www.bdc.ca/en/financing/business-loans/working-capital-financing/pages/working-capital-loan.aspx">https://www.bdc.ca/en/financing/business-loans/working-capital-financing/pages/working-capital-loan.aspx</a>
<b>Farm Credit Canada Increased Credit Available for Agriculture, Fisheries and Aquaculture</b>	Additional \$5 billion in lending capacity, offering increased flexibility to farmers and food producers who face cash flow issues and to processors who are impacted by lost sales. Farm Credit Canada has also put in place a deferral of principal and interest payments up to 6 months or a deferral of principal payments up to 12 months for existing loans as well as access to an additional credit line of up to \$500,000, secured by general security agreements or universal movable hypothec (Québec only)	Food producers, agribusinesses, and food processors	FCC Term Loans : <a href="https://www.fcc-fac.ca/en/covid-19/program-details.html">https://www.fcc-fac.ca/en/covid-19/program-details.html</a>
<b>Farm Credit Canada Term Loans</b>	Term loans of up to \$2.5M, with no fees and an 12-month interest-only option available over a 10-year amortization. These funds can be used for working capital and to modify production due to the impacts of COVID-19.	Food producers, agribusinesses, and food processors	<a href="https://www.fcc-fac.ca/en/covid-19/program-details.html">https://www.fcc-fac.ca/en/covid-19/program-details.html</a> Contact your local FCC office or the Customer Service Centre at 1-888-332-3301
<b>Support for Indigenous Businesses</b>	The Government of Canada is providing \$306.8 million to Aboriginal Financial Institutions and Métis Capital Corporations to provide interest-free loans and non-repayable contributions to help small and medium-sized Indigenous businesses unable to access the government's existing COVID-19 support measures	Indigenous-owned businesses	<a href="https://pm.gc.ca/en/news/news-releases/2020/04/18/prime-minister-announces-support-indigenous-businesses">https://pm.gc.ca/en/news/news-releases/2020/04/18/prime-minister-announces-support-indigenous-businesses</a> <a href="https://nacca.ca/covid-19/">https://nacca.ca/covid-19/</a>
<b>Futurpreneur Canada</b>	The Government of Canada is injecting \$20.1 million through Futurpreneur Canada to support ongoing lending to young entrepreneurs.	Entrepreneurs aged 18-39	<a href="https://www.futurpreneur.ca/en/press-media/statement-futurpreneur-applauds-the-government-of-canadas-support-of-young-business-owners-impacted-by-covid-19/">https://www.futurpreneur.ca/en/press-media/statement-futurpreneur-applauds-the-government-of-canadas-support-of-young-business-owners-impacted-by-covid-19/</a>

## ① Access to Capital and Other Liquidity Support Measures (cont.)

Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
<b>Regional Development Agencies - Regional Relief and Recovery Fund (RRRF)</b>	Repayable, conditionally repayable and non-repayable contributions of various sizes from regional development agencies, based on local needs. Available until March 31, 2021 or until funding is exhausted.	Companies that are ineligible or need additional support than other federal support programs. Specific eligibility criteria varies by region.	Atlantic Canada: <a href="https://www.canada.ca/en/atlantic-canada-opportunities/campaigns/covid19/rrrf.html">https://www.canada.ca/en/atlantic-canada-opportunities/campaigns/covid19/rrrf.html</a>  Quebec: <a href="https://dec.canada.ca/eng/programs/regi/coronavirus-rrrf/index.html">https://dec.canada.ca/eng/programs/regi/coronavirus-rrrf/index.html</a>  Southern Ontario: <a href="http://www.feddevontario.gc.ca/eic/site/723.nsf/eng/h_02581.html?OpenDocument">http://www.feddevontario.gc.ca/eic/site/723.nsf/eng/h_02581.html?OpenDocument</a>  Northern Ontario: <a href="http://fednor.gc.ca/eic/site/fednor-fednor.nsf/eng/h_fn04591.html">http://fednor.gc.ca/eic/site/fednor-fednor.nsf/eng/h_fn04591.html</a>  Prairies and British Columbia: <a href="https://www.wd-deo.gc.ca/eng/20059.asp">https://www.wd-deo.gc.ca/eng/20059.asp</a>  Territories: <a href="#">Contact your CanNor Office</a>
<b>Community Futures Development Corporations - RRRF</b>	Loans of up to \$40,000, with 25% forgivable if paid back by December 31, 2022. Available until March 31, 2021 or until funding is exhausted.	Companies who are not able to access the Canada Emergency Business Account.	Contact your local Community Futures Development Corporation: <a href="https://communityfuturescanada.ca/">https://communityfuturescanada.ca/</a>
<b>Large Employer Emergency Financing Facility (LEEFF)</b>	LEEFF is a program instituted by the Government of Canada to provide short-term liquidity assistance in the form of interest-bearing term loans to large Canadian employers who have been affected by the COVID-19 outbreak. The intent of LEEFF is to provide bridge financing to large Canadian employers to help these enterprises to preserve their employment, operations and investment activities until they can access more traditional market financing.	Large Canadian employers who have a significant impact on Canada's economy, can generally demonstrate approximately \$300 million or more in annual revenues, and require a minimum loan size of \$60 million.	<a href="https://www.cdev.gc.ca/leeff-factsheet/">https://www.cdev.gc.ca/leeff-factsheet/</a>
<b>Canada Emergency Rent Subsidy (CERS)</b>	Rent and mortgage support of up to 65% of eligible expenses for businesses that have suffered a revenue drop. The rent subsidy would be provided directly to tenants, while also providing support to property owners. A top-up of 25% would apply to organizations temporarily shut down by a mandatory public health order issued by a qualifying public health authority, in addition to the 65% subsidy. The program would apply retroactively from September 27, 2020 and would extend until June 2021. Pending legislation.	Businesses that have suffered a revenue drop.	<a href="https://www.canada.ca/en/department-finance/news/2020/10/government-announces-new-targeted-support-to-help-businesses-through-pandemic.html">https://www.canada.ca/en/department-finance/news/2020/10/government-announces-new-targeted-support-to-help-businesses-through-pandemic.html</a>

## ② Avoiding or Minimizing the Impact from Layoffs

Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
<b>Canada Emergency Wage Subsidy</b>	Wage subsidy of up to 75% for qualifying businesses between March 15 and June 2021. An additional 25% top-up subsidy will be provided for employers that have been the most adversely affected by the pandemic. Visit the program website for the most up to date information on subsidy amounts and qualifying criteria.	Businesses experiencing loss of revenue	<a href="https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html">https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html</a>
<b>10% Temporary Wage Subsidy</b>	10% Temporary Wage Subsidy, which covers employee wages up to a maximum of \$1,375 per employee and up to \$25,000 per employer, for wages paid between March 18 and June 19, 2020. Employers can claim this subsidy immediately by withholding a portion of payroll tax remittances and may use the program retroactively.	All legal small and medium-sized enterprises	<a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html</a>
<b>Work-Sharing Program</b>	Employment Insurance wage top-off to eligible employees who have agreed to reduce their normal working hours and share the available work while their employer recovers.	Year-round businesses that have been in business in Canada for at least one year.	<a href="https://www.canada.ca/en/employment-social-development/services/work-sharing.html">https://www.canada.ca/en/employment-social-development/services/work-sharing.html</a>
<b>Temporary Employment Insurance (EI) Changes</b>	Temporary changes to EI that (1) reduce the required insured hours to 120 for regular, sickness, maternity, parental and caregiving benefits, (2) set the minimum benefit to \$500 per week before taxes, or \$300 per week for extended parental benefits and (3) set the minimum unemployment rate at 13.1% in all regions across Canada. The 52-week period to accumulate hours is also extended for those who collected the Canada Emergency Response Benefit (CERB) and a medical certificate is not required for EI claims. These changes will be in effect until September 26, 2021.	Workers who are unemployed.	<a href="https://www.canada.ca/en/services/benefits/ei.html">https://www.canada.ca/en/services/benefits/ei.html</a>
<b>Canada Recovery Benefit (CRB)</b>	Income support of \$500 per week for those who are not entitled to Employment Insurance (EI) benefits. May be claimed for a maximum of 26 weeks between September 27, 2020 and September 25, 2021.	Employed and self-employed individuals who are directly affected by COVID-19 and are not entitled to EI benefits.	<a href="https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit.html">https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit.html</a>

## ② Avoiding or Minimizing the Impact from Layoffs (cont.)

Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
<b>Canada Recovery Caregiving Benefit (CRCB)</b>	Income support of \$500 per week to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care. This applies if their school, regular program or facility is closed or unavailable to them due to COVID-19, or because they're sick, self-isolating, or at risk of serious health complications due to COVID-19. May be claimed for a maximum of 26 weeks between September 27, 2020 and September 25, 2021.	Employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care.	<a href="https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit.html">https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit.html</a>
<b>Canada Recovery Sickness Benefit (CRSB)</b>	Income support of \$500 per week to employed and self-employed individuals who are unable to work because they're sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19. May be claimed for a maximum of 2 weeks between September 27, 2020 and September 25, 2021.	Employed and self-employed individuals who are unable to work because they're sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19.	<a href="https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit.html">https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit.html</a>
<b>Canada Summer Jobs</b>	The Government of Canada is extending the Canada Summer Jobs wage subsidy to 100% of the provincial or territorial minimum wage for 2020, extending the end date of employment to February 28, 2021, allowing employers to adapt their projects and job activities to support essential services, and allowing employers to hire staff on a part-time basis.	Businesses participating in Canada Summer Jobs 2020.	<a href="https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs/temporary-flexibility.html">https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs/temporary-flexibility.html</a>
<b>Extension to time periods given to employers to recall employees laid off due to the COVID-19 pandemic.</b>	The period before a temporary lay-off becomes a termination has been extended by six months, or until December 30, 2020.	This change applies to employees who are not covered by a collective agreement that contains recall rights.	<a href="https://www.canada.ca/en/employment-social-development/news/2020/06/the-government-of-canada-temporarily-extends-time-periods-given-to-employers-to-recall-employees-laid-off-due-to-the-covid-19-pandemic.html">https://www.canada.ca/en/employment-social-development/news/2020/06/the-government-of-canada-temporarily-extends-time-periods-given-to-employers-to-recall-employees-laid-off-due-to-the-covid-19-pandemic.html</a>

### ③ Provincial / Territorial Measures

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Alberta	<b>Relief: Small and Medium Enterprise Relaunch Grants</b>	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	<a href="https://www.alberta.ca/sme-relaunch-grant.aspx">https://www.alberta.ca/sme-relaunch-grant.aspx</a>
	<b>Relief: Corporate Income Tax Changes</b>	Effective July 1, 2020, the general corporate income tax rate is reduced to 8%, a year and a half sooner than originally planned.	All businesses	<a href="https://www.alberta.ca/corporate-income-tax.aspx">https://www.alberta.ca/corporate-income-tax.aspx</a>
	<b>Relief: Innovation Employment Grant</b>	Expected to launch January 1, 2021, small and medium-sized businesses that invest in research and development will be eligible to receive a grant worth 20% of qualifying expenditures.	Small and medium-sized businesses	<a href="https://www.alberta.ca/innovation-employment-grant.aspx">https://www.alberta.ca/innovation-employment-grant.aspx</a>
	<b>Access to Capital: ATB Financial Customer Relief Program</b>	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
	<b>Deferrals: Workers' Compensation Board Premiums</b>	Workers Compensation Board premiums have been deferred until early 2021. Additionally, 50% of 2020 premiums will be waived for employers with \$10 million or less in insurable earnings	All businesses	<a href="https://www.wcb.ab.ca/assets/pdfs/employers/EFS_Premium_relief.pdf">https://www.wcb.ab.ca/assets/pdfs/employers/EFS_Premium_relief.pdf</a>
	<b>Resources: Business Link</b>	Free advice, coaching and information on COVID-19 resources and supports.	Small businesses	<a href="https://businesslink.ca/">https://businesslink.ca/</a>

### ③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
British Columbia	<b>Relief: Small and Medium-Sized Business Recovery Grant</b>	Grants of \$10,000 to \$30,000 to support B.C. businesses that employ between two and 149 B.C. residents and have experienced declines in revenue since March 10, 2020. An additional \$5,000 to \$10,000 grant is available to eligible tourism-related businesses. The program runs until March 31, 2021 or until funding is fully allocated.	Small and medium-sized businesses	<a href="https://www2.gov.bc.ca/gov/content/economic-recovery/business-recovery-grant">https://www2.gov.bc.ca/gov/content/economic-recovery/business-recovery-grant</a>
	<b>Access to Capital: Unity Women Entrepreneurs Program</b>	Loans of up to \$150,000 for women entrepreneurs, as well as support provided by the Women's Enterprise Centre	Women Entrepreneurs	<a href="https://www.womensenterprise.ca/business-loans/vancity-unity-women-entrepreneurs-program/">https://www.womensenterprise.ca/business-loans/vancity-unity-women-entrepreneurs-program/</a>
	<b>Relief: BC Agri-Business Planning Program COVID-19 Business Recovery Planning</b>	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	<a href="https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/agri-business-planning-program#Business-Recovery-Planning">https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/agri-business-planning-program#Business-Recovery-Planning</a>
	<b>Relief: B.C. Emergency Benefit for Workers</b>	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.	<a href="https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports/emergency-benefit-workers">https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports/emergency-benefit-workers</a>
	<b>Relief: School Tax</b>	School tax rates for commercial properties are reduced by 25% on average for the 2020 calendar year.	Businesses paying school taxes on commercial properties	<a href="https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/school-tax">https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/school-tax</a>



### ③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
British Columbia	<b>Resources: Business COVID-19 Support Service Online</b>	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	<a href="https://covid.smallbusinessbc.ca/hc/en-us">https://covid.smallbusinessbc.ca/hc/en-us</a>
	<b>Resources: Digital Economy Rapid Response Recovery Program</b>	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.	<a href="https://innovationisland.ca/der3/">https://innovationisland.ca/der3/</a>
Manitoba	<b>Relief: Manitoba Bridge Grant</b>	The Manitoba Bridge Grant will provide an immediate non-repayable one-time grant of \$5,000 to small and medium-sized businesses, not-for-profit and charitable organizations that were directly ordered to temporarily cease operations or close their publicly-accessible physical locations by Manitoba COVID-19 public-health orders in effect on Nov. 12. This includes restaurants, bars, beverage rooms, brewpubs, microbreweries, distilleries, casinos, recreation and sport facilities, museums and galleries, theatres and concert halls, as well as organizations like charities, not-for-profits and faith-based organizations that have been adversely impacted. The new Manitoba Bridge Grant application will be available on Monday November 16th.	Businesses forced to close by public health orders.	<a href="https://manitoba.ca/covid19/programs/bridge-grant.html">https://manitoba.ca/covid19/programs/bridge-grant.html</a>
	<b>Relief: Back to Work in Manitoba Wage Subsidy Program</b>	50 per cent wage subsidy for up to 20 workers, to a maximum of \$5,000 per worker and \$100,000 per employer. Eligible employers must have re-hired workers on or after July 26, 2020. Employers cannot receive funding for employees subsidized by another government program. The program covers wages between July 16 and December 31, 2020.	Manitoba-based businesses, including new startups, with an active and valid Business Number, business bank account and email address and registered with the Companies Office.	<a href="https://manitoba.ca/covid19/programs/btwmp.html">https://manitoba.ca/covid19/programs/btwmp.html</a>

### ③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Manitoba	<b>Relief: Workers' Compensation Board Credit</b>	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.	<a href="https://www.wcb.mb.ca/workers-compensation-board-of-manitoba-returns-37-million-surplus-to-provide-financial-relief-to">https://www.wcb.mb.ca/workers-compensation-board-of-manitoba-returns-37-million-surplus-to-provide-financial-relief-to</a>
	<b>Resources: Manitoba Economic Support Centre</b>	Provincial resource line to learn more about business support programs.	All businesses.	<a href="https://manitoba.ca/covid19/programs/mesc.html">https://manitoba.ca/covid19/programs/mesc.html</a> Dial 1-888-805-7554
New Brunswick	<b>Access to Capital: New Brunswick Small Business Emergency Working Capital Program</b>	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.	<a href="https://www.cbdc.ca/en/gnb-small-business-emergency-working-capital-program">https://www.cbdc.ca/en/gnb-small-business-emergency-working-capital-program</a>
	<b>Access to Capital: Opportunities New Brunswick COVID-19 Working Capital Loans</b>	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.	<a href="https://onbcanada.ca/covid19-working-capital-loans-new-brunswick/">https://onbcanada.ca/covid19-working-capital-loans-new-brunswick/</a>

### ③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Newfoundland and Labrador	<b>Relief: Employer Compensation for Workers in Self-Isolation</b>	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.	<a href="https://www.gov.nl.ca/fin/employer-compensation-for-workers-in-self-isolation-due-to-covid-19-travel-restrictions/">https://www.gov.nl.ca/fin/employer-compensation-for-workers-in-self-isolation-due-to-covid-19-travel-restrictions/</a>
	<b>Relief: Fees</b>	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	<a href="https://www.gov.nl.ca/releases/2020/fin/O5O1nO2/">https://www.gov.nl.ca/releases/2020/fin/O5O1nO2/</a>
Northwest Territories	<b>Access to capital: NWT Business Development Investment Corporation (BDIC) COVID-19 Economic Relief</b>	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	<a href="https://www.bdic.ca/">https://www.bdic.ca/</a>
	<b>Support for Entrepreneurs and Economic Development (SEED) Program</b>	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.	<a href="https://www.iti.gov.nt.ca/en/services/support-entrepreneurs-and-economic-development-seed">https://www.iti.gov.nt.ca/en/services/support-entrepreneurs-and-economic-development-seed</a>

### ③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Nova Scotia	<b>Access to Capital: Small Business Loan Guarantee Program</b>	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	<a href="http://www.novascotia.coop/programs/small-business-loan-guarantee-program/">http://www.novascotia.coop/programs/small-business-loan-guarantee-program/</a> <a href="https://novascotia.ca/news/release/?id=20200320003">https://novascotia.ca/news/release/?id=20200320003</a>
	<b>Resources: Virtual Business Support Hub</b>	Virtual Hub to offer education, training and guidance for small businesses	Small and medium size businesses, social enterprises, and not-for-profits	<a href="https://www.nsc.ca/sites/covid19-business-support/">https://www.nsc.ca/sites/covid19-business-support/</a>
Nunavut	<b>Relief: Small Business Support Program</b>	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	<a href="https://gov.nu.ca/economic-development-and-transportation/news/covid-19-department-economic-development-and">https://gov.nu.ca/economic-development-and-transportation/news/covid-19-department-economic-development-and</a>

### ③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Ontario	<b>Access to Credit: Support for Indigenous-Owned Businesses</b>	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 Aboriginal Financial Institutions.	Indigenous-owned businesses	<a href="https://news.ontario.ca/mirr/en/2020/06/ontario-supporting-indigenous-owned-businesses-during-covid-19.html">https://news.ontario.ca/mirr/en/2020/06/ontario-supporting-indigenous-owned-businesses-during-covid-19.html</a>
	<b>Relief: Employer Health Tax Exemption</b>	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	<a href="https://budget.ontario.ca/2020/marchupdate/action-plan.html#section-3">https://budget.ontario.ca/2020/marchupdate/action-plan.html#section-3</a>
	<b>Regulations: Request a Temporary Change</b>	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	<a href="https://www.ontario.ca/page/frontline-business-help-us-support-you-during-covid-19">https://www.ontario.ca/page/frontline-business-help-us-support-you-during-covid-19</a>
Prince Edward Island	<b>Access to Capital: Emergency Working Capital Financing</b>	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	<a href="https://www.princeedwardisland.ca/en/service/emergency-working-capital-financing">https://www.princeedwardisland.ca/en/service/emergency-working-capital-financing</a>
	<b>Relief: Broadband Fund for Business</b>	Grants of up to 50% of eligible costs for the installation of infrastructure for enhanced broadband services.	Broadband infrastructure projects	<a href="https://www.princeedwardisland.ca/en/service/broadband-fund-businesses">https://www.princeedwardisland.ca/en/service/broadband-fund-businesses</a>

### ③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Quebec	<b>Relief: Incentive Program to Retain Essential Workers</b>	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	<a href="https://www.revenuquebec.ca/en/online-services/online-services/online-services/apply-for-the-incentive-program-to-retain-essential-workers/">https://www.revenuquebec.ca/en/online-services/online-services/online-services/apply-for-the-incentive-program-to-retain-essential-workers/</a>
	<b>Access to Capital: Emergency Assistance to Small and Medium-Sized Businesses (PAUPME)</b>	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	<a href="https://www.quebec.ca/entreprises-et-travailleurs-autonomes/aide-urgence-pme-covid-19/">https://www.quebec.ca/entreprises-et-travailleurs-autonomes/aide-urgence-pme-covid-19/</a> (in French)
	<b>Access to Capital: Investissement Québec Concerted temporary action program for businesses (PACTE)</b>	Loan guarantees or working capital loans of at least \$50,000.	All businesses, with some exclusions	<a href="https://www.investquebec.com/quebec/en/financial-products/all-our-solutions/Concerted-temporary-action-program-for-businesses.html">https://www.investquebec.com/quebec/en/financial-products/all-our-solutions/Concerted-temporary-action-program-for-businesses.html</a>
	<b>Relief: Aide aux Entreprises en Régions en Alerte Maximale (AERAM)</b>	In maximum alert zones where businesses are forced to close due to public health orders, up to 80% of PAUPME and PACTE loans can be forgiven, up to a maximum forgiveness of \$15,000.	Businesses that are forced to close due to public health orders in maximum alert zones that are receiving PAUPME and PACTE loans.	<a href="https://www.quebec.ca/en/premier/actualites/detail/une-nouvelle-aide-pour-les-entreprises-des-regions-en-alerte-maximale/">https://www.quebec.ca/en/premier/actualites/detail/une-nouvelle-aide-pour-les-entreprises-des-regions-en-alerte-maximale/</a>
	<b>Access to Capital: Caisse de dépôt et placement du Québec COVID-19 Enveloppe</b>	Commercial working capital loans of at least \$5 million for Quebec companies.	All businesses	<a href="https://www.cdpq.com/en/form-covid-19">https://www.cdpq.com/en/form-covid-19</a>
	<b>Resources: Government Financial Support Programs for Businesses (COVID-19)</b>	Online tool to determine what type of assistance is best suited to your situation.	All businesses	<a href="https://www.quebec.ca/en/businesses-and-self-employed-workers/government-financial-support-programs-businesses-covid19/">https://www.quebec.ca/en/businesses-and-self-employed-workers/government-financial-support-programs-businesses-covid19/</a>

### ③ Provincial / Territorial Measures (cont.)

Province / Territory	Program	Description	Who is Eligible	Where to Apply / Get Up to Date Information
Yukon	<b>Relief: Event Cancellation Grant</b>	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	<a href="https://yukon.ca/en/news/premiersilver-announces-stimulus-packagesupport-businesses-and-workers">https://yukon.ca/en/news/premiersilver-announces-stimulus-packagesupport-businesses-and-workers</a>
	<b>Deferrals: Fees and Premiums</b>	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	<a href="https://yukon.ca/en/news/premiersilver-announces-stimulus-packagesupport-businesses-and-workers">https://yukon.ca/en/news/premiersilver-announces-stimulus-packagesupport-businesses-and-workers</a>

## 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	<b>Government of Canada COVID-19 Portal</b>	<a href="https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html?topic=tilelink">https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html?topic=tilelink</a>
	<b>Government of Canada Economic Response Plan</b>	<a href="https://www.canada.ca/en/department-finance/economic-response-plan.html">https://www.canada.ca/en/department-finance/economic-response-plan.html</a>
	<b>Benefit Finder for Businesses</b>	<a href="https://innovation.ised-isde.canada.ca/s/?language=en">https://innovation.ised-isde.canada.ca/s/?language=en</a>
	<b>Benefit Finder for Individuals</b>	<a href="https://covid-benefits.alpha.canada.ca/en/start">https://covid-benefits.alpha.canada.ca/en/start</a>
	<b>Wellness Together Canada: Mental Health and Substance Use Support</b>	<a href="https://ca.portal.gs/">https://ca.portal.gs/</a>

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