

COVID-19 Support for Businesses



Key Program Summaries

Program	Description/Eligibility	How to Apply
Canada Emergency Response Benefit (CERB)	Individuals, whether employed, self-employed or contracted, who cease to work for reasons related to COVID-19 and do not have access to paid leave or other income support – and have not voluntarily quit their employment. If you are eligible for the CERB, you can expect \$2,000 a month.	https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html 1. Go to COVID-19: Canada Emergency responses Benefit in the alert banner at the top of the page. 2. Select the period you want to apply for. 3. Declare that you qualify for the benefit. 4. Confirm they have the right payment information.
Temporary Wage Subsidy (10%)	Provides up to 10% of an employee's wage for a period of 3 months. Eligible employers must employ one or more employees between March 18 to June 19, 2020; have an existing business number and payroll account with the CRA as of March 18, 2020; and pay salary/wages to their employees.	https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html#h2
Canadian Emergency Wage Subsidy (CEWS) (75%)	Provides up to 75% of an employee's wage for a period of 3 months. Can be used to re-hired laid off workers. Available to eligible employers who experience a decrease in gross revenues of at least 30% during the COVID-19 pandemic compared to their gross revenue in the same month in 2019 or January/February 2020. Note: Employers accessing Temporary Wage Subsidy (10%) will have any funds from this program deducted from Canada Emergency Wage Subsidy.	https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html Employers eligible for CEWS would be required to continue to collect and remit employer and employee contributions to EI and CPP and can apply for a 100% refund of the employer paid contributions to those programs
Extending Work-Share Program	Program is for employers and their employees where the employer can demonstrate a recent decline in business activity of at least 10% and a temporary decrease of employee hours of work in the range of 10% to 60%.	https://www.canada.ca/en/employment-social-development/services/work-sharing/guide-applicant.html#he
Business Credit Availability Program	EDC is working with financial institutions to issue new operating credit and cash flow terms loans for SMEs. BDC is working with financial institutions to co-lend term loans to SMEs for their operational flow needs.	EDC Loan Guarantee: https://www.edc.ca/en/campaign/coronavirus-covid-19.html BDC Co-Lending Program: https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19
Canada Emergency Business Account	Interest free loans of up to \$40,000 with loan forgiveness of 25% if repaid in full by December 31, 2020. To be eligible businesses must have a federal business number; employment income over \$20,000 (in 2019); and have a banking account with a financial institution (all prior to March 1, 2020).	https://ceba-cuec.ca/
Canada Emergency Commercial Rent Assistance	Provides forgivable loans to qualifying commercial property owners to cover 50 percent of April, May and June monthly rent payments that are paid by eligible small business tenants who are experiencing financial hardships.	https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business
Futurpreneur Canada	Injection of \$20.1 million through Futurpreneur Canada to support ongoing lending to young entrepreneurs (age 18-39).	https://www.futurpreneur.ca/en/
Industrial Research Assistance Program	Invested \$250 million through the Industrial Research Assistance Program to support firms that are pre-revenue or early stages of development.	https://nrc.canada.ca/en/research-development/research-collaboration/nrc-covid-19-programs
Regional Relief and Recovery Fund	Provided \$287 million to the Community Futures Program to support rural businesses and communities, including through access to capital.	Contact your local Community Futures Development Corporation: https://communityfuturescanada.ca/

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Canada Summer Jobs	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.	https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs.html
Income Taxes	Tax return deferral for corporations to June 1, 2020. Tax payment deferral of taxes and installments that become owing on or after March 18, 2020 have until September 1, 2020 to remit without penalty or interest.	No application required.
GST/HST and Import Duty Payments	GST, HST, customs duties and GST on import tax payments can be deferred until June 30, 2020.	More information: https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html
Relief from Federal Pension Plans	Temporary relief to sponsors of federally regulated, defined benefit pension plans in the form of a moratorium, through the remainder of 2020, on solvency payment requirements for defined benefit plans. This relief will help ensure that employers have the financial resources they need to maintain their operations and their pension plans, and to protect the retirement security of their workers and retirees.	No application required.
Insured Mortgage Purchase Program	The Canadian Government has purchase up to \$150 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation. This action will provide long-term stable funding to banks and mortgage lenders, help facilitate continued lending to Canadian consumers and businesses, and add liquidity to Canada's mortgage market.	No application required.
Agricultural Temporary Workers Supports	Provide support of \$1,500 for each temporary foreign worker, to employers or those working with them to ensure requirements are fully met. The funding is conditional on employers not being found in violation of the mandatory isolation.	https://www.canada.ca/en/employment-social-development/services/foreign-workers/agricultural/seasonal-agricultural.html
Farm Credit Canada	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.	https://www.fcc-fac.ca/en/covid-19/program-details.html
Agri-Food Bring Your Business Online	Eligible organizations and businesses can apply for a grant of up to \$5,000 to establish an online e-business and marketing presence. Funding under this stream will be quick and responsive for those needing immediate solutions. There is no match required for the funding.	Unique to this stream is that applicants can apply for costs incurred starting now, applicants do not have to wait until approval of funding. Funding is on a first come basis. http://www.omafr.gov.on.ca/english/cap/ebusiness.htm
Agri-Food Develop Online Business Opportunities	Eligible organizations/businesses either independently or in partnership can apply for up to \$75,000 in cost-share funding to develop and implement high-impact online e-business opportunities on a larger scale. Projects must be implemented and completed no later than September 30, 2022.	http://www.omafr.gov.on.ca/english/cap/ebusiness.htm
Agri-Food Addressing Labour Supply & Training Challenges	Projects will focus on helping to build a strong labour force for agri-food and agri-product sectors by implementing new, enhanced or expanded activities for attracting, training and retaining labour. Businesses and other organizations along the agri-food and agri-products value chains that are heavily impacted by labour supply are eligible to apply.	http://omafr.gov.on.ca/english/cap/labour_supply_training.htm
Provincially Lincensed Abattoir Funding	Cost-share funding for provincially licensed abattoirs to enhance food safety, animal welfare and biosecurity is now open. Applications are being accepted until June 30th, 2020 or while funds are available, whichever comes first.	Email: agpartnership@ontario.ca or call 1-877-424-1300
Agri-food Workplace Protection Program	Helps farmers enhance health and safety measures to prevent the spread of the virus. The funding will be used for initiatives like purchasing personal protective equipment, enhanced cleaning and disinfection, and redesigning workstations.	http://www.omafr.gov.on.ca/english/cap/capproducers.htm
Tourism Operations Implementation Program (OIP)	The OIP will see RTO7 match an operator's investment in operational expenses with \$1,000 (HST included) for a social media campaign to promote the tourism business. Eligible operational expenses that can be used to leverage the digital marketing funds include, but may not be limited to, property taxes, mortgage payments, rent, insurance, and inventory purchases.	https://rto7.ca/Public/Programs/Operations-Implementation-Program
Culture, Heritage & Sport COVID-19 Emergency Support Fund	Established a \$500 million COVID-19 Emergency Support Fund for cultural, heritage and sport organizations that will help address the financial needs of affected organizations so these organizations can continue to support artists and athletes.	https://www.canada.ca/en/canadian-heritage/services/funding/information-covid-19.html
Waiving CRTC Part 1 Fees	The Canadian Radio-television and Telecommunications Commission (CRTC) will not issue letters requesting payment for Part I licence fees by broadcasters for the 2020-21 fiscal year.	No application required.
Innovative Solutions Challenge	The Government of Canada is seeking innovators/entrepreneurs solve a number of issues related to COVID-19.	The Innovation Solution Challenge website is updated with new challenges. https://www.ic.gc.ca/eic/site/101.nsf/eng/00001.html
Ontario Call for Innovative Solutions	The Government of Ontario is seeking innovators/entrepreneurs solve a number of issues related to COVID-19.	https://covid-19.ontario.ca/submit-your-innovative-solutions-to-help-fight-the-impacts-of-coronavirus
Call for Emergency Products	The Government of Ontario is seeking emergency products for the healthcare sector. Please visit website for update list of needed items.	https://covid-19.ontario.ca/supply-emergency-products-help-fight-coronavirus
Call for Suppliers	The Government of Canada is seeking emergency products for the healthcare sector. Please visit website for update list of needed items.	https://buyandsell.gc.ca/calling-all-suppliers-help-canada-combat-covid-19
Ontario: Electricity and Employer Health Tax Exemption	Ontario is setting the electricity prices for residential, farm and small business time-of-use customers at the lowest rate, 24 hours a day for 45 days. The province is also 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.	No application required.
Ontario: Taxes and Premium Deferrals	From April 1 to August 31, the Province will not apply any penalty or interest on any late-filed returns or incomplete or late tax payments under the majority of provincially administered taxes. Additionally, all employers covered by the Workplace Safety and Insurance Board will be able to defer premium payments for six months.	No application required.
Large Employer Financing Facility	To provide bridge financing to Canada's largest employers, whose needs during the pandemic are not being met through conventional financing, in order to keep their operations going. The objective of this support is to help protect Canadian jobs, help Canadian businesses weather the current economic downturn, and avoid bankruptcies of otherwise viable firms where possible.	https://www.canada.ca/en/department-finance/economic-response-plan.html
Hospitality Workers: Virtual Action Centre	An online counselling and training portal, to support laid off and unemployed hospitality workers	https://news.ontario.ca/opo/en/2020/05/ontario-helps-people-impacted-by-covid-19-get-back-to-work.html

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Apprenticeship: Ontario Tools Grant	The government is providing an Ontario Tools Grant of \$2.5 million in 2020-21 and \$7.5 million in 2021-22 and ongoing. This will help new eligible apprentices purchase the equipment they need to start their careers.	https://news.ontario.ca/opo/en/2020/05/ontario-helps-people-impacted-by-covid-19-get-back-to-work.html
Agriculture: Youth Employment and Skills Program (YESP)	Helps the agriculture industry attract Canadian youth, ages 15 to 30, to their organizations to assist with labour shortages brought on by the pandemic. This program aims to provide youth, and particularly youth facing barriers to employment, with job experience in agriculture that will provide career-related work experience. The YESP will provide agriculture employers up to 50 per cent of the cost of hiring a Canadian youth up to \$14,000.	To apply please email: aafc.yesp-pecj.aac@canada.ca ,
COVID-19 Energy Assistance Program for Small Business (CEAP-SB)	\$8 million for the COVID-19 Energy Assistance Program for Small Business (CEAP-SB) to provide support to businesses struggling with bill payments as a result of the outbreak; and	https://budget.ontario.ca/2020/marchupdate/action-plan.html
Digital Main Street, shopHere, and Future-Proofing Main Street	\$57 million program to help Ontario businesses create or enhance their online presence. Businesses are able to take advantage 1 of these 3 programs to help enhance their online marketing and digital store fronts.	https://digitalmainstreet.ca/ontario/
Certify Medical-Grade PPE	Funding provided to CSA Group Testing & Certification Inc. to increase capacity for testing and certifying personal protective equipment (PPE).	https://covid-19.ontario.ca/how-your-organization-can-help-fight-coronavirus?_ga=2.225870873.2040401540.1592485898-404130512.1561037349
Surplus Food Rescue Program	Time-limited time program to help manage and redirect existing surplus food to organizations that address food insecurity issues. Organizations will be able to bid on surplus food at cost or less to be used for their clients.	https://www.agr.gc.ca/eng/agricultural-programs-and-services/surplus-food-rescue-program/?id=1591298974329
Beef Cattle Set Aside/Hog Sector Support Programs	The governments of Canada and Ontario are investing up to \$10 million in emergency assistance for beef and hog farmers. The funding will help cover the increased costs of feeding market ready cattle and hogs due to COVID-19 related processing delays, while redirecting surplus pork products to help those in need.	https://covid-19.ontario.ca/how-your-organization-can-help-fight-coronavirus?_ga=2.225870873.2040401540.1592485898-404130512.1561037349

For updated information, virtual learning opportunities, resources for business and more, visit our [resource page](#).

Local Contacts

North Simcoe Community Futures Development Corporation

(Midland, Penetanguishene, Tay, Tiny and Springwater)
Ph: 705-526-1371
admin@nscfdc.on.ca
https://nscfdc.on.ca/_en/index.php

Orillia & Area Community Development Corporation

(Ramara, Severn, Oro-Medonte and Orillia)
Ph: 705-325-4903
info@orilliacdc.com
<https://www.orilliacdc.com>

Centre for Business and Economic Development

(Collingwood, Clearview and Wasaga Beach)
Ph: 705-445-8410
info@centreforbusiness.ca
<https://centreforbusiness.ca>

Nottawasaga Futures Community Development Corporation

(New Tecumseth, Bradford West Gwillimbury, Innisfil, Essa and Adjala-Tosorontio)
Ph: 705-435-1540
ced@nottawasaga.com
<https://www.nottawasaga.com/index.html>

Southern Georgian Bay Small Business Enterprise Centre

(Collingwood, Wasaga Beach and Clearview)
Ph: 705-446-3355
sbec@collingwood.ca
<http://enterprisecentre.ca>

Small Business Centre: Barrie, Simcoe County and Orillia

(Barrie, Orillia, Bradford West Gwillimbury, Adjala-Tosorontio, Innisfil, Essa, Springwater, Oro-Medonte, Ramara, Severn, Midland, Penetanguishene, Tay and Tiny)
Ph: 705-720-2445
smallbusiness@barrie.ca
<https://barriebusinesscentre.ca>

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