



# COVID-19 government initiatives update

Thursday, April 24, 2020



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# Government of Canada

## Support for businesses

Categories	Newly introduced measures
75% subsidy - Canada Emergency Wage Subsidy (CEWS)	<p>The CEWS is a temporary government subsidy that will generally provide an amount to “eligible entities” of all sizes and sectors that have had their revenues decline due to COVID-19. The CEWS is currently available for three qualifying periods, from March 15, 2020 to June 6, 2020. There is no overall limit on the wage subsidy amount that an eligible employer may claim under the CEWS, but the federal government has introduced anti-avoidance measures to ensure that the subsidy is not inappropriately obtained.</p> <hr/> <p>An “<b>eligible entity</b>” includes:</p> <ul style="list-style-type: none"><li>• An individual</li><li>• A taxable corporation</li><li>• Certain persons exempt from tax under specific provisions of the Act (e.g. a non-profit organization)</li><li>• A registered charity</li><li>• A partnership where all its members are eligible entities</li><li>• Exception: Public institutions (e.g., municipalities and local governments, Crown corporations, public universities, colleges, schools and hospitals)</li></ul> <p>A “<b>qualifying entity</b>” is an “<b>eligible entity</b>” that meets the following conditions:</p> <ul style="list-style-type: none"><li>• The eligible entity has seen a reduction in its qualifying revenue of at least 15% (for March 2020) or 30% (for April and May 2020)</li><li>• The eligible entity files an application with the Minister in prescribed form before October 2020</li><li>• The individual who has principal responsibility for the financial activities of the eligible entity has to attest that the application is complete and accurate in all material aspects</li><li>• The entity had, on March 15, 2020, a business number in respect of which it is registered with the Minister to make payroll remittances.</li></ul> <p>An “<b>eligible employee</b>” is an individual who:</p> <ul style="list-style-type: none"><li>• Is employed in Canada in the qualifying period (i.e. from March 15 to April 11, from April 12 to May 9, from May 10 to June 6) and</li><li>• Has not been without remuneration in respect of 14 or more consecutive days during the qualifying period</li></ul>

# Government of Canada

## Support for businesses

Categories	Newly introduced measures
<p>75% subsidy - Canada Emergency Wage Subsidy (CEWS)</p>	<p>The wage subsidy amount on “eligible remuneration” paid to an “eligible employee” is the greater of:</p> <ul style="list-style-type: none"> <li>• The amount of eligible remuneration paid, up to a maximum of \$847 per week (or, if the eligible employee does not deal at arm’s length with the qualifying entity, then nil)</li> <li>• The lesser of:               <ul style="list-style-type: none"> <li>○ The amount of eligible remuneration paid, up to a maximum of \$847 per week, or</li> <li>○ 75% of the weekly “baseline remuneration” paid</li> </ul> </li> </ul> <p>*The wage subsidy amount is reduced if the qualifying entity or its eligible employee participate in other government programs, such as the 10% wage subsidy and the Employment Insurance Work-Sharing program (more details below).</p> <p><b>“Eligible remuneration” includes:</b></p> <ul style="list-style-type: none"> <li>• Salary and wages</li> <li>• Fees, commissions or other amounts for services</li> <li>• Other remuneration such as amounts for which employers would generally be required to withhold or deduct amounts to remit (e.g. taxable benefits)</li> <li>• <u>Exception</u>: certain amounts are excluded, such as stock option benefits and retiring allowances</li> </ul> <p><b>The “baseline remuneration” in respect to an “eligible employee” means:</b> The average weekly remuneration paid between January 1 and March 15, 2020 inclusively, excluding any seven-day period for which the employee did not receive remuneration.</p>
<p><b>Refund for Certain Payroll Contributions</b></p> <p>To the extent that an eligible employee is on leave with pay, 100% of the amounts paid for certain employer-paid contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan will be refunded.</p>	

# Government of Canada

## Support for businesses

### Categories

### Newly introduced measures

75% subsidy -  
Canada  
Emergency  
Wage Subsidy  
(CEWS)

Eligibility for the CEWS:

The “qualifying entity” has seen a reduction in its “qualifying revenue” for a given “qualifying period”, in comparison to:

- The same monthly period in 2019; or
- An adjusted average of qualifying revenue earned in January and February 2020, if on March 1, 2019 the entity did not carry on a business or otherwise carry on its ordinary activities, or the entity has elected to use this alternative approach for all qualifying periods.
- When an “eligible entity” meets the conditions regarding the required reduction of its qualifying revenue in respect of a particular qualifying period, then the eligible entity is deemed to meet the revenue decline condition for the qualifying period that is immediately following the particular qualifying period.

2020 Qualifying Period	Minimum Reduction Required in « Qualifying Revenue »	Reference Period
From March 15 to April 11	15%	March 2020 compared to: March 2019 <u>or</u> average of January and February 2020
From April 12 to May 9	30%	Qualified in March 2020, or April 2020 compared to: April 2019 <u>or</u> average of January and February 2020
From May 10 to June 6	30%	Qualified in April 2020, or May 2020 compared to: May 2019 <u>or</u> average of January and February 2020
The legislation is drafted to provide flexibility should the government need to extend the subsidy beyond the current expiry of June 6, 2020 up to September 30, 2020.		

- **“Qualifying revenue”** is defined as the inflow of cash, receivables or other consideration arising in the course of the ordinary activities of the eligible entity in Canada in the particular period. Generally this includes amounts from:
  - the sale of goods
  - the rendering of services, and
  - the use by others of resources of the eligible entity
- Qualifying revenues exclude extraordinary items and amounts derived from persons not dealing at arm’s length (subject to specific rules, which are discussed on the next slide)
- Entities may choose to calculate revenues under the accrual method, or elect to use the cash method for all qualifying periods

## Support for businesses

### Categories

### Newly introduced measures

75% subsidy -  
Canada  
Emergency  
Wage Subsidy  
(CEWS)

#### **Additional details for registered charities and non-profit organizations**

For registered charities, qualifying revenue includes revenue from a related business, gifts and other amounts received in the course of its ordinary activities. For non-profit organizations, qualifying revenue includes membership fees and other amounts received in the course of its ordinary activities. Registered charities and NPOS are allowed to choose whether or not to include funding from government sources as part of qualifying revenue. Once chosen, the same approach would have to apply throughout the program period.

#### **Special rules for corporate groups and entities not dealing at arm's length**

Flexible measures relating to the calculation of "qualifying revenue" are available for certain entities that are members of a group of eligible entities, participants in a joint venture or where the qualifying revenue is from one or more persons with which the eligible entity does not deal at arm's length.

- Where a group of eligible entities normally prepares consolidated financial statements, each member of the group may determine its qualifying revenue separately, provided all members of the group determine their qualifying revenue on that basis
- Where an eligible entity and each member of an affiliated group of eligible entities of which the eligible entity is a member jointly elect to do so, they can determine their qualifying revenue on a consolidated basis.
- Special rules may also apply where all or substantially all of an eligible entity's qualifying revenues (if those revenues were to include non-arm's length transactions) are from one or more non-arm's length persons or partnerships, and a joint election is made. In certain situations, this rule may allow the revenue of the non-arm's length person or partnership to be considered in the determination of the eligible entity's revenue decline (e.g. where an employer sells all of its output to a related company that in turn earns arm's length revenues)
- Where all of the interests in an eligible entity are owned by participants in a joint venture and all or substantially all of the qualifying revenue of the eligible entity for a qualifying period is in respect of the joint venture, then the eligible entity may use the qualifying revenues of the joint venture instead of its own qualifying revenues for the purposes of the revenue decrease computation

# Government of Canada

## Support for businesses

Categories	CEWS and interaction with other measures (e.g. 10% wage subsidy and Work-Sharing Program)
75% subsidy - Canada Emergency Wage Subsidy (CEWS)	<p>For tax purposes, the CEWS is treated as an overpayment that the qualifying entity can recover before it has filed its tax or information return, by filing the application for a particular qualifying period. The amount of the CEWS is determined according to the following formula:</p> $A - B - C + D.$ <p><b>A</b> : The CEWS that the qualifying entity can claim according to the rules described above.</p> <p><b>B</b> : For a qualifying entity that is eligible for both the CEWS and the 10% temporary wage subsidy for small businesses for a period, any benefit from the 10% wage subsidy for remuneration paid in a specific period would generally reduce the amount available to be claimed under the CEWS in that same period</p> <p><b>C</b> : For a qualifying entity and employees that are participating in a Work-Sharing program, EI benefits received by employees through the Work-Sharing program will reduce the benefit that their employer is entitled to receive under the CEWS</p> <p><b>D</b> : Employer-paid contributions to EI, CPP, QPP, and the QPIP for eligible employees for each week throughout the period which those employees are on leave with pay and for which the employer is eligible to claim for the CEWS for those employees.</p> <p>*Qualifying entities are required to continue to collect and remit employer and employee contributions to EI, CPP, QPP and QPIP as usual, because they would apply for a refund at the same time that they apply for the CEWS.</p> <p><b><i>CEWS to be considered as government assistance</i></b></p> <p>The CEWS received by a qualifying entity is considered government assistance and is included in the employer's taxable income. Assistance received under either wage subsidy (i.e. the CEWS of 10% wage subsidy) would reduce the amount of remuneration expenses eligible for other federal tax credits calculated on the same remuneration.</p>

# Government of Canada

## Support for businesses

Categories	Newly introduced measures
75% subsidy - Canada Emergency Wage Subsidy (CEWS)	<p><b>CEWS application and obligations of qualifying entities</b></p> <ul style="list-style-type: none"><li>• The CEWS application has to be filed with the Minister in prescribed form (not yet available) before October 2020. The application can be submitted through the Canada Revenue Agency's <a href="#">My Business Account</a> portal as well as through a web-based application.</li></ul> <hr/> <p><b>Compliance and anti-avoidance rules</b></p> <p>The federal government has introduced anti-avoidance rules to address situations where:</p> <ul style="list-style-type: none"><li>• an eligible entity, or a person or a partnership not dealing at arm's length with the eligible entity, enters into a transaction or participates in an event (or a series of transactions or events) or takes action (or fails to take action) that has the effect of reducing the qualifying revenues of the eligible entity for the current reference period, and</li><li>• It is reasonable to conclude that one of the main purposes of the transaction/event was to cause an eligible entity to qualify for the CEWS.</li></ul> <p>In such a case, the eligible entity would be subject to a penalty equal to 25% of the value of the subsidy, in addition to the requirement to repay in full the subsidy that was improperly claimed.</p> <p>For further details, see KPMG's <i>TaxNewsFlash-Canada</i> 2020-39, "<a href="#">Employers — Canada's 75% Wage Subsidy Now Enacted</a>".</p>

# Government of Canada

## Support for businesses

Categories	Announced measures	Additional details	How to access
10% subsidy – Temporary Wage Subsidy for employers	<ul style="list-style-type: none"> <li>The government provides “eligible employers” with a temporary wage subsidy for a period of three months beginning March 18, 2020.</li> <li>The subsidy is equal to a maximum of 10% of wages paid from March 18, 2020 to June 19, 2020, up to a maximum of \$1,375 for each “eligible employee”, and up to a maximum of \$25,000 per employer.</li> </ul>	<ul style="list-style-type: none"> <li>“Eligible employers” would include:               <ul style="list-style-type: none"> <li>individuals with a business number;</li> <li>NPOs;</li> <li>registered charities;</li> <li>certain partnerships;</li> <li>Canadian-controlled private corporations eligible for the small business deduction.</li> </ul> </li> <li>An “eligible employee” is an employed person in Canada.</li> <li>Employers who are not eligible for the Canada Emergency Wage Subsidy (75%) may be eligible for the Temporary Wage Subsidy (10%). This could be the case if the employer in question did not the drop in revenue requirements.</li> <li>If an eligible entity (an employer) is eligible for the CEWS (75%) and the 10% Temporary Wage Subsidy for a given period, the 10% subsidy benefit in a particular period reduces the amount that can be claimed under the CEWS during this same period.</li> <li>Assistance received under the Temporary Wage Subsidy (10%) would reduce the amount of remuneration eligible for other federal tax credits calculated on the same remuneration.</li> </ul>	<ul style="list-style-type: none"> <li>The subsidy is calculated manually.</li> <li>No application required.</li> <li>The employer simply has to reduce its current federal, provincial or territorial withholding tax remittance to the CRA by the amount of the subsidy calculated.</li> <li>If income tax deductions are not sufficient to cover the subsidy calculated over a specific period, future withholding tax remittances will simply be reduced to close the gap.</li> </ul> <p>For further details, see KPMG’s <a href="#">TaxNewsFlash-Canada Federal COVID-19 Relief — More Details Released</a></p>

# Government of Canada

Categories	Announced measures	Additional details	How to benefit
Longer-term income support for workers	<p>The Canada Emergency Response Benefit (<b>CERB</b>) replaces and combines the previously announced Emergency Care Benefit and Emergency Support Benefit.</p> <p>This program offers a taxable benefit of \$500 per week for a maximum of 16 weeks to workers who have lost their income due to COVID-19.</p>	<p>The CERB covers Canadians who:</p> <ul style="list-style-type: none"> <li>are 15 years of age or older and reside in Canada;</li> <li>have stopped working because of COVID-19 and have not voluntarily left their employment;</li> <li>have earned at least \$5,000 of income in 2019 or within 12 months of the date of application;</li> <li>are, or expect to be, without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For the following benefit periods, they expect no employment income.</li> <li>In any case, all Canadians who have ceased working due to COVID-19, whether they are EI-eligible or not, would have access to the CERB.</li> </ul>	<p>You can request the new Canada Emergency Response Benefit via <a href="#">My Account</a> or by calling the automated phone line starting April 6, 2020.</p> <p>CERB payments should begin within 10 days of application, and will be made every four weeks from March 15, 2020 to October 3, 2020.</p> <ul style="list-style-type: none"> <li>Those who have already applied for EI and whose application has not yet been processed do not need to reapply.</li> </ul> <p>EI eligible Canadians who have lost their jobs can continue to apply for EI <a href="#">here</a>.</p> <p>To find out more about this measure see the <a href="#">CRA website</a>.</p>

The federal government announced changes (that will be retroactive to March 15, 2020) to the eligibility rules to:

- Allow people to earn up to \$1,000 per month while collecting the CERB.
- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.
- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

We are expecting further details regarding the mechanism and procedure that could be implemented in order to allow rehired employees in the course of the same qualifying period to “cancel” and reimburse their CERB

## CERB for students (CESB)

This measure will allow students to receive, starting from May 1<sup>st</sup>, 2020 a benefit of \$1,250 per month until the month of August. Post-secondary students, students starting university in September, and students who graduated at the end of 2019 will be eligible to apply for the CESB. The precise details of this measure will be defined in legislation. Students with permanent disabilities or with dependents will be eligible for a benefit of \$1,750 per month.

# Government of Canada

## Support for businesses

### Interaction between EI, CERB and Supplementary unemployment benefit (SUB)

#### Supplementary unemployment benefit Program (SUBP)

- Employers can use a Supplementary unemployment benefit Program (SUBP) plan to increase weekly income of their employees who are unemployed due to a temporary stoppage of work, training, illness or quarantine. Payments made under a SUB plan registered with Service Canada are not considered as remuneration and are not deducted from an employees' EI benefits. These amounts do not reduce a taxpayer's entitlement to the CERB.

#### Workers that qualified for EI before March 15, 2020

- Those who are already receiving EI regular and sickness benefits will continue to receive their benefits and should not apply to the CERB. If their EI benefits end before October 3, 2020, they could apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19.

#### Workers that became eligible for EI on or after March 15, 2020

- Those who became eligible for EI regular or sickness benefits on March 15, 2020 or later, the claim will be automatically processed through the CERB.

#### After the CERB regime ends

- Those who are eligible for EI regular and sickness benefits may still be able to access their normal EI benefits, if still unemployed, after the 16-week period covered by the CERB.

## Support for businesses

### Flexibility for income tax filings and payments

The CRA will allow all businesses to defer the filing of **T2 returns** for the current taxation year that were due after March 18, 2020 to June 1<sup>st</sup>, 2020.

The CRA defers to September 1<sup>st</sup> 2020 the **payment** of installments and income tax for the current tax year that become due on or after March 18, 2020 and before September 2020.

- This relief would apply to the tax balance payable, as well as installment payments, under Part I of the Income Tax Act. No interest or penalty will apply to these amounts during this period.

All businesses can defer until June 30, 2020, any **GST/HST remittances** that become owing on or after March 27, 2020 and before June 2020 without interest or penalty. However, the filing deadline for these returns does not appear to be extended. The CRA will allow late filing until June 30, 2020, without interest or penalty.

- GST/QST relief is available to filers who were required to remit amounts collected:
  - monthly for the February, March and April 2020 reporting periods;
  - quarterly for the period covering January, February and March 2020;
  - annually if the period ended in March, April or May 2020.

With respect to **customs duties**, the due dates for account statements and payment of these fees for March, April and May are extended to June 30, 2020. The CBSA will also temporarily suspend trade compliance activity interaction with importers/exporters and their representatives until April 20, 2020 (i.e. all deadlines imposed in connection with a customs import verification will be automatically extended by a period of time equivalent to the period of suspension. Given the circumstances, the length of this suspension period may be re-evaluated at a later date.).

The CBSA will continue to process applications for the duties relief program, and B2 requests for adjustments, which are unaffected by this temporary suspension. Importers that need information about their particular accounting and payment obligations may contact CBSA for more details.

### Administrative application

- No action is required. The new deadlines and administrative practices apply automatically.
- When the business expects to receive a tax or input tax credit refund, KPMG recommends that the relevant returns be filed as soon as possible.
- In addition, the CRA has indicated that it will be flexible with respect to payment arrangements and will consider requests for relief of penalties and interest. To enter into a payment arrangement, visit the CRA's [website](#).
- For the majority of businesses, the CRA will temporarily suspend audit interaction between taxpayers and representatives.

# Government of Canada

## Support for workers and families

Categories	Announced measures	Additional details	How to benefit
Temporary income support for workers	<p>To assist Canadians affected by COVID-19 and quarantined, Service Canada is taking the following support measures:</p> <p><b>Improved access to Employment Insurance Sickness Benefit</b></p> <ul style="list-style-type: none"> <li>Waiving the one-week waiting period for those individuals in imposed quarantine that claim Employment Insurance (EI) sickness benefits. This temporary measure has been in effect since March 15, 2020; and</li> <li>Waiving the requirement to provide a medical certificate to access EI sickness benefits.</li> </ul>	<ul style="list-style-type: none"> <li>Claimants who cannot complete their claim due to quarantine may apply later and have their EI claim backdated to cover the period of delay.</li> <li>Providing priority EI application processing for EI sickness claims for people under quarantine.</li> </ul>	<p><b>Improved access to Employment Insurance Sickness Benefit</b></p> <ul style="list-style-type: none"> <li>Eligible Canadians can apply <a href="#">here</a>.</li> <li>See the Employment and Social Development Canada's Coronavirus Disease (COVID-19) webpage for more information.</li> </ul>

# Government of Canada

## Support for workers and families

Categories	Announced measures	Additional details	How to benefit
Longer-term income support for workers	<p>Implementation of the <b>Employment Insurance Work Sharing Program</b>.</p> <p>This program provides benefits to workers who agree to reduce their normal working hours and to share the available work due to new circumstances beyond their employer's control. This program is modified so to :</p> <ul style="list-style-type: none"> <li>● increase the eligibility period for shared work agreements to 76 weeks;</li> <li>● waive the mandatory waiting period between agreements;</li> <li>● relax the eligibility requirements; and</li> <li>● simplify the application process.</li> </ul>	<ul style="list-style-type: none"> <li>● The special measures will be in force from March 15, 2020 until March 14, 2021.</li> <li>● The program allows employers to temporarily reduce an employee's work schedule between a minimum of 10% (one half day) and a maximum of 60% (three days), for the duration of the program.</li> <li>● Eligible employees must agree to reduce their normal working hours and share the available work.</li> </ul>	<ul style="list-style-type: none"> <li>● The employer or employee wishing to benefit from the program may consult the <a href="#">Applicant Guide</a> for eligibility criteria and application terms.</li> <li>● A tripartite agreement between the employer, employee and Service Canada must be concluded.</li> <li>● The applicant must identify the form relevant to his/her situation by consulting Section E of the Applicant Guide.</li> <li>● Prior to COVID-19, employers were required to send their Work-Sharing request (and supporting documentation) 30 calendar days before the requested start date.</li> <li>● Employers are now asked to submit their application 10 calendar days before the requested start date.</li> <li>● The streamlined measures taken by Service Canada will strive to reduce the processing time to 10 calendar days.</li> </ul>

# Government of Canada

## Support for workers and families

Categories	Announced measures	Additional details	How to benefit
Income support for individuals who need it most	<ul style="list-style-type: none"> <li>For over 12 million low- and modest-income families who may require additional help with their finances, the Government proposes to provide a one-time special payment by early May 2020 through the <b>GST credit</b>. This will double the maximum annual GST credit payment amounts for the 2019-20 benefit year.</li> </ul>	<ul style="list-style-type: none"> <li>The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and to \$600 for couples. This assistance should be paid starting April 9.</li> </ul>	<ul style="list-style-type: none"> <li>No eligibility criteria have been announced. Assistance payment should be automatic.</li> <li>See the CRA's GST <a href="#">page</a> for more information.</li> </ul>
Income support for individuals who need it most	<p>For over 3.5 million families with children:</p> <ul style="list-style-type: none"> <li>Increase of the maximum annual <b>Canada Child Benefit</b> (CCB) payment amounts, only for the 2019-20 benefit year, by \$300 per child.</li> <li>The overall increase for families receiving CCB will be approximately \$550 on average.</li> </ul>	<ul style="list-style-type: none"> <li>The impacted families will receive an extra \$300 per child as part of their May 2020 payment.</li> </ul>	<ul style="list-style-type: none"> <li>No eligibility criteria have been announced. Assistance payment should be automatic.</li> <li>See the CRA <a href="#">webpage</a> for more details.</li> </ul>

# Government of Canada

## Support for workers and families

### Flexibility for Individuals – other tax and economic measures

#### **Tax measures**

The CRA will defer the filing deadline for the 2019 T1 tax returns of individuals (to June 1, 2020) and certain T3 trusts returns (to May 1<sup>st</sup>, 2020 for trusts with a taxation year ending on December 31, 2019).

The CRA will allow all taxpayers to defer to September 1<sup>st</sup> 2020 the payment of any income tax amounts that become owing on or after March 18, 2020, and before September 2020.

- This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.

#### **Administrative application**

- No action necessary. The new filing and payment deadlines apply automatically.
- However, when the individual expects to receive a tax refund, KPMG recommends that the tax return be filed as soon as possible.

Reduce the minimum withdrawals from Registered Retirement Income Funds (**RRIFs**) by 25% for the 2020 taxation year. This reduction also applies to the minimum amount under the money purchase provisions of Registered Pension Plans.

# Government of Canada

## Support for Businesses

Categories	Announced measures	Additional details
<p>Loan programs for businesses</p>	<p><b>DETAILS ABOUT THE PROGRAM</b></p> <p><b>Small and Medium-sized Enterprise Loan and Guarantee program</b></p> <ul style="list-style-type: none"> <li>● The Development Bank of Canada (BDC), Canada’s bank for entrepreneurs, and Export Development Canada (EDC), Canada’s export credit agency, have launched the new Small and Medium-sized Enterprise Loan and Guarantee program, which will make available up to <b>\$40 billion</b> in additional lending.</li> <li>● The new Small and Medium-sized Enterprise Loan and Guarantee program will operate as follows: <ul style="list-style-type: none"> <li>○ <b>\$20G:</b> Small and medium-sized businesses can get support through a new co-lending program that will bring together the BDC and financial institutions to co-lend term loans to these businesses for their operational cash flow requirements. Eligible businesses may obtain additional credit: 80% of which would be provided by BDC, with the remaining 20% by their financial institution. The program is designed in three segments to target support to different business sizes: Loans of (1) up to \$312,500 to businesses with revenues of less than \$1 million; (2) up to \$3.125 million for businesses with revenues between \$1 million and \$50 million, and (3) up to \$6.25 million for businesses with revenues in excess of \$50 million. Loans would be interest bearing for the first 12 months only, with a 10-year repayment period.</li> <li>○ <b>\$20G:</b> EDC will also provide funding to financial institutions so that they can issue new operating credit and cash flow term loans of up to \$6.25 million to small and medium-sized businesses, as a result of a new national mandate enhancing EDC’s role in supporting Canadian businesses through the COVID-19 crisis. These loans will be 80% guaranteed by EDC, to be repaid within one year.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● The program will help Canadian financial institutions provide credit and liquidity options that various businesses need immediately, funded by BDC and EDC.</li> <li>● To access these loans, entrepreneurs must <u>contact their main financial institution</u>, which will assess their situation and provide funding accordingly.</li> <li>● Eligible companies could obtain up to \$12.5 million through these two loan options.</li> </ul> <p><b>Source :</b></p> <p><a href="http://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html">www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html</a></p> <p><a href="https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html">https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html</a></p>

# Government of Canada

## Support for Businesses

Categories	Announced measures	Additional details
<p>Supporting Canadian Businesses through the Canada Emergency Business Account (CEBA)</p>	<ul style="list-style-type: none"> <li>● <b>\$25G:</b> The Government of Canada is announcing the launch of the new Canada Emergency Business Account, which will be implemented by eligible financial institutions in cooperation with Export Development Canada (EDC).</li> <li>● This \$25 billion program will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where revenues have decreased temporarily due to the economic impacts of the COVID-19.</li> </ul>	<ul style="list-style-type: none"> <li>● To qualify, these organizations will need to demonstrate that they paid between \$20,000 to \$1.5 million in total payroll in 2019.</li> <li>● Repaying the loan balance on or before December 31, 2022 will result in a 25% loan forgiveness (up to \$10,000).</li> </ul> <p><b>DETAILS ABOUT THE MEASURE</b></p> <ul style="list-style-type: none"> <li>● If the loan is not repaid by December 31, 2022, the remaining balance will be converted to a three-year term loan at 5 per cent interest.</li> </ul> <p><b><u>ADDITIONAL CLARIFICATIONS REGARDING ELIGIBILITY CRITERIA</u></b></p> <ul style="list-style-type: none"> <li>● For further information regarding the CEBA, visit the CEBA's <a href="#">website here.</a></li> </ul>

## Support for Businesses

Categories	Announced measures	Additional details
<p>Ensuring Businesses Have Access to Credit</p>	<p>Other financing options offered by BDC:</p> <ul style="list-style-type: none"> <li>● Working capital loans of up to \$2 million with flexible terms and payment postponements for up to 6 months for qualifying businesses;                             <ul style="list-style-type: none"> <li>○ Pricing: Floating Only (Based on Base Rate minus 1.75%);</li> <li>○ Initial capital extension of 12 months;</li> <li>○ 24-month amortization excluding initial extension:                                     <ul style="list-style-type: none"> <li>● 40% payable over the term of the loan following initial extension;</li> <li>● 60% payable at the end with balloon payment;</li> </ul> </li> <li>○ Standard fees (loan processing, legal fees, waiting fees) apply.</li> </ul> </li> <li>● For current clients with a loan commitment of \$1 million or less, BDC offers flexible repayment terms, such as capital payment carryovers for up to six (6) months.</li> <li>● Reduced rates on new eligible loans.</li> </ul>	<p>How it works:</p> <ul style="list-style-type: none"> <li>● Existing BDC customers: contact the account manager by email or telephone.</li> <li>● Non-client businesses: apply online or via a toll-free number: 1-877-232-2269.</li> <li>● <a href="#">BDC.ca &gt; Support for entrepreneurs impacted by the coronavirus COVID-19</a></li> </ul> <p><b>NEW PRECISION</b></p> <ul style="list-style-type: none"> <li>● Starting May 1<sup>st</sup>, interest rate will be adjusted to Base Rate</li> </ul>
<p>Ensuring Businesses Have Access to Credit</p>	<p><b>NEW MEASURE</b> <b>BDC oil and gas sector financing</b></p> <ul style="list-style-type: none"> <li>● For Canadian-based oil and gas producers, oil field service companies and midstream providers.</li> <li>● Funds to be used for operational cashflow and business continuity purposes.</li> <li>● Loan size between \$15M and \$60M.</li> <li>● Offered at commercial rates, repayable within 4 years.</li> </ul>	<p>How it works:</p> <ul style="list-style-type: none"> <li>● The deployment for this measure will be finalized shortly.</li> <li>● In order to be eligible, the business must have been financially viable prior to the impact of COVID-19.</li> </ul>

# Government of Canada

## Support for Businesses

Categories	Announced measures	Additional details
BDC Venture Capital	<ul style="list-style-type: none"> <li>• BDC Capital, has launched the BDC Capital Bridge Financing Program under which it will make investments, in the form of convertible notes, equivalent to those committed by existing vendors or new qualified investors in the context of ongoing financing round in favor of an eligible business.</li> <li>• To be eligible, companies must be Canadian, backed by a qualified venture capital firm, have raised at least \$500,000 in external capital before applying for the program, and be specifically impacted by COVID-19.</li> </ul>	<ul style="list-style-type: none"> <li>• Any investment by BDC Capital will be subject to, in particular, due diligence to the satisfaction of BDC, agreement on terms of the investment and approval by a BDC Investment Committee.</li> <li>• This is not limited to BDC's portfolio. All companies that meet the criteria are eligible to apply. Interested companies should speak to their lead investor for details.</li> <li>• Source: <a href="https://www.bdc.ca/en/bdc-capital/venture-capital/pages/venture-capital.aspx">https://www.bdc.ca/en/bdc-capital/venture-capital/pages/venture-capital.aspx</a></li> </ul>

# Government of Canada

## Support for Businesses

Categories	Announced measures
EDC	<ul style="list-style-type: none"> <li>• <b>Changes to bank loan guarantees (Export Guarantee Program and International Expansion Loan Program – for listed financial institutions);</b></li> <li>• Offered in conjunction with our partner financial institutions, EDC's <b>Export Guarantee Program</b> offers a payment guarantee to your financial institution, making it more inclined to provide you with additional cash. In the short term, we can:             <ul style="list-style-type: none"> <li>○ Increase working capital support by \$1 billion through our Export Guarantee Program and our International Expansion Loan Program.</li> <li>○ Provide a six-month payment period to our new and existing clients for guarantee fees.</li> <li>○ Simplify our enrollment procedures to provide cash flow support quickly.</li> <li>○ Increase our credit capacity in the market by easing our general appetite for credit.</li> </ul> </li> </ul>

## Support for Businesses

Categories	Announced measures
EDC	<ul style="list-style-type: none"> <li>● <b>Changes to our trade finance guarantees (Account Performance Security Guarantee and Foreign Exchange Facility Guarantee) in our bonding products:</b> EDC's trade financing solutions eliminate the need for collateral, helping businesses to free up their working capital. In the short term, we can:               <ul style="list-style-type: none"> <li>○ Enhance support by 25% (limit for high-activity period) offered under the Account Performance Security Guarantee for up to US\$5 million in capacity;</li> <li>○ Simplify our enrollment procedures so that we can meet the needs of businesses during this difficult time and take advantage of our increased appetite for risk;</li> <li>○ Reduce the rate for our Foreign Exchange Facility Guarantee by 30% and defer payment for six months.</li> </ul> </li> <li>● <b>Changes to our credit insurance solutions:</b> In the short term, we are making changes to our insurance solutions (Portfolio Credit Insurance and Select Credit Insurance) to help businesses with temporary cash flow issues. Eligible companies could proceed as follows:               <ul style="list-style-type: none"> <li>○ When assessing claims for new buyers, EDC is willing to take more risks than in the past.</li> <li>○ EDC is more flexible when the buyer's solvency has deteriorated.</li> <li>○ EDC is working on a plan to make premium payments more flexible, either by deferring or adjusting fixed payments.</li> <li>○ For the next three months, EDC is eliminating the time limit for claims under the export policy, which will allow companies to submit a claim and receive a payment earlier than under normal policy conditions.</li> <li>○ <b>IMPORTANT:</b> claims submitted will be assessed based on standard compensation guidelines.</li> </ul> </li> <li>● <b>Only for Select Credit Insurance and eligible companies:</b> <ul style="list-style-type: none"> <li>○ EDC is increasing our maximum coverage so that it will insure buyer limits of up to C\$1 million (an increase of C\$500,000). We are currently updating our systems to integrate this change.</li> <li>○ For the next 90 days, EDC will cover losses for goods shipped even if the purchaser has not accepted the goods in question (subject to policy conditions, including a dispute with the purchaser).</li> </ul> </li> </ul>

# Government of Canada

## Support for Businesses

Categories	Announced measures	Additional details
<p>Canada Emergency Commercial Rent Assistance for small businesses (CECRA)</p>	<p><b>NEW MEASURE</b></p> <p>The federal government has reached an agreement in principle with all provinces and territories to implement the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses.</p> <p>This program will lower rent by 75% for small businesses that have been affected by COVID-19.</p> <p>The government is also providing further details on the program:</p> <ul style="list-style-type: none"> <li>• The program will provide forgivable loans to qualifying commercial property owners to cover 50% of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.</li> <li>• The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants' rent by at least 75% for the three corresponding months under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25% of the rent.</li> </ul> <p>Eligible businesses are:</p> <ul style="list-style-type: none"> <li>• Small business tenants paying less than \$50,000 per month in rent and</li> <li>• Who have temporarily ceased operations or have experienced at least a 70 per cent drop in pre-COVID-19 revenues.</li> </ul> <p>This support will also be available to non-profit and charitable organizations.</p>	<ul style="list-style-type: none"> <li>• The Canada Mortgage and Housing Corporation will administer and deliver the CECRA, a collaboration between the federal government and provincial and territorial governments, which are responsible for property owner-tenant relationships.</li> <li>• Provinces and territories have agreed to cost share total costs and facilitate implementation of the program. They will cost share up to 25% of costs, subject to terms of agreements with the federal government.</li> <li>• It is expected that CECRA will be operational by mid-May, with commercial property owners lowering the rents of their small business tenants payable for the months of April and May, retroactively, and for June.</li> <li>• Further details on CECRA will be shared in the near future once final terms and conditions are available. The federal government and provincial and territorial governments urge property owners to provide flexibility to tenants facing hardship in this uncertain time.</li> </ul>

## Support for workers and families

Categories	Announced measures	Additional details	How to benefit
Longer-term income support for workers	<p>The Canada Emergency Response Benefit (<b>CERB</b>) offers a taxable benefit of \$500 per week for a maximum of 16 weeks to workers who have lost their income due to COVID-19.</p> <p>The CERB replaces and combines the previously announced Emergency Care Benefit and Emergency Support Benefit.</p>	<p>The CERB covers Canadians who:</p> <ul style="list-style-type: none"> <li>● are 15 years of age or older and reside in Canada;</li> <li>● have stopped working because of COVID-19 and have not voluntarily left their employment;</li> <li>● have earned at least \$5,000 of income in 2019 or within 12 months of the date of application;</li> <li>● are, or expect to be, without employment or self-employment income for at least 14 consecutive days in the initial four-week period.</li> <li>● expect no employment income for the following benefit periods:               <ul style="list-style-type: none"> <li>○ From March 15, 2020 to April 11 2020</li> <li>○ From April 12, 2020 to May 9, 2020</li> <li>○ From May 10, 2020 to June 6, 2020</li> <li>○ From June 7, 2020 to July 4, 2020</li> <li>○ From July 5, 2020 to August 1st, 2020</li> <li>○ From August 2, 2020 to August 29, 2020</li> <li>○ From August 30, 2020 to September 26, 2020</li> </ul> </li> </ul>	<p>Benefits will start within 10 days of you submitting an application. There is no waiting period. Payments will be made through direct deposit or by cheque. You will be paid more quickly if you choose direct deposit. Your payments will be retroactive to your eligibility date.</p> <p>You can request the new CERB via <a href="#">My Account</a> or by calling the automated phone line up since April 6, 2020.</p> <p>For details about this measure, see <a href="#">this page</a>.</p> <p>The CRA has released a <a href="#">Q&amp;A</a> about the CERB.</p> <p>It was announced on April 5<sup>th</sup> that students will not be eligible for the CERB. Some of the targeted measures for students are listed below.</p>
<p>The federal government announced changes (that will be retroactive to March 15, 2020) to the eligibility rules to:</p> <ul style="list-style-type: none"> <li>● Allow people to earn up to \$1,000 (before taxes) per month while collecting the CERB.</li> <li>● Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.</li> <li>● Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.</li> </ul>			

# Government of Canada

## Support for Businesses

Categories	Announced measures	Additional details
Financement Agricole Canada	<p>For producers, agribusinesses and food processing industry:</p> <ul style="list-style-type: none"> <li>• Deferral of capital and interest payments for a maximum of six months for existing loans or deferral of capital payments for a maximum of 12 months;</li> <li>• Access to an additional line of credit of up to \$500,000 (Prime + 1%), guaranteed by a general security contract or universal mortgage (in Quebec only).</li> </ul> <p><b>NEW FINANCING PRODUCT</b></p> <ul style="list-style-type: none"> <li>• Term loans of up to \$2.5M, with no fees. An 18-month interest-only option is available as well as a 10-year amortization period.</li> <li>• These funds can be used for working capital needs and to modify production due to the repercussions of COVID-19.</li> </ul>	<ul style="list-style-type: none"> <li>• For additional information about the options available or how FCC can help you improve your financial situation, please contact your local office or the Client Service Center at 1-888-332-3301. <a href="https://www.fcc-fac.ca">FCC-FAC.ca</a> &gt; <a href="#">Summary of current program details</a></li> </ul>
Call to action: Canadian manufacturers needed	<p>The federal government is looking for Canadian manufacturers or Canadian companies that can help Canada meet the needs of medical supplies:</p> <p>Criteria to meet:</p> <ul style="list-style-type: none"> <li>• Manufacturing activities are based in Canada or the company has easy access to the necessary inputs through their supply chain;</li> <li>• The company has equipment that can be modified or facilities that can be reorganized quickly to meet medical needs, including the manufacture of personal protective equipment such as gloves, masks and surgical gowns; disinfectants; wipes; fans; and other medical equipment and supplies;</li> <li>• The company has skilled workers who are responsive and would be available to work under the current circumstances.</li> </ul>	<ul style="list-style-type: none"> <li>• If the company qualifies, it may write to: <a href="mailto:ic.mid-dim.ic@canada.ca">ic.mid-dim.ic@canada.ca</a>.</li> <li>• The company should also make local representations to its MP.</li> </ul>

# Government of Canada

## Support for Businesses

Categories	Announced measures	Additional details
CMHC	<ul style="list-style-type: none"> <li>• The Government is launching an Insured Mortgage Purchase Program (IMPP). Under this program, the government will purchase up to \$50 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation (CMHC).</li> <li>• As a result of the Minister of Finance's agreement to provide additional authorizations, the government is prepared to purchase up to \$150 billion in insured mortgage pools through the CMHC.</li> <li>• This represents a \$100 billion increase over the \$50 billion announced on March 16, 2020. This measure will provide stable funding to banks and mortgage lenders and support continued lending to Canadian businesses and consumers.</li> </ul>	<ul style="list-style-type: none"> <li>• The terms are as follows : <a href="#">CMHC &gt; Insured Mortgage Purchase Program</a>.</li> </ul>

# Government of Canada

## Support for Businesses

Categories	Announced measures	Additional details
Regional Relief and Recovery Fund (RRRF)	<p><b>ADDITIONAL PRECISIONS REGARDING REGIONAL DEVELOPMENT AGENCY (“RDA”)</b></p> <ul style="list-style-type: none"> <li>● The Regional Relief and Recovery Fund (RRRF) of \$962M will help to mitigate the cash flow issues experienced by businesses and organizations and to support businesses, organizations and communities in achieving successful recovery. This initiative is implemented by the six (6) RDAs of Canada.</li> <li>● This initiative includes two (2) components:               <ul style="list-style-type: none"> <li>○ <b>\$675M</b> to support regional economies, businesses, organizations and communities in regions all across Canada;</li> <li>○ <b>\$287M</b> to support the national network of Community Futures Development Corporations, which will specifically target small businesses and rural communities across the country.</li> </ul> </li> </ul>	<p>RDA in Quebec: Canada Economic Development (CED) for Quebec Regions</p> <p>If you are an existing CED client and are affected by the current situation:</p> <ul style="list-style-type: none"> <li>● Effective April 1<sup>st</sup>, CED will apply a three-month moratorium on all amounts owing to CED;</li> <li>● You may also be eligible for additional funding and flexibility in your arrangements;</li> <li>● Each case will be assessed individually as the situation evolves to determine if additional support is required.</li> </ul> <p>If you are not an CED client and are affected by the current situation:</p> <ul style="list-style-type: none"> <li>● CED may provide you with advice and guidance on other federal programs and services available to you;</li> <li>● You may have access to federal funding to help you maintain your operations;</li> <li>● If you are a company or organization residing in Quebec, please call 1-800-561-0633 or send us an email to learn more about the support available to you.</li> <li>● <a href="#">DEC.ca &gt; CED support for businesses and communities affected by COVID-19</a></li> </ul>

# Government of Canada

## Support for Businesses

Categories	Announced measures	Additional details
Support for the air transport sector	<ul style="list-style-type: none"> <li>The government will waive rent payments from March 2020 to December 2020 for the 21 airport authorities that pay rent to the federal government.</li> <li>This measure will provide a maximum relief of \$331.4M due to payments made during the same period in 2018.</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Government of Canada &gt; News Release - Department of Finance Canada</a></li> </ul>
Support for the arts, culture and sports sectors	<p><b>NEW PROGRAM</b></p> <ul style="list-style-type: none"> <li>A financing of \$500M through the creation of the COVID-19 Emergency Support Fund to help address the financial needs of affected organizations within the sectors of culture, heritage and sports.</li> </ul>	<ul style="list-style-type: none"> <li>Further details regarding the programs offered in this support fund of \$500M will be announced shortly.</li> </ul>
Emergency funds for community support	<p><b>NEW PROGRAM</b></p> <ul style="list-style-type: none"> <li>A financing of \$350M to support vulnerable Canadians through charities and non-profit organizations which deliver essential services to those in need.</li> </ul>	<ul style="list-style-type: none"> <li>Further details will be announced shortly.</li> </ul>
Support for young entrepreneurs	<p><b>NEW PROGRAM</b></p> <ul style="list-style-type: none"> <li>A financing of \$20.1M in support for Futurpreneur Canada to continue supporting young entrepreneurs across Canada who are facing challenges due to COVID-19. The funding will allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months.</li> </ul>	

# Government of Canada

## Support for Businesses

Categories	Announced measures	Additional details
Support for the energy sector	<p><b>NEW MEASURES</b></p> <ul style="list-style-type: none"> <li>● <b>\$1.72B:</b> Funding to the governments of Alberta, Saskatchewan, and British Columbia, and the Alberta Orphan Well Association, to clean up orphan and/or inactive oil and gas wells. This measure will help to create thousands of jobs and achieve lasting environmental benefits.</li> <li>● <b>\$750M:</b> New proposed Emissions Reduction Fund to reduce emissions in Canada's oil and gas sector, with a focus on methane. This fund will provide primarily repayable contributions to conventional and offshore oil and gas firms in order to support their investments to reduce greenhouse gas emissions. Of this amount, \$75M will be allocated to the offshore sector.</li> </ul>	

# Government of Canada

## Support for Businesses

Categories	Announced measures	Additional details
National Research Council Canada	<p><b>1) The COVID-19 Challenges Procurement Program</b></p> <p><b>Purpose:</b> This program will post challenges seeking near-to-market solutions from small and medium-sized businesses (fewer than 500 staff) that need financial support from the National Research Council of Canada Industrial Research Assistance Program (NRC IRAP) to refine and sell their product or solution to meet a COVID-19 related need.</p> <p>Through this initiative, the Public Health Agency of Canada (PHAC) and Health Canada (HC) will establish a number of challenges corresponding to needs of health providers to deal with COVID-19.</p>	<p>Together, NRC IRAP and Innovative Solutions Canada will:</p> <ul style="list-style-type: none"> <li>• Post the PHAC and HC challenges;</li> <li>• Award Phase 1 funding to successful small and medium-sized businesses to develop a proof of concept for their solution (NRC IRAP);</li> <li>• Award Phase 2 funding to the firms with the best concepts so they can develop a working prototype (NRC IRAP).</li> </ul>
	<p><b>2) The Pandemic Response Challenge Program:</b></p> <p><b>Purpose:</b> This program will build teams to address challenges requiring further research and development for solutions to meet COVID-19 related needs. The NRC will build these teams drawing on internal-to-government capacity and academic researchers who register online to indicate their interest, and related areas of expertise and capabilities.</p>	<p>The NRC will receive \$15M to form dedicated teams to address challenges in the areas of greatest research and development (R&amp;D) need in the fight against COVID-19.</p> <p>The Pandemic Response Challenge Program is currently structured around 3 main research areas:</p> <ul style="list-style-type: none"> <li>• Rapid detection and diagnosis;</li> <li>• Therapeutics and vaccine development; and</li> <li>• Digital Health</li> </ul>

## Support for Businesses

Categories	Announced measures	Additional details
<p>National Research Council of Canada (NRC)</p>	<p><b>PRECISION CONCERNING THE PROGRAM – *TIME SENSITIVE*</b></p> <p><b>NRC IRAP Innovation Assistance Program (IAP)</b></p> <p>This measure provides \$250M to assist innovative, early-stage companies that are unable to access existing COVID-19 business support, through the NRC’s Industrial Research Assistance Program.</p> <ul style="list-style-type: none"> <li>IRAP IAP provides a wage subsidy to eligible employers for up to 12 weeks.</li> <li>SMEs pursuing technology-driven innovation who have been unable to secure funding under the Canada Emergency Wage Subsidy (CEWS) are eligible and can apply for financial assistance under IRAP IAP.</li> </ul>	<p>In order to be eligible, the company must meet the following criteria:</p> <ul style="list-style-type: none"> <li>Be ineligible for the Canada Emergency Wage Subsidy;</li> <li>Be an incorporated, profit-oriented small or medium-sized business in Canada;</li> <li>Be a company with 500 or fewer full-time equivalent employees;</li> <li>Plan to pursue growth and profit by developing and commercializing innovative, technology-driven new or improved products, services or processes in Canada;</li> <li>Lack sufficient financial resources to sustain operations from April 1, 2020 to June 23, 2020 inclusive;</li> <li>Have a CRA business number; and</li> <li>Be incorporated by no later than March 1, 2020.</li> </ul> <p>How to apply:</p> <ul style="list-style-type: none"> <li>If a company meets all the eligibility criteria listed above, it can apply by completing the <a href="#">application</a>. The program will be accepting applications until April 29, 2020 at 11:59 pm EDT.</li> </ul>

# Government of Canada

## Support for employers and students

Categories	Announced measures
Canada Student Service Grant	<p><b>NEW PROGRAM</b></p> <ul style="list-style-type: none"> <li>To encourage students to participate in the COVID-19 response, the government will launch a new national service initiative to recognize students' significant contributions to the COVID-19 efforts, and provide support through a new Canada Student Service Grant which will provide up to \$5,000 to support student's post-secondary education costs in the fall.</li> <li>More details will be made available on the <i>I Want to Help</i> platform over the coming weeks, including more detailed information about eligibility, the levels of funding available under the grant, how to apply for a national service position, and how applications will be assessed.</li> </ul>
Canada Summer Jobs	<p><b>CHANGE TO THE EXISTING PROGRAM</b></p> <ul style="list-style-type: none"> <li>Changes to the Youth Employment and Skills Strategy's Canada Summer Jobs program, including increased wage subsidies, expanded eligibility and new flexibilities for employers, to ensure it can continue to support up to 70,000 student job placements in 2020-21. These new measures are being supported by a reallocation of existing resources.</li> <li>Employers that were eligible to the regular program on February 28, 2020, will be eligible to receive a wage subsidy reimbursement of up to 100% (from 50% prior to the changes) of the provincial or territorial minimum hourly wage. This is an interesting measure to convince certain students to renounce the CERB.</li> </ul>

# Government of Alberta

Categories	Announced measures	Additional details
WCB Premiums Deferral and Partial Waiver for Small and Medium Businesses	<p>All private sector employers will have their 2020 WCB premiums deferred to early 2021, effectively for one year. For small and medium businesses, the government will cover 50% of their 2020 premium when due.</p> <p>Large employers will also receive a break by having their 2020 WCB premium payments deferred until 2021, at which time their premiums will be due.</p>	<ul style="list-style-type: none"> <li>• See Alberta's <a href="#">Additional Financial Support for Albertan's and Employers News Release</a></li> <li>• Employers who have already paid their WCB premium payment for 2020 are eligible for a rebate or credit.</li> </ul>
Deferral of Tourism Levy Payments	<p>Hotels and other lodging providers in Alberta can delay paying the tourism levy until August 31, 2020 for amounts that become due to government on or after March 27, 2020.</p>	<ul style="list-style-type: none"> <li>• See Alberta's <a href="#">Tax Relief for Tourism Industry News Release</a></li> <li>• Hotels and other lodging providers are still expected to file returns, as required by legislation, and must continue to collect the tourism levy from guests staying at their properties during this period. Payments deferred until August 31, 2020 will not be subject to penalties or interest.</li> </ul>

# Government of British Columbia

Categories	Announced measures	Additional details
<p>New B.C. Emergency Benefit for Workers</p>	<p>A new B.C. Emergency Benefit for Workers will provide a tax-free \$1,000 payment to British Columbians whose ability to work has been affected by the outbreak. The benefit will be a one-time payment for British Columbians who receive federal Employment Insurance (EI), or the new Canada Emergency Response Benefit, as a result of COVID-19 impacts.</p> <p>This includes workers who have been laid-off, who are sick or quarantined, parents with sick children, parents who stay at home from work while child care centres and schools are closed, and those caring for sick family members, such as an elderly parent.</p>	<ul style="list-style-type: none"> <li>• See British Columbia's <a href="#">COVID-19 Action Plan: B.C.'s First Steps to Support People, Businesses</a></li> <li>• The workers can be EI-eligible and non-EI eligible, such as the self-employed.</li> <li>• The benefit will be paid to B.C. residents, in addition to their federal income supports..</li> </ul>
<p>Expand the B.C. Climate Action Tax Credit</p>	<p>The one-time enhanced July 2020 payment is:</p> <ul style="list-style-type: none"> <li>• Up to \$218, an increase of up to \$174.50 from the regular tax credit amount, for you, your spouse or common-law partner, or your first child in a single parent family</li> <li>• Up to \$64, an increase of up to \$51.25 from the regular tax credit amount, for each additional child</li> </ul> <p>The enhanced July 2020 payment also has an increased income threshold amount before the tax credit is reduced to zero.</p>	<ul style="list-style-type: none"> <li>• See British Columbia's <a href="#">One-Time Enhanced July 2020 Payment for the Climate Action Tax Credit Site</a></li> <li>• You do not need to apply for the one-time enhanced July 2020 payment. You only need to file your income tax return for 2019 and the CRA will determine your eligibility and advise you if you're eligible to receive the payment.</li> </ul>

# Government of British Columbia

Categories	Announced measures	Additional details
Deferral of Employer Health Tax Payments	Effective March 23, 2020, businesses with a payroll over \$500,000 can defer their employer health tax payments until September 30, 2020. Businesses with a payroll under this threshold are already exempt from the tax.	<ul style="list-style-type: none"> <li>See British Columbia's <a href="#">COVID-19 Action Plan: B.C's First Steps to Support People, Businesses</a></li> </ul>
Deadline Extension for Certain Indirect Tax Returns and Remittances	<p>The Province is extending tax filing and payment deadlines for the following taxes until September 30, 2020 (if they were originally due after March 23, 2020 and before September 30, 2020):</p> <ul style="list-style-type: none"> <li>Provincial sales tax (PST)</li> <li>Municipal and regional district tax on short-term accommodation</li> <li>Tobacco Tax</li> <li>Motor fuel tax</li> <li>Carbon tax</li> </ul>	<ul style="list-style-type: none"> <li>The deferral is automatic and no application is required</li> <li>See British Columbia's <a href="#">Notice 2020-002: COVID-19 – Sales Tax Changes</a></li> <li>Also See British Columbia's <a href="#">COVID-19 Action Plan: B.C's First Steps to Support People, Businesses</a></li> </ul>
Certain Indirect Tax Measures Delayed	The scheduled April 1 increase to the provincial carbon tax, as well as the expanded PST registration requirements for Canadian sellers of goods, along with Canadian and foreign sellers of software and telecommunication services and the implementation of PST on sweetened carbonated drinks, will be delayed and their timing will be reviewed by Sept. 30, 2020.	<ul style="list-style-type: none"> <li>See British Columbia's <a href="#">Notice 2020-002: COVID-19 – Sales Tax Changes</a></li> <li>Also See British Columbia's <a href="#">COVID-19 Action Plan: B.C's First Steps to Support People, Businesses</a></li> </ul>
Reduction to Property Tax for Businesses	Business and light- and major-industry property classes will see their school tax cut in half.	<ul style="list-style-type: none"> <li>See British Columbia's <a href="#">COVID-19 Action Plan: B.C's First Steps to Support People, Businesses</a></li> </ul>

# Government of British Columbia

Categories	Announced measures	Additional details
<p>Expanding Income Assistance and Disability Assistance</p>	<p>For people in B.C. currently receiving income assistance or disability assistance, the Province as announced the following measures:</p> <ul style="list-style-type: none"> <li>Temporarily exempt federal employment insurance benefits, including the CERB, for three months so these new emergency federal support programs won't reduce monthly assistance payments</li> <li>An automatic \$300-monthly supplement for the next three months for everyone on income assistance or disability assistance who is not eligible for the emergency federal support programs, including the CERB</li> <li>Monthly \$52 Transportation supplement for all BC Bus Pass Program users receiving income assistance and disability assistance for the duration of the fare suspension by BC Transit and Translink.</li> </ul>	<ul style="list-style-type: none"> <li>See British Columbia's <a href="#">New emergency supports for province's most vulnerable</a></li> </ul>

# Government of British Columbia

Categories	Announced measures	Additional details
<p>B.C. Temporary Rental Supplement Program (BC-TRS)</p>	<p>To support people and prevent the spread of COVID-19, the Province is introducing a new temporary rental supplement for April, May and June 2020 paid directly to the landlord of \$300 per month for eligible households with no dependents and \$500 per month for eligible households with dependents. The tenant is responsible for paying the difference between the benefit amount and their full rent.</p> <p>The new BC Temporary Rental Supplement is administered by BC Housing and the application process is now available online.</p>	<ul style="list-style-type: none"> <li>See British Columbia's <a href="#">Rental Supplement (BC-TRS Program)</a> for eligibility and application process</li> </ul>
<p>B.C. Freeze on Evictions, Rent and Additional Rights</p>	<p>The Province announced a series of measures to assist residential tenants and approved a Residential Tenancy (COVID-19) order pursuant to the state of emergency (the "Residential Tenancy Order").</p> <p>Benefits include:</p> <ul style="list-style-type: none"> <li>Rent increases will not come into effect until the state of emergency is over</li> <li>Landlords are not permitted to enter the rental unit without consent of the tenant (even if proper notice has been served) unless there is risk to personal property or life</li> <li>Landlords can reasonably restrict or schedule the use of the common or shared areas to support social distancing</li> <li>Most evictions will not be allowed during the state of emergency</li> </ul>	<ul style="list-style-type: none"> <li>All tenants in British Columbia are eligible and the program is effective immediately.</li> <li>See British Columbia's <a href="#">Residential Tenancy Act</a></li> </ul>

# Government of British Columbia

Categories	Announced measures	Additional details
B.C. COVID-19 Supply Hub and Manufacturing Supercluster	<p>The Province has partnered with the Digital Technology Supercluster and the Business Council of British Columbia to create the COVID-19 Supply Hub, a made-in-B.C. online platform to co-ordinate, source and expedite medical supplies and personal protective equipment (PPE) for provincial health authorities to support front-line health workers fighting COVID-19.</p> <p>Companies can get up to \$5 million to cover up to 100% of eligible costs when they collaborate with other businesses on a project that has an immediate impact on curbing the effects of COVID-19.</p> <p>Now accepting offers. Project to take place between April and June 2020.</p>	<ul style="list-style-type: none"> <li>See British Columbia's <a href="#">COVID-19 Supply Hub</a></li> <li>Companies looking to offer support or supplies through the COVID-19 Supplier Hub can access it <a href="#">here</a>.</li> </ul>
The Ministry and B.C. Arts Council	<p>The Ministry and the BC Arts Council have been working hard to develop an immediate and responsive plan to support the arts and culture sector through the COVID-19 crisis.</p> <p>Benefits include:</p> <ul style="list-style-type: none"> <li>50% of last year's operating grant as an advance for the next intake cycle (April and September)</li> <li>One-time grant will range (maximum \$15,000) depending on the size of your organization</li> </ul> <p>Current Operating Assistance clients will automatically receive the supplement and operating grant.</p> <p>Mechanism for eligible project clients to receive supplement will be announced in the coming days.</p>	<ul style="list-style-type: none"> <li>See British Columbia's <a href="#">Ministry and B.C. Arts Council COVID-19 FAQs</a></li> <li>Spring and Fall Operating Assistance clients will be eligible for the 50% advance of operating grants.</li> <li>Operating Assistance clients and eligible project clients will be eligible for the Arts and Culture Resilience Supplement.</li> </ul>
B.C. Student Loans	<p>Starting March 30, 2020, B.C. student loan payments are automatically frozen for six months.</p>	<ul style="list-style-type: none"> <li>No action required.</li> </ul>

# Government of British Columbia

Categories	Announced measures	Additional details
<p>BC Hydro, ICBC and FortisBC Payment Relief</p>	<p><u>BC Hydro</u></p> <p>BC Hydro rates have been reduced by 1% effective April 1, 2020.</p> <p>Residential customers who have lost their job or are unable to work due to COVID-19 will receive a bill credit of three times their average monthly bill. This credit does not have to be paid back.</p> <p>Small businesses in BC Hydro's small general rate category forced to close due to COVID-19 can have their bills forgiven for electricity use between April and June 2020 with no repayment required.</p> <p>All customers can defer bill payments with no penalty through the COVID-19 Customer Assistance Program.</p> <p><u>ICBC</u></p> <p>ICBC is allowing customers who are facing financial challenges due to COVID-19 to defer their payment for up to 90 days with no penalty.</p> <p><u>FortisBC</u></p> <p>Residential customers can sign up for the COVID-19 Customer Recovery Fund to automatically have their bills deferred from April 1 to June 30, 2020.</p> <p>For small businesses that have been forced to close, FortisBC will issue bill credits to offset any charges to their account.</p> <p>Businesses that are still open, but facing slowdown in revenue, will not receive bill credits but can receive bill deferral for the same 90-day period.</p>	<ul style="list-style-type: none"> <li>• Available now.</li> <li>• See BC Hydro's <a href="#">COVID-19 Response</a></li> <li>• See ICBC's <a href="#">COVID-19 Response</a></li> <li>• See Fortis BC's <a href="#">COVID-19 Customer Recovery Fund</a></li> </ul>

# Government of Manitoba

Categories	Announced measures	Additional details
Deadline Extension for RST returns and remittances	<p>Manitoba has extended the deadline for certain monthly retail sales tax (RST) returns to June 22, 2020 (from April 20 and May 20, 2020). This extension applies to small- and medium businesses with monthly RST remittances of no more than \$10,000 per month. In addition, Manitoba has extended the deadline for businesses that file RST returns quarterly to June 22, 2020 (from April 20, 2020).</p> <p>In addition, Manitoba advises that where these eligible businesses were not able to file and remit their February RST return by the due date on March 20, 2020, they will not be subject to late filing penalties or interest until after June 22, 2020.</p>	<ul style="list-style-type: none"> <li>• See Manitoba's <a href="#">Notice RST 2020-03</a></li> <li>• Interest will continue to apply on all outstanding tax debts established prior to the March remittance deadlines.</li> <li>• Businesses will still receive paper returns in the mail or web notice reminders by email for return periods March and April.</li> </ul>
Deferral of Health and Post secondary Education Tax Levy Filings and Remittances	<p>Health and Post Secondary Education Tax Levy (also known as HE Levy) returns for small and medium businesses with monthly HE Levy remittances of no more than \$10,000 per month that would normally be due on April 15th and May 15th will now be due on June 15, 2020.</p> <p>Businesses that qualify for the above filing extension that were not able to file and remit their February HE Levy tax return by the March 16th due date will not be assessed a late filing penalty and interest will not be applied until after June 15, 2020.</p>	<ul style="list-style-type: none"> <li>• See Manitoba's <a href="#">Notice HE 2020-01</a></li> <li>• Interest will continue to apply on all outstanding tax debts established prior to the March remittance deadlines.</li> <li>• Businesses will still receive paper returns in the mail or web notice reminders by email for return periods March and April.</li> </ul>

# Government of Manitoba

Categories	Announced measures	Additional details
Deferral of Certain Tax Measures Announced in the 2020 Budget	The previously announced retail sales tax rate reduction, introduction of a green levy and the tobacco tax rate increase that were effective July 1, 2020 have all been deferred until further notice.	<ul style="list-style-type: none"> <li>See Manitoba's <a href="#">Bulletin No. 120</a></li> </ul>
WCB Payment Deferral	<p>The Workers Compensation Board of Manitoba (WCB) announced that it will extend the payroll reporting deadline and defer premium payments until the end of May. In addition, the WCB will not charge business interest and/or penalties for non-payment until October.</p> <p>Businesses that are expecting to see a dramatic change in their payroll compared to what they initially reported to the WCB earlier this year can submit a revised 2020 estimate to the WCB and this year's premium will be adjusted accordingly.</p>	<ul style="list-style-type: none"> <li>See Manitoba's <a href="#">WCB's Response to the COVID-19 Pandemic Release</a></li> <li>The WCB says it will work with businesses to discuss alternate payment options or deferrals if businesses need more time to make a payment.</li> <li>Submissions of revised 2020 payroll estimates can be emailed, along with the businesss' account number, to <a href="mailto:assessmentservices@wcb.mb.ca">assessmentservices@wcb.mb.ca</a>.</li> </ul>

# Government of New Brunswick

Categories	Announced measures	Additional details
Worker's Emergency Income Benefit	A one-time income benefit of \$900 is available for workers or self-employed people residing in New Brunswick who have lost their job due to the state of emergency. The benefit will help to bridge the gap between when a person lost their job or closed their business on or after March 15, 2020, to when the national benefit takes effect. The benefit will end on April 30, 2020.	<ul style="list-style-type: none"> <li>See New Brunswick's <a href="#">The New Brunswick Workers Emergency Income Benefit</a> site</li> </ul>
Waiving late penalties on property taxes	Though business property taxes must be paid by May 31, late penalties will be reviewed on a case-by-case basis to see if the penalty can be waived due to undue financial challenges, such as having to close a business due to COVID-19.	<ul style="list-style-type: none"> <li>See New Brunswick's <a href="#">COVID-19 Guidance for Businesses</a> site</li> </ul>

# Newfoundland and Labrador

Categories	Announced measures	Additional details
Deadline Extended for Fuel Tax Exemption Permits	<p>The expiry date for Fuel Tax Exemption Permits, which allows permit holders to purchase tax-exempt marked gasoline and light fuel oil, which was set to expire on March 31, 2020 has been extended to June 30, 2020.</p> <p>Gasoline and carbon product retailers throughout the province are authorized to accept such permits and continue to sell marked diesel and light fuel oil exempt of gasoline and carbon tax to these permit holders up to and including June 30, 2020.</p>	<ul style="list-style-type: none"> <li>See Newfoundland and Labrador's <a href="#">Public Advisory: Deadline Extended for Fuel Tax Exemption Permits</a></li> <li>Extension of the exemption will ensure permit holders (primarily fishers), are not negatively impacted by any inability to apply for a permit extension or processing delays resulting from COVID-19.</li> </ul>
Deadline Extended for Tax Return Filing Deadlines	<p>International Fuel Tax Agreement returns from interjurisdictional carriers for the first quarter of 2020 (January 1 to March 31, 2020), due on April 30, 2020 are now due and payable on June 1, 2020.</p> <p>The filing deadline for other tax returns (except for tax returns required from interjurisdictional carriers) otherwise due March 20, 2020 to May 31, 2020, are now due June 23, 2020. The extension applies to the tax returns including:</p> <ul style="list-style-type: none"> <li>Gasoline tax</li> <li>Carbon tax</li> <li>Health and Post-Secondary Education Tax</li> <li>Insurance Companies Tax</li> <li>Mining and Mineral Rights Tax</li> <li>Tax on Insurance Premiums</li> <li>Tobacco tax.</li> </ul>	<ul style="list-style-type: none"> <li>Monthly filers may therefore extend the filing and remittance of tax amounts for the February, March and April 2020 reporting periods to June 23, 2020.</li> <li>If a taxpayer is prevented from making a payment when due, filing a return on time, or otherwise complying with a tax obligation, they can submit a written request to the Department of Finance, Tax Administration Division, to seek a remission of interest and penalties. Requests should validate how the taxpayer was prevented from complying with these requirements as a result of COVID-19 circumstances. These requests should be submitted by e-mailing to <a href="mailto:taxadmin@gov.nl.ca">taxadmin@gov.nl.ca</a>, and including "Remission Request (COVID-19)" as the subject line of the e-mail. All requests will be reviewed on a case-by-case basis.</li> <li>See Newfoundland and Labrador's <a href="#">Public Advisory: Changes Made to Tax Return Filing Deadlines and Remission of Interest and Penalties.</a></li> </ul>

# Government of Nova Scotia

Categories	Announced measures	Additional details
Worker Emergency Bridge Fund	The government will provide a one-time, \$1,000 payment, to bridge the gap between layoffs and closures and the federal government's Canada Emergency Response Benefit. The payment is intended to help the self-employed and those laid-off workers who do not qualify for Employment Insurance.	<ul style="list-style-type: none"><li>See Nova Scotia's <a href="#">Measures to Help Citizens, Businesses Affected by COVID-19</a></li></ul>

# Government of Ontario

Categories	Announced measures	Additional details
Interest and Penalty Relief	<p>Tax filing and remittance deadlines will remain the same. However, beginning April 1, 2020, penalties and interest will not apply to Ontario businesses that miss any filing or remittance deadline under select provincial taxes. This will continue for a period of five months.</p> <p>The following provincial taxes are included in the relief period:</p> <ul style="list-style-type: none"> <li>• Employer Health Tax</li> <li>• Tobacco Tax</li> <li>• Fuel Tax</li> <li>• Gas Tax</li> <li>• Beer, Wine &amp; Spirits Tax</li> <li>• Mining Tax</li> <li>• Insurance Premium Tax</li> <li>• International Fuel Tax Agreement</li> <li>• Retail Sales Tax on Insurance Contracts and Benefit Plans</li> <li>• Race Tracks Tax</li> </ul>	<ul style="list-style-type: none"> <li>• See Ontario's <a href="#">Interest and Penalty Relief for Businesses Tax Bulletin</a></li> <li>• If a business is unable to file their return or remittance during the relief period, they do not need to contact or notify the Ministry of Finance. Penalties and interest will be waived automatically for all late returns or remittances by Ontario businesses during the relief period.</li> <li>• Ontario businesses are also not required to provide the Ministry of Finance with information about the impact of COVID-19 on their staff or daily operations during the relief period.</li> <li>• The relief period does not include business accounts with outstanding taxes, interest or penalties owing to the government from previous filing periods. Existing debts from before the relief period will continue to accrue interest.</li> </ul>
Suspension of Ontario Audits	<p>The government is also temporarily suspending audit interactions with most Ontario business and representatives for the month of April 2020.</p>	<ul style="list-style-type: none"> <li>• See Ontario's <a href="#">Interest and Penalty Relief for Businesses Tax Bulletin</a></li> </ul>

# Government of Ontario

Categories	Announced measures	Additional details
One Time Payment for Families with Children	The Ontario government will provide a one-time \$200 payment per child up to 12 years of age, and \$250 for those with special needs.	<ul style="list-style-type: none"> <li>See <a href="#">Ontario's Action Plan: Responding to COVID-19</a></li> </ul>
Financial support for seniors	The government is doubling the Guaranteed Annual Income System (GAINS) maximum payment for low-income seniors, for six months beginning April 2020.	<ul style="list-style-type: none"> <li>See <a href="#">Ontario's Action Plan: Responding to COVID-19</a></li> <li>This would increase the maximum payment to \$166 per month for individuals and \$332 per month for couples.</li> </ul>
Temporary Increase to the Employer Health Tax (EHT) Exemption	The government is temporarily increasing the Employer Health Tax (EHT) exemption from \$490,000 to \$1 million for 2020.	<ul style="list-style-type: none"> <li>See <a href="#">Ontario's Action Plan: Responding to COVID-19</a></li> <li>The exemption would return to its current level of \$490,000 on January 1, 2021.</li> </ul>
Regional Opportunities Investment Tax Credit	To support business investment in regions of the province where employment growth has been significantly below the provincial average, Ontario is proposing a new 10 per cent refundable Corporate Income Tax credit.	<ul style="list-style-type: none"> <li>See <a href="#">Ontario's Action Plan: Responding to COVID-19</a></li> <li>The Regional Opportunities Investment Tax Credit would be available to eligible businesses that construct, renovate or acquire qualifying commercial and industrial buildings in designated regions of the province, saving them up to \$45,000 in the year.</li> </ul>

# Government of Ontario

Categories	Announced measures	Additional details
Educational Property Tax Deferrals	<p>The government is deferring the June 30, 2020 quarterly property tax remittance property municipalities make to school boards by 90 days.</p> <p>This measure has been proposed to encourage municipalities to introduce measures to provide property tax relief, for example, by allowing taxpayers to defer property tax payments.</p>	<ul style="list-style-type: none"> <li>See <a href="#">Ontario's Action Plan: Responding to COVID-19</a></li> </ul>
Postponement of 2020 Property Tax Assessment Update	<p>The Ontario government has announced that property assessments for the 2021 property tax year will continue to be based on the fully phased-in January 1, 2016 current values. This means property assessments for the 2021 property tax year will be the same as the 2020 tax year, unless there have been changes to a property.</p>	<ul style="list-style-type: none"> <li>See MPAC's <a href="#">2020 Assessment Update</a></li> </ul>
Deferral of Workplace Safety and Insurance Board Payments	<p>Schedule 1 employers with premiums owed to the WSIB will be allowed to defer reporting and payments until August 31, 2020. The deferral will also apply to Schedule 2 businesses that pay WSIB for the cost related to their workplace injury and illness claims. In addition, no interest will be accrued on outstanding premium payments and no penalties will be charged during the deferral period.</p>	<ul style="list-style-type: none"> <li>See Ontario's <a href="#">Ontario's Action Plan: Responding to COVID-19</a></li> <li>All employers covered by the WSIB's workplace insurance are automatically eligible for the financial relief package.</li> </ul>

# Prince Edward Island

Categories	Announced measures	Additional details
<p>COVID-19 Income Support Program</p>	<p>The province has announced a one time, taxable, \$750 payment for eligible individuals. The benefit is available to individuals who, as of March 13, 2020, have lost their job or have been laid off, have had their Employment Insurance benefits expire and do not yet have a job to return to, or are self-employed and have lost all revenues through self-employment (and have not already accessed the Emergency Income Relief for the Self-Employed), due to the public state of emergency in the province.</p> <p>To qualify, individuals must:</p> <ul style="list-style-type: none"> <li>• be 18 years of age or older;</li> <li>• be a resident of Prince Edward Island as of December 31, 2019;</li> <li>• have earned a minimum of \$5,000 gross earnings in the last 12 months or in the last calendar year;</li> <li>• lost their primary source of income; and</li> <li>• have applied for federal benefits (e.g. Employment Insurance or the Canada Emergency Response Benefit).</li> </ul>	<ul style="list-style-type: none"> <li>• See PEI's <a href="#">COVID-19 Income Support Fund Site</a></li> <li>• See PEI's <a href="#">COVID-19 Income Support Fund Frequently Asked Questions</a></li> <li>• Online applications can be submitted until April 30 2020.</li> </ul>
<p>Emergency Income Relief for the Self-Employed</p>	<p>A maximum of \$500 per week is being made available to certain self-employed individuals for the period of March 16 to March 29, 2020 (this period will be reviewed as required).</p> <p>To be eligible for this component self-employed individuals must:</p> <ul style="list-style-type: none"> <li>• Have declared business income on their most recent tax return.</li> <li>• Business income must be their primary source of income.</li> <li>• Be able to demonstrate direct financial losses resulting from the COVID -19 isolation measures at the time of application.</li> <li>• Not be EI eligible or receiving any other income support (i.e., Business Interruption Insurance).</li> </ul>	<ul style="list-style-type: none"> <li>• See PEI's <a href="#">Emergency Income Relief for the Self-Employed site</a></li> <li>• Online applications can be submitted until April 30 2020.</li> </ul>

# Prince Edward Island

Categories	Announced measures	Additional details
Emergency Relief - Worker Assistance Program	<p>The province has announced a maximum payment of \$250 per week to eligible employers for each employed worker that experienced a reduction of at least 8 hours per week during the two week period March 16-29, 2020</p> <p>Eligible employers include registered private sector businesses or non-profit organizations in Prince Edward Island where employed workers have experienced a reduction of at least 8 hours per week during the two week period March 16-29, 2020.</p> <p>Workers laid off during this period are not eligible for support under this program.</p>	<ul style="list-style-type: none"> <li>See PEI's <a href="#">Emergency Working Capital Financing Site</a></li> </ul>
Employee Gift Card Program	<p>The province has announced a temporary program put in place to offer a \$100 Sobeys gift value to any employee, living and working on Prince Edward Island, who has received an ROE as lay-off notice as a direct result of the impacts associated with COVID-19.</p>	<ul style="list-style-type: none"> <li>See PEI's <a href="#">Employee Gift Card Program</a></li> <li>To be eligible, the employer must have issued an ROE to lay-off 1 or more employee(s) as a result of COVID-19 between March 13 and March 31, 2020</li> </ul>
Property Tax Relief Measures	<p>PEI announced it will be deferring property tax payments and extending the property assessment appeal deadlines (for assessment year 2020) until December 31, 2020. The province will provide interest relief for tax year 2020, including all past due amounts.</p> <p>The province will also suspend tax sale processes for the remainder of 2020 and will delay mailing of provincial tax bills for 2020 until June.</p>	<ul style="list-style-type: none"> <li>See PEI's <a href="#">Province Provides COVID-19 Economic Update, Confirms Property Tax Relief Release</a></li> </ul>

# Government of Quebec

## Support for Businesses

Categories	Announced measures	Additional details
<p>Concerted temporary action program for businesses (PACTE)</p> <p>(included in the ESSOR program)</p>	<ul style="list-style-type: none"> <li>This funding program is targeted at companies whose cash flow is affected by the impact of COVID-19.</li> <li>This financial assistance is available to businesses operating in Québec, including cooperatives and other social economy enterprises with commercial activities. Eligible businesses are those that find themselves in a precarious situation and temporary difficulty as a result of COVID-19. They must show that their financial structure offers realistic prospects for profitability.</li> </ul> <p>Eligible Projects:</p> <p>Businesses must show that their cash flow issues are temporary and that the liquidity shortage stems from:</p> <ul style="list-style-type: none"> <li>A problem involving the supply of raw materials or products (goods or services)</li> <li>An inability, or a substantially decreased ability, to deliver goods, products or services.</li> </ul> <p>Applications will be reviewed on a case-by-case basis, according to the business' circumstances and Investissement Québec's management practices.</p> <p>Funding details:</p> <ul style="list-style-type: none"> <li>A loan guarantee is the preferred form of financing. Financing can also take the form of a loan from Investissement Québec.</li> <li>Businesses in all industries are eligible to this program, certain exceptions apply (see next column).</li> </ul>	<p>All industries are eligible, except for the following:</p> <ul style="list-style-type: none"> <li>Weapons manufacturing or distribution</li> <li>Games of chance and gambling, combat sports, racing and other similar activities</li> <li>Production and sale of tobacco and drugs along with services related to their use, except for projects involving pharmaceutical-grade products approved by Health Canada and having a DIN, or their ingredients, as well as R&amp;D projects licensed by Health Canada</li> <li>Any activity whose main purpose is protected by the Canadian Charter of Rights and Freedoms (religion, politics, human rights advocacy, etc.)</li> <li>Any other activity that may offend public morals.</li> </ul> <p>Investissement Québec aims to work in close cooperation with financial institutions and federal authorities (BDC/EDC) in order to share risks</p> <ul style="list-style-type: none"> <li>The minimum funding amount is \$50,000;</li> <li>Refinancing is prohibited;</li> <li>This measure is designed to shore up the business's working capital.</li> </ul> <p>How it works:  <u>Existing IQ clients:</u> contact the account manager by email or telephone.</p> <p><u>Non-client businesses:</u> to obtain a loan guarantee, contact the financial institution, which will then be able to contact one of the IQ account managers.</p>

# Government of Quebec

## Support for Businesses

Categories	Announced measures	Additional details
<p>Concerted temporary action program for businesses (PACTE)</p> <p>(included in the ESSOR program)</p>	<p>EMERGENCY ASSISTANCE FOR SMALL AND MEDIUM-SIZED BUSINESSES</p> <ul style="list-style-type: none"> <li>● This is in addition to the Concerted temporary action program for businesses (PACTE).</li> <li>● To help businesses, the he Government of Quebec is making available an initial amount of \$150 million to the RCMs and territories. The cities of Montreal and Quebec will each receive \$40 million and \$10 million respectively, of the allocated \$150 million. The other RCMs and equivalent territories will share the remaining \$100 million.</li> <li>● Businesses in all industries, including cooperatives, not-for-profit organizations and social economy enterprises engaged in business activities, will be able to obtain a loan or loan guarantee of up to \$50,000 to address the liquidity shortfall due to COVID-19.</li> </ul>	<ul style="list-style-type: none"> <li>● Eligible businesses seeking more information or wishing to benefit from this funding can contact their RCM.</li> </ul>

# Government of Quebec

## Support for Businesses

Categories	Announced measures	Additional details
Ministère de l'Environnement et de la Lutte	<p>Temporary exemption for companies modifying their production in an effort to combat COVID-19</p> <ul style="list-style-type: none"> <li>● Program aiming to streamline procedures for companies wishing to convert their operations in an effort to combat COVID-19.</li> <li>● In order to meet an increasing and urgent demand, particularly in the health and social services sector, the Government of Quebec will exempt businesses that temporarily modify an operation (for example, increasing production) or add an operation (for example, designing new products) in connection with the fight against COVID-19. As a result, these companies will not need to obtain prior authorization from the Ministère de l'Environnement et de la Lutte contre les changements climatiques, which will alleviate the procedures for temporarily converting their operations.</li> </ul>	<ul style="list-style-type: none"> <li>● In order to benefit from this exemption, the business will have to notify the Ministère de l'Environnement et de la Lutte contre les changements climatiques, as indicated on its website. The exemption will be valid upon receipt of the Ministère's response, which will be sent within 48 hours of receiving the required information.</li> <li>● For more information on the measure, consult the following government website:  <a href="http://www.environnement.gouv.qc.ca/autorisations/exemption/">http://www.environnement.gouv.qc.ca/autorisations/exemption/</a> </li> </ul>

# Government of Quebec

## Support for Businesses

Categories	Announced measures	Additional details
Outstanding loans and guarantees	<ul style="list-style-type: none"> <li>Loan flexibility measures already provided by Investissement Québec can be implemented.</li> </ul>	<ul style="list-style-type: none"> <li>This is not an automatic measure. A request must therefore be made specifically to benefit from the flexibility measures.</li> </ul>
	<ul style="list-style-type: none"> <li>Local investment funds (Fonds locaux d'investissement, or "FLI"): a three (3) month moratorium was introduced for the repayment (principal and interest) of loans already granted.</li> <li>Two-year extension of the FLI, i.e. until December 31, 2022.</li> </ul>	<ul style="list-style-type: none"> <li>Interest earned during this period will be added to the loan balance. This is in addition to the moratorium already in place under most of the investment policies in force in the RCMs, which can reach twelve months.</li> </ul>
Municipal World: local measures	<ul style="list-style-type: none"> <li>Several municipalities have announced measures such as: deferral of payment of property taxes, deferral of payment of property transfer fees, grants, loans, etc.</li> </ul>	<ul style="list-style-type: none"> <li>For more information, visit the respective municipal websites.</li> </ul>
CNESST	<p>CNESST is implementing exceptional flexibility measures for businesses. More specifically:</p> <ul style="list-style-type: none"> <li>Employers have until August 31, 2020 to pay their Statement of Account related to the CNESST contribution. In addition, no penalty or interest will be charged during this period.</li> <li>The deadline for submitting the 2019 statement of wages is extended. Employers have until June 1, 2020 to submit it.</li> <li>There will be tolerance in the application of time limits for the filing of complaints, for example for the transmission of documents necessary for an investigation.</li> </ul>	<ul style="list-style-type: none"> <li>Frequently visit the CNESST website or subscribe to the organization's press releases via the following website:</li> <li><a href="#">Québec.ca &gt; Information feed</a></li> <li><a href="#">Québec.ca &gt; Information feed &gt; Mesures d'assouplissement de la CNESST pour les employeurs et les travailleurs dans le contexte de la COVID-19</a></li> </ul>

# Government of Quebec

## Support for Businesses

Categories	Announced measures	Additional details
Financière agricole du Québec (FADQ)	<p>The FADQ is implementing measures for businesses in the agriculture and agri-food sector, including:</p> <ul style="list-style-type: none"> <li>• A 6-month moratorium on loan repayment is available to all FADQ clients who apply for it. This period of payment holiday will reduce corporate obligations and provide liquidity for the coming months.</li> <li>• For the Crop Insurance Program (ASREC), the membership date is extended from April 30 to May 21, 2020, and notices of assessment are extended from June 1 to July 1, 2020.</li> <li>• The FADQ has postponed the seedling deadlines to allow producers additional time to complete their sowings without penalty. This measure was taken in the purpose of reassuring fruit and vegetable producers and encouraging them to start preparing their 2020 season as of now.</li> </ul> <p><b>NEW MEASURE</b></p> <ul style="list-style-type: none"> <li>• A loan guarantee of up to \$50,000, free of personal property or real estate property guarantee, may be granted by the FADQ in order to support cash flow needs. This measure is available to all financing clients of the FADQ.</li> </ul>	<ul style="list-style-type: none"> <li>• Frequently visit the FADQ's website or subscribe to their press releases here:</li> <li>• <a href="#">Québec.ca &gt; Information feed</a></li> <li>• <a href="#">Québec.ca &gt; Information feed &gt; La Financière agricole du Québec met en place de nouvelles mesures pour accompagner les producteurs agricoles</a></li> <li>• <a href="https://www.fadq.qc.ca/en/news-room/news/details/2020-growing-season-la-financiere-agricole-ensures-fruit-and-vegetable-producers-that-it-will-adjust-1/">https://www.fadq.qc.ca/en/news-room/news/details/2020-growing-season-la-financiere-agricole-ensures-fruit-and-vegetable-producers-that-it-will-adjust-1/</a></li> </ul>

# Government of Quebec

## Support for Businesses

Categories	Announced measures	Additional details	How to benefit
Concerted Action Program for Maintaining Employment (PACME- COVID-19)	<ul style="list-style-type: none"> <li>The program provides a 100% reimbursement for eligible expenses incurred, for example, professional trainer fees, equipment purchase, and human resources management activities.</li> <li>Eligible businesses have had their usual activities suspended, reduced, increased or diversified as a result of the COVID-19 pandemic.</li> <li>The PACME reimburses 100% of eligible expenditures of \$100,000 and less and 50% of expenses between \$100,000 and \$500,000.</li> </ul>	<p>Eligible expenses include:</p> <ul style="list-style-type: none"> <li>reimbursement of wages (excluding payroll taxes, maximum allowable salary of \$25 per hour), up to:               <ul style="list-style-type: none"> <li>25% of the payroll of workers during eligible training, if the company receives Canada's emergency wage subsidy of 75%;</li> <li>90% of the payroll of workers during eligible training, if the company receives Canada's temporary wage subsidy of 10%;</li> <li>100% of workers' wages during eligible training, if the company does not receive any federal wage subsidy.</li> </ul> </li> <li>reimbursement of up to 100% of eligible training expenses, related costs and costs related to human resources management activities, according to the applicable scales (e.g. professional fees).</li> </ul> <p>Eligible training activities include:</p> <ul style="list-style-type: none"> <li>Basic employee training</li> <li>Francization</li> <li>Digital skills training</li> <li>Continuing education related to the business' activities (whether or not directly related to the trained employee's position)</li> <li>Training recommended by a professional association</li> <li>Training necessary to resume business activities</li> <li>Training related to a strategic adjustment or modification of the business' activities to maintain or diversify the activities in light of the economic uncertainty due to COVID-19 (e.g. health, telecommuting)</li> <li>Training for the requalification of workers.</li> </ul>	<ul style="list-style-type: none"> <li>The program is effective starting April 6, 2020 and will expire on September 30, 2020, or until the \$100 million budget is exhausted.</li> <li>Businesses and self-employed persons must apply by contacting their <a href="#">local employment center</a>.</li> <li>For more information on this new program, please visit the Government's <a href="#">website</a>.</li> </ul>

# Government of Quebec

## Support for businesses, workers, and families

Organizations	Announced measures
Hydro Québec	<ul style="list-style-type: none"> <li>● There will be no power cut off to anyone for non-payment.</li> <li>● There will be no planned service interruptions for system maintenance, with the exception of those that are absolutely necessary.</li> <li>● Since Monday, March 23, Hydro Québec stopped applying administration charges for unpaid bills until further notice for all customers. Customers unable to pay their electricity bills over the coming months will thus not be penalized. They can enter into a payment arrangement with Hydro Québec to defer payment.</li> </ul>
Société de l'assurance automobile du Québec	<p>Deferral of payment of amounts due to retain the right of movement for commercial vehicles and taxis.</p> <ul style="list-style-type: none"> <li>● The Government of Quebec and the Société de l'assurance automobile du Québec announced that the payment of amounts due to maintain the right of movement for commercial vehicles and taxis is deferred to September 1<sup>st</sup>, 2020. The 5-month deferral will allow businesses to retain nearly \$165 million in cash.</li> <li>● Companies wishing to benefit from this deferral should:             <ul style="list-style-type: none"> <li>● Contact their financial institution to request a stop to the pre-authorized debits or to request the cancelation of their payment cheque issued in the name of the Company;</li> <li>● If the above action is not possible or for any other reason, go to <a href="https://saaq.gouv.qc.ca/services-en-ligne/entreprises/formulaire-de-report-de-limmatriculation-commerciale/">https://saaq.gouv.qc.ca/services-en-ligne/entreprises/formulaire-de-report-de-limmatriculation-commerciale/</a> and complete the commercial registration deferral form;</li> <li>● Send the form to <a href="mailto:sae.report.entreprise@saaq.gouv.qc.ca">sae.report.entreprise@saaq.gouv.qc.ca</a> to facilitate and speed up the processing of each request, in order to answer questions and ensure that the approach is personalized for this particular transaction.</li> </ul> </li> </ul>

# Government of Quebec

## Support for businesses, workers, and families

Organizations	Announced measures
Agriculture, Pêcheries et Alimentation	<ul style="list-style-type: none"> <li>• Despite the COVID-19 crisis, the Department's inspectors continue to accompany operators to ensure food safety and animal health and well-being. They also educate operators on public health measures to be followed in relation to COVID-19 for food preparation and processing.</li> <li>• However, some services offered by the Department may be affected, such as licensing. In these circumstances, no negative consequences will be attributed to the Department's clients in this regard.</li> </ul>
Regie des alcools, des courses et des jeux	<ul style="list-style-type: none"> <li>• As of March 18, 2020, no annual fee payment notification has been issued to licensees. As a result, no penalties will be imposed on concerned licensees, and no licenses will be canceled. Similarly, any expiring license, license or authorization will be renewed automatically or will remain in effect.</li> </ul>
Ministry of Tourism	<ul style="list-style-type: none"> <li>• The Ministry of Tourism is working on measures to help the tourism industry. Some measures will have immediate effects to help the tourism industry navigate the crisis. Other measures will be implemented as activities resume to promote faster recovery.</li> </ul>

# Government of Quebec

## Support for workers and families

Categories	Announced measures	Additional details	How to benefit
Temporary Aid for Workers Program (TAWP COVID-19) - PATT in French	<p><b>END OF THE MEASURE</b></p> <ul style="list-style-type: none"> <li>The program offered financial assistance to meet the needs of workers who, because they were in isolation to counter the propagation of COVID-19, couldn't earn all of their work income and were not eligible for another financial assistance program.</li> </ul>	<ul style="list-style-type: none"> <li>To prevent program duplication, and given that the Canada Emergency Response Benefit (CERB) is available to the majority of workers eligible for the PATT, the program was ended on April 10, 2020.</li> </ul>	
Incentive Program to Retain Essential Workers (IPREW)	<ul style="list-style-type: none"> <li>The Program will provide a benefit of \$100 per week for low-income employees working full-time or part-time in essential service sectors.</li> <li>The benefit will be paid retroactively to March 15 for a maximum of 16 weeks.</li> </ul>	<ul style="list-style-type: none"> <li>Eligible workers will receive a monthly taxable lump sum of \$400.</li> <li>To be eligible, the applicant must:               <ul style="list-style-type: none"> <li>Work in a sector declared essential during the covered period</li> <li>earn a gross salary of \$550 a week or less;</li> <li>have an annual employment income of at least \$5,000 and a total annual income of \$28,600 or less, calculated before the benefit.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Applications will be made through a Revenue Québec online form that will be available as of May 19, and the incentive will be paid by direct deposit starting May 27.</li> </ul>

## Support for businesses, workers and families

### Flexibility for income tax filings and payments

#### Companies

The filing of any income tax returns (CO-17) that are due from March 17, 2020 to May 31, 2020 is deferred to June 1<sup>st</sup>, 2020. The payment of the 2019 income tax amounts that become due on or after March 17 and before September 2020 is deferred to September 1<sup>st</sup>, 2020.

This relief would apply to tax balances and provincial instalments payable. No interest or penalty will apply to these amounts during this period. Clarification is expected for the deadlines and terms of payments of the deferred amounts.

GST/QST remittances are extended until June 30, 2020. The filing deadline for these returns is not extended at this time. However, Revenu Québec will allow late filing until June 30, 2020, without any interest or penalty. Note that the delay for remitting other indirect taxes such as payroll and fuel tax, remain unchanged and is not subject to administrative relief.

The deadline for reporting and remitting tax on lodging that would otherwise have had to be reported no later than April 30, 2020 is extended to July 31, 2020.

#### Individuals

The deadline for filing the 2019 income tax return (TP1) and payment of tax is harmonized with the federal government (i.e. the filing is deferred to June 1<sup>st</sup>, 2020 (June 15<sup>th</sup> if in business) and the payment is deferred to September 1<sup>st</sup>, 2020). Payment of QPP, QPIP, HSF and RAMQ contributions are also deferred to September 1<sup>st</sup>, 2020.

#### Trusts

The filing of a trust income tax return for the current taxation year (TP646, T3) is deferred to May 1<sup>st</sup>, 2020. Payment of income tax and installment payments that become due on or after March 17, 2020 and before September 2020 is deferred to September 1<sup>st</sup>, 2020.

#### Partnerships

Partnerships that are required to file their information return (TP600, T5013) by March 31, 2020, will have until May 1<sup>st</sup>, 2020 to do so. If all members are corporations, when the deadline for filing this return would otherwise be after March 16, 2020 but before May 1<sup>st</sup>, 2020, this date is also extended to May 1<sup>st</sup>, 2020.

#### Administrative application

- No action is required. The application of new production and payment deadlines and new administrative practices is automatic.
- Where the individual, trust or business expects to receive a tax or an input tax refund, KPMG recommends that the relevant tax return be filed as soon as possible.
- In addition, tax verification and collection activities will be temporarily suspended. Revenu Québec also indicated that it would be flexible with respect to payment agreements.

# Government of Quebec

## Revival

Categories	Announced measures	Additional details
<p>Economie et Innovation Quebec</p>	<p><b>NEW PROGRAM</b></p> <p>Support for innovation projects</p> <ul style="list-style-type: none"> <li>• Program to support businesses and business combinations at the various stages of an innovation project to help build their capacity for innovation.</li> <li>• Eligible projects are innovation projects of product or process, from the planning stage to the pre-marketing stage (technological showcase).</li> <li>• For each of the projects, the financial assistance granted to applicants takes the form of a non-refundable contribution.</li> </ul>	<ul style="list-style-type: none"> <li>• To take advantage of this measure, the business must demonstrate that the innovation project meets the criteria established by the ministry.</li> <li>• For ongoing financial assistance requests, the financial assistance rates and accrual rates are determined by the program.</li> <li>• The details of the complete measure are found at : <a href="https://www.economie.gouv.qc.ca/bibliotheques/programmes/aide-financiere/programme-innovation/soutien-aux-projets-dinnovation/">https://www.economie.gouv.qc.ca/bibliotheques/programmes/aide-financiere/programme-innovation/soutien-aux-projets-dinnovation/</a></li> </ul>

# Government of Quebec

## Sectoral Support

Sector	Link
Tourism	<p>The Quebec government has put in place measures to help the tourism industry. These measures can be viewed via the hypertext links below:</p> <ul style="list-style-type: none"><li>● Support Program for tourism development strategies: <a href="https://www.quebec.ca/tourisme-et-loisirs/aide-financiere/projets-infrastructures-touristiques/">https://www.quebec.ca/tourisme-et-loisirs/aide-financiere/projets-infrastructures-touristiques/</a></li><li>● Assistance for festivals and tourism activities: <a href="https://www.quebec.ca/tourisme-et-loisirs/aide-financiere/tenue-festivals-evenements/">https://www.quebec.ca/tourisme-et-loisirs/aide-financiere/tenue-festivals-evenements/</a></li><li>● Flexible mesures regarding annual fees for holders of classification certifications: <a href="https://citq.qc.ca/fr/index.php">https://citq.qc.ca/fr/index.php</a></li></ul>
Air services	<p>The Program aims to support carriers so that they can provide essential air services in remote and isolated regions of Quebec during the COVID-19 health emergency.</p> <ul style="list-style-type: none"><li>● Programme d'aide pour le maintien des services aériens régionaux essentiels en période d'urgence sanitaire (COVID-19): <a href="https://www.quebec.ca/transports/aide-maintien-services-aeriens-covid19/">https://www.quebec.ca/transports/aide-maintien-services-aeriens-covid19/</a></li></ul>

# Government of Saskatchewan

Categories	Announced measures	Additional details
<p>Deadline Extension for PST Remittance and PST Return Filing Due Dates</p>	<p>Saskatchewan businesses who are unable to remit their PST due to cash flow concerns related to COVID-19 will have relief from penalty and interest charges as follows:</p> <ul style="list-style-type: none"> <li>• Monthly filers may defer payment of amounts due for February, March and April 2020 reporting periods to July 31, 2020</li> <li>• Quarterly filers may defer payments of amounts due for the January 1, 2020 to March 31, 2020 reporting period to July 31, 2020</li> </ul>	<ul style="list-style-type: none"> <li>• See Saskatchewan's <a href="#">Information Notice 2020-03</a></li> <li>• Finance has indicated that PST returns must still be filed each month/quarter (with or without payment) if taxpayers are able to do so.</li> <li>• Businesses are not required to submit a request for relief from penalty and interest changers for these returns. However, full payment or a payment arrangement must be in place by July 31, 2020 to qualify for the automatic deferral and waiver of penalty and interest.</li> </ul>

# Government of Saskatchewan

Categories	Announced measures	Additional details
Deferral of WCB Premium Payments	The Saskatchewan Workers' Compensation Board (WCB) is introducing additional relief measures for employers who are unable to pay their WCB premium payments. Effective April 1 until June 30, 2020, the WCB will waive penalties and interest charges for late premium payments.	<p>The Saskatchewan WCB is:</p> <ul style="list-style-type: none"> <li>• Forgiving interest and penalties for late payments on 2020 premiums applied in the month of March.</li> <li>• Prioritizing employer payroll revisions to help employers reduce their premiums.</li> <li>• Suspending payroll audits until further notice except in situations where an employer may be eligible for a refund.</li> </ul> <p>See Saskatchewan's <a href="#">WCB's Employer Relief Measures</a></p>
Suspension of Audit Activity	At this time, audit program and compliance activities have been suspended to allow businesses time to focus on the health and safety of their customers and staff, reduce impacts to their business operations, and minimize the spread of the virus through reduced audit travel.	<ul style="list-style-type: none"> <li>• See Saskatchewan's <a href="#">Information Notice 2020-03</a></li> </ul>

# Other available assistance programs

## Support for businesses

Categories	Announced measures	Additional details
Caisse de dépôt et placement du Québec	<ul style="list-style-type: none"> <li>● This funding program is targeted at companies whose cash flow is affected by the impact of COVID-19.</li> <li>● \$4 billion to support Quebec businesses temporarily affected by the crisis:               <ul style="list-style-type: none"> <li>● This support is intended to complement various initiatives announced by other financial institutions, Quebec institutional investors and the governments of Quebec and Canada.</li> </ul> </li> </ul> <p><u>Eligibility criteria</u></p> <ol style="list-style-type: none"> <li>1. Available to all Quebec businesses (whether they are already clients or not);</li> <li>2. Profitable business before the COVID-19 crisis;</li> <li>3. Firm with promising growth prospects in their sector and seeking <u>more than \$5M</u> in financing.</li> </ol>	<p>How it works:</p> <ul style="list-style-type: none"> <li>● Companies wishing to apply for funding are invited to complete a form at <a href="http://www.cdpq.com/fr/formulaire-covid-19">www.cdpq.com/fr/formulaire-covid-19</a>;</li> <li>● Once the form has been received, an initial phone call will be made as soon as possible to obtain further information and to evaluate the application.</li> </ul>

# Other available assistance programs

## Support for businesses

Categories	Announced measures	Additional details
FTQ	<ul style="list-style-type: none"> <li>The Fund provides all businesses in its portfolio with a six (6) month carryover of payments related to loans, capital and interest included.</li> <li>This measure aims to relieve in the short term the financial pressures of the companies in its network, which includes the FTQ Regional Solidarity Funds.</li> </ul>	<ul style="list-style-type: none"> <li>This temporary relief will also be implemented by the FTQ Local Solidarity Funds so that the RCMs and other local fund management bodies can benefit from it if needed.</li> </ul> <p>How it works:</p> <ul style="list-style-type: none"> <li>Leaders of partner companies are invited to contact the person responsible for their file within the Fund network, if more information is needed. Contractors can also contact the Fund by email at <a href="mailto:entreprise@fondsftq.com">entreprise@fondsftq.com</a>.</li> </ul>
Fondaction	<ul style="list-style-type: none"> <li>On March 13, 2020, Fondaction announced that the payment of loans, capital and interest, for all businesses directly financed by Fondaction, would be deferred for a period of three (3) months starting from the date of announcement.</li> </ul>	<ul style="list-style-type: none"> <li>The Fund does not plan to reassess transactions that have already been approved – these will move forward.</li> </ul>

# Sources and useful links

## Government of Quebec

[Québec.ca > Coronavirus disease \(COVID-19\) in Québec](#)

[Revenuquebec > Incentive Program to Retain Essential Workers](#)

[Investissement Québec > Concerted temporary action program for businesses](#)

## Organizations

[COVID-19 - Hydro-Québec](#)

[COVID-19 - SAAQ](#)

[COVID-19 - MAPAQ](#)

[COVID-19 - Régie des alcools](#)

## Government of Canada

[COVID-19 > Exporter assistance](#)

[Canada.ca > Canada's COVID-19 Economic Response Plan](#)

[Canada.ca > Work-Sharing](#)

[Canada.ca > Canada outlines measures to support the economy and the financial sector](#)

[Canada.ca > Additional Support for Canadian Businesses](#)

[Canada.ca > Call to action: Canadian Manufacturers needed to help combat COVID-19](#)

[Canada.ca > The Canada Emergency Wage Subsidy](#)

[Canada.ca > Frequently Asked Questions – Temporary Wage Subsidy for Employers](#)



[home.kpmg/ca/COVID19](https://home.kpmg/ca/COVID19)



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