COVID-19 Business Support Measures
– Updated: May 26, 2020 –

Mining Industry Human Resources Council

Gearing Up

Provides mining employers a wage subsidy up to $7,000 who create new work-integrated learning opportunities for post-secondary students such as co-ops, internships, field placements, applied projects, capstone projects or case competitions.

Government of Canada

The Government of Canada's COVID-19 website features Canada's Economic Response Plan, including a Support to Businesses section outlining measures such as allowing businesses to defer income tax amounts owing until August 31, 2020, and deferral of sales tax remittance and customs duty payments.

On April 14, Trudeau announced new measures to support Canada's energy sector, including $1.7 billion to clean up orphan wells in Alberta, Saskatchewan and British Columbia. The government will also establish a $750 million emission-reduction fund, with a focus on methane, to create jobs in efforts to cut pollution, including $75 million to help the offshore industry cut emissions in Newfoundland and Labrador. The prime minister also said the federal government is working with BDC and EDC to expand credit support for at-risk medium-sized energy companies so they can maintain operations and keep employees.

On May 7, Trudeau announced a temporary salary top-up for low-income essential workers in partnership with the provinces and territories through a new transfer to cost-share a temporary top up to salaries of workers who earn less than $2,500 per month on a full time basis that have deemed essential in the fight against COVID-19.

On May 8, Trudeau announced the creation of a new industry strategy council that will look at how the pandemic is affecting specific sectors and how to support them.

More information on the above announcements will be included here when available.

Business Credit Availability Program (BCAP)

- Includes the new Canada Emergency Business Account (CEBA) for small and medium-sized businesses that will see banks offer $40,000 government-guaranteed loans interest-free for the first year. If the loan is repaid by December 31, 2022, 25% of it will be forgiven, up to $10,000.
- Businesses that spent between $20,000 and $1.5 million in total payroll in 2019 are now eligible.
- A loan guarantee for small and medium-sized enterprises to issue new operating credit and cash flow term loans of up to $6.25 million.
- On May 19, Trudeau announced CEBA eligibility criteria expansion to include many owner-operated small businesses: sole proprietors receiving income directly from their businesses, businesses that rely on contractors, and family-owned corporations that pay employees through dividends rather than payroll.
- Interested businesses should contact their current financial institutions for more information.

Canadian Business Resilience Network (CBRN)

- A partnership between the Canadian Chamber of Commerce and the Government of Canada to provide a coordinated, business-led, inclusive campaign that will focus on providing businesses the tools they need to mitigate the impact of the pandemic.
- Includes resources to empower workforces and continue business operations, public and private sector business support programs, and positioning business to help drive economic recovery.

Canada Emergency Commercial Rent Assistance Program

- Applications are now open.
- Will provide forgivable loans to qualifying commercial property owners to cover 50% of April, May and June rent payments payable by eligible small business tenants experiencing financial hardship.
- 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 pledge not to evict the tenant while the agreement is in place. Small business tenant would cover the remainder, up to 25% of the rent.
- Affected small business tenants are those paying less than $50,000 per month in rent and who have temporarily ceased operations or experienced at least a 70% drop in pre-COVID-19 revenues.
- Administered and delivered by the federal Canada Mortgage and Housing Corp., provinces and territories have agreed to cover up to 25% of costs, subject to terms of agreements with Ottawa, to ensure program implementation.
- Expected to be operational by mid-May, with commercial property owners lowering the rents of their small business tenant's payable for the months of April and May, retroactively, and for June.

Canadian Emergency Response Benefit (CERB)

- Provides those who have lost their income or employed workers not receiving income due to work disruptions with $2,000 a month for up to four months – helping businesses keep their employees while ensuring they can quickly resume operations as soon as it is possible.
- Applications for the CERB have been expanded for those making $1000/month or less, seasonal workers, those who recently used up their EI benefits, and for those who were going to start a new job that did not materialize due COVID-19.
- Recipients can't get both the CEWS and CERB. Employers can't claim the CEWS for remuneration paid to an employee in a week within a 4-week period when the employee is eligible for the CERB.
- Direct deposit to arrive within three to five days, or 10 days by mail. Recipients need to check in monthly to confirm employment status. No action is needed for those who already applied via EI.

Canada Emergency Student Benefit (CESB)

- Applications are now open.
- Students can search for jobs online at Job Bank or through the Job Bank app.
- Post-secondary students currently in school, planning to start in September, who graduated in December 2019, or working students earning less than $1,000/month are eligible.
- Students can receive $1,250/month from May to August, and now raised to $2,000/month for those with a disability or a child.
- The federal government will also:
    - Create an additional 76,000 jobs for people between the ages of 15 and 30.
    - Invest $291.6 million to extend scholarships, fellowships, postdoctoral fellowships and grants for three or four months.

- Broaden eligibility for financial assistance and raising the maximum weekly amount that can be provided to a student in 2020-2021 from $210 to $350.
- Launch a new Canada Student Service Grant of between $1,000 and $5,000 to go towards students' fall tuition if they are volunteering in the fight against COVID-19.
- Provide $75.2 million in support to First Nations, Inuit, and Métis students.
- Double student grants up to $6,000 for full time students and $3,600 for part-time students in 2020-2021. Grants are also being doubled for students with permanent disabilities and those with dependents.
- Allow international students to work more than the maximum of 20 hours per week while classes are in session, provided they work in an essential service such as health care, critical infrastructure, or the supply of food or other critical goods.

Canada Emergency Wage Subsidy (CEWS)

- Extended to the end of August 2020, to help boost the economy and job creation.
- Applications are now open.
- A 75% wage subsidy retroactive to March 15 that covers annual earnings up to $58,700, or $847 a week, to encourage employers who already laid off workers to put them back on the payroll.
- Available for 12 weeks to all types of corporations in Canada, regardless of size, that have lost at least 15% of their revenue in March from the previous year (changed from the originally announced 30%) – with the exception of non-taxable corporations and public sector entities. Canadian subsidiaries of foreign-controlled companies are eligible.
- The 30% remains as the benchmark to qualify for subsidies in April and May. Companies have to reapply each month. On May 15, Trudeau announced that the federal government will work with business and labour stakeholders over the next month on adjustments needed – and will be looking at the 30% threshold issue.
- Startups can use January and February as benchmarks for revenue drops.
- Employers are encouraged to pay the additional 25% of workers' pre-crisis wages if possible.
- Administered by the Canada Revenue Agency (CRA) through its My Business Account portal, businesses can calculator how much they will get.
- The government is considering new criminal offences that will apply to individuals, employers or business administrators who provide false or misleading information to obtain access to this benefit, or who misuse funds obtained under the program.
- The 10% wage subsidy, announced earlier in March, is still in effect. Small businesses can continue to claim the benefit even if they haven't experienced a drop in revenue in recent weeks. The maximum subsidy for this program is $1,375 per employee and $25,000 per employer. If businesses also qualify for the larger CEWS, the money will be adjusted downward to account for any payments made through that separate program.

Canada Summer Jobs Program

- **The call for applications for the 2020 season closed February 28, 2020.**
- In response to COVID-19, flexibilities for funded employers have been introduced, including:
  - A wage subsidy increase from 50% to 100% of the provincial or territorial minimum hourly wage for each employee.
  - Placements can begin as early as May 11, 2020, and end as late as February 28, 2021.
  - Employers can adapt hiring students to support essential services.
  - Employers can hire students on a part-time basis.

Employment and Social Development Canada's (ESDC) COVID-19 website

- Outlines labour market measures including EI support actions and a work sharing program.

Insured Mortgage Purchase Program (IMPP)

- To ensure continued lending to Canadian consumers and businesses – expanded from the $50 billion announced March 16 to the government now ready to purchase up to $150 billion of insured mortgage pools through CMHC $150 billion.

Large Employer Emergency Financing Facility (LEEFF)

- The Application Form is now available.
- To provide companies with annual revenues of $300 million or higher across most sectors that have "larger financing needs" access to loans of up to $60 million per company, and guarantees of up to $80 million.
- Applicants must also have "significant operations or workforce in Canada."
- International organizational structure and financing arrangements will be taken into consideration.
- Each business will have to demonstrate some degree of environmental commitment and vow to report annually on its climate and sustainability initiatives.
- More information will be included here when available.

NRC IRAP Innovation Assistance Program (IAP)

- **The call for applications is now closed**.
- $250 million in funding for Canadian SMEs pursuing technology-driven innovation with a wage subsidy for up to 12 weeks to who have been unable to secure funding under the CEWS.
- To be eligible, SMEs are to:
    - Be profit-oriented and incorporated in Canada no later than March 1, 2020.
    - Have 500 or fewer full-time equivalent employees.
    - Plan to pursue growth and profit by developing and commercializing innovative, technology-driven new or improved products, services or processes in Canada.
    - Lack sufficient financial resources to sustain operations during the COVID-19 downturn.

Regional Relief and Recovery Fund (RRRF)

- $962 million in support to businesses and communities to mitigate financial pressure to allow organizations to continue their operations, including paying their employees – and to prepare for a successful recovery.
- Ensures more businesses and smaller employers in rural communities get support if not eligible for the CERB. Implemented by the six regional development agencies – which are familiar with their regions' economic realities and are often the first point of contact for people at the local level.
- Apply to the RRF through your local Regional Development Agency.

Work-Sharing Program

- Maximum duration extended from 38 to 76 weeks.
- Offered to workers who agree to reduce their normal working hours because of developments beyond employer control.

Call to Action: Canadian Manufacturers Needed to Help Combat COVID-19

Canadian manufacturer or business are being asked to assist in meeting the need for medical supplies, such as personal protective equipment (PPE) that can be re-tooled for medical needs.

Provincial and Territorial COVID-19 Websites Outlining Employment Provisions

COVID-19 Website	Employment
Alberta	**Alberta's relaunch strategy** Support for employers and employees
British Columbia	**BC's Restart Plan** Support for businesses BC Emergency Benefit for Workers
Manitoba	**Manitoba's roadmap to expanding services safely** Support for businesses
New Brunswick	Support measures for businesses
Newfoundland & Labrador	Information for employers and employees
Northwest Territories	**Emerging Wisely – Path to Eased Public Health Restrictions** Information for employers and businesses
Nova Scotia	Support for businesses
Nunavut	**Nunavut's Path: moving forward during COVID-19**
Ontario	**Reopening Ontario after COVID-19** Ontario's Action Plan: Responding to COVID-19 The province has launched a toll-free line 1-888-444-3659 to provide support to Ontario businesses who have questions.
Prince Edward Island	**Renew PEI Together** Support for businesses
Quebec	**Gradual resumption of economy** Temporary Aid for Workers Program, Emergency support for small and medium- sized businesses, the Concerted temporary action program for businesses, and Incentive program to retain essential workers.
Saskatchewan	**Re-Open Saskatchewan Plan** Amendments to *The Saskatchewan Employment Act* ensuring employees have access to job protected leaves during a public health emergency. Provincial support available for Saskatchewan businesses including the new Saskatchewan Small Business Emergency Payment (SSBEP).
Yukon	**Plan for lifting Yukon's COVID-19 restrictions** Support for businesses