

## Federal Supports for Businesses

*This list represents federal supports for businesses which have been made public through federal announcements and other resources and is not necessarily comprehensive. The Government of Canada is maintaining a list of supports, which is available on [Canada.ca](https://www.canada.ca).*

### **Passive Measures**

*These items do not directly require action on the part of businesses to benefit from, or are primarily information-sharing initiatives*

- Canada's coordinated approach to supporting the economy and the financial sector includes the Governor of the Bank of Canada [cutting the interest rate](#) to 0.25%
- Superintendent of Financial Institutions announced an additional \$300 billion in lending capacity by the major banks.
- Canada will defer [HST payments](#), [duties and taxes on imports](#) until June 2020 to help shore up the importing and exporting of goods and services.
- A new [Business Credit Availability Program](#) to make more than \$12.5 billion available to Canadian businesses in financing and credit insurance solutions through [Export Development Canada](#) (EDC) and [Business Development Bank of Canada](#) (BDC).
- An additional \$5 billion to increase [Farm Credit Canada's](#) lending capacity to producers, agribusinesses, and food processors.
- The Canada Revenue Agency will [defer tax payments until August 31](#) to help businesses with cash flow.
- A number of existing R&D funding programs and initiatives will be repurposed to support the COVID-19 effort, including the Strategic Innovation Fund; Canada's National Research Council; and [Innovation SuperClusters](#).

### **Active/Application Based Measures**

*These items require businesses to apply or actively participate in*

- Providing eligible businesses with a [75% wage subsidy for their employees](#), backdated to March 15, 2020. Applications are open now.
- Launching the [Canada Emergency Business Account](#), which will provide access to up to \$40,000 in interest-free, guaranteed loans to businesses with between \$50,000 and \$1m in 2019 payroll expenses. For businesses meeting additional criteria, up to \$10,000 of this loan will be forgiven.
- Enhancing the [Work-Sharing program](#) to support employers and their workers who are experiencing a downturn in business.
- For tourism operators and small businesses, [regional development agencies](#) (RDAs) could assist with access to federal funding and services.
- The [Trade Commissioner Service](#) has experts worldwide who can provide [access to funding](#) and help mitigating COVID-19 impacts for businesses in global markets.
- The federal government is actively seeking manufacturers to support the response effort. [More information is available here.](#)

## Provincial Supports for Businesses (Ontario)

*This list represents Government of Ontario supports for businesses which have been made public through provincial announcements and other resources and is not necessarily comprehensive, especially given the rate at which new announcements are being made. The province is maintaining a list of resources for businesses which is available at [Ontario.ca](https://www.ontario.ca).*

### **Passive Measures**

*These items do not directly require action on the part of businesses to benefit from, or are primarily information-sharing initiatives*

- The [Employment Standards Amendment Act \(Infectious Disease Emergencies\)](#) provides job-protected leave for employees who cannot work due to the impacts of COVID-19. These measures are retroactive to January 25, 2020. The legislation will also make it clear employees cannot be required to show sick notes.
- The province maintains a [list of essential businesses](#) that details the businesses that are allowed to operate. A Stop the Spread Business Information Line has been set up to help answer business questions, including whether specific businesses are considered essential, at 1-888-444-3659
- On March 25<sup>th</sup>, the province released [Ontario's Action Plan: Responding to COVID-19](#), which contained a number of initiatives relevant to Ontario businesses, including:
  - Provincial tax deferrals on the Employer Health Tax (EHT), Tobacco Tax, Fuel Tax, Beer Tax and Mining Tax until August 31, 2020 with no interest or penalty.
  - WSIB premium deferrals for six months from March 25, 2020 with no interest or penalty.
  - Business Education Property Tax deferrals for one payment quarter (90 days after June).
  - Employer Health Tax (EHT) exemption threshold increased to \$1-million for the next year.
  - Postponing property tax reassessments being conducted this year for the 2021 tax year.

### **Active/Application Based Measures**

*These items require businesses to apply or actively participate in*

- The province has launched the [Ontario Together](#) website to help businesses and their employees work with the province to respond to COVID-19.

### **Additional Resources:**

- The Canadian Chamber of Commerce has developed a [preparedness guide](#) for businesses.
- The Canadian Federation of Independent Business is also [providing information](#) to support businesses.
- The Council of Canadian Innovators Dedicated has released a dedicated COVID-19 Slack Channel for Canadian Tech Workers

## **Small Businesses:**

As a small business owner, you may be facing immediate challenges or be worrying about the weeks to come in light of the actions taken by our Government to prevent the spread of COVID-19 further. We've gathered current information and resources available to you as you work through the implications this has on you and your business.

### **Government of Canada:** [Canada's COVID-19 Economic Response Plan](#)

The Government of Canada is taking immediate, significant and decisive action to help Canadians facing hardship as a result of the COVID-19 outbreak. Learn more about this plan by clicking the link in the title.

### **Canada Centre for Organizational Health and Living:** [Business Continuity Plan – Infectious Diseases](#)

A business continuity plan describes how an organization will continue to function during or after some kind of emergency, disaster or event. This publication focuses specifically on situations involving infectious diseases. It involves planning how your key services or operations can be continued. Learn more about this plan by clicking the link in the title.

### **Canadian Trade Commissioner Service:** [Key considerations for Canadian Businesses](#)

Canada is committed to supporting Canadian exporters and the free flow of goods and services across our international borders. In today's interconnected global business climate, the new coronavirus (or COVID-19) is affecting the way Canadian companies operate. Efforts to control and mitigate the spread of the virus include travel restrictions and temporary border restrictions. These efforts could have further implications on international business development activities. Learn more by clicking the link in the title.

### **KPMG Canada:** [The business implications of coronavirus](#)

KPMG has created steps to help you understand your exposure to COVID-19, and more importantly, position your business to be resilient in the face of this and the next global threat. Learn more by clicking the link in the title.

### **PwC Canada:** [Responding to the potential business impacts of COVID-19](#)

PwC Crisis and Resilience teams are experienced in working with companies, governments, regulators, NGOs and international organizations around the world, helping them to prepare for and respond to some of the most high-profile pandemics. Key areas that they provide support include:

- Developing and assessing crisis and response plans
- Designing and implementing timely and targeted communications
- Managing, collecting and identifying patient treatment data

Get in touch with them to discuss the implications for your organization by clicking the link in the title.

### **Farm Credit Canada:** [Response to COVID-19](#)

To ensure producers, agribusinesses and food processors can remain focused on business-critical functions, FCC has put customer support programs in place. Learn more about their support programs by clicking the link in the title.

**Canadian Chamber of Commerce: Pandemic Preparedness Guide for Businesses**

In addition to the work of the health care industry when a pandemic hits, businesses play a critical role in protecting the health and safety of employees, and limiting the negative impact on the economy and communities. They also need to have business continuity plans that will minimize the impact on the business itself and facilitate a speedy resumption of activities if the business has been forced to scale back or close during the pandemic. Preparedness, not panic, is the best way to mitigate the risks posed by a COVID-19 pandemic to the Canadian economy and our citizens. Learn more about this plan by clicking the link in the title.

**List of Essential Workplaces**

On April 4th, the Province updated the list of essential workplaces in response to COVID-19. Full details can be found [here](#).

**Stop the Spread Business Information Line 1-888-444-3659 - Now Open**

The province has launched a toll-free line to provide support to Ontario businesses who have questions about the province's recent emergency order to close at-risk workplaces following recommendations by Ontario's Chief Medical Officer of Health. Full details can be found [here](#).

**St. Thomas Chamber of Commerce: Local COVID-19 Updates**

The Chamber's main goal is to provide you with accurate and timely information surrounding COVID-19 and what it means for our community and businesses. Learn more by clicking the link in the title.

**Elgin Business Resource Centre (EBRC): Loans and Business Counselling**

The EBRC is available for quick business loans and business counselling. Learn more by clicking the link in the title.

**Elgin – St. Thomas Small Business Enterprise Centre (SBEC): COVID-19 Toolkit**

SBEC and EBRC have created a COVID-19 Toolkit to help businesses navigate financial resources for small businesses. Gain access to this toolkit by clicking the link in the title.

**Elgin County's Community Improvement Program: Elgincentives – Funding for property improvements**

Elgin County Economic Development's Community Improvement Program has an intake on May 1, 2020 for businesses looking for financial support for property improvements.

# Agricultural Specific Supports

## Passive Measures

### **Farm Credit Canada: Response to COVID-19**

To ensure producers, agribusinesses and food processors can remain focused on business-critical functions, FCC has put customer support programs in place. Learn more about their support programs by clicking the link in the title.

### **\$5B Increase Farm Credit Canada's Lending Capacity**

Farm Credit Canada and the Government have made a commitment to the agriculture and food industry to ensure producers, agribusinesses and food processors continue to have access to necessary capital at this challenging time. Full details can be found [here](#).

### **Keeping Canadians and workers in the food supply chain safe**

The Government of Canada is announcing \$50 million to help farmers, fish harvesters, and all food production and processing employers put in place the measures necessary to follow the mandatory 14-day isolation period required of all workers arriving from abroad. Full details can be found [here](#).

## Application-Based Measures

### **Supporting Agri-food Sector Supply Chain During COVID-19**

The governments of Canada and Ontario are investing up to \$1 million in new funding to connect workers with in-demand jobs in the agri-food sector to keep the nation's supply chains strong and store shelves stocked during the COVID-19 pandemic. Full details can be found [here](#).

### **Online Portal Connecting Workers with Employers Looking to Fill Positions in the Agri-Food Sector**

The commitment and dedication of Ontario's agriculture and food sector workers is what keeps our grocery store shelves full and food on our kitchen tables.

If you're looking for a new professional opportunity and the chance to make a difference during this COVID-19 outbreak, this is a one-stop-shop that highlights employment openings and training resources in Ontario's agriculture and food sector. Full details can be found [here](#).

### **Governments Invest \$2.5 Million to Grow Agri-food e-Business During COVID-19**

The Agri-Food Open for E-Business initiative will help food producers, farmers markets, retailers, garden centres, greenhouses, nurseries, and agricultural associations develop an online business, providing consumers with greater access to a wide variety of food and agriculture products. Full details can be found [here](#).

This targeted application intake features two funding streams:

1. **Bring Your Business Online.** Eligible organizations and businesses can apply for a grant of up to \$5,000 to establish an online e-business and marketing presence. Funding under this stream will be quick and responsive for those needing immediate solutions.
2. **Develop Online Business Opportunities.** Eligible organizations, businesses and collaborations can apply for cost-share funding of up to \$75,000 to implement high-impact projects