



COVID-19 Information on Government Financial Support (2020-07-14)

Canada's federal and provincial governments have introduced various financial support measures to help individuals and businesses affected by COVID-19. CPMA strongly encourages all produce businesses across the supply chain to thoroughly consult the Government resources offered below.

Please note: CPMA is working to keep this document as current as possible to help our members navigate this crisis. At the same time, due to the high frequency of government announcements regarding new and modified programming, we strongly encourage members to follow the links contained in this document for more information about support programs.

The Government of Canada's COVID-19 Economic Response Plan

[The Government of Canada's](#) website provides individuals and businesses with information on financial support measures. The information below may be relevant to produce businesses across the supply chain.

Department of Finance Canada

- [Longer-term income support for workers](#)
 - \$5 billion in support for workers who are not eligible for Employment Insurance (EI).
 - EI benefits will be provided to workers who willingly reduce their working hours or who see a reduction in their working hours.
 - Eligibility requirements for EI are available at [Employment and Social Development Canada](#).
- [Canada's Emergency Response Benefit \(CERB\)](#)
 - \$2000 per month for the next 4 months to workers who lost their jobs due to COVID-19.
 - Wage earners, contract workers and self-employed individuals who are not eligible for EI can apply. Canadians subject to temporary layoffs and parents who must stay home without pay to care for children also qualify.
- [Helping businesses keep their workers \(Wage Subsidy\)](#)
 - 75% wage subsidy for qualifying businesses, not-for profits, and charities.
 - 75% of first \$58,700 that employees earn (up to \$847 a week), from March 15th to June 6th, 2020.
 - Companies with at least a 15% decrease in revenue will be eligible.
 - The size of a business does not determine eligibility.
- [Deferral of sales tax remittance and customs duty payments](#)
 - Defer payments of the Goods and Services Tax / Harmonized Sales Tax (GST/HST), as well as customs duties owing on imports until June 30, 2020.

- [Business Credit Availability Program \(BCAP\)](#)
The Business Credit Availability Program (BCAP) will provide \$65 billion of additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).
 - [Canada Emergency Business Account \(CEBA\)](#)
 - 67,000 farm operations can access program, even those without payroll. \$40,000 of interest-free loans to small businesses and not-for-profits.
 - Employers with \$20,000 to \$1.5 million in total payroll in 2019 are eligible.
 - This program is available at various financial institutions and credit unions.
 - [Loan Guarantee for Small and Medium-Sized Enterprises \(SMEs\)](#)
 - Operating credit and cash flow term loans of up to \$6.25 million available to SMEs, with 80% guaranteed by EDC.
 - This program is available at various financial institutions and credit unions.
 - [Co-Lending Program for Small and Medium-Sized Enterprises \(SMEs\)](#)
 - BDC will co-lend term loans to SMEs for their operational cash flow requirements.
 - The program is designed in three segments to target different business sizes.
 - [Mid-Market Financing Program](#)
 - \$12.5 million and \$60 million to medium-sized businesses whose credit needs exceed what is available through the Business Credit Availability Program.
 - \$10 billion in loans from [BDC](#) and [EDC](#) for Canadian businesses in all sector and regions.
- [Regional Relief and Recovery Fund \(RRRF\)](#)
 - \$962 million to 6 regional organizations to help businesses and organizations retain their employees, pay rent and access capital to cover costs.
- [Increasing credit available to farmers](#)
 - Increase of \$5 billion in credit availability for farmers and the agri-food sector through [Farm Credit Canada](#).
 - [Farm Credit Canada](#) is offering financing options for the agriculture and agri-food sector as part of its COVID-19 support program.
- [Agriculture and Food Business Solutions Fund](#)
 - [Farm Credit Canada](#) invests \$100 million to support proven, viable companies through unexpected business disruptions, such as the COVID-19 pandemic.
- [Large Employer Emergency Financing Facility \(LEEFF\)](#)
 - The program will be open to businesses, with revenues of \$300 million or higher.
 - Eligible produce sector businesses must be seeking financing of about \$60 million or more, have significant operations or workforce in Canada, and not be involved in active insolvency proceedings.
- [Supporting international students working in an essential service](#)
 - Remove restriction that allows international students to only work 20 hours per week, provided they are working in an essential service such as the supply of food.
- [More time to pay income taxes](#)
 - Deferral of income tax payments for businesses and individuals.

- [Canada Emergency Student Benefit \(CESB\)](#)
 - CESB would provide \$1,250 per month for eligible students from May through August 2020, and \$1,750 for students with dependents and those with disabilities.

Agriculture and Agri-Food Canada

- [Advanced Payments Program \(APP\)](#)
 - 6-month extension on loan re-payments for farmers with outstanding loans due on or before April 30, 2020.
 - Applicable farmers with outstanding interest-free loans will be able to [apply for an additional \\$100,000 interest-free portion for the 2020-2021 \(APP\) program year](#), as long as their total APP advances remain under the \$1 million cap.
- [Keeping Canadians and workers in the food supply chain safe](#)
 - \$50 million to help farmers, fish harvesters, food production and processing employers, put in place the measures necessary to follow mandatory 14-day isolation period.
 - \$1,500 will be given to employers for each temporary foreign worker.
- [Helping food producers access more PPE](#)
 - \$77.5 million Emergency Processing Fund to help food producers access personal protective equipment (PPE), adapt to health protocols and modernize operations.
- [Increase in AgriStability payments](#)
 - 50% to 75% through AgriStability to support producers who face revenue declines.
- [Increase in AgriInsurance payments](#)
 - Compensation is available to farmers that experience a labor shortage.
- [Launch of national AgriRecovery initiative](#)
 - \$125 million in funding to help producers faced with additional costs due to COVID-19.
- [Financial Coverage through AgriInvest](#)
 - Government-matched funding that could be used to address near-term cash flow requirements, including covering costs associated with COVID-19.
- [Launch of the Surplus Food Purchase Program](#)
 - \$50 million fund to help redistribute unsold inventories to local food organizations.
- [Supporting people experiencing food insecurity in Canada because of COVID-19](#)
 - \$100 million available to Canadian food banks and other national food rescue organizations to help improve access to food.
- [Youth Employment and Skills Program](#)
 - \$9.2 million to enhance Youth Employment and Skills Program (YESP) and fund 700 new positions in the agriculture industry.

- YESP will provide agriculture employers up to 50% of the cost of hiring a Canadian youth up to \$14,000.
- [Agricultural Jobs Portal](#)
 - This webpage guides Canadians to more than 25 employment resource sites across Canada, including those specializing in agriculture and agri-food jobs.

Nutrition North Canada

- [Enhancements to the Nutrition North Canada subsidy program during COVID-19](#)
 - \$0.50/kg increase to all high subsidy level items, a \$1.00/kg increase to the medium subsidy level, and the addition of many new items under the low subsidy rate.

Canada Mortgage and Housing Corporation

- [Canada Emergency Commercial Rent Assistance \(CECRA\)](#)
 - Forgivable loans to eligible commercial property owners so they can reduce rent owed by impacted small business tenants by 75% for April, May, and June 2020.

Provincial Government COVID-19 Support Measures

Government of British Columbia

[British Columbia's government](#) will provide \$5 billion in income supports, tax relief and direct funding for people, businesses, and services. \$2.2 billion will provide relief to businesses and help them recover.

- [Support for people and services](#)
 - \$2.8 billion to help fund services, including \$1.1 billion to boost people's incomes.
 - Customers can defer utility payments up to 90 days or negotiate flexible payment plans.
 - B.C. Hydro's Customer Crisis Fund will provide \$600 in grants to people dealing with job loss, illness, or lost wages.
- [B.C. Emergency Benefit for Workers](#)
 - \$1,000 payment for residents whose ability to work has been affected due to COVID-19.
- [Support for businesses](#)
 - Businesses with payroll over \$500,000 can defer health tax payments until September 30th, 2020.
 - Extension of tax filing and payment deadlines for provincial sales tax, municipal and regional district tax on short-term accommodation, tobacco tax, motor fuel tax and carbon tax until September 30th, 2020.
 - School property taxes [cut by 75% for business, light, and major industry](#) property classes.
 - [Delay provincial school tax remittances until the end of the year.](#)
- [B.C. relief for commercial property owners and tenants](#)
 - \$500 million in relief for businesses that own property and for tenants on triple-net leases.

- [Funding for rural internet connectivity](#)
 - \$50-million program to help internet service providers with network equipment upgrades.
 - Internet service providers can apply for grants of up to \$50,000 or 90% of their expenses.
- [B.C. agriculture, food businesses planning for recovery](#)
 - \$5,000 in business planning services and coaching for individuals, and \$20,000 for groups, to develop a long-term recovery plan.
 - Business owners that experience a 30% decline in revenue can apply.
- [Safety measures coming for seasonal domestic fruit pickers](#)
 - Fruit pickers will need to take an online COVID-19 awareness course through AgSafe, an association representing B.C. farm employer and worker organizations.

[Buy BC e-commerce program](#)

\$300,000 for to help farmers, ranchers and food and beverage processors market their products online.

Government of Alberta

- [Corporate income tax changes](#)
 - Corporate income tax balances and instalment payments will be deferred from March 19th until August 31st, 2020.
- [Education property tax deferral](#)
 - Education property tax rates will be frozen at last year's level.
 - Collection of property tax for businesses will be deferred for 6 months.
- [Utility payment deferral](#)
 - Farms and small businesses can defer utility payments up to 90 days.
- [Workers' Compensation Board \(WCB\) premium payment deferral](#)
 - For small and medium businesses, the provincial government will cover 50% of the 2020 premium when it is due in 2021.
- [AgriStability Interim Payments Increased](#)
 - Increase AgriStability interim benefit payment percentage from 50 % to 75 %.

Government of Saskatchewan

- [Saskatchewan Small Business Emergency Payment \(SSBEP\)](#)
 - The program will be extended through the month of May.
 - \$50 million to provide financial support to small and medium businesses.
 - One-time grant for small and medium-sized enterprises directly affected COVID-19.

- Grants paid based on 15% of a business' monthly sales revenue, to a maximum of \$5,000.
- [Provincial Sales Tax](#)
 - Businesses impacted by COVID-19 that are unable to file provincial sales tax returns by the due date may submit a request for relief from interest or penalties.
- [Workers Compensation Board \(WCB\)](#)
 - **Waiving** premium penalties for employers.
- [Provincial utilities](#)
 - Bill deferral for up to 6 months for customers whose ability to make bill payments may be impacted by COVID-19.
- [The Self-Isolation Support Program](#)
 - \$450 per week, for a maximum of two weeks to workers forced to self-isolate to curb the spread of COVID-19.
- [AgriStability Interim Payments Increased](#)
 - Increase AgriStability interim benefit payment percentage from 50 % to 75 %.
 - Saskatchewan Crop Insurance Corporation (SCIC) is waiving 6 months farming and 1 production cycle criteria.

Government of Manitoba

- [\\$100 million in support and relief](#)
 - Manitoba Hydro, Centra Gas and Manitoba Public Insurance (MPI) will not charge interest or penalties to Manitobans who are unable to pay.
 - Manitoba Liquor and Lotteries will not charge interest on receivables from restaurants, bars, and specialty wine stores.
 - Support Workers Compensation Board (WCB) will do the same.
 - Manitoba Hydro and Centra Gas will not disconnect customers.
 - Deferring provincial income tax and corporate income tax filing deadlines and payments to coincide with federal deferrals to August 31st, 2020.
 - Removal of \$75 million of annual PST from business properties as of July 1st, 2020.
- [Manitoba Gap Protection Plan](#)
 - Non-interest-bearing forgivable loan of \$6,000 to **busi**nesses.
- [\\$37 million in returns from Workers Compensation Board \(WCB\)](#)
 - **\$29** million in credit for the private sector.
 - \$7 million in credit for small businesses.
- [\\$80 million in tax deferrals](#)
 - Monthly remittances of no more than \$10,000 on sales and payroll tax.

- Up to 2 additional months to remit retail sales taxes and the Health and Postsecondary Education Tax Levy.
- [Support for local producers and farmers markets](#)
 - \$160,000 through the Canadian Agricultural Partnership (CAP) to Direct Farm Manitoba to purchase a software platform to allow Manitobans to order food online.
- [Manitoba Summer Student Recovery Plan](#)
 - \$120 million is available for employers to access a \$7 per hour wage subsidy, up to a maximum of \$5,000 per student.
 - Charities and Not-for-Profit Organizations are also eligible to receive a \$6,000 under the Non-Profit Summer Student Incentive Grant.

Government of Ontario

- [Online portal for agriculture and food jobs in Ontario](#)
 - Matches people to jobs and training resources throughout the Ontario food supply chain.

[Canada and Ontario Supporting Farmers through Enhanced Insurance Protection](#)

Added Insurance coverage from [Agricorp](#) for the following disruptions:

- Inability to attract sufficient on-farm labour due to COVID-19.
- Illness or quarantine of on-farm labour and the producer due to COVID-19.
- [Tax relief to people and businesses](#)
 - \$10 billion in support for people and businesses through tax and other deferrals.
 - \$6 billion for 5 months of interest and penalty relief for businesses to file and make provincial tax payments.
 - \$1.9 billion to defer Workplace Safety and Insurance Board payments.
 - \$1.8 billion to defer municipal remittance of education property tax to school boards.
 - [\\$15 million to defer property taxes for people and businesses in Northern Ontario located outside of municipal boundaries](#)
- [Support for people and jobs](#)
 - [Extension of emergency electricity rate relief to all customers until May 31st, 2020.](#)
 - \$5.6 billion for electricity cost relief programs for farms and small businesses, an increase of \$1.5 billion compared to the previous year.
 - Providing \$9 million in electricity bill coverage through Low-income Energy Assistance Program (LEAP) and ensuring electricity and gas services are not disconnected for nonpayment.
 - Expanding access to the emergency assistance program administered by Ontario Works.
- [Support for employers](#)

- \$355 million in tax cuts for 57,000 employers through a temporary increase to the Employer Health Tax (EHT) exemption.
- Setting electricity prices for farms and small businesses per usage at the lowest rate (off peak) for 45 days.
- New Corporate Income Tax Credit for regions lagging in employment group (rural areas).
- [Ontario Helps Local Business Test and Certify Medical-Grade PPE](#)
 - \$526,200 allocated to CSA Group Testing & Certification Inc to increase capacity for testing and certifying personal protective equipment (PPE).
- [Ontario Protecting Agri-Food Workers during COVID-19](#)
 - \$15 million to enhance health and safety measures on farms and in food processing facilities through Agri-food Workplace Protection Program.
- [Ontario and Canada Helping Small Businesses Go Digital](#)
 - \$57 million to help 22,900 Ontario businesses create and enhance online presence and generate jobs for more than 1,400 students.
- [Ontario Improving Broadband and Cell Service for Rural Communities](#)
 - \$150 million in broadband and cellular service to help create economic and educational opportunities in rural, remote, and underserved areas.
- [Ontario supports trucking sector](#)
 - Keeping all 23 ON Route travel plazas open for take-out, grab, and go and drive-through services, including washrooms with enhanced cleaning.

Government of Quebec

- [Support for low-income workers](#)
 - \$100 per week for low-income workers in essential sectors.
 - Taxable monthly lump sum of \$400, or \$1 600 for a period of 16 weeks.
- [Relief measures for individuals and businesses](#)
 - For individuals and businesses, the deadline for paying income tax, contributions or the annual registration fee for the enterprise register related to the 2019 income tax return has been extended to September 1st, 2020.
 - If you are required to make instalment payments, the payment normally due on June 15th, 2020, is now due by September 1st, 2020.
 - [Deferral of sales tax payments \(QST\) until June 30th, 2020.](#)
- [Incentive Program to Retain Essential Workers \(IPREW\)](#)
 - \$100 for each week of qualifying work beginning March 15th, 2020 and extending for a maximum of 16 weeks.
- [Concerted action for job retention program \(PACME COVID-19\)](#)

- 100% coverage of training expenses and salaries of employees in training of \$100,000 or less and 50% for expenses between \$100,000 and \$500,000.
- [Quebec's Concerted Temporary Action Program for Businesses \(PACTE\)](#)
 - This financial assistance is available to all businesses operating in Quebec.
 - Businesses must show that cash flow issues stem from a problem involving the supply of raw materials or products, or a decreased ability to deliver goods, products, or services.
 - A loan guarantee is preferred form of financing. The minimum funding amount is \$50,000.

Government of New Brunswick

- [Community Investment Fund COVID-19 Relief](#)
 - Grant between \$500 and up to \$10,000 for small to medium-sized non-profits.
- [Waiving late penalties on property taxes](#)
 - Late penalties will be reviewed on a case-by-case basis to assess whether penalties can be waived for business property taxes due May 31st, 2020 due to financial challenges.
- [Deferring interest and principal payments on loans](#)
 - The Government of New Brunswick will defer loan and interest repayments for up to 6 months on existing provincial loans.
 - This support will enable businesses to have immediate relief if they are experiencing difficulties because of COVID-19.
- [Support for small businesses](#)
 - \$100,000 in loans to be administered through Opportunities New Brunswick (ONB).
- [Working capital for NB small businesses](#)
 - \$100,000 through the NB Small Business Emergency Working Capital Program.

Government of Prince Edward Island

- [Emergency Working Capital Financing \(EWCF\)](#)
 - Loans of up to \$100,000 for small businesses to assist with fixed operating costs, with principal and interest payments deferred for a minimum of 12 months.
- [COVID-19 Special Situation Fund](#)
 - \$1,000 to Islanders who have experienced urgent income loss.
- [Commercial Lease Rent Deferral Program](#)
 - Up to a maximum of \$50,000 per landlord and \$15,000 per tenant of rent deferrals.
- [Tax deferrals](#)
 - Deferring provincial property tax and fee payments until December 31st, 2020.
 - Providing interest relief for tax year 2020, including all past due amounts.
 - Suspending tax sale processes for the remainder of 2020.
 - Delaying mailing of provincial tax bills for 2020 until June.


Government of Nova Scotia

- [Support for businesses](#)
 - Additional funding through the Small Business Loan Guarantee program to allow businesses in urgent need to apply for up to \$500,000.
 - \$100,000 to be covered by government for businesses that do not qualify for the program.
 - Defer payments until June 30th, 2020 for all program and service fees, government loans, including those under the Farm Loan Board.
- [Worker Emergency Bridge Fund](#)
 - \$20 million to help self-employed people and laid-off workers who do not qualify for Employment Insurance (EI).
 - One-time payments of \$1,000 to bridge the gap between layoffs and closures and the federal government's Canada Emergency Response Benefit.
- [Small Business Reopening and Support Grant](#)
 - A \$25 million program for eligible small businesses and social enterprises with a grant of 15% of their sales revenue, from April 2019 or February 2020, to a maximum of \$5,000.
- [COVID-19 Agriculture Response Program](#)
 - Funding available through COVID-19 Response and Mitigation Program.
 - Stream 1: 75% funding assistance on project costs to a maximum of \$50,000 per program year, to help applicants comply with health protocols.

Stream 2: Agriculture companies and farms are eligible for 50% funding assistance on eligible project costs to a maximum of \$20,000 per project.
- [Commercial rent deferral](#)
 - Up to \$50,000 per landlord and \$15,000 per tenant for rent deferrals if business is closed due to *Health Protection Act* order.
- [Funding for high-speed internet](#)
 - \$15 million as an incentive to providers to speed up projects under the Internet for Nova Scotia Initiative and complete them as soon as possible.

Government of Newfoundland and Labrador

- [Social and economic support for Newfoundlanders and Labradorians](#)
 - \$2 billion in long-term borrowing authority for government support measures and to respond to revenue volatility.
 - \$200 million in contingency funding.
- [Provincial Agrifoods Assistance Program \(PAAP\)](#)
 - \$2.25 million in investments through the Provincial Agrifoods Assistance Program (PAAP)
 - Up to \$20,000 in funding under the Agriculture Infrastructure program.

- [Vegetable Transplant Program](#)
 - Doubling volume of vegetable transplants available under Vegetable Transplant Program – from 1.7 million transplants in 2019 to 3 million in 2020.
- [Fuel Tax Exemption Permits](#)
 - Expiry date for Fuel Tax Exemption Permits, which allows permit holders to purchase tax-exempt marked gasoline and light fuel oil, has been extended to June 30th, 2020.
- [Extension of Tax Return Filing Deadlines and Remission of Interest and Penalties](#)
 - All tax returns under Revenue Administration Act due between March 20 to May 31, are now due June 23, 2020.
- [Financial Measures for Electricity Customers](#)
 - \$2.5 million to waive interest on overdue accounts for residential and general service customers throughout province.
- [Student Supporting Communities Program](#)
 \$300,000 in funding to support community organizations.
 - \$3,500 grant to organizations that enables them to hire students. 

Territorial Government Covid-19 Support Measures

Government of Yukon

- [Aviation fees waived](#)
 - \$210,000 in savings for businesses as airport landing, parking, and loading fees are waived.
- [Paid sick leave program](#)
 - Covers financial needs of workers during 14-day self-isolation period. Standard 90-day notice will not be issued to workers that experience layoffs.

Government of Northwest Territories

- [\\$13.2 million in economic relief](#)
 - Relief for supply chain businesses through the removal of fees for the Deh Cho bridge tolls, truck permits and airport landing fees.
 - [\\$8.259 million in additional economic relief.](#)
- [WSCC employer fees](#)
 - Extension of the due date for Employer Assessment Payments from April 1st, 2020 to May 1st, 2020.
 - [GNWT Collections Policy](#)
 - Pausing collection efforts including GNWT set-offs on GNWT payments and GNWT set-offs on Canada Revenue Agency tax refunds.

Government of Nunavut

- [Small Business Support Program](#)
 - \$5,000 in support for eligible businesses in the form of a non-repayable contribution.