



COVID-19 Information on Government Financial Support

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. More information will be added as it becomes available.

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 available. 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).
 - Broader eligibility requirements and streamlining of the application process to receive EI for workers that face a reduction in working hours.
 - EI benefits will be provided to workers that willingly reduce their working hours or who see a reduction in their working hours.
 - Eligibility requirements for EI can be viewed via [Employment and Social Development Canada](#).
- [Canada's Emergency Response Benefit \(CERB\)](#)
 - \$2000 per month for the next four 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 are eligible. Canadians subject to temporary layoffs and parents who must stay home without pay to care for children also qualify.
- [Helping businesses keep their workers \(wage subsidies\)](#)
 - 75% wage subsidy for qualifying businesses, not-for profits and charities.
 - [75% of first \\$58,700 dollars](#) that employees earn, or \$847 a week, for up to 3 months as of March 15th, 2020.
 - Companies with at least a 30% decrease in revenue will be eligible.
 - The size of the business (number of employees) will not matter in determining a business' 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). This program includes:

 - [Canada Emergency Business Account](#)
 - \$40,000 of interest-free loans to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced.
 - To qualify, organizations will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019.
 - [Loan Guarantee for Small and Medium-Sized Enterprises \(SMEs\)](#)
 - \$6.25 million of operating credit and cash flow term loans to SMEs through EDC.
 - [Co-Lending Program for Small and Medium-Sized Enterprises \(SMEs\)](#)
 - BDC will co-lend term loans to SMEs for their operational cash flow requirements.
 - \$6.25 million of incremental credit for eligible businesses through the program.
 - \$10 billion in loans from [BDC](#) and [EDC](#) for Canadian businesses in all sector and regions.

- [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](#) offers various financing options for the agriculture and agri-food sector.

- [More time to pay income taxes](#)
 - Deferral of income tax payments for businesses until after August 31st, 2020.

Agriculture and Agri-Food Canada

- [Extension of deadlines for Advanced Payments Program \(APP\)](#)
 - 6-month extension on loan re-payments for farmers.
 - Farmers with outstanding interest-free loans will be able to apply for an additional \$100,000 for the new 2020 (APP) program year starting April 1st, 2020.

- [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.
 - This funding will provide \$1,500 for each temporary foreign worker, to employers or those working with them to ensure 14-day isolation requirements are fully met.

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.
- [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.
- [B.C. relief for commercial property owners and tenants](#)
 - School property taxes cut in half for business, light and major industry property classes.
 - \$500 million in relief for businesses that own property and for tenants on triple-net leases.

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.

Government of Saskatchewan

- [Saskatchewan Small Business Emergency Payment \(SSBEP\)](#)
 - 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.
- [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 in order to curb the spread of COVID-19.

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.
- [\\$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.

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.
- [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](#)
 - \$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 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

- [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

- [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 as a result of COVID-19.
- [Support for small businesses](#)
 - \$100,000 in loans to be administered through Opportunities New Brunswick (ONB).

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.
- [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 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 don't 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 Impact Grant](#)
 - A \$20-million program, which will provide eligible small businesses and social enterprises with a grant of 15% of their revenue from sales, from April 2019 or February 2020, to a maximum of \$5,000.
- [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.

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.
- [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.

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.