



**CANADIAN FEDERATION
OF INDEPENDENT BUSINESS**

In business for your business™

COVID-19 Weekly Webinar

FAQs and Government Support Update
19th in a series of webinars

All information contained within this
presentation and webinar is current as of
August 13th, 2020

Your presenters



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Our commitment

Information is changing rapidly and our website will be updated regularly cfib.ca/covid19

We will answer as many questions as we can today and use your comments and questions to update our FAQs and in our advocacy work

If we don't answer your question you can call us at 1-888-234-2232 or ask on our website at cfib.ca/covid19



Special Webinar
Q&A on CEWS with CRA
Friday, August 14th at
1pm

A few quotes

“Success is not final, failure is not fatal: it is the courage to continue that counts.” – **Winston Churchill**

“Life isn’t about waiting for the storm to pass, it’s about learning how to dance in the rain.” – **Vivian Greene**

“Courage doesn’t always roar. Sometimes courage is the quiet voice at the end of the day, saying, “I will try again tomorrow.” – **Mary Anne Radmacher**

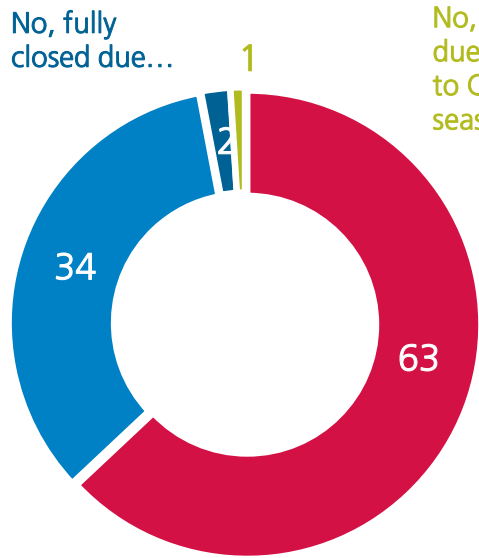
Key Topics covered today

1. What's new?
2. FAQs on new CEWS and CEBA
3. Your questions

Important Tip: Keep a business log/journal that includes key information that may be useful when this is over (business decisions open/close; bills paid/deferred; key conversations with staff/suppliers/government; your own reflections on the business)

As of today, is your business still open?

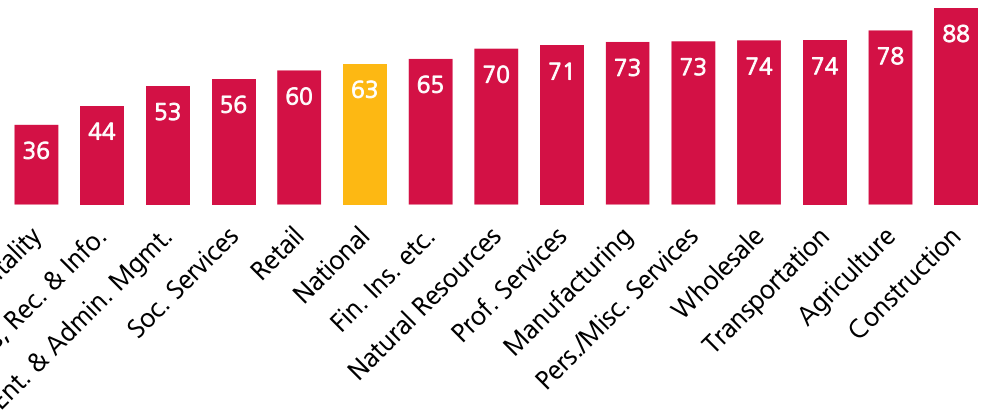
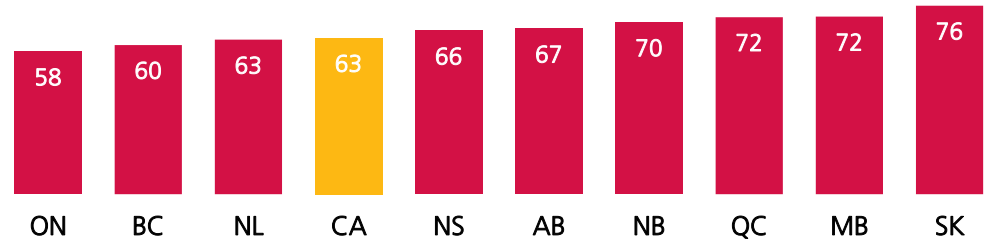
(% response)



No, fully (or partially) closed due to reasons not related to COVID-19 (new business, seasonal business)

Yes, fully open

Yes, partially open due to COVID-19 (shorter than normal hours, delivery or telephone sales only, emergencies only)



Source: CFIB, Your Business and COVID-19 – Survey Number Eighteen, July 31-TBD, 2020, preliminary results, n = 4,643.

What's new?

- Applications for new CEWS (period 5) will be available Monday, August 17th
 - *CRA CEWS Calculator now available (since Aug. 11th)*
<https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-calculate-subsidy-amount.html>
- CECRA extended to August but no changes to program.
 - *New applicants must apply by August 31st*
 - *Those who had already applied have until September 14th to apply for July/August extension*

What's new?

- CERB recipients will be transitioned to EI starting end of August (final CERB period ends August 29th)
 - *Government said they will create a “parallel benefit” for those not eligible for EI – no details yet*
 - *Government has set a minimum unemployment rate of 13.1% for all regions which means fewer hours required to access (max. 420 hours) and more weeks on EI (min. of 26 weeks).*
- Federal corporate income tax payments have been deferred to September 30th (from September 1st).
 - *This applies to balances and instalments due between March 18th and September 30th 2020.*

Highlights of new CEWS

- The old CEWS rules go from Period 1 to 4 (March to June) and the new CEWS rules go from Period 7 to 9 (September to November).
- For the in-between Periods - 5 and 6 (July and August) - a business can apply under the old or new CEWS rules choosing the approach that most benefits their business.
- No rules established yet for Period 10 (December)
- CRA is creating an appeals process for those who get rejected for CEWS or those who disagree with their CEWS amounts.

6 Important Changes to CEWS

1. More businesses are now eligible
2. Hardest hit businesses will get a 25% top-up
3. More employees are eligible
4. You may be able to subsidize some of your own salary
5. You may qualify for a bigger subsidy in two ways – deeming rule and Safe Harbour rule
6. The subsidy will now be available until December 19th - You must apply before Jan. 31st, 2021.

How the new CEWS works

The amount of subsidy will be in proportion with the size of the revenue loss:

- *For July and August, employers with less than a 50% revenue reduction will receive a subsidy that is 1.2x their percentage of revenue reduction (eg. a 20% drop in revenue will mean a 24% subsidy).*
- *The subsidy rate will be reduced in September (1x), October (0.8x) and November (0.4x), with details for December to be announced later.*
- *Businesses with more than a 50% revenue loss over a 3 month rolling average will get a top up (maxing out at an extra 25% if their revenue drop is 70% or more). This means the hardest hit firms could get a subsidy of up to 85% in July and August.*

FAQs on CEWS

Q: What should I prepare for my application for the wage subsidy (CEWS)?

A: Before using the calculator, you should prepare the following:

- A [direct deposit](#) set up with CRA
- Updated financial accounts for the last year & the current year. Determine what indicators prove that you deserve the subsidy.
- Updated gross payroll information for each of your subsidy eligible employees for the last year & the current year.
- The amount of EI and CPP that you have paid on behalf of those employees
- The amount that you have received from ESDC's Work-Sharing program to pay your employees (if applicable)
- Calculate your subsidy amount using the [CEWS calculator](#)

FAQs on CEWS

Q: What are the 125.7 CEWS Program Rules Elections?

How are you calculating your CEWS revenues differently from the revenues that you regularly submit to CRA?	Simplified
<input type="checkbox"/> a joint election, along with each other member of the group that prepares consolidated financial statements, under paragraph 125.7(4)(a) of the Income Tax Act (revenue determined on a non-consolidated basis for members of the employer's group)	Did you combine/separate your financial statements with other entities?
<input type="checkbox"/> a joint election, along with each other member of the affiliated group, under paragraph 125.7(4)(b) of the Income Tax Act (revenue determined on a consolidated basis for the employer's group)	
<input type="checkbox"/> an election under paragraph 125.7(4)(c) of the Income Tax Act (joint venture election)	Is the entity a joint venture (by 2+ parties) & has its own revenues that are being used separately from the other parties?
<input type="checkbox"/> a joint election, along with each person or partnership with which the employer does not deal at arm's length and from whom the employer earns all or substantially all of its qualifying revenue under paragraph 125.7(4)(d) of the Income Tax Act (non-arm's length revenue)	Is the revenue received in majority (CRA says 90%), from a non-arm's length source?
<input type="checkbox"/> an election under paragraph 125.7(4)(e) (i) of the Income Tax Act (cash method) <input type="checkbox"/> an election under paragraph 125.7(4)(e) (ii) of the Income Tax Act (accrual method) NEW	Did you switch your accounting method? i. Cash method (recording income as it is received and expenses as they are paid) ii. Accrual method (recording income and expenses when they are billed)
<input type="checkbox"/> an election under subparagraph (b)(ii) of the definition "prior reference period" in subsection 125.7(1) of the Income Tax Act (prior reference period election)	Did you use a the alternative approach (avg of Jan/Feb)?
<input type="checkbox"/> an election under subparagraph (a)(ii) or (b)(ii) of the definition "qualifying revenue" in subsection 125.7(1) of the Income Tax Act (election by registered charity or not-for-profit to exclude government funding)	Are you a registered charity or non-for profit who decided to exclude government funding?
<input type="checkbox"/> an election under paragraph 125.7 (1)(b) of the definition "baseline remuneration" of the Income Tax Act (baseline remuneration period election) NEW	Did you use a new baseline remuneration periods? i. March 1, 2019-May 31, 2019 ii. March 1, 2019 - June 30, 2019 iii. July 1, 2019 - December 31, 2019
<input type="checkbox"/> A joint election between eligible entity and the seller of an asset an election under paragraph 125.7 (4.1) (e) of the Income Tax Act (Asset sales). NEW - accountant recommended.	If you acquired your asset during the qualifying period (or before that) and it was: <ul style="list-style-type: none"> • fair market value • used by the seller in the course of a business in Canada, and • Was not bought to increase your CEWS. You can assign that revenue/loss to your CEWS revenue drop or electing to consolidate your revenues with the seller if they are still in existence.

FAQs on CEWS

Q: Can independent contractor wages/dividends be used for the new CEWS?

A: No. Eligible remuneration(ER) still needs to be recorded on a T4.

Q: Can my non-arm's length employees' wages hired after March 15 be used for the new CEWS?

A: No. A baseline remuneration (BR) is needed, but there are new BR periods.

Q: How do I determine which employees' wages are eligible for the CEWS?

A: Eligible employees must be employed in Canada.

- They cannot be without pay for 14 or more consecutive days within a CEWS period for periods 1 to 4 only. This rule no longer applies from period 5 onwards.
- You will then have to determine whether the employee is arm's length or non-arm's length (usually family members/owners), and if they are on a paid leave of absence or not. See handout.

CALCULATING THE CANADA EMERGENCY WAGE SUBSIDY (CEWS) FOR ELIGIBLE EMPLOYEES

Based on Bill C-20 Release July 27, 2020
<https://parl.ca/DocumentViewer/en/43-1/bill/c-20/royal-assent>

HOW TO DETERMINE IF YOUR EMPLOYEES ARE ELIGIBLE

- 1** Your employees are eligible, if:

 - they are employed in Canada and
 - they were not without pay for 14 consecutive days or more within a CEWS period (only applicable in periods 1-4).
- 2** If they meet both of the above requirements, determine:

 - whether they are at arm's length and
 - whether they are on a paid leave of absence.
- 3** Use the matrix on the right to find out how to calculate the specific CEWS amount per employee.

	OLD CEWS		SAFE HARBOUR	NEW CEWS
	PERIOD 1	PERIODS 2-4	PERIODS 5-6	PERIODS 7-10
Revenue reduction requirement	15%	30%	Any amount of revenue reduction in the current or prior claim period OR any amount of Top-up % for the current period	Any amount of revenue reduction in the current or prior claim period OR any amount of Top-up % for the current period
Arm's length (third-party)	<p>Not on leave</p> <p>BR > 0</p> <p>Greater of:</p> <ul style="list-style-type: none"> 75% of ER up to \$847/week 75% of BR, but no more than ER, up to \$847/week 	<p>BR > 0</p> <p>75% of ER, up to \$847/week</p>	<p>Calculate like periods 7-10</p> <p>Exception (Safe Harbour Rule): If revenue reduction \geq 30% AND Base % + Top-up % \leq 75% for the current period, calculate like periods 2-4</p>	<p>ER, up to \$1129/week</p> <p>x</p> <p>Base % + Top-up %</p>
On paid leave	<p>Same as "Not on leave" (see above)</p> <p>+</p> <p>Employer portion of source deductions</p>	<p>Calculate like periods 2-4</p>	<p>100% of ER, up to TBD</p> <p>+</p> <p>Employer portion of source deductions</p>	
Non-arm's length (family)	<p>Not on leave</p> <p>BR > 0</p> <p>75% of BR but no more than ER up to \$847/week</p>	<p>BR > 0</p> <p>75% of BR, but no more than ER up to \$847/week</p>	<p>Calculate like periods 7-10</p> <p>Exception (Safe Harbour Rule): If revenue reduction \geq 30% AND Base % + Top-up % \leq 75% for the current period, calculate like periods 2-4</p>	<p>BR > 0</p> <p>Least of:</p> <ul style="list-style-type: none"> ER BR \$1129 <p>x</p> <p>Base % + Top-up %</p>
On paid leave	<p>100% of ER, up to TBD</p> <p>+</p> <p>Employer portion of source deductions</p>	<p>BR > 0</p> <p>100% of ER, up to TBD</p> <p>+</p> <p>Employer portion of source deductions</p>	<p>BR > 0</p> <p>Calculate like periods 2-4</p>	<p>BR > 0</p> <p>Not eligible</p>
				<p>BR = 0</p> <p>Not eligible</p>

FAQs on CEWS

Q: How do I calculate my Baseline Remuneration for the new CEWS?

The baseline remuneration is the average wage paid from a selected period prior to COVID-19. As shown below.

	Periods 1-3	Period 4	Periods 5-10
Baseline Remuneration Periods	Jan 1-Mar 15, 2020, or Mar 1-May 31, 2019	Jan 1-Mar 15, 2020, Mar 1-May 31, 2019, or Mar 1-June 30, 2019	Jan 1- Mar 15, 2020, or Jul 1-Dec 31, 2019

You will need to determine which baseline period gives your employee the greatest average wage. To do this:

1. Total all the wages paid to the employee during the selected Baseline Remuneration period
2. Divide the total pay by the number of days in the selected baseline period, subtracting any period of 7 or more consecutive days the employee was not paid
3. Multiply the result by 7 to get the average weekly Baseline Remuneration.

FAQs on CEWS

Q: Can I change between accounting methods?

A: You can choose to use the cash or accrual method of accounting when calculating your revenues. *Once you have chosen, you will have to use that same accounting method for ALL 10 periods.* You can change from one to the other, but you will then have to change it for all previous applications.

Q: Can I change my approach when calculating my revenue drop?

A: To calculate your revenue drop you will need to choose between the General approach (compares revenue of current month to same month in 2019) or the Alternative approach (compares revenue of current month to average revenue in January and February of 2020). *Whatever approach you use, you will have to continue to use it for Periods 1 to 4. The only time you will be able to switch will be in Period 5, after which you will have to use that same approach for the rest of the CEWS periods.*

FAQs on CEBA

Q: How do I apply to the CEBA non-deferrable expense stream?

1. Step 1 - Apply for the Non-Deferrable Stream through your bank/CU.
2. Get your receipts/invoices/agreements together in an uploadable format as evidence of your 2020 Eligible Non-Deferrable Expenses
3. Step 2 - Apply for the Non-Deferrable Stream through the [government of Canada website](#)
 - Please note these applications go to EDC and not CRA.
 - Have a question? Check the CEBA FAQ <https://ceba-cuec.ca/faq/>
4. Wait for your bank/CU to get back to you about whether your application was approved or declined.
 - Still have issues, questions or concerns? Please try to address these with your financial institution first. If they do not help, then please feel free to send us an email at CEBA@cfib.ca.

CEBA FAQs

Q: I have applied for CEBA, when will I receive the money?

A: Payroll stream takes 3-10 business days

Non-deferrable expense stream takes 10-15 business days

Q: When is the deadline to apply for CEBA?

A: You must complete the CEBA application at your primary financial institution by August 31st, 2020. After completing the application with your financial institution, you must upload supporting documentation by September 3rd, 2020 at the latest.

Roadmap for a Small Business Recovery

New Action Alert


CEBA LOAN: Allow all businesses to participate and raise the loan from \$40,000 to \$60,000 and increase the portion forgiven from 25% to 50%.

RENT SUBSIDY (CECRA): Get rent support directly to the tenant, reduce the requirement for a 70% revenue loss & extend over the summer.


CERB: Extend CERB for those without work, but ensure benefits stop if an employee is offered their pre-COVID job back (other than for sickness/family issues). Allow CERB recipients to earn more than \$1000/month before benefits end.

WAGE SUBSIDY (CEWS): Simplify the wage subsidy and ensure business owners and their family members working in the business can have some of their dividend income covered

<https://www.cfib-fcei.ca/en/covid-19-2020-petition>



CANADIAN FEDERATION
OF INDEPENDENT BUSINESS
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Roadmap for a Small Business Recovery

To: Prime Minister Justin Trudeau

From: _____
Name (Mandatory) Signature (Mandatory)




Business Name (Mandatory) Email (optional)

Critical changes needed to key support programs

COVID-19 continues to deeply affect my business. While many firms have been helped by the federal support programs, changes are needed to help small firms recover and ensure more businesses like mine are able to survive.

My priorities for your government (RANK YOUR PRIORITIES FROM 1-5) are:

- CEBA LOAN: Allow all businesses to participate and raise the loan from \$40,000 to \$60,000 and increase the portion forgiven from 25% to 50%.
- RENT SUBSIDY (CECRA): Get rent support directly to the tenant, reduce the requirement for a 70% revenue loss & extend over the summer.
- CERB: Extend CERB for those without work, but ensure benefits stop if an employee is offered their pre-COVID job back (other than for sickness/family issues). Allow CERB recipients to earn more than \$1000/month before benefits end. |
- WAGE SUBSIDY (CEWS): Simplify the wage subsidy and ensure business owners and their family members working in the business can have some of their dividend income covered
- Other: _____

Get in touch. 1-888-234-2232 /CFIB
We're here to help.  cfib@cfib.ca  @cfib 

DIN 10046-2007 July 2020



CFIB resources

- Go to cfib.ca/covid19 for FAQs, latest updates on government relief measures & templates
- Call the CFIB Business Helpline: **1-888-234-2232**
- Weekly email updates, webinars and surveys
- Follow us on social:



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CFIB In business for your business.

COVID-19

Dear CFIB member,

We know this is a difficult time for small businesses across the country. Information is changing rapidly and it can be difficult to find the help you need. To keep you informed on the latest government relief measures and provide up to date answers to your questions, we will be sending you a weekly newsletter for as long as COVID-19 poses serious challenges.

On behalf of everyone at CFIB, I would like to offer you, your employees and your business our full support.

Dan Kelly
President and CEO

Answers to your COVID-19 questions

Find up to date info using our business owner FAQ

Our business counselors have fielded thousands of COVID-19 calls over the past several days alone. We are regularly updating our online Help Center based on your questions and the new information we are getting from governments. Visit our online FAQ to find answers to common question including: "Can my business remain open?", "Are employees under quarantine eligible for EI?" and "What should be done when business is slow and there isn't enough work for employees?"

[Get answers](#)

What's the government doing to help your business?

The COVID-19 crisis has brought a lot of uncertainty into our lives and our economy—and your business may need help getting through it. To date, announcements from the federal government include a 10% wage subsidy and deferring tax remittances. Find out what other relief measures the provincial and federal governments are implementing and how you can apply for them.

[See Ontario relief](#) [See federal relief](#)



APPENDIX

Tax Deferrals

Jurisdiction	Taxes	Payment Deferred until	Additional Details
Federal	Corporate Income Tax	September 30, 2020	Must file by June 1, 2020
	GST/HST	No further deferred payment or filing	contact the CRA to make a request for the cancellation or waiver of penalties and interest, and/or for a flexible payment arrangement.
	CPP/EI	X	No deferred payment or filing
BC	EHT, PST, municipal and regional district hotel room tax, Tobacco Tax, Motor Fuel Tax, Carbon Tax increase	September 30, 2020	N/A
AB	Corporate Income Tax, Education Property Tax	August 31, 2020	N/A
SK	Provincial sales tax	July 31, 2020	Monthly filers may defer payment of amounts due for Feb., March and April 2020 reporting periods to July 31, 2020. Quarterly filers may defer payment of amounts due for the Jan. 1, 2020 to March 31, 2020 reporting period to July 31, 2020. Full payment or a payment arrangement must be in place by July 31, 2020 to qualify for the automatic deferral & waiver of penalty & interest.
MB	HE Levy (Health and Post-Secondary Education Levy)	October 15, 2020	Applies to monthly remittances of max. \$10,000 normally due from March to Sept.
	Retail Sales Tax	October 20, 2020	Applies to <u>monthly</u> RST remittances of max. \$10,000 normally due from April to Sept.. Applies to <u>quarterly</u> RST remittances normally due on April 20 and July 20.
	RST on Insurance premiums	Eliminated on July 1, 2020	Applies to new or renewed contracts that come into effect after June 30, 2020

Tax Deferrals continued

Jurisdiction	Taxes	Payment Deferred until	Additional Details
ON	EHT, Tobacco Tax, Fuel Tax, Mining Tax, Beer Tax	August 31, 2020	Penalties and interest waived automatically for all late returns or remittances until Aug. 31. The ON govt temporarily increased the EHT exemption for the whole year 2020 from \$490,000 to \$1 million.
	Business Education Property Tax deferrals	90 days after June	Tax is deferred for one payment quarter
QC	Corporation Income Tax return	September 1, 2020	Applies to balance payments that would normally be made in the period from March 17 to August 31, 2020
	GST/QST returns	Usual deadlines apply	
NB	Property Tax	X	Late penalties will be reviewed on a case-by-case basis to see if the penalty can be waived.
NS	Corporate Income Tax reduction, Small Business Tax reduction	Started on April 1, 2020	Corporate tax rate will decrease by 2% to 14%. Small business tax will decrease from 3% to 2.5%.
PEI	Property Tax	December 31, 2020	Payments and appeals are deferred. All penalties and interest are eliminated for tax year 2020, including amount owed.
NL	Gasoline Tax, Carbon tax, Health and Post-Secondary Education Tax, Insurance Companies Tax, Mining and Mineral Rights Tax, Tax on Insurance Premiums, Tobacco Tax	August 20, 2020	

BC, AB, SK, MB, ON,
QC, NL, NS, PEI, NB

Deferred WCB/CNESST premium payments

See CFIB page to find information on your respective province.

What are the six Regional Development Agencies (RDAs)?

Atlantic Canada Opportunity Agency (ACOA)	Canada Economic Development for Quebec Regions (CED)	Canadian Northern Economic Development Agency (CanNor)	FedNor (Northern Ontario)	FedDev (Southern Ontario)	Western Economic Diversification Canada (WD)
NS/NB/PE/NL	QC	YT/NT/NU	Northern ON	Southern ON	AB/BC/MB/SK
Contact ACOA	Contact CED	Contact CanNor	Contact FedNor	Contact FedDev	Contact WD
1. Atlantic Regional Relief and Recovery Fund (RRRF)	1. Quebec Regional Relief and Recovery Fund (RRRF)	1. Northern Business Relief Fund (NBRF)	1. FedNor - Regional Relief and Recovery Fund	1. FedDev Regional Relief and Recovery Fund (RRRF)	1. Western Regional Relief and Recovery Fund (RRRF)
2. Community Futures Program <ul style="list-style-type: none"> • Small Business Emergency Working Capital Program • General Business Loan • Future Entrepreneur Loan • Micro Loan 	2. Community Futures Program	2. Community Futures Network TBD	2. Community Futures Program <ul style="list-style-type: none"> • Up to \$40k loan for rural "main street" businesses 	2. Community Futures Program <ul style="list-style-type: none"> • Up to \$40k loan for Rural "main street" businesses 	2. Community Futures <ul style="list-style-type: none"> • New Funding available to Rural Businesses in Western Canada
3. Application for financial assistance – delayed applications to help implement RRRF	3. Quebec Economic Development program 4. Regional Economic Growth through innovation (REGI) <ul style="list-style-type: none"> • Quebec Regional Relief and Recovery Fund (RRRF) • Business Scale-up and productivity • Regional innovation ecosystems • Initiative for infrastructure development 	3. Targeted relief and stabilization measures for key sectors	3. Regional Economic Growth through Innovation (REGI) <ul style="list-style-type: none"> • Business Scale up and productivity • Regional innovation ecosystems • Targeted Manufacturing Initiative for Northern Ontario 	3. Regional Economic Growth through Innovation (REGI) <ul style="list-style-type: none"> • Business Scale-up and Productivity funding • Regional Innovation Ecosystem • Community Economic Development and Diversification 	

Significant Financial Support for Businesses

Province	Significant financial support	Details
British Columbia	Emergency Benefit for Workers	One-time payment of \$1,000 for employees, self-employed, and non-EI eligible workers who have been accepted to the Federal CERB program. Applications accepted until December 2, 2020.
	Provincial property tax reduction	Commercial property tax bills to decrease by 25% on average
Alberta	Waving of 50% of 2020 WCB premiums for SMEs	Waving of 50% of 2020 WCB premiums for SMEs < \$10 million in assessable payroll, equal to \$350 million in savings. Details here.
Manitoba	Gap Protection Program (MGPP)	Available to firms not qualifying for federal programs nor wage subsidies. Non-interest loan of \$6,000, forgiven on Dec. 31, 2020 if the recipient has not received any non-repayable federal supports. Apply by July 31.
	Manitoba Job Restart Program (MJRP)	The (MJRP) provides a taxable financial benefit to a maximum of \$2,000 to Manitobans who: - return to work for a cumulative 30 hours/week and voluntarily stop collecting CERB, the CESB or similar COVID-19 financial support programs delivered by the federal government. The program runs from June 26 to July 31, 2020. To apply, click here.
Saskatchewan	Small Business Emergency Payment	One-time grant based on 15% of a business' monthly sales revenue, to a maximum of \$5,000 and can be used for any business purpose. Program totals \$50 million, businesses with less than 500 employees are eligible. Eligibility details and application here. Applications open until July 31.
	Re-Open Saskatchewan Training Subsidy (RSTS)	The RSTS program offers 100% reimbursement to eligible employers for approved training. Employers select the trainee(s) and the training program. Approved employers will receive 33% of the cost of training upon entering into a training agreement with the government. The remaining 67% will be paid upon completion of final reporting and verification of actual expenditures. Maximum payment is \$10,000 to eligible employers for the RSTS. Applications are open until July 31. For more details, click here.
Ontario	Digital Main Street Platform	A one-time grant of \$2,500 to help small businesses go digital or expand their e-commerce outreach. For more information, click here.

Significant Financial Support for Businesses cont'd

Province	Significant financial support	Details
Quebec	Emergency aid for SMEs	Up to \$50,000 in emergency financing in the form of a loan or loan guarantee for businesses who have temporarily closed. Contact your local MRC for more information.
	Incentive Program to Retain Essential Workers (IPREW)	For essential low-income earners, to compensate for the wage gap between the PCU and their earnings; eligible workers can receive \$ 100 per week, for a maximum of 16 weeks, retroactive to March 15. Applications open.
	Concerted temporary action program for businesses	The program is run by Investissement Québec and it is for businesses whose liquidity is affected by the repercussions of COVID-19. Applications are reviewed on a case-by-case basis. It also includes specific conditions for the tourism industry such as more advantageous loan terms and loan guarantees. For details and conditions, click here.
Newfoundland and Labrador	Tourism and Hospitality Support Program	Eligible small and medium-sized tourism operators will be able to apply for a one-time, non-repayable working capital contribution of either \$5,000 or \$10,000, dependent on gross sales. Applications open.
Nova Scotia	Small Business Reopening and Support Grant	\$5,000 grant to help businesses open safely, and \$1,500 business continuity vouchers for advice and support. If you previously applied for Small business Impact Grant, you do not need to reapply. Eligibility: businesses ordered to close, or small retailers and others who were not ordered to close. Applications open.
New Brunswick	No significant measures	N/A
PEI	No significant measures.	N/A

#SmallBusinessEveryDay Campaign tools

- Posters/badges/banners to encourage support of independent business (tested with consumers)

Here are some badges and banners to share on your website and social media! Click through for instructions on how to download and post your favorite option.



Spread the word
Encourage your community to shop local by sharing #SmallBusinessEveryDay on social media.

311 Shares

Twitter	47	Facebook	156	LinkedIn	22	Email	86
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<http://www.smallbusinesseveryday.ca/>

Back to Business Kit by Province

Links to kit by province

[Alberta](#)

[British Columbia](#)

[Saskatchewan](#)

[Manitoba](#)

[Nova Scotia](#)

[Ontario](#)

[Quebec](#)

[New Brunswick](#)

[Prince Edward Island](#)

[Newfoundland and Labrador](#)

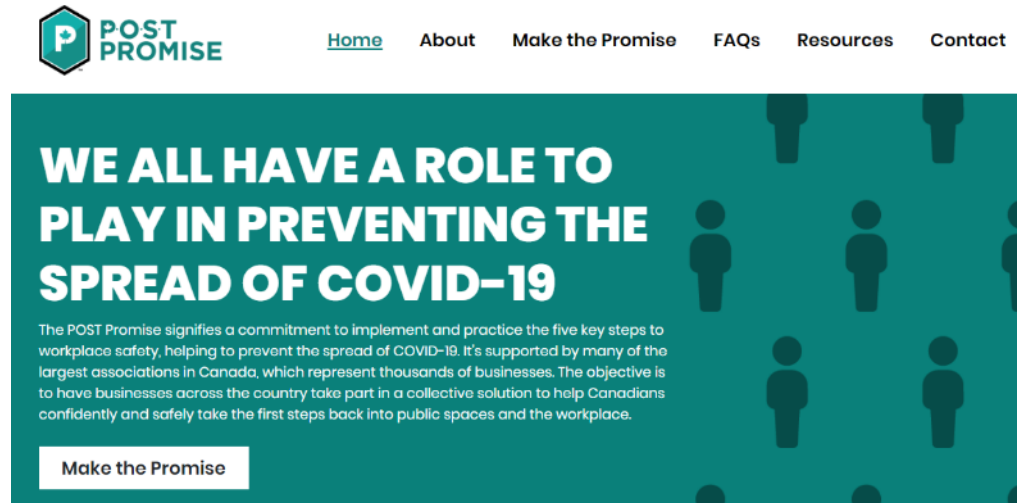
[Northwest Territories](#)

[Yukon](#)



Take the POST Promise

- Simple and easy way to show that your business is taking steps to help prevent the spread of COVID-19
- Voluntary declaration from your business to your customers and employees.



The [POST Promise](#) is a commitment to implement and practice five key steps to workplace safety.

P.O.S.T - People Outside Safely Together

“PPEs for SMEs” Facebook page

- To stay open or reopen, businesses need equipment and supplies to keep employees and customers safe
- **NEW** Facebook group administered by CFIB
- Helps connect Canadian business owners looking to buy and sell PPE (personal protective equipment) and supplies
- CFIB will also update links to government and other resources (see appendix)



Email: ppe@cfib.ca Website: <https://www.facebook.com/groups/PPEsforSMEs/about/>



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