



GOVERNMENT OF CANADA PROGRAMS & INITIATIVES	WHO IS ELIGIBLE	HOW TO APPLY
<p>1. Work Sharing (WS) Program</p> <p>Work-Sharing (WS) is an adjustment program designed to help employers and employees avoid layoffs when there is a temporary reduction in the normal level of business activity that is beyond the control of the employer. The measure provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers.</p> <p>Work-Sharing is a three-party agreement involving employers, employees and Service Canada. Employees on a Work-Sharing agreement must agree to a reduced schedule of work and to share the available work over a specified period of time.</p> <p>The government has implemented special measures with regards to this existing program including:</p> <ul style="list-style-type: none"> • Extending the duration of Work-Sharing (WS) agreements by an additional 38 weeks, for a total of 76 weeks. • Waiving the mandatory waiting period so that employers with a recently expired agreement may immediately apply for a new agreement, without waiting between applications. • Easing Recovery Plan requirements for the duration of the WS agreement. • Temporary special measures are effective March 15, 2020 to March 14, 2021. <p>Work Sharing (WS) Program - Forestry Sector</p> <ul style="list-style-type: none"> • Temporary special measures are effective July 30, 2017 to March 28, 2020. <p>Work Sharing (WS) Program – Steel & Aluminum Sector</p> <ul style="list-style-type: none"> • Temporary special measures are effective August 19, 2018 to March 27, 2021. 	<p>Businesses are eligible to apply if experiencing a downturn in business activity related to the global outbreak of COVID-19, and have:</p> <ul style="list-style-type: none"> • WS agreements signed between March 15, 2020 and March 13, 2021 • WS agreements that began, or ended between March 15, 2020 and March 14, 2021, and • WS agreements that ended between June 23, 2019, and March 14, 2020 and are in their mandatory cooling-off period. <p>Forestry Sector: are eligible to apply if business has been directly or indirectly affected by the downturn in the forestry sector and if there:</p> <ul style="list-style-type: none"> • was a WS agreement that ended between October 30, 2016 and July 29, 2017 • is a WS agreement that will be signed between July 30, 2017 and March 28, 2020 (with an agreement start date no later than March 29, 2020), or • is a WS agreement that will begin or end between July 30, 2017 and March 28, 2020. 	<p>For more information on the Work-Sharing program visit: Work Sharing or call:</p> <p>Employers across Canada may call toll-free 1-800-367-5693 (TTY: 1-855-881-9874)</p> <p>Employees across Canada may call toll-free: English: 1-800-206-7218 (TTY: 1-800-529-3742)</p> <p>Please refer to the WS Applicant guide for the temporary special measures for more information on how to complete an application.</p> <p>Please apply at least 30 days before wanting the temporary special measures to begin.</p> <p>Employers are instructed to submit their completed applications by email to: EDSC.WT.WS-TP.ESDC@servicecanada.gc.ca</p> <p>For more information on the Work-Sharing Program, call the following toll-free number: 1-800-367-5693 (TTY: 1-855-881-9874).</p>



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<p>Work Sharing (WS) Program – Steel & Aluminum Sector</p> <ul style="list-style-type: none"> Temporary special measures are effective August 19, 2018 to March 27, 2021. 	<p>Steel & Aluminum Sector: are eligible to apply if business has been directly or indirectly affected by the downturn in the steel and aluminum sector and if there:</p> <ul style="list-style-type: none"> was a WS agreement that ended between November 25, 2017 and August 18, 2018 is a WS agreement that will be signed between August 19, 2018 and March 27, 2021 (with an agreement start date no later than March 28, 2021), or is a WS agreement that will begin or end between August 19, 2018 and March 27, 2021 	<p>For more information on the Work-Sharing program visit: Work Sharing or call:</p> <p>Employers across Canada may call toll-free 1-800-367-5693 (TTY: 1-855-881-9874)</p> <p>Employees across Canada may call toll-free: English: 1-800-206-7218 (TTY: 1-800-529-3742)</p> <p>Please refer to the WS Applicant guide for the temporary special measures for more information on how to complete an application.</p> <p>Please apply at least 30 days before wanting the temporary special measures to begin.</p> <p>Employers are instructed to submit their completed applications by email to: EDSC.WT.WS-TP.ESDC@servicecanada.gc.ca</p> <p>For more information on the Work-Sharing Program, call the following toll-free number: 1-800-367-5693 (TTY: 1-855-881-9874).</p>



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<p>2. Credit and Loan Initiatives to support businesses</p> <p>2.1 Business Credit Availability Program (BCAP)</p> <p>The government has established a Business Credit Availability Program (BCAP) to help Canadian businesses obtain financing during the current period of significant uncertainty. The BCAP will support access to financing for Canadian businesses in all sectors and regions.</p> <p>Through this program, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will provide more than \$10 billion in direct lending and other types of financial support. By working in close cooperation with financial institutions, this program will fill gaps in market access and leverage additional lending by private sector institutions.</p> <p>2.2 Support for Farmers</p> <p>The government has increased credit available to farmers and the agri-food sector (including aquaculture) through Farm Credit Canada (FCC). FCC has received an enhancement to its capital base that will allow for an additional \$5 billion in lending capacity.</p> <p>Effective immediately, FCC has also put in place:</p> <ul style="list-style-type: none"> • a deferral of principal and interest payments up to six months for existing loans; or • a deferral of principal payments up to 12 months • access to an additional credit line up to \$500,000, secured by general security agreements 	<p>Businesses with viable business models whose access to financing would otherwise be restricted.</p> <p>Existing FCC customers who have financial concerns</p>	<p>Businesses seeking support through BCAP should contact the financial institutions with whom they have a pre-existing relationship, so that the financial institutions may assess the client’s financial request. If the needs of the client exceed the level of support the financial institution can provide, the financial institution will work alongside BDC or EDC to access additional resources the Government has made available under BCAP.</p> <p>BDC and EDC can also be contacted at the email addresses below.</p> <p>Business Development Bank of Canada 1-877-232-2269</p> <p>Export Development Canada 1-800-229-0575</p> <p>Farmers facing financial pressure are encouraged to contact the FCC Customer Service Centre at 1-888-332-3301 to discuss their individual situation and options.</p>
<p>3. Changes to Tax-Filing and Payment Deadlines</p> <p>The deadline for businesses to pay any income tax amounts that become owing or due after March 18, 2020 and before September 1, 2020 has been extended to September 1, 2020. This measure will apply to both monthly instalments and year-end tax balances due under Part I of the Income Tax Act.</p> <p>Businesses will not be assessed any penalties or interest if a balance due is paid by September 1, 2020.</p> <p>The Canada Revenue Agency (CRA) will temporarily suspend audit interactions with taxpayers and their representatives. The CRA will also refrain from initiating any post-assessment GST/HST or income tax audits with small or medium-sized businesses for the next four weeks.</p>	<p>Any incorporated business required to pay income tax</p>	<p>No action required.</p>



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<p>4. Temporary Wage Subsidy for Employers</p> <p>The Government of Canada announced on March 30th an up to 75 percent wage subsidy for qualifying businesses, for up to 3 months, retroactive to March 15, 2020. This will help businesses to keep and return workers to the payroll.</p> <p>The enhanced wage subsidy will apply on 75 percent of the first \$58,700 of annual salary of workers, which equals up to \$847 a week.</p> <p>More details on eligibility criteria will start with the impact of COVID-19 on sales and will be shared before the end of the month.</p>	<p>Businesses that see at least a 30 percent drop in business because of the COVID-19 pandemic.</p> <p>Eligible are companies that are small and big, as well as non-profit organizations and charities</p>	<p>Not yet available. Check website for further updates at: Temporary Wage Subsidies</p>
<p>5. Western Economic Diversification Canada (WD)</p> <p>The Government of Canada has announced that all Regional Development Agencies (RDAs), including WD will apply a deferral until July 1, 2020, on all payments due to the Government for clients in the repayment phase of their projects. This is effective April 1, 2020.</p> <p>This moratorium is not forgiveness but will defer payments and related interest charges to relieve some of the pressure businesses may be facing.</p>	<p>Existing WD clients</p>	<p>WD will work with clients to formalize payment deferrals into an amended repayment schedule in the coming months to give clients more certainty with respect to their payment obligations.</p>



PROVINCE OF B.C. PROGRAMS & INITIATIVES For up to date information on BC support programs visit: COVID 19 Provincial Support	WHO IS ELIGIBLE	HOW TO APPLY
1. Changes to Tax-Filing and Payment Deadlines The Government of British Columbia is extending filing and payment deadlines until September 30, 2020, for the provincial sales tax, (incl. municipal and regional district tax), carbon tax, motor fuel tax, and tobacco tax.	Canadians	Contact a ServiceBC agent about information, services and support for businesses at 1-888-268-4319. Service is available from 7:30 am. to 8:00 pm p.s.t.
2. Reduced School Tax Rates for Businesses School tax rates for commercial properties (Classes 4, 5 and 6) will be reduced by 50% for the 2020 tax year.	Commercial properties (Classes 4, 5 & 6)	No information available.
3. Deferment of Employer Health Tax Payments Effective immediately, businesses with a payroll over \$500,000 can defer their employer health tax payments until Sept. 30, 2020. Businesses with a payroll under this threshold are already exempt from the tax.	Businesses with a payroll of over \$500,000	No information available.
4. Continued Funding of Non-profits, Service Delivery Agencies and Childcare Providers To support non-profits, service delivery agencies and childcare providers, the Province will continue to provide funding even if these agencies are closed or their regular operations have been disrupted. Licensed childcare providers staying open will receive enhanced funding to keep operations going. These centres are eligible to receive seven times their average monthly operating funding from government, which is expected to cover approximately 75% of a group facility's average monthly operating expenses.	Non-profits, service delivery agencies and childcare providers	No information available.