

THE QUEEN'S BENCH
Winnipeg Centre

APPLICATION UNDER: *The Constitutional Questions Act, C.C.S.M., c. 180*

AND UNDER: The Court of Queen's Bench Rules, M.R. 553/88

IN THE MATTER OF: *The Public Health Act, C.C.S.M. c. P210*

B E T W E E N:

**GATEWAY BIBLE BAPTIST CHURCH, PEMBINA VALLEY BAPTIST CHURCH,
REDEEMING GRACE BIBLE CHURCH, THOMAS REMPEL, GRACE COVENANT
CHURCH, SLAVIC BAPTIST CHURCH, CHRISTIAN CHURCH OF MORDEN, BIBLE
BAPTIST CHURCH, TOBIAS TISSEN, ~~DJ'S FAMILY RESTAURANT, LYLE
NEUFELD, HELEN NEUFELD, ROSS MACKAY~~**

Applicants,

- and -

**HER MAJESTY THE QUEEN IN RIGHT OF THE PROVINCE OF MANITOBA,
DR. BRENT ROUSSIN in his capacity as CHIEF PUBLIC HEALTH OFFICER OF
MANITOBA, and DR. JAZZ ATWAL in his capacity as ACTING DEPUTY CHIEF
OFFICER OF HEALTH MANITOBA**

Respondents.

AFFIDAVIT OF SZILVESZTER JOZSEF KOMLODI
AFFIRMED: MARCH 5, 2021

DEPARTMENT OF JUSTICE
Constitutional Law Branch
1205 - 405 Broadway
Winnipeg, Manitoba
R3C 3L6

Per: Michael Conner
Telephone No. 204-391-0767
Facsimile No. 204-945-0053

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OFFICER OF HEALTH OF MANITOBA**

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AFFIDAVIT OF SZILVESZTER JOZSEF KOMLODI

I, SZILVESZTER JOZSEF KOMLODI, of the City of Winnipeg, in the
Province of Manitoba, **AFFIRM AS FOLLOWS:**

1. I have personal knowledge of the facts and matters hereinafter deposed to by me, except where stated to be based upon information and belief, in which case I believe them to be true.
2. I am Assistant Deputy Minister of Fiscal Management and Capital Planning with the Treasury Board Secretariat of the Government of Manitoba. I have been in that position since February 10, 2020. Prior to that, I was the Assistant Deputy Minister for the Finance Research Division of Manitoba Finance. In my current role, I am responsible for keeping track of overall government expenditures, revenues and capital investments, including those related to the COVID-19 pandemic. This includes expenditures on various support programs made available to individuals, businesses and other sectors in response to some of the impacts of the pandemic.
3. The Government of Manitoba is aware that the COVID-19 pandemic has been exceptionally difficult and challenging for many people, both financially and in terms of mental health, among other impacts. The Governments of Manitoba and Canada have made many support programs available to alleviate economic hardship as well as the strain on mental health, including those that may result from the public health restrictions.
4. I have attached the following exhibits to my affidavit, which describe various economic and other support programs related to the pandemic, provided by the Government of Manitoba:

Exhibit “A” - A list of resources and support programs available for individuals and businesses, from the Government’s website.

Exhibit “B” – Manitoba Bridge Grant provides up to a \$15,000 grant to eligible Manitoba businesses and organizations (including home-based businesses) that are required to close their premises as a result of COVID-19 Prevention Orders in effect as of November 12, 2020 or any revisions. On March 2, 2021, the government announced a third round of Bridge Grants bringing the total investment to \$215 million.

Exhibit “C” – Caregiver Wage Support Program. This \$35.6 million program provides a \$5 per hour wage supplement to eligible front line workers that provide direct patient or residential care to vulnerable Manitobans between November 1, 2020 and January 10, 2021.

Exhibit “D” – Dine-in Restaurant Relief Program. A \$5 million emergency relief fund for businesses announced on December 22, 2020. The funds were provided to the Manitoba Chambers of Commerce to provide financial relief to dine-in restaurants affected by the public health orders made under the level red (critical) response to the pandemic.

Exhibit “E” - Back to Work in Manitoba Wage Subsidy Programs. A hiring program designed to support Manitoba’s economic recovery by encouraging employers to bring back their employees or hire new employees. The program covered 50% of wage costs for up to 20 employees, to a maximum of \$5,000 per worker, between July 16 and December 31, 2020. The Summer Student Recovery Jobs Program promoted the hiring of high school and post-secondary students who have been impacted by the COVID-19 pandemic. The program provided wage subsidies to employers from the private and not-for-profit sectors to employ students aged 15 to 29. The total commitment was \$66 million.

Exhibit “F” - Tax and Fee Deferrals. A six month deferral of various fees, penalties and interest charges applicable to Manitoba Hydro, Centra Gas, Manitoba Public Insurance, Manitoba Liquor and Lotteries, Workers Compensation Board and municipal partners. The Government of Manitoba also deferred provincial income tax and corporate income tax filing and payment deadlines. The government provided sales tax and payroll tax deferrals. It also directed Manitoba Hydro and Centra Gas not to disconnect customers during these times.

Exhibit “G” – Manitoba Gap Protection Program. The program provided a one-time \$6,000 grant to eligible small and medium sized businesses. On November 10, 2020, the program was converted from a forgivable loan to a grant. The government committed \$68 million to this program.

Exhibit “H” – Manitoba Job Restart Program. The program provides a taxable financial benefit to a maximum of \$2,000 to Manitobans who return to work for a cumulative 30 hours/week with eligible employers, if they voluntarily stop collecting the Canada Emergency Response Benefit or Canada Emergency Student Benefit. The government committed \$9 million to this program, through the Gap Protection Program.

Exhibit “I” – Canada-Manitoba Job Grant. An employer-driven training support program to help Manitobans gain the skills they need to fill available jobs and to help employers develop the skills of their existing workers to meet the requirements of their present job, or to move into a better job. Eligible employers could apply for up to \$10,000 for each individual worker to assist with training costs. Employers that receive funding under the

Canada-Manitoba Job Grant must contribute a minimum of one-third of the eligible training costs. With the maximum government contribution of \$10,000, this means that up to \$15,000 is available, per person, for eligible training costs. The Government of Manitoba committed \$5.7 million to this program.

5. The Government of Manitoba also provided the following economic support programs:

- a) **Pandemic Staffing Support Benefit** - Provides monthly funding to eligible non-profit organizations in the child welfare, adult disability services, and child care sectors, as well as licensed home-based child care providers. The benefit assists with the additional costs of maintaining staffing during the pandemic. Eligible expenses include overtime, sick time and replacement costs due to illness or the need to isolate. As well, Early Learning and Child Care (ELCC) facilities may use the Pandemic Staffing Support Benefit to assist with ongoing staffing costs that continue when public health directs facilities or cohorts to close for a short isolation period. ELCC facilities applying for funding for this reason must not charge parent fees during the designated closure period. The commitment is for \$10 million.
- b) **Support to child care centres** - To ensure dedicated child care spaces are available and prioritized for health-care and other essential front-line workers, while also following public health recommendations for physical distancing, the government established a new \$18-million grant program to help early childhood educators affected by the suspension of child care services. Government also invested \$2 million to create a trust

to provide capital grants to child care providers to ensure safe, quality care.

- c) **Disability Economic Support Program** – This provided a lump-sum \$200 payment to low-income individuals with disabilities who were on Employment and Income Assistance. The cost of this program was \$4.6 million
- d) **Investments to address food insecurity** – The governments of Canada and Manitoba invested up to \$240,000 through the Canadian Agricultural Partnership (CAP) and \$370,000 in provincial funding through Manitoba's Northern Healthy Foods Initiative to support northern food security projects, recognizing the financial stress caused by the pandemic.
- e) **Manitoba Seniors Economic Recovery** – This \$45 million program provided a one-time \$200 payment to every senior in order to help with the impact of COVID-19.
- f) **Homeless Shelter Response Plan** – Over multiple announcements, the government invested \$4 million to support the ongoing and expanded needs of homeless shelters. This included the creation of additional shelter bed capacity and other supports for homelessness needs, such as addictions treatment.
- g) **Tax relief** - Government accelerated the elimination of sales tax on home and business property insurance, which saved taxpayers \$75 million.

- h) **Risk Recognition Program** – A \$121.8 million program that provided a one-time payment to eligible essential front-line workers who took extraordinary risks to keep Manitobans safe during the period of March 20, 2020 to May 29, 2020 of the COVID-19 pandemic. Based on the number of eligible applicants, it was estimated that successful applicants received \$1,377 (net of 10% withholding tax).
- i) **Long-Term Recovery Fund** - A \$50 million program to encourage the long-term sustainability and adaptation of Manitoba businesses coming out of COVID-19. Organizations such as the Manitoba Chambers of Commerce and Economic Development Winnipeg are working with the province on the allocation of these funds through various program proposals.
- j) **Moratorium on pension plan payments** – The Government of Manitoba temporarily waived certain payments that businesses and charities are required to put into pension plans. This would free up funds to help protect employees and prevent layoffs or shutdown.
- k) **Partnership with Opportunities for Employment** - The government announced an investment of \$1.9 million in a partnership with Opportunities for Employment, a not-for-profit corporation, to deliver three programs to connect Employment and Income Assistance recipients with training and employment services.
- l) **Commercial Rent Assistance** – In partnership with the federal government's Canada Emergency Commercial Rent Assistance,

Manitoba provided rent relief for small businesses experiencing financial hardship due to COVID-19. Manitoba invested \$5.8 million.

m) **Benefits for redeployed health care workers.** The government committed a total of \$6.8 million to enhance wages and benefits for employees who were redeployed to critical care units, personal care homes, designated COVID-19 units and Alternate Isolation Accommodations.

6. I have attached the following exhibits to my affidavit, which describe mental health, addiction and other supports provided by the Government of Manitoba, related to the pandemic:

Exhibit “J” – Covid-19 Novel Coronavirus – Care for Your Mental Health (updated January 24, 2021). This offered two free sessions of confidential online mental health counselling for individuals 16 and older. The AbilitiCBT digital platform is being used for this purpose with an investment by the province of \$4.5 million. The Kids Help Phone was available for those under 16 years of age. Local mental health and addiction organizations adapted the way they offer services during the pandemic. The Addictions Foundation of Manitoba developed webinars to deal with substance use and addiction. Wellness Together Canada also provides free online resources and connects people with peer support, social workers, psychologists and other trained professionals.

Exhibit “K” – Help Next Door. A web-based application to connect volunteers ready to provide support to someone during these difficult times.

Exhibit “L” – Safe at Home Manitoba Grant Program. Grants provided for projects that encourage Manitobans to stay at home, while improving their quality of life through creative, fun and engaging activities in sports, arts, culture, health and wellness. Examples include online concerts, snow activities, works of art, gaming challenges, virtual yoga classes and neighbourhood decorating contests. On February 22, 2021, the program was expanded to cover more than 300 projects, totalling \$5 million.

7. Other support programs provided by the Government of Manitoba include:

- a) **Personal care home visitation shelters** - Government committed to invest \$56.7 million to build personal care home visitation shelters to allow safe, physically distanced visits to alleviate loneliness during the pandemic.
- b) **Remote Learning Support Centre** – Established to improve the delivery of remote education to students. This was an investment of \$10 million.
- c) **Addictions support** – The government doubled access to naloxone kits in June 2020, as part of the response of COVID-19. Naloxone is an antidote to prevent an opioid overdose death. In December 2020, the government also announced it was making legislative changes to remove barriers to access naloxone to further reduce opioid overdose deaths.

8. I have attached the following exhibits to my affidavit, which describe additional economic support programs related to the pandemic, provided by the Government of Canada.

Exhibit “M” – A list of support programs offered by the federal government can be found on the Manitoba Government’s website, including Canada’s COVID-19 Economic Response Plan for businesses and industries.

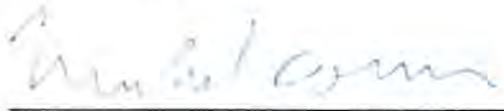
Exhibit “N” – Canada’s COVID-19 Economic Response Plan. A variety of supports for individuals and families include the Canada Recovery Benefit (previously, the Canada Emergency Response Benefit); Canada Recovery Sickness Benefit; Canada Recovery Caregiving Benefit; Mortgage payment deferral. Support for businesses include the Canada Emergency Wage Subsidy; Canada Emergency Business Account interest free loans; Canada Emergency Rent Subsidy; Lockdown support; Highly Affected Sectors Credit Availability Program; Loan Guarantee for Small and Medium Sized Enterprises; Co-Lending Program for Small and Medium Sized Enterprises; Regional Relief and Recovery Fund; Black Entrepreneurship Loan Fund; Mid-Market Financing Program; Mid-Market Guarantee and Financing Program; and the Large Employer Emergency Financing Facility. Support is also available for self-employed individuals and Indigenous businesses.

Exhibit “O” – Additional Support for Canadian Businesses from the Economic Impact of COVID-19. This includes deferral of various taxes and customs duties and new business loan programs.

9. The provincial and federal support programs discussed above are not exhaustive and do not cover the entire Government of Manitoba response to the pandemic and associated expenditures.

10. I make this affidavit bona fide.

AFFIRMED before me in the City)
 of Winnipeg, in the Province)
 of Manitoba, this 5th day of)
 March, 2021.)

)

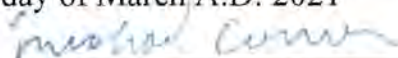
A Barrister-at-law entitled to practice)
 in and for the Province of Manitoba)



SZILVESZTER JOZSEF KOMLODI

EXHIBIT “ A ”

This is Exhibit “ A ” referred to in
the Affidavit of Szilveszter Jozsef
Komlodi Affirmed before me this
5th day of March A.D. 2021

A handwritten signature in blue ink, appearing to read "Michael Curran", written over a horizontal line.

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Current Situation

Economic and Fiscal Update - Assessing the impact of COVID-19 in Manitoba -
[Read the document \(pdf\)](#)

Public Health Orders

Public health orders were issued on March 30th and come into effect at 12:01 a.m. on April 1. Please visit the [State of Emergency](#) page to see if these orders affect your business or workplace.

B2B Manitoba

B2B Manitoba is an online marketplace to connect non-medical grade personal protective equipment (PPE) suppliers with businesses who may need PPE to open and operate safely. Learn more at <https://b2bmanitoba.ca>

[Manitoba Bridge Grant](#)

[Bridge Grant - Home Based Businesses](#)

[Caregiver Wage Support Program \(CWSP\)](#)

[Dine-in Restaurant Relief Program](#)

[Premier's Economic Opportunities Advisory Board](#)

[Back to Work in Manitoba Wage Subsidy Program](#)

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Manitoba 

EXHIBIT “ B ”

This is Exhibit “ B ” referred to in
the Affidavit of Szilveszter Jozsef
Komlodi Affirmed before me this
5th day of March A.D. 2021

A handwritten signature in blue ink, appearing to read "Michael Carr", is written over a horizontal line.

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Back to Work in Manitoba
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Manitoba Bridge Grant

Notice:

Beginning January 8, 2021, the Manitoba Government will begin issuing a second payment to eligible applicants that applied for a Bridge Grant during the period of November 16 - December 31, 2020.

- Bridge Grant recipients will receive a payment in the amount of \$5,000 whereas Bridge Grant for Home-Based Businesses recipients will receive a payment equal to their 2020 payment to a maximum of \$5,000.
- Payments will be **issued without any action on the part of the applicant** and will be deposited to the same bank account provided in the initial application.
- Recipients will receive email confirmation once the transaction has been processed. Please allow up to 48 hours following notification for the funds to be deposited into your bank account.

- Applications submitted before closure of the application window that are currently in the adjudication phase, will be eligible for the second payment if their application is approved.
- This payment is considered taxable business income.
- If you would like to opt out of the program, repay the funds, or if a payment has been made to you in error, please see the FAQs below.
- Please allow up to five business days for the process to be completed. If you have not received your second payment by January 15, 2021, please contact the Manitoba Bridge Grant administration office. Contact information, along with your Application Confirmation number, is located on the approval email that accompanied your 2020 payment.

January 27, 2021

On this page:

- [Program Overview](#)
- [Eligibility Criteria](#)
- [Organizations that do not qualify include](#)
- [Application Documents](#)
- [How to Submit Your Application](#)
- [Common Questions and Answers](#)

Program Overview

- The Manitoba Bridge Grant provides a \$10,000 grant to eligible Manitoba businesses and organizations that are required to fully close their premises to the public as a result of Manitoba COVID-19 Prevention Orders in effect as of November 12, 2020

or any revisions to those Orders.

- If you operate a **home-based business** that has been impacted by COVID-19 Prevention Orders, please visit the [Manitoba Bridge B - Home-Based Business Support](#) page.
- A business or organization is defined as:
 - Sole proprietorship
 - Partnership
 - Corporation
 - Co-operative
 - Non-share corporation
 - Not-for-profit organization
 - Registered Charity
- To qualify:
 - the business or organization must be actively operating or conducting business in Manitoba immediately prior to the implementation of applicable public health orders;
 - the business or organization was required to fully close their premises to the public as a result of Manitoba COVID-19 Prevention Orders in effect as of November 12, 2020 or any revisions to those Orders.
 - For Businesses: businesses **not identified** in Schedule A - "Businesses Permitted to Open", **are eligible for the Bridge Grant**. To view a listing of businesses permitted to open, please visit the [summary page](#).
- **Exceptions:**
 - Eligible businesses and organizations that seek alternative ways to provide services to the public despite having to fully close their premises as a result of Manitoba COVID-19 prevention orders are eligible to apply.
 - Community clubs and Community Centres that had their premises ordered closed to the public by the relevant municipality on or after November 12, 2020 to prevent the spread of the COVID-19 are eligible to apply.
 - By exception to Schedule A - "Business Permitted to Open" of the public health order, the following business

are eligible for the Manitoba Bridge Grant

- Manitoba hotels, resorts, lodges and outfitters;
 - Travel agencies;
 - Janitorial services businesses;
 - Carnival operators;
 - Licensed Owner-operators of a licensed passenger transportation business for individuals.
-
- Please ensure to apply to the correct program stream. For home-based businesses, please apply to the [Bridge Program for Home-Based Businesses](#).
 - the business or organization must operate a physical location in the region to which the public health order applies to:
Region are as follows:
 - Interlake-Eastern Region
 - Northern Region
 - Prairie Mountain Region
 - Southern Health-Santé Sud Region
 - Winnipeg Metropolitan Region
-
- Eligible businesses or organizations will receive a grant of \$10,000 per entity irrespective of the number of locations operated (i.e. one grant per business or organization).
 - The program application deadline is March 31, 2021.
 - The application deadline is subject to change as determined by the Manitoba government.
 - The Manitoba Bridge Grant is taxable income.

Eligibility Criteria

To receive support from the Manitoba Bridge Grant, a business or

organization must meet all of the following criteria:

- be a permanent, Manitoba-based business or organization physically operating in the Province of Manitoba;
- have been actively operating or conducting business on November 9, 2020;
- operate as a sole proprietorship, partnership, corporation, co-operative, non-share corporation, not-for-profit organization, or registered charity;
- possess an active and valid Business Number;
- be in good standing with the Manitoba Companies Office (not required for sole proprietors and registered charities);
- have been required by Manitoba COVID-19 Prevention Orders in effect as of November 12, 2020, or any revisions to those Orders, to fully close their premises to the public;

Note:

- Community clubs and Community Centres that had their premises ordered closed to the public by the relevant municipality on or after November 12, 2020 to prevent the spread of the COVID-19 are eligible.
 - Manitoba hotels, resorts, lodges and outfitters, travel agencies, janitorial services businesses, carnival operators, and owner-operators of a licensed passenger transportation business for individuals are eligible.
- have an e-mail address and a valid business bank account with a Canadian financial institution.

Organizations that do not qualify include

- **Business** identified in Schedule A of the public health order.
- Business and organizations that continue to operate, but were required to limit the number of occupants within their premises as a result of COVID-19 Prevention Orders in effect as of November 12, 2020 or any revisions to those Orders;

- the following businesses or organizations are not eligible:
 - agriculture or farming industries;
 - real estate agents;
 - self-employed sales persons or commissioned-based sales;
 - health professionals;
 - lawyers, paralegals, accountants, translators, veterinarians, engineers or geoscientists;
 - businesses operating under a regulatory body of a profession;
 - businesses that deals in securities or manages financial portfolios or that provides financial services;
 - businesses that conduct multilevel marketing;
 - businesses that do not exist for the purpose of carrying on an active business in Manitoba; - passive businesses are not eligible*;

***Passive income** is income that is derived from the ownership of capital property or assets that generate income without excessive effort on the part of the stakeholder. Examples of passive income include rental revenue, dividends, royalties etc.

- Businesses or organizations that were in arrears for taxes owing to Manitoba on March 20, 2020 (i.e., before the first state of emergency), and that have not since rectified the amount in arrears (note: this does not include businesses that have deferred tax remittances incurred between April and September 2020).

How to Submit Your Application

Eligibility is determined based on information provided in the application form. The grant will be approved based on meeting the eligibility requirements.

Application Documents

Before proceeding to the online application, ensure you have the following information ready:

- Your Business Number, Companies Office Registry Number, Workers Compensation Board or Retail Sales Tax account numbers (as applicable)
- The business or organization's bank account information
- Your Social Insurance Number, if you are applying as a sole proprietor or partnership, when the partner is an individual. The applicant must be the sole-proprietor, partner, director, or authorized representative of the business or organization.

If you require assistance in completing the online form, please contact

Manitoba Government Inquiry

204-945-3744

1-866-MANITOBA (1-866-626-4862)

Apply here: <https://forms.gov.mb.ca/bridge-grant/>

Common Questions and Answers

› Who is eligible to apply for the Manitoba Bridge Grant (MBG)?

› Can I apply for the grant if my occupancy limit has been decreased as a result of COVID-19 Prevention Orders?

› My business operates a restaurant and was required to fully close its premises to the public as a result of Manitoba COVID-19 prevention orders, however, I still provide food via takeout and/or delivery. Can I still apply?

- My business operates a retail store and was required to fully close its premises to the public as a result of Manitoba COVID-19 prevention orders, however, I still provide curbside pickup. Can I still apply?
- My business or organization was required to fully close its premises to the public as a result of Manitoba COVID-19 Prevention Orders, but I am still providing services online or via delivery or curbside pickup. Can I still apply?
- What is the deadline for submitting my application?
- Can all Manitoba businesses or organizations apply for the Manitoba Bridge Grant?
- My industry is not listed on the application. Do I still qualify for the Manitoba Bridge Grant?
- My business already received funding from the Manitoba Gap Protection Program, do I still qualify for the Manitoba Bridge Grant?
- If my business received funding from the Manitoba Gap Protection Program, do I automatically qualify for the Manitoba Bridge Grant?
- Will I have to pay the Manitoba Bridge Grant amount back?
- I currently have a Manitoba business or organization registered with the Manitoba Companies Office or Canada Revenue Agency, but I have not

declared any income. Does my business or organization still qualify for the Manitoba Bridge Grant?

- **How do I apply for the Manitoba Bridge Grant?**
- **How much will I receive from the Manitoba Bridge Grant?**
- **I submitted my application, how long will it take to receive my payment?**
- **My business partner applied for the grant can I also apply for one?**
- **My business entity or organization operates more than one location. Is it eligible for more than one grant of \$10,000?**
- **Is the Manitoba Bridge Grant taxable?**
- **I didn't receive a confirmation email, was my application successfully submitted?**
- **Am I eligible to receive a second payment?**
- **I applied to the program in error and would like to repay the funds, what do I do?**

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Manitoba Bridge Grant - Home Based Businesses

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Program Overview

Beginning January 13, 2021, the Manitoba Bridge Grant - Stream B Home-Based Business Support provides a maximum grant equal of up to \$10,000 to eligible **full-time Manitoba home-based businesses** that have been impacted by Manitoba COVID-19 Prevention Orders in effect as of November 12, 2020 or any revisions to those Orders.

- Qualifying applicants will receive a grant equal to **10 per cent of their 2019 gross income multiplied x two, to a maximum contribution of \$10,000.**
 - For businesses that have completed a partial year in 2019, **the 2019 income will be annualized.** The benefit will be equal to 10 per cent of annualized income multiplied x two, to a maximum contribution of \$10,000, and is based on adjudication and determination by the Administration Office.
 - For business that have launched in 2020 - the income generated from January 1, 2020 to October 31, 2020 will be annualized. The benefit will be equal to 10 per cent of annualized income multiplied x two, to a maximum contribution of \$10,000 and is based on adjudication and determination by the Administration Office.
 - A business is defined as a:
 - Sole proprietorship;
 - Partnership;
 - Corporation;
 - That operates from a domicile - "home-based business"
 - Businesses that have applied to the Manitoba Bridge Grant - Stream A are not eligible.
 - The program deadline is March 31, 2021.
-

Eligibility Criteria

To qualify:

- be a permanent, home-based business located in Manitoba physically operating in the Province of Manitoba;
- have been actively operating or **conducting business on November 9, 2020;**
- operate as a sole proprietorship, partnership or corporation;
- possess an active and valid Business Number;

- be in good standing with the Manitoba Companies Office (not required for sole proprietors operating under their personal names who are not registered with the Companies Office);
- businesses started **before** January 1, 2020 must have filed a 2019 income tax return;
- businesses started **after** January 1, 2020 must provide a record of gross income generated in 2020;
- have an e-mail address and a valid business bank account with a Canadian financial institution;
- must operate on a full-time basis.

Business Requirements:

- The business must be a home-based business;
- must operate on a full-time and permanent basis;
- must be actively operating or conducting business in Manitoba immediately prior to the implementation of applicable public health orders;
- must have filed a 2019 tax return (T1 for sole proprietors and partnerships or T2 for corporations);
- **for businesses started after January 1, 2020** - must have proof of gross income generated between January 1, 2020 and October 31, 2020.
- impacted by Manitoba COVID-19 Prevention Orders in effect as of November 12, 2020 or any revisions to those orders;
- operate in the region to which the public health order applies to:
 - Interlake-Eastern Region
 - Northern Region
 - Prairie Mountain Region
 - Southern Health-Santé Sud Region
 - Winnipeg Metropolitan Region

Applicant Requirements:

- **Sole Proprietors and Partnerships** - the applicant be the registrant on record with the Canada Revenue Agency for the

Business Number used to apply for the program.

- **Corporation Shareholder(s)** - The applicant must be a shareholder of the applicant corporation.

Entitlement

Eligible businesses will receive a grant in the amount equal to 10 per cent of their 2019 eligible gross business income multiplied x two, to a maximum of \$10,000.

- **For businesses that have completed a partial year in 2019**, the 2019 income will be annualized. The benefit will be equal to 10 per cent of annualized income multiplied x two, to a maximum of \$10,000, and is based on adjudication and determination by the Administration Office;
- **For business that have launched in 2020** - the gross income generated from January 1, 2020 to October 31, 2020 will be annualized. The benefit will be equal to 10 per cent of annualized income multiplied x two, to a maximum of \$10,000 and is based on adjudication and determination by the Administration Office;
- The program application deadline is March 31, 2021;
- The application deadline is subject to change as determined by the Manitoba government;
- The Manitoba Bridge Grant is taxable income.

Businesses that do not qualify include:

- Businesses that are not home-based businesses;
- businesses that do not operate on a full-time, permanent basis;
- businesses that were not impacted by COVID-19 Manitoba prevention orders;
- the following businesses are not eligible:
 - agriculture or farming industries;
 - real estate agents;

- self-employed sales persons or commissioned-based sales;
- health professionals;
- lawyers, paralegals, accountants, translators, veterinarians, engineers or geoscientists;
- businesses operating under a regulatory body of a profession;
- businesses that deals in securities or manages financial portfolios or that provides financial services;
- businesses that conduct multilevel marketing;
- businesses that do not exist for the purpose of carrying on an active business in Manitoba; - passive businesses are not eligible*;

***Passive income** is income that is derived from the ownership of capital property or assets that generate income without excessive effort on the part of the stakeholder. Examples of passive income include rental revenue, dividends, royalties etc.

- businesses that were in arrears for taxes owing to Manitoba on March 20, 2020 (i.e., before the first state of emergency), and that have not since rectified the amount in arrears (note: this does not include businesses that have deferred tax remittances incurred between April and September 2020);
- businesses that have applied to the Manitoba Business Grant Stream A.

How to Submit Your Application

Application Documents

Before proceeding to the online application, ensure you have the following information ready:

- Your Business Number, Companies Office Registry Number, Workers Compensation Board or Retail Sales Tax account numbers (as applicable);
- 2019 Income Tax Return. For sole proprietors or partnerships, an image (.jpg or jpeg) of page 2 of the Statement of Business and Investment Income T2125, showing line 8299;

- for corporations, an image (.jpg or jpeg) of page 1 of Schedule 125 - Income Statement Information;
- for businesses started in 2020 - proof of income generated from January 1, 2020 to October 31, 2020 (e.g. image (.jpg or .jpeg) of trial balance or sales ledgers);
- the business' bank account information (personal bank accounts will not be accepted unless you are a sole proprietor operating without a registered business name), including an image (.jpg or jpeg) of a void cheque;
- your Social Insurance Number, if you are applying as a sole proprietor or partnership, when the partner is an individual. The applicant must be the sole-proprietor, partner, director, or authorized representative of the business or organization.
- **If you require assistance in completing the online form, please contact:**

Manitoba Government Inquiry
204-945-3744
1-866-MANITOBA (1-866-626-4862)

Apply here: forms.gov.mb.ca/bridge-grant-stream-b/

Common Questions and Answers

- **Who is eligible to apply for the Manitoba Bridge Grant - Stream B**
- **What is the deadline for submitting my application?**
- **Can all Manitoba businesses apply for the Manitoba Bridge Grant- Stream B?**
- **If my business received funding from the Manitoba Gap Protection Program, do I automatically qualify for the Manitoba Bridge Grant - Stream B?**

‣ If my business received funding from the Manitoba Bridge Grant- Stream A, am I eligible for the Manitoba Bridge Grant for Home-Based Businesses?

‣ What is the payment that I'll receive?

‣ Will I have to pay the Manitoba Bridge Grant amount back?

‣ I currently have a Manitoba home-based business registered with the Manitoba Companies Office or Canada Revenue Agency, but I have not declared any income. Does my business still qualify for the Manitoba Bridge Grant?

‣ How do I apply for the Manitoba Bridge Grant?

‣ I submitted my application, how long will it take to receive my payment?

‣ My business partner applied for the grant can I also apply for one?

‣ Is the Manitoba Bridge Grant taxable?

‣ I didn't receive a confirmation email, was my application successfully submitted?

‣ What are the terms and conditions of the Manitoba Bridge Grant?

‣ Who can assist me if I have more questions about my application?

› [Am I eligible to receive a second payment?](#)

› [I applied to the program in error and would like to repay the funds, what do I do?](#)

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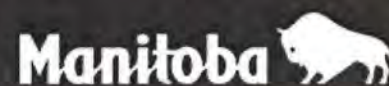


EXHIBIT “ C ”

This is Exhibit “ C ” referred to in
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Protecting Manitobans

Caregiver Wage Support Program (CWSP)

On this page:

- [Program Overview](#)
- [Financial Benefit](#)
- [Who is Eligible to Receive This Benefit?](#)
- [Application Process](#)
- [Common Questions and Answers](#)

Program Overview

The \$35 million Caregiver Wage Support Program provides a \$5 per hour wage supplement to eligible front-line workers that provide direct patient or residential care to vulnerable Manitobans, between November 1, 2020 and January 10, 2021.

Financial Benefit

- Eligible applicants will receive a \$5 per hour wage supplement.
 - Eligible hours include actual regular and overtime hours worked between November 1, 2020 and January 10, 2021, performed in an eligible position and facility.
 - A 10 per cent withholding tax will be remitted to the Canada Revenue Agency on the applicant's behalf.
 - A T4A information slip will be issued to applicants for inclusion in their 2020 and 2021 income tax returns.
-

Who is Eligible to Receive This Benefit?

To be eligible for this program **applicants must meet all of the criteria:**

- Earn a regular wage of \$25/hr or less excluding shift premiums and overtime rates.
- Work in one or more of the following positions:
 - Health care aide or equivalent
 - Housekeeping staff
 - House Supervisor
 - Direct Service Worker (CLDS, CFS, FVPP and Shelters)
 - Youth Care Worker/ Practitioner
 - Recreation Worker
 - Rehabilitation Worker

Note: following positions are not eligible for the Caregiver Wage Support Program:

- Dietary aides, nutritional aides, kitchen staff, maintenance

staff, home care workers, reception, administration or clerical staff.

- Work in one or more of the following facilities:
 - Child and Family Services (CFS) Group Home
 - Community Living disABILITY Services (CLDS) shift-staffed group home or 24/7 cluster living arrangement
 - Emergency Placement Resources shelter
 - Family violence prevention shelter
 - Homeless shelter
 - Personal care home
 - Retirement residence
 - Supportive housing residence
- Possess a valid Social Insurance Number (SIN), e-mail address and a valid Canadian bank account.

Note:

- The hours claimed may include:
 - regular hours worked in an eligible position and facility;
 - overtime hours worked in an eligible position and facility
 - Only report the actual hours worked. Example: if you worked 8 hours of overtime at 'time and a half', please report 8 hours, and not 12 hours because it was "time and a half."
- The following are not eligible to be claimed as "hours worked":
 - vacation time, or hours away from the workplace;
 - sick time in which you did not work;
Always follow the Manitoba COVID-19 prevention orders as well as your employer's guidelines.
 - time away from work when in self-isolation due to COVID-19 exposure or other;
 - hours worked in a non-eligible position with an eligible employer.

Application Process

- The program will accept applications in the following intake windows;
 - **Application Intake 1:** December 7, 2020 to December 14, 2020
 - applicants will be required to report the number of eligible hours worked for the period of November 1, 2020 - December 6, 2020.
 - **Application Intake 2:** January 11, 2021 - January 18, 2021
 - applicants will be required to report the number of eligible hours worked for the period of December 7, 2020 - January 10, 2021.
- Payment will be made within five business days following the closure of the application intake window.
- Please allow up to 48 hours for the funds to be deposited into your account after receiving payment notification.



Sample Claim

An employee that worked for 125 hours in an eligible position between November 1, 2020 to December 6, 2020:

- Must submit their claim during application intake 1 (December 7, 2020 - December 14, 2020).
- Their first wage support payment will be \$625 (\$5 per hour X 125 hours) less a 10 per cent withholding tax, for a net payment of \$562.50.
- The payment will be issued by December 21, 2020.

If the same person wants to claim hours worked from December 7,

2020 and January 10, 2020, they would need to submit a new claim for application intake 2 January 11, 2021 to January 18, 2021.

Following the closing of Application Intake 2, approved claimants will receive payment by January 25, 2020.

How to Submit Your Application

The Intake window is now closed. Thank you for your interest in the Caregiver Wage Support Program.

Common Questions and Answers

- Where can I find my Intake 1 Application Confirmation Number?
- When will I be able to apply?
- When will I receive a payment?
- How much should I expect to receive?
- Is there a maximum or minimum number of hours that I need to work in order to qualify for the program?
- How much do I need to earn in order to qualify for the program?
- Will I automatically receive funds through my employer?

»

- ▶ **Do hospital workers qualify?**
- ▶ **Which job titles or positions qualify for this benefit?**
- ▶ **I applied for the program in error, or reported hours incorrectly. How do I repay funds that I have received in error?**

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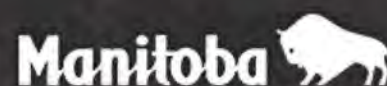


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Dine-in Restaurant Relief Program

The Manitoba Chambers of Commerce in partnership with the Manitoba Restaurant and Foodservices Association has opened the online application process for the Dine-in Restaurant Relief Program, a new COVID-19 emergency relief fund for businesses announced on December 22, 2020.

This program is funded by a \$5-million grant from the Province of Manitoba and is intended to provide financial relief to dine-in restaurant operators who have been affected financially by Critical (red) level restrictions of the #RestartMB Pandemic Response System.

The program is designed to provide a rebate to traditionally dine-in restaurants across Manitoba that have shifted to a food delivery model as a result of COVID-19 prevention orders prohibiting dining room operation. The rebate will help offset costs related to delivery services, whether a restaurant provides its own delivery service or uses a third-party delivery company.



Learn more and apply for relief now!



Dine-in Restaurant Relief Program Application

On December 22, 2020 the Manitoba government announced it is providing \$5 million in financial relief to dine-in restaurants that have been affected financially by the province moving to Critical (red) on the #RestartMB Pandemic Response System and resulting public health orders.

Based on a recommendation from business leadership and stakeholders, the \$5-million Dine-in Restaurant Relief Program will be delivered by the Manitoba Chambers of Commerce in partnership with the Manitoba Restaurant and Foodservices Association and Economic Development Winnipeg.

The program is designed to provide a rebate to dine-in restaurants across Manitoba that have had to significantly shift operations to a delivery model as a result of moving to Critical (red) and subsequent public health orders. The rebate will help offset additional costs of this operations shift related to food delivery services, whether a restaurant provides its own delivery service or uses a third-party delivery company.

1. Online application process to begin on Wednesday, January 6, 2021 at noon CST.
2. Two Step application process
 - i. Applicant completes initial online application which is then vetted to determine if they are eligible for program.
 - ii. If eligible applicant asked to upload monthly delivery invoices via online portal for reimbursement which is vetted again.
3. If approved applicant would receive reimbursement by Electronic Funds Transfer.
4. Applications can be made monthly for November (retroactive to when community went in to Critical (Red) on the #RestartMB Pandemic Response System), December and January.

Attestations

Does your organization operate a bar or restaurant? *

- ☐ Yes
☐ No

Privacy Policy | Manitoba Chambers of Commerce | Economic Development Winnipeg
Manitoba Restaurant & Food Services Association | Province of Manitoba

From: News Media Services <nmservices@leg.gov.mb.ca>
Sent: December 22, 2020 11:32 AM
To: Conner, Michael (JUS)
Subject: Manitoba News Release: Province Provides \$5 Million to Support Manitoba Restaurants Impacted by COVID-19 Restrictions



NewsRelease

December 22, 2020

**PROVINCE PROVIDES \$5 MILLION TO SUPPORT MANITOBA
RESTAURANTS
IMPACTED BY COVID-19 RESTRICTIONS**

**Committed to Protecting
Manitoba Small Businesses: Pallister**

The Manitoba government is providing \$5 million to the Manitoba Chambers of Commerce to develop a program that provides financial relief to dine-in restaurants that have been affected financially by the province moving to Critical (red) on the #RestartMB Pandemic Response System and resulting public health orders, Premier Brian Pallister announced today.

"Manitoba's restaurant community has made significant sacrifices in order to help halt the spread of this deadly virus and protect all Manitobans during this crucial time in our fight against COVID-19," said Pallister. "Many businesses have taken on additional costs to adapt their operations to comply with public health orders and safely provide Manitobans with the services they rely on while supporting their efforts to stay home. Our government continues to work with the business community to identify industry needs and help target our support to help offset new expenses."

Based on a recommendation from business leadership and stakeholders, the \$5-million Dine-in Restaurant Relief Program will be delivered by the Manitoba Chambers of Commerce in partnership with the Manitoba Restaurant and Foodservices Association. The program will be designed to provide a rebate to dine-in restaurants across Manitoba that have shifted to a delivery model as a

For more information:

- Public information, contact Manitoba Government Inquiry: 1-866-626-4862 or 204-945-3744.
- Media requests for general information, contact Communications Services Manitoba: 204-945-3765.
- Media requests for ministerial comment, contact Communications and Stakeholder Relations: 204-945-4916.

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Protecting Manitobans

Back to Work in Manitoba Wage Subsidy Program

On this page:

- [Program Overview](#)
- [Employer eligibility criteria](#)
- [Financial support](#)
- [Employer obligations:](#)
- [How to submit your application](#)
- [Common Questions and Answers](#)

Program Overview

The Back to Work Manitoba initiative is a hiring program designed to support Manitoba's economic recovery by encouraging Manitoba

employers to bring back their employees or take on new hires. The program covers 50 per cent of wage costs between July 16 and December 31, 2020. Employers can be supported to hire up to 20 employees.

November 10, 2020 Program Update:

Employers that applied to the program on or before November 9 are eligible to receive an advance payment of \$1,500 for every eligible worker hired or re-hired to date under the program. Employers will receive an email advising of the advance. The email will include a link to request confirmation of the number of eligible employees hired and other information required to process payment. Employers that re-hire workers laid off as a result of restrictions under the #RestartMB Pandemic Response System are eligible for the subsidy. Employers will receive their balance of payment upon providing proof of payment of wages by February 1, 2021.

Employer eligibility criteria

The program is open to all private sector and non-profit employers who are operating in Manitoba and meet all of the following criteria:

- Manitoba-based businesses and non-profit organizations operating in the Province of Manitoba, including new startups, are eligible.
- Employers must possess an active and valid Business Number, business bank account, and e-mail address.
- Employers must be registered, and in good standing with the Companies Office (not required for sole proprietors).
- Employers can hire 20 new or rehired employees under this program.

Employers cannot receive funding for any existing employees that are

or have been subsidized by another government program. This includes, but is not limited to, the Canada Summer Job Program, Green Team, Canada Emergency Wage Subsidy, Manitoba Back to Work this Summer Program and Manitoba Summer Student Recovery Jobs Program. (This does not include the Federal government's 10 per cent Temporary Wage Subsidy for Employers.)

Employers that received support under the Manitoba Back to Work this Summer Program and Manitoba Summer Student Recovery Jobs Program are eligible to receive support to hire 20 new or rehired employees under this program.

September 14, 2020 Program Update: Employers can apply under Back to Work Manitoba to rehire students that they previously employed under a summer wage subsidy program. This includes employers that previously hired students through the Manitoba Summer Student Recovery Jobs Program, Canada Summer Job Program and Green Team Program. The student must have been laid off prior to the announcement of this policy update (September 14, 2020) or as a result of restrictions resulting from the #RestartMB Pandemic Response System.

The following employers are not eligible:

- Employers are not eligible if they were in arrears for taxes owing to Manitoba on March 20, 2020 (i.e., before the state of emergency), and that have not since rectified this amount in arrears. (This does not include businesses that have deferred taxes as a result of COVID-19 relief programs to defer tax remittances.)
 - Employers that conduct multilevel marketing are not eligible, nor are passive businesses or corporate entities that do not exist for the purpose of carrying on an active business in Manitoba.
 - Employers that currently have an active Manitoba Business Start Loan Guarantee, a loan under the Manitoba Industrial Opportunities Program, or an agreement under The Community Revitalization Tax Increment Financing Act, are not eligible.
 - Public sector employers, including public health, educational institutions, and municipal/provincial/federal governments and agencies and political parties, are not eligible.
-

Financial support

Employers are eligible to receive a reimbursement of 50 per cent of total wages actually paid between July 16 and December 31, 2020, to a maximum of \$5,000 per worker.

Employers that applied to the program on or before November 9 are eligible to receive an advance payment of \$1,500 for every eligible worker hired or re-hired to date under the program. The balance of the wage subsidy will be paid out at the end of the program upon submitting final claims.

Employers that applied on or after November 10 will receive a lump sum upon submitting final claims.

All final claims must include minimum supporting payroll documentation demonstrating proof of wages paid. See the Questions and Answers section below for a description of the minimum supporting payroll documentation required.

Please note:

- Employers are eligible to receive reimbursement only for wages paid and employees hired on or after July 16, 2020.
- Employers that re-hire workers laid off as a result of restrictions under the #RestartMB Pandemic Response System are eligible for the subsidy.
- Employers can re-hire students previously employed under a summer wage subsidy program. The student must have been laid off prior to September 14, 2020 or as a result of restrictions resulting from the #RestartMB Pandemic Response System.
- To participate in the program, employers will be required to submit an application on or before December 1, 2020.

Employers can apply to receive funding for up to 20 positions and receive up to \$100,000.

Please note that owners are not eligible to receive reimbursement for wages paid to themselves.

Employer obligations:

- The program is open to all workers who are residents of Manitoba and legally entitled to work in Canada, including students.
- All positions are eligible, regardless of work hours (full-time, part-time, and casual) and term (permanent, contract, and seasonal).
- There is no maximum wage amount. However, reimbursement under the program is limited to \$5,000 per eligible worker.
- Employers cannot hire a member of their immediate family for any positions for which they are requesting funding. This includes immediate family members of someone who has a direct financial interest in the company (owner, major shareholder), board member, director, executive member of the applicant organization or any person who is involved in the hiring or responsible for the supervision of the employee. Immediate family is defined as a person's smallest family unit, consisting of their closest relatives, such as parents, spouse, siblings, and children. This includes biological, adopted and relatives through marriage.
- Employers must comply with all federal, provincial and municipal laws and regulatory requirements.
- Employers must follow Manitoba's COVID-19 public health guidelines for the workplace.
- Employers must maintain complete and correct payroll, employment and accounting records, financial documents and other records for each worker hired under this program.
- * The worker may be a previous employee laid-off due to COVID-19, provided they had not been re-hired prior to July 16, 2020, or a new employee. Workers hired under this program must not displace any existing employees.

How to submit your application

The application for the program is closed.

For information on supports currently available to employers in Manitoba, please visit:

<https://manitoba.ca/covid19/programs/index.html>.

Eligible employers must provide proof of payment of wages and supporting payroll documentation no later than February 1, 2021 to receive reimbursement through the program.

For inquiries related to the Back to Work Manitoba Program, please contact ITESinfo@gov.mb.ca.

For General Inquiries

Call: 204-945-3744 or 1-866-626-4862 (Toll-Free)

Email: mgi@gov.mb.ca

Common Questions and Answers

- **What is the deadline for submitting my application?**
- **What period can I receive wage subsidies for?**
- **Can I rehire a summer student who was previously subsidized under a government-run summer wage subsidy program?**
- **Can I rehire an employee that has been laid off because of restrictions under #RestartMB Pandemic Response Level Red?**
- **Who is eligible to receive an advance payment?**
- **When will I receive my advance payment?**
- **Will I have to pay the advance payment back?**

- **When are final claims due?**
- **What are the minimum supporting documents required when I submit my final claim?**
- **I submitted an application, can I request to receive additional wage subsidies?**

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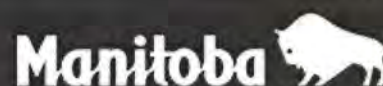


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Tax and Fee Deferrals

The province is providing the following protections for the next six months until Oct. 1:

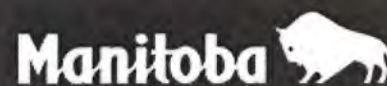
- instructing Manitoba Hydro, Centra Gas and Manitoba Public Insurance (MPI) to not charge interest or penalties in the event that Manitobans are unable to pay at this time;
- instructing MPI to relax ordinary practices on policy renewals and collections;
- instructing Manitoba Liquor and Lotteries not to charge interest on receivables from restaurants, bars and specialty wine stores;
- supporting Workers Compensation Board (WCB) to do the same and asking WCB to extend relief from penalties for late payments;
- directing Manitoba Hydro and Centra Gas to not disconnect customers during these times; and
- working with municipal partners to ensure municipalities do not charge interest on provincial education taxes and school division fees and the province is encouraging municipalities to do the same with respect to their own taxes and will start discussions to support implementation.

More Information:

News Release: [April 3, 2020 - Province Announces over \\$100 Million in support and relief for Manitoba's fight against COVID-19](#)

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1-866-626-4862 or 204-945-3744.

Media requests for general
information, contact
Communications Services
Manitoba: 204-945-3765.

Media requests for ministerial
comment, contact

News Release - Manitoba



April 3, 2020

[Français](#)

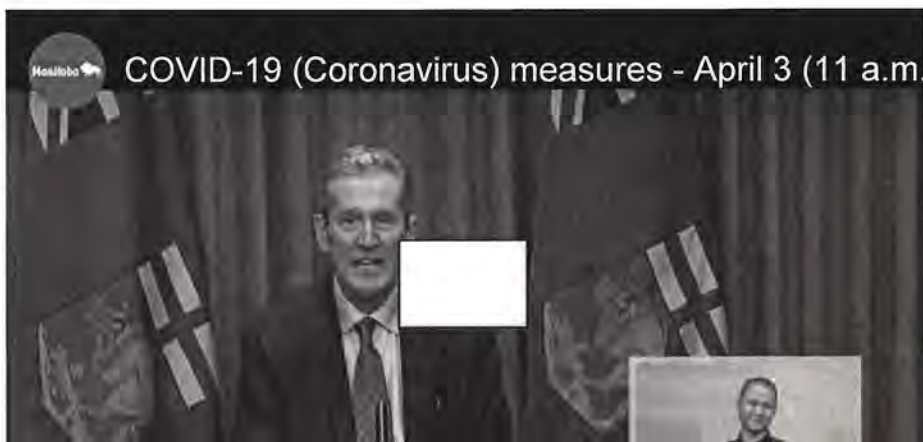
PROVINCE ANNOUNCES OVER \$100 MILLION IN SUPPORT AND RELIEF FOR MANITOBA'S FIGHT AGAINST COVID-19

Manitoba Protection Plan Ensures Government Can Respond Quickly
and Effectively to Needs of Manitobans: Pallister

Watch news conference

[Backgrounder](#)

[Background Information](#)



Communications and
Stakeholder Relations: 204-
794-0732.



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The Manitoba government is announcing new measures in the Manitoba Protection Plan to provide extra support and relief to homeowners and businesses, and to enhance health preparedness for new medical equipment and shelter space in the fight against COVID-19, Premier Brian Pallister announced today.

"Our government's number one priority during this global pandemic is keeping Manitobans safe and ensuring our health-care system is there for us and our loved ones," said Pallister. "We must protect our most valuable service – our health-care system – and protect our most vulnerable people, our senior citizens, our homeless, those faced with threats of violence and those who are facing new financial challenges."

Faster Health Equipment Procurement

The government is investing more than \$100 million to accelerate the pace at which Manitoba is procuring essential medical supplies and equipment, hotel capacity and other critical needs to help prepare for COVID-19.

"Manitobans have always risen to the challenge and what we've seen so far during this pandemic is no exception," said Pallister. "This \$100-million investment will allow us to support made-in-Manitoba products and solutions from local businesses to quickly help in our collective efforts to fight COVID-19 and protect Manitobans in the weeks and months ahead."

Manitoba manufacturers or businesses that are prepared to rapidly scale up production or re-tool manufacturing lines to develop products made in Manitoba to help in the fight against COVID-19 can go to the portal at www.manitoba.ca/covid19, and then visit the business and workplace page.

The province is also issuing a call to businesses who have a stock of personal protective equipment. If the equipment is not being used due to closures and physical distancing, they can also reach out by visiting the portal at www.manitoba.ca/covid19.

In addition, Manitoba businesses can donate unused personal protective equipment supplies in original packaging, clean and in useable condition. For more info, visit: <https://sharedhealthmb.ca/covid19/supply-donations/>.

Cash Flow Tax Relief

Today's measures will provide immediate relief to Manitobans facing financial challenges by deferring provincial fees and charges, the premier noted.

As part of the Manitoba Protection Plan, the province is providing the following protections for the next six months until Oct. 1:

- instructing Manitoba Hydro, Centra Gas and Manitoba Public Insurance (MPI) to not charge interest or penalties in the event that Manitobans are unable to pay at this time;
- instructing MPI to relax ordinary practices on policy renewals and collections;
- instructing Manitoba Liquor and Lotteries not to charge interest on receivables from restaurants, bars and specialty wine stores;
- supporting Workers Compensation Board (WCB) to do the same and asking WCB to extend relief from penalties for late payments;
- directing Manitoba Hydro and Centra Gas to not disconnect customers during these times; and
- working with municipal partners to ensure municipalities do not charge interest on provincial education taxes and school division fees and the province is encouraging municipalities to do the same with respect to their own taxes and will start discussions to support implementation.

The government is also deferring provincial income tax and corporate income tax filing deadlines and payments to coincide with the current revised federal deferral of income tax to Aug. 31 and has indicated it would be willing to extend these deferrals until Oct. 1, should the federal government agree, the premier added.

The new measures are in addition to the recently announced two-month deferral for small businesses that remit up to \$10,000 in Manitoba payroll tax or \$10,000 in sales tax. This will result in \$80 million in deferred remittance to the province.

Pallister also announced plans to help make insurance more affordable for Manitobans. While the province has no ability to allow for deferrals of payments or the waiver of interest charges and penalties, Manitoba is taking steps to make home and business property insurance more affordable to Manitobans by accelerating the removal of \$75 million of annual PST from residential and business properties, effective July 1.

This will save residential property owners an estimated \$38 million per year and business property owners \$37 million a year.

Expanded Shelter Capacity

The Manitoba government will add more than 140 new shelter beds to support people affected by homelessness and allow for social distancing protocols as part of the province's broader Manitoba Protection Plan response to COVID-19, the premier announced.

"While many of us have the capacity to shelter at home, the reality is some of us

do not," said Pallister. "Through our Manitoba Protection Plan, our government will ensure people who don't have a stable home have a place to stay safe and healthy as we respond to the COVID-19 pandemic together."

Up to \$1.2 million will be invested at several locations in Winnipeg to:

- repurpose a vacant Manitoba Housing building on Sargent Avenue to create 31 new beds;
- add 35 beds provided by the Salvation Army at its Martha Street location;
- expand Siloam Mission's capacity by 50 beds; and
- move individuals currently using the Salvation Army's SonRise Village to alternate locations, making its 26 beds available for new clients.

The beds at the Sargent Avenue location will be managed by Main Street Project, which is partnering with other shelters to co-ordinate access among their clients. This location will open today and others will become available as soon as possible.

The provincial building on Sargent Avenue may also be used as self-isolation units for homeless individuals who need it.

The premier noted the province is also looking into additional options to support homeless and vulnerable people outside of Winnipeg as part of the province's Manitoba Protection Plan response to COVID-19.

"Our government remains committed to looking at every possible way to help all Manitobans through these uncertain times, by providing financial relief and support needed on the front line as we face this global pandemic together."

The province continues to rely on the recommendations of the chief provincial public health officer in response to the COVID-19 pandemic and encourages all Manitobans to engage in social distancing protocols.

For more information, visit www.manitoba.ca/covid19.

- 30 -

BACKGROUND INFORMATION ATTACHED

For more information:

- Public information, contact Manitoba Government Inquiry: 1-866-626-4862 or 204-945-3744.
- Media requests for general information, contact Communications Services Manitoba: 204-945-3765.
- Media requests for ministerial comment, contact Communications and Stakeholder Relations: 204-794-0732.

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[Disability Economic Recovery Credit](#)
[Ensuring Manitobans Stay Safe and Healthy](#)
[Ensuring Safe/Health Workplaces](#)

Manitoba Gap Protection Program

The intake window for the Manitoba Gap Protection Program is now closed. The Manitoba government continues to review and process the applications it received.

Please visit the Support Programs for Individuals and Businesses page for the latest information:

www.manitoba.ca/covid19/programs/index.html

Program Description

- The \$120 million Manitoba Gap Protection Program (MGPP) provided a one-time \$6,000 grant to eligible Manitoba small and medium-sized businesses.
- On November 10, 2020, the MGPP was converted from a forgivable loan to a grant, meaning recipients no longer have to repay the province if they received federal COVID support. This allows Manitoba businesses that received this grant to apply for the wide range of federal support programs currently available.
- The deadline for applications was November 10, 2020. The intake period is now closed.
- Businesses that applied for the MGPP must have experienced hardships as a result of the COVID-19 pandemic and related public-health orders. This includes:
 - inability to access financing or capital;
 - retail or commercial customer demand has diminished;
 - capacity to serve customers has diminished due to physical distancing;

export market demand has diminished;

- domestic or supply chain problems;
 - workers/employees/contractors are not available international for work;
 - self-isolation has been required; and
 - costs or availability of COVID-19 personal protective equipment.
-
- Grant eligibility was based on information provided in the application form. The grant was approved based on meeting the eligibility requirements

Frequently Asked Questions

Do I need to pay back the MGPP if I received federal government funding?

No. The MGPP has been converted from a forgivable loan to a grant, meaning recipients no longer have to repay the province if they received federal COVID support.

Can I apply for the MGPP?

No. The deadline for applications was November 10, 2020. The intake period is now closed.

Is the MGPP grant taxable?

Yes. The \$6,000 MGPP Grant is taxable and businesses will need to declare it as taxable income.

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[Manitoba Risk Recognition Program](#)

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Manitoba Job Restart Program

On this page:

- [Program Description](#)
- [Eligibility Criteria](#)
- [Financial Support](#)
- [How to Apply](#)
- [Application Deadline](#)
- [Frequently Asked Questions](#)

Program Description

The Manitoba Job Restart Program (MJRP) provides a taxable financial benefit to a maximum of \$2,000 to Manitobans who:

- *safely* return to work for a cumulative 30 hours/week with one or more eligible employers

- voluntarily stop collecting Canada Emergency Response Benefit (CERB), the Canada Emergency Student Benefit (CESB) or similar COVID-19 financial support programs delivered by the federal government

Individuals who return to work for a cumulative 30 hours per week during the period of June 26, 2020 to July 31, 2020 will:

- receive \$500 upon enrollment in the MJRP
- plus receive three additional bi-weekly payments of \$500 upon completion of the required bi-weekly reporting survey for a total taxable benefit of \$2,000

Once enrolled in the program through the initial application, participants will be asked to complete the bi-weekly report. To complete the online bi-weekly reporting survey, program participants must confirm:

- their employment status, that they continue to be employed for at least a cumulative 30 hours per week with one or more eligible employers
- they are not enrolled in CERB, CESB, or similar COVID-19-related financial support programs delivered by the federal government.

Once confirmed and submitted online, the bi-weekly taxable funds of \$500 will be paid to the program participant.

Eligibility Criteria

You are eligible to apply for this program if you meet all of the criteria below:

- Receiving benefits from the CERB or CESB at the time of the application
- Have been offered employment by an eligible employer with an anticipated start-date no more than 7 days into the future
- Anticipate to work a minimum of 30 hours per week
- Be legally entitled to work in Canada
- Be a Manitoba resident since April 1, 2020

- Have a valid Canadian bank account

Individuals currently employed on a part-time basis **and** receiving CERB or CESB (making less than \$1,000 from employment income per month) are eligible to apply for this program. To qualify, individuals must either increase their number of hours to a minimum of 30 hours per week with their currently eligible employer, or find supplemental or full-time employment with an eligible employer providing them with a cumulative minimum of 30 hours of work per week. Individuals would also have to voluntarily stop collecting CERB or CESB benefits.

As an enrolled program participant, you must:

- Agree to complete a bi-weekly (every two weeks) reporting survey to remain in the program and receive subsequent benefits
- Stop receiving CERB, CESB or other COVID-19 related financial benefits by the federal government at the time of submitting the application
- Attest that you will follow Manitoba's COVID-19 public health guidelines for the workplace

Bi-weekly Reporting Survey

To receive the additional benefit of \$500 every two weeks, the applicant must attest to re-confirm on a bi-weekly basis the following:

- That they continue to be employed with one or more eligible employers for a cumulative minimum of 30 hours per week.
- That they are not enrolled in CERB or CESB or similar COVID-19 related benefits offered by the federal government.
- That they continue to follow Manitoba's COVID-19 public health guidelines for the workplace

Program participants will be notified of their reporting dates.

If you do not complete and submit your bi-weekly reporting survey - you will be disqualified from the program. That means you will not be eligible to receive payments under the program.

Eligible Employer

An eligible employer is defined as:

- a business (sole proprietors, partnerships, for-profit corporations)
- cooperatives
- not-for-profit organizations
- associations
- registered charities

An ineligible employer is:

- Businesses who are owned by the immediate family of the applicant
- Businesses that conduct multilevel marketing or networking marketing
- Business and corporate entities that earn passive income and that do not exist for the purpose of carrying on an active business in Manitoba
- Public institutions are **not eligible** for the subsidy. This includes municipalities and local governments, Crown corporations, public universities, colleges and schools, and hospitals.
- Sole proprietors receiving CERB are not eligible for this program.

Financial Support

Eligible program participants will receive a total of four (4) payments, for total support of \$2,000. Funds are direct-deposited into program participants' bank account.

The MJRP is a taxable benefit - participants will be issued a tax slip for the 2020 tax year.

All payments will be made within 2 to 3 days of the application and completion of the bi-weekly report survey dates.

Participation in this program will end on the earliest of the following:

- The program participant no longer meets the eligibility criteria, or
- The program participant receives the fourth and final payment

How to Apply

Applications are now closed.

Ensure you have the following information in advance:

- a social insurance number
- the name of your employer and proposed return-to-work start date
- Canadian bank account information - payments will be directly deposited into your account (no cheques will be issued)

Begin the **online application** process by answering the qualifying questions.

As you move through the online application process:

- Ensure that all application fields are completed in full.
- Declare and attest that the information provided is true and accurate.
- Provide your consent and authorization to disclose the information on your application.

Application Deadline

You will be able to begin to apply to this program at 2 p.m. on June 26, 2020.

Applications will be accepted on an ongoing basis until July 31, 2020.

Applications are now closed.

Frequently Asked Questions

- What is the deadline for submitting my application?
- Can any Manitoban apply for this program?
- When do I apply?
- Does the type of employment that I find matter?
- What happens if I find two jobs that equal 30 hours per week?
- Am I eligible to apply if I currently work part-time and collect CERB or CESB?
- I was on CERB/CESB in previous months, but returned to work in June. Do I qualify?
- I'm a sole proprietor and am receiving CERB. Am I eligible for the MJRP?
- How do I apply for the Manitoba Job Restart Program?
- How much will I receive from the program?
- I submitted my application. How long will it take to receive my payment?
- What happens if I don't submit my bi-weekly status report?
- I'm having difficulty completing the online application. Can someone assist me?

‣ **Will I have to repay the amount I receive under the Manitoba Job Restart Program?**

‣ **Who do I call if I have more questions about my application?**

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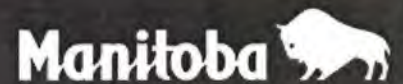


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Canada-Manitoba Job Grant

What is the Job Grant?

The Canada-Manitoba Job Grant is an employer-driven training support program that assists employers to obtain skilled labour to meet their needs and helps Manitobans gain the skills they need to fill available jobs.

Employers are eligible to apply for **up to \$10,000** for each individual employee or prospective employee to assist with direct training costs. Manitoba's contribution will not exceed \$100,000.

Employers decide who obtains training, what training is required, and which approved third-party trainer will deliver training. The Manitoba government can help employers to determine their workforce and training needs and connect them to job seekers.

What are the requirements?

Participating employers must have a job available for the trainee upon successful completion of the training. For existing employees, the purpose of training should be to upgrade their skills so they may move up to a better job or meet employer needs in the workplace.

Employers that receive funding under the Canada-Manitoba Job Grant must contribute a minimum one-third of the eligible training costs. Small businesses (50 employees or less), or employers that train unemployed individuals may be eligible for additional funding support.

Eligible training costs include:

- tuition fees or fees charged by a training provider
- mandatory student fees
- textbooks, software and other required materials
- examination fees
- travel costs for individuals residing in northern and remote communities to attend training events in Manitoba delivered outside their communities or unavailable online

Training can be delivered at the workplace, online or in a classroom or training facility and must be provided by an approved third-party trainer. This could include:

- post-secondary institutions
- private vocational institutions
- sector councils or industry associations
- union halls

Employers may propose other organizations for consideration to deliver the training. Examples include equipment manufacturers, software developers and private trainers (consultants) if they have:

- applicable curriculum available or curriculum development expertise
- specialized equipment and materials required for training
- qualified trainers (credentials and/or experience)

The Manitoba government reserves the right to approve the suggested trainer.

The employer is responsible for selecting and contracting directly with the approved trainer. The trainer invoices the employer for the training costs; the Manitoba government then pays the grant to the employer.

Employers must agree to provide confirmation of the direct training costs, information about how and who the training has helped, and the business impact/outcomes of the training.

Trainees must agree to provide personal information for performance monitoring, reporting, research and evaluation purposes (ex: gender, age, education, social insurance number, employment status, hours worked, wages, etc.).

Who can be trained?

Candidates for training include individuals who are:

- unemployed and seeking training to get a job
- working, but underemployed and seeking training to get a better job
- employed, but looking to train for a better job
- employed, but seeking training to enhance their skills in an existing job

Training participants must be individuals working in Manitoba who are Canadian citizens or permanent residents. Training of temporary foreign workers is not eligible.

How are grant applications assessed?

To assist in making fair and objective assessments of grant applications, Manitoba considers factors such as the number of net new jobs created, the type of job of the trainee (ex: full time, seasonal), the type of training (ex: technical skills, regulatory training), etc.

Employers may apply for any number of grants, but preference may be given to employers who have not previously received a grant.

How can we help?

Manitoba can assist employers with:

- identifying their training needs
- connecting with suitable job seekers
- completing the grant application
- information about training delivered by third-party service providers
- information about other available workforce development programs and services

For information about how to apply for the Canada-Manitoba Job Grant contact:

Manitoba Government Inquiry

Tel: 204-945-3744

Toll Free in North America: 1-866-626-4862

Email: mgj@gov.mb.ca

www.gov.mb.ca/tce/lwd/cjg.html

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COVID-19 NOVEL CORONAVIRUS

Care for Your Mental Health

NEW Last updated: January 24, 2021

The COVID-19 pandemic brings a high level of stress and anxiety as it rapidly changes the way we work, socialize and live.

Caring for your mental health is important in these times. If you need help or know someone who does, you are not alone.

Ask for help

Health and well-being must be supported by a network of people who can share your experiences with you. Don't try and manage by yourself. Talk to family and friends and use the resources in your community:

- health care providers
- spiritual care providers and advisors
- professional counsellors

Need Help Now? Contact a [Crisis Line](#).

Services Available for Manitobans

NEW: Two-session virtual counselling by calling 1-844-218-2955

Starting October 13, every Manitoba resident age 16 or older have access to up to two free counselling sessions with a trained professional at Morneau Shepell.

To book your first session, call toll free 1-844-218-2955. Counselling sessions can be by video or telephone, as preferred. Sessions are offered in multiple languages.

Sign up now for AbilitiCBT: free and confidential online mental health virtual therapy

AbilitiCBT by Morneau Shepell is a free online virtual therapy program available to Manitobans age 16 and older experiencing mild to moderate symptoms of anxiety and depression due to the pandemic. It's confidential and accessible from home on your computer, smartphone or tablet. So far, over 6,000 Manitobans have signed up for the service.

Kids Help Phone is available to those under 16 years of age.

Local mental health and addiction organizations have adapted the way they are offering service to better accommodate Manitobans during the pandemic.

Addictions Foundation of Manitoba has developed a series of helpful webinars for dealing with substance use and addiction during the pandemic.


Wellness Together Canada: Mental Health and Substance Use Support provides free online resources, and connects you to peer support workers.

social workers, psychologists and other trained professionals for confidential chat sessions or phone calls, in both official languages. Resources include modules for addressing low mood, worry, substance use, social isolation and relationship issues.

- [Caring for Yourself](#)
- [Caring for Youth](#)
- [Caring for Seniors, Older Relatives, Friends and Neighbours](#)

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Manitoba 

Caring for Yourself

Naturally there are many different feelings and responses, both positive and negative, when coping with the pandemic, including:

- panic, anxiety, worry, fear
- anger, disbelief
- helplessness, despair
- sleeplessness
- lack of concentration
- exhaustion
- loneliness
- co-operation, teamwork
- generosity towards others
- inspiration
- strength in connecting with others/community

Know yourself

Learn the common signs of stress and think about how you usually deal with it.

Signs can range from headaches, muscle tension, sleeplessness and trouble concentrating, to irritability, anger, anxiety and sadness. Think about the resources available to you to help manage your stress, including:

- family, friends, connection with others
- spirituality, faith
- awareness of own values
- sense of purpose
- exercise, leisure, creative activities
- ability to help others
- initiative to plan and prepare for future events/changes
- acknowledgement of good feelings, not just negative ones
- awareness of the world around you

Care for your body and mind

When you're feeling stressed, take regular breaks and relax. Use relaxation techniques that help you slow down, stay calm and de-stress.

An important stress indicator is shallow, fast breathing. Take slow, deep breaths (from your stomach) and focus on calming your breaths.

- Go for walks, stretch your muscles. Any kind of exercise is good.
- Eat healthy food and eat regularly. Good nutrition is key to managing stress.
- Keep to a regular sleep routine.
- Take regular breaks from electronic devices.
- Try to focus on the positive and show compassion for yourself and others.

Check in with yourself regularly

- Self-awareness is important and you can monitor your moods and attitudes at different times of the day.
- Make a point to stop and check in with yourself, often, and make sure you are doing things that support a healthy body, mind and spirit.

Social (physical) distancing

When you are asked to social (physical) distance to protect your health, those around you and your community:

- Try to set up a routine with as many familiar activities as possible.
- Plan to do some basic school work with children for part of the day.
- Understand and reassure yourself and family members that the disruption is only temporary.
- Talk to others who are having the same experience.
- Avoid alcohol and drug misuse.

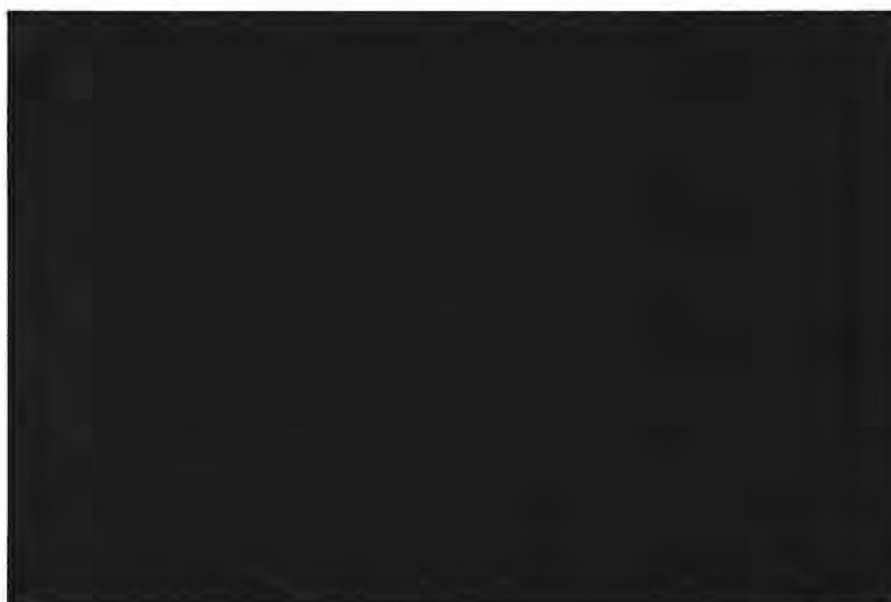
Stay informed

- Keep on top of current news but don't spend the whole day tuned into media broadcasts.
- Try and keep as close to your normal daily routines as possible and only check the news occasionally. (no more than once a day is best for most people).
- Obtain your health information from reliable sources only (e.g., Health Canada).
- www.gov.mb.ca/covid19/updates/index.html

Caring for Youth

There are many healthy ways to help youth cope with stress. Have them:

- Talk to people they trust about their feelings - email, text, phone, video-chat. This could be a friend, parent, Elder, teacher, counsellor or a phone line support person.
- Visit the Kids Help Phone at www.kidshelpphone.ca, for information and resources directed to youth.
- Have fun! Do things they enjoy. Remember physical activity/exercise can lower stress and make them feel happier and energized.
- Find ways to relax. Take a walk, read, listen to music, watch a movie, have a nap, pray, smudge, do yoga or do deep breathing. For more relaxation tips, go to: www.stresshacks.ca.
- Ask friends what helps them feel better and cope with the stress.
- Tell a story about how the COVID-19 pandemic has affected them; draw, write, sing, dance, journal, take photos.
- Think about times in the past when things were difficult for you, and what helped you get through the hard times then.
- Help support others. When feeling stressed, helping to support others takes you outside your own troubles for awhile.
- Find a way to remember both the good and the bad things during the pandemic (ex: shoot a video, write, take pictures).



Video: Kids & COVID-19 - A Question and Answer Session

Lanette Siragusa, provincial lead, health system integration, quality, and chief nursing officer, Shared Health

Dr. William Li, pediatrician
Ace Burpee, host

Caring for Seniors, Older Relatives, Friends and Neighbours

Supporting Seniors

While many Manitoba seniors are active and self-sufficient, there are some who will need extra support during a pandemic, particularly if they live alone. Everyone, including seniors, will react differently to the stress of dealing with a pandemic. It's natural for people to:

- feel overwhelmed and unable to focus on daily tasks
- get preoccupied with a particular problem (e.g., groceries, medications, health)
- feel helpless or hopeless
- get preoccupied with the past and previous events they remember

Signs of anxiety or stress in seniors, including:

- withdrawal
- intense worry and panic symptoms
- denial of the situation, refusing help or personal contact
- unkempt appearance, taking unhealthy risks, not taking medication
- change in eating habits, appetite, sleep patterns
- talk of being a burden, depression, hopelessness

How to help seniors, older relatives, friends and neighbours

- Check in with them regularly by phone, video chat, text for social interaction and to make sure they have everything they need.
- Actively include them in planning discussions.
- Take time to listen and let them talk out their anxiety and concerns.
- Call frequently to remind them they're important in your life.
- If an in-person visit is required, ensure you are not sick and have not travelled, and wash your hands and practice social distancing.
- Help them with tasks that may be difficult (ex: getting to or rebooking appointments, picking up medication or arranging for delivery of groceries and medications, cleaning, cooking).
- Access medical care or advice if there are significant changes in an older adult's overall health and well-being.
- Help them connect by phone, video chat or text with community or faith groups that work with and help seniors, if it seems appropriate.
- Support and encourage them to stay connected to the community in

general through phone, television or the Internet, when possible.

- A & O Support Services for Old Adults -
www.aosupportservices.ca/resources/covid-19-response-programs/



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Mental Health Virtual Therapy Program

Help when you need it. Where you need it.



Mental Health Virtual Therapy Now Expanded

The COVID-19 pandemic brings a high level of stress and anxiety as it rapidly changes the way we work, socialize and live. **Mental health virtual therapy can help Manitobans age 16 or older who are coping with mild to moderate symptoms of anxiety and now includes two free counselling sessions.**

NEW: Two-session virtual counselling

Starting October 13, every Manitoba resident age 16 or older have access to up to two free counselling sessions with a trained professional at Morneau Shepell.

To book your first session, call toll free **1-844-218-2955**. Counselling sessions can be by video or telephone, as preferred. Sessions are offered in multiple languages.

[Sign up for the AbilitiCBT program now](#)

AbilitiCBT is a free digital therapy program from Morneau Shepell, available to all residents of Manitoba age 16 or older experiencing mild to moderate symptoms of anxiety due to the pandemic. So far, over 4,000 Manitobans have signed up for the service in the last 6 months.

Kids Help Phone is available to those under 16 years of age.

What to expect at signup with AbilitiCBT program

- You will be redirected to the AbilitiCBT home page to sign up in English or French.
- You will need to enter your email and create a password to access the program.
- Next, you will be asked to complete the health screening questionnaire online.
- After you sign up, you will receive a welcome email outlining your next steps, including:
 - Connecting with a professional therapist by phone or video
 - Moving through 10 structured modules

If you prefer to work from your smartphone or tablet, download the AbilitiCBT app.

About the AbilitiCBT digital therapy program

Cognitive behavioural therapy (CBT) is one of the most effective forms of therapy. AbilitiCBT by Morneau Shepell is a free online digital therapy program available to Manitoba residents age 16 or older experiencing mild to moderate symptoms of anxiety and depression due to the pandemic. It's free, confidential and accessible at home on your computer, smartphone or tablet.

You do not need to be referred by a doctor to use AbilitiCBT. You will be able to connect to a professional therapist trained to help you deal with:

- pandemic challenges

- the state of uncertainty
- physical isolation
- care for family and community members
- information overload
- stress management

AbilitiCBT can help you:

- Learn what anxiety is and how it affects your emotions, mind, body and behaviour.
- Reduce anxiety by learning cognitive behavioral therapy skills and using them to change responses to triggers.
- Develop coping strategies to track and reduce anxiety and better manage daily activities.



How AbilitiCBT works

- The AbilitiCBT program starts by assessing your needs through an online questionnaire and consultation with a professional therapist -- either by phone or video chat.
- Then, you move through 10 modules, at your own pace, while the therapist tracks and monitors your progress.

- There will be scheduled check-ins along the way to make sure you're getting the help you need. You can connect with your therapist over the phone, via chat, or through a video check-in.

Why use AbilitiCBT

- It's confidential
- It works and is clinically effective
- It's supported by experts
- It's accessible from home
- It's free and convenient

Not quite ready for therapy? Review these self-guided resources to support your total well-being.

Resources

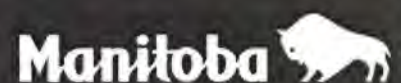
- [Frequently Asked Questions](#)
- [Partner Toolkit](#)
- [Self-guided resources](#) to support your total well-being

Therapists in Manitoba: Join the Morneau Shepell Team

Morneau Shepell is recruiting professional therapists to support Manitobans struggling with COVID-19-related anxiety. Visit their [website](#) for information about the role and how to apply.

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Self-guided Learning

We can all use a little help to navigate life's challenges. Morneau Shepell's digital mental health support includes a wealth of articles, videos and other resources you can consult to help manage the demands of work, family and children, and life in general!

[Work](#)[Health](#)[Life](#)[Money](#)[Family](#)[Children/Youth](#)

Work

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Communicating During Times of Change at Work

Communicating well is always a challenge. But during changing times, it can be even harder. People tend to be less trusting of oth...

[➡ Read Article](#)

Helping Employees Stay Focused During Times of Change and Uncertainty

Uncertainty can be stressful -- whether it arises close to home, such as changes in the organization; or on a larger scale, such a...

[➡ Read Article](#)

Managing Concerns and Anxieties About Infectious Diseases at Work

Whether they are common or rare, infectious diseases may affect your business, workforce, and the people you manage. the rece...

[➡ Read A](#)

Health

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Are You Too Sick to Go to Work?

When are you too sick to go to work? As you think about what to do, it's important to consider both your own health and the ...

[➡ Read Article](#)

COVID-19 Resources

Protecting yourselfBasic Protective Measures Against the New Coronavirus (WHO)Coronavirus Disease (COVID-19): Outbreak Update (Hea...

[➡ Read Article](#)

How To Be Active and Stay Fit at Ho

You don't need to leave the house to st: There are things you can do to stay hea and incorporate fitness into your...

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Life

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Coping with Change: Understanding the benefits of change

Change is a natural part of life. Most of us are continually making adjustments that reflect our changing needs or interests&mdash...

[➡ Read Article](#)

Coping with Loneliness During Self-Isolation

The recent outbreak and rapid spread of COVID-19 has a lot of people self-isolating. While necessary to curb the spread of the dis...

[➡ Read Article](#)

How the Assistance Program Can H in a Crisis

An employee assistance program (EAP) confidential service that offers help with personal and work-related issues; and i: prov...

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Money

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Coping with an Interruption in Income

Whether you're working or retired, an interruption in your income can cause stress and hardship. Fortunately, there are meas...

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Investment Anxiety: Coping with a Volatile Market

A 2010 study by the American Psychological Association found that an overwhelming 76 percent of Americans consider money to be a S...

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Working With a Financial Planner

A financial planner helps clients make choices about what to do with their mon property, and other assets. Most financi plann...

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Family

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Using Technology to Connect With Friends and Family During the COVID-19 Outbreak

If you or a loved one is currently self-isolating or practicing physical distancing due to the COVID-19 pandemic, staying connecte...

[➡ Read Article](#)

Children/Youth

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**Using Technology to Connect With
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isolating or practicing physical distancing
due to the COVID-19 pandemic, staying
connecte...

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How to Practice Physical Distancing

[➡ Read Article](#)

**Preventive Measures: Best practices
handwashing**

[➡ Read A](#)

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Learn about **Manitoba's vaccine program** to help protect Manitobans.



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Protecting Manitobans

Help Next Door

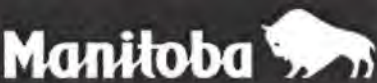
Manitoba has introduced a web-based application to connect volunteers ready to provide your support with someone who needs a helping hand through these difficult times.

The innovative tool, created by Manitobans for Manitobans, puts people all over the province who need assistance easily in contact with those nearby - while adhering to social distancing protocols - who want to help them.

For more information, visit: www.HelpNextDoorMB.ca.

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Help Next Door MB

I Need Help

I Want to Help

Manitobans Helping Manitobans

Help Next Door MB is a network of helpers coming together as a community.

If you are a volunteer ready to provide your support or someone who needs a helping hand through these difficult times, this platform can connect you.

Learn More



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WE NEED YOUR HELP!

PRODUCTS SERVICES

manitoba.ca/covid19



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This section is where you can access information about grants and other initiatives where you or your group can get financial support to create Safe At Home events and programming. If you have an idea that helps Manitobans stay active and engaged while restrictions are at their highest levels, maybe we can help you.

Introducing the Safe at Home Manitoba Grant Program.

The Safe at Home Manitoba Grant Program has been created to help Manitobans enjoy active, engaged lives during a period of critical level restrictions in our communities. The Manitoba Government is seeking grant applications for projects that encourage Manitobans to stay at home and stay safe, while improving their quality of life.

The grant supports Manitobans wanting to participate in creative, fun and engaging activities throughout the winter, while staying safe! From online concerts to new snowbound activities; from a collective work of art to gaming challenges; from a citywide

virtual yoga class to neighborhood decorating contests. The sky is the limit! Sport. Arts. Culture. Health and Wellness. Outreach. Kindness. Caring.

In partnership with community organizations, grants will be quickly approved and issued for initiatives that can start quickly and are in support of our goal to stay safe at home over the holiday period.

The Safe at Home Manitoba Grant Program supports projects that help Manitobans enjoy active, engaged lives during a period of critical level restrictions in our communities. The Manitoba Government began receiving applications on December 7th, 2020 for projects that encouraged Manitobans to stay home and stay safe, while improving their quality of life.

Public response to the Safe at Home Manitoba Grant Program has been tremendous. We have already approved funding for over 150 projects across Manitoba and have many more projects under consideration by our selection committee.

Due to the volume of applications under consideration the intake for this program will be closed as of December 31, 2020.

Thank you for your interest in helping to keep Manitobans Safe, Connected and Home.

Who can apply?

- Municipalities, First Nations, and local authorities such as planning districts and Northern Affairs Community Councils
- Not-for-profit organizations

- Registered charities
- For-profit businesses
- Government agencies, such as Travel Manitoba or Centre Culturel Franco Manitobain
- Post-secondary institutions
- Professional artists

In all cases, applicants must have been operating in Manitoba as of November 1, 2020. Applicants that have been closed due to public health orders may still apply if their organization was in operation prior to November 1, 2020.

When are the application deadlines?

Applications will open starting December 7, 2020 and will be evaluated and approved on a continuous basis until the fund is fully allocated.

Due to the volume of applications under consideration the intake for this program will be closed as of December 31, 2020.

What do we fund?

- New projects that support social inclusion, mental health and physical wellness

while staying home

- Expansion or additions to existing projects, including the removal of fees or costs to participate
- Equipment or supplies required to deliver a program or project
- Administration or event costs directly related to program delivery

Ineligible Projects:

- Projects with restricted or limited public access (by fee, ticket price, membership or other barriers)
- Projects that cannot be delivered by the end of March 2021
- Capital projects and related leasehold improvements
- Core or essential municipal, provincial, federal projects or programs and services that are the responsibility of the municipal, provincial or federal body
- Post-secondary institution projects for academic purposes, or facilities that provide provincially-regulated programs, services or training for accredited programs
- Projects that are linked to the delivery of core education, or health and social services programs, delivered through provincial or federal governments
- Projects delivered by Crown corporations
- Ongoing programs that existed prior to November 1, 2020, unless the proposal is for an expansion or addition as outlined above
- Projects, programs or services outside of Manitoba
- Projects that charge a fee for use or participation

Religious services or political events

How much do we fund?

The program funds up to 100 per cent of eligible project costs, up to a maximum grant of \$50,000. Applicants are welcome to apply for more than one project, however first consideration will be given to new applicants. We provide 90% of the recommended grant on approval. The final 10% of the approved grant would be provided upon the submission of the final project report, pending final project expenses.

How decisions are made:

Applications will be reviewed and adjudicated by Manitoba's Grant Program Partner(s) which includes several external organizations with funding and subject matter expertise. All funding decisions will be made by Manitoba Grant Program Partner(s) include Manitoba Arts Council, Sport Manitoba, Manitoba Chambers of Commerce, The Winnipeg Foundation and United Way Winnipeg. Manitoba's Program Partner(s) and Manitoba Government will review and adjudicate grant applications.

Adjudication Criteria:

For more information contact: MGI@gov.mb.ca or Coordination@gov.mb.ca

Questions and Answers

What is the Safe at Home Grant?

How much funding is available?

When are the application deadlines?

Who can apply?

How do organizations apply?

What can the grant fund/What is eligible for funding?

What criteria will be used to determine successful applicants?

How will decisions be made?

When will organizations receive funding once approved for the grant?

Are organizations eligible for other grants if they receive the Safe at Home

grant?

Will I have to pay the Safe at Home Grant amount back?

How do I know that my application has been successfully submitted?

What are the terms and conditions of the Stay at Home Grant?

I am having difficulty completing the application form, can someone assist me?

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Learn about **Manitoba's vaccine program** to help protect Manitobans.



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Opportunities Advisory Board

Back to Work in Manitoba
Wage Subsidy Program

B2B Manitoba

StudentJobsMB

Help Next Door

Federal Programs

Tax and Fee Deferrals

Protecting Manitobans

Federal Programs

The Government of Canada has introduced support programs for Canadian businesses facing financial hardship as a result of the COVID-19 pandemic.

Employment Insurance Work-Sharing Program

The federal government is enhancing the work-sharing program to help support employers and workers who are impacted by a downturn in business due to the coronavirus, and making tax payment arrangements more flexible. For more information:

- [Canada's COVID-19 Economic Response Plan: Support for Businesses](#)
- [Canada's COVID-19 Economic Response Plan: Support for Industries](#)
- [Government of Canada Coronavirus disease \(COVID-19\) site](#)

Changes to Immigration Services for Your Skilled Workers

International students, skilled workers, and entrepreneurs from all over the world are making Manitoba their new home. Visit the [Immigration, Refugees and Citizenship Canada website](#) for information on federal special measures to help temporary and permanent residents and applicants affected by the novel coronavirus (COVID-19).

Government of Canada Call to Action for Manufacturers

If you are a Canadian manufacturer or business that is prepared to rapidly scale up production or re-tool your manufacturing lines to develop products made in Canada to help in the fight against COVID-19, please contact the Government of Canada.

Canada's Agricultural Sector

The federal government has announced a number of programs to support Canada's agricultural sector, including helping producers with additional costs, helping redistribute existing and unsold inventories, increasing interim AgriStability payments and expanding AgriInsurance to include labour shortages. In addition, Farm Credit Canada has new supports in place, including loan deferrals and increased lending capacity for producers, agribusinesses and food processors.

Temporary Wage Subsidy

The Temporary Wage Subsidy for Employers is a three-month measure that will allow eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA).

Canada Emergency Wage Subsidy

The Canada Emergency Wage Subsidy provides a 75 per cent wage subsidy to eligible employers for up to 12 weeks, retroactive to March 15, 2020. This wage subsidy aims to prevent further job losses, encourage employers to re-hire workers previously laid off as a result of COVID-19, and help better position Canadian companies and other employers to more easily resume normal operations following the crisis.

Corporate Income Tax Return and Payment Deferral

The Canada Revenue Agency (CRA) has announced additional measures on March 26, 2020 in regard to the extension of tax reporting deadlines.

Deferral of Sales Tax Remittance and Customs Duty Payments

The Government of Canada is deferring Goods and Services Tax/Harmonized Sales Tax (GST/HST) remittances and customs duty payments to June 30, 2020.

Deferral of Customs Duty and Sales Tax for Importers

Payment deadlines for statements of accounts for March, April, and May are being deferred to June 30, 2020.

New Loan Programs for Businesses

The Government of Canada is announcing the launch of the new Canada Emergency Business Account to ensure small businesses have access to the capital they need to see them through

the current challenges.

Canada Revenue Agency's Additional Measures for Individuals and Businesses

The Government of Canada has introduced other measures including administrative tax measures, extending deadlines for trusts, partnerships and NR4 information returns, continuing to process objections, extending deadlines for filing objections, filing appeals for Canada Pension Plan and Employment Insurance, extending deadlines for charities, suspending audit activities and suspending collections on new debt.

Canada's Energy Sector

The federal government has announced more than \$2 billion in support for Canada's energy sector.

Cultural, Heritage and Sport Organizations

The federal government has established a \$500 million COVID-19 Emergency Support Fund for cultural, heritage and sport organizations that will help address the financial needs of affected organizations so they can continue to support artists and athletes.

Business Credit Availability Program

A new COVID-19 Emergency Support Fund for cultural, heritage and sport organizations will provide \$500 million to help address the financial needs of affected organizations.

Bridge Funding Support for Business

The government will provide \$675 million to support the work of Canada's regional development agencies (RDAs) to provide equivalent bridge financing support to businesses unable to access the government's broader support measures.

Assistance for Entrepreneurs

To support ongoing lending to young entrepreneurs, the government is also injecting \$20.1 million through Futurpreneur Canada and \$250 million through the Industrial Research Assistance Program.

Non-Profits and Charitable Organizations

The federal government is investing \$350 million to deliver essential services to those in need.

Canada Emergency Commercial Rent Assistance (CECRA) Program

This program for small businesses will seek to provide loans and/or forgivable loans to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June.

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Canada's COVID-19 Economic Response Plan

The Government of Canada is taking immediate, significant and decisive action to support Canadians and businesses facing hardship as a result of the COVID-19 outbreak.

On this page

- [Support for individuals](#)
- [Support for businesses](#)
- [Support for sectors](#)
- [Support for organizations helping individuals](#)
- [Other measures](#)
- [Completed measures](#)

Support for individuals

Individuals and families

Employment Insurance (EI) program

We made temporary changes to the Employment Insurance (EI) program to better support Canadians who need financial assistance. As of September 27, 2020, the minimum benefit rate is \$500 per week before taxes in most cases.



[Apply to Employment Insurance](#)

If you are not eligible for EI, you may be eligible for the new benefits:

- [Canada Recovery Benefit \(CRB\)](#)
- [Canada Recovery Sickness Benefit \(CRSB\)](#)
- [Canada Recovery Caregiving Benefit \(CRCB\)](#)

Canada Recovery Benefit (CRB)

The CRB provides \$500 per week for up to 26 weeks for workers who have stopped working or had their income reduced by at least 50% due to COVID-19, and who are not eligible for Employment Insurance (EI).

[Apply to the Canada Recovery Benefit](#)

Canada Recovery Sickness Benefit (CRSB)

The CRSB provides \$500 per week for up to a maximum of two weeks, for workers who:

- Are unable to work for at least 50% of the week because they contracted COVID-19
- Are self-isolated for reasons related to COVID-19
- have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19.

[Apply to the Canada Recovery Sickness Benefit](#)

Canada Recovery Caregiving Benefit (CRCB)

The CRCB provides \$500 per week for up to 26 weeks per household for workers:

- unable to work for at least 50% of the week because they must care for a child under the age of 12 or family member because schools, day-cares or care facilities are closed due to COVID-19
- because the child or family member is sick and/or required to quarantine or is at high risk of serious health implications because of COVID-19.

[Apply to the Canada Recovery Caregiving Benefit](#)

Mortgage payment deferral

Homeowners facing financial hardship may be eligible for a

mortgage payment deferral.

The deferral is an agreement between you and your lender. Typically, the agreement indicates that you and your lender have agreed to pause or suspend your mortgage payments for a certain amount of time. After the agreement ends, your mortgage payments return to normal and the deferred payments — including principal and accumulated interest — are added to the outstanding principal balance and subsequently repaid throughout the life of the mortgage.

To know if you are eligible for a mortgage payment deferral or to learn what options are available, contact your lender — your bank or your mortgage professional.

[Learn more about mortgage payment deferral](#)

Provincial and territorial support

Other supports may be available to you in your province or territory

- [Alberta](#)
- [British Columbia](#)
- [Manitoba](#)
- [New Brunswick](#)
- [Newfoundland and Labrador](#)
- [Northwest Territories](#)
- [Nova Scotia](#)
- [Nunavut](#)
- [Ontario](#)
- [Prince Edward Island](#)
- [Quebec](#)
- [Saskatchewan](#)
- [Yukon](#)

Find the support you need

[Answer a few questions to get a list of benefits and support tailored to you](#)

Support for businesses

Avoiding layoffs, rehiring employees and creating new jobs

Canada Emergency Wage Subsidy (CEWS)

We are covering up to 75% of an employee's wages for qualifying eligible employers, with this subsidy rate in effect until March 13, 2021. The wage subsidy supports you to keep and re-hire your employees and avoid layoffs.

The CEWS is available until June 2021.

[Apply for the CEWS](#)

Extending the Work-Sharing program

We have extended the maximum duration of the Work-Sharing program from 38 weeks to 76 weeks for employers affected by COVID-19. This measure will provide income support to employees eligible for Employment Insurance who agree to reduce their normal working hours because of developments beyond the control of their employers.

[Apply to the Work-Sharing program](#)

Financial support, loans and access to credit

Canada Emergency Business Account (CEBA) interest-free loans

The Canada Emergency Business Account (CEBA) provides interest-free, partially forgivable, loans of up to \$60,000, to small businesses and not-for-profits, that have experienced diminished revenues due to COVID-19 but face ongoing non-deferrable costs, such as rent, utilities, insurance, taxes and wages.

We have recently expanded CEBA to include an additional interest-free \$20,000 loan, 50% of which would be forgivable if repaid by December 31, 2022.

This means the additional loan effectively increases CEBA

loans from the existing \$40,000 to \$60,000 for eligible businesses, of which a total of \$20,000 will be forgiven if the balance of the loan is repaid by December 31, 2022.

Business owners can apply for support until March 31, 2021 through their banks and credit unions.

[Learn more about the CEBA](#)

Canada Emergency Rent Subsidy (CERS)

The Canada Emergency Rent Subsidy (CERS) provides a direct and easy-to-access rent and mortgage subsidy of up to 65% of eligible expenses to qualifying businesses, charities and non-profits. The subsidy rates are in effect until December 19, 2020. This support is available directly to tenants.

Lockdown Support

Qualifying organizations that have been significantly restricted by a mandatory public health order issued by a qualifying public health authority can receive an additional 25% of rent support through the Lockdown Support.

The combined effect of the rent subsidy and the Lockdown Support is that hard-hit businesses, non-profits and charities subject to a lockdown can receive rent support of up to 90%.

The rent subsidy and the Lockdown Support are available until June 2021.

[Apply to the CERS](#)

Highly Affected Sectors Credit Availability Program (HASCAP)

The Highly Affected Sectors Credit Availability Program (HASCAP) provides businesses heavily impacted by COVID-19, access guaranteed, low-interest loans of \$25,000 to \$1 million to cover operational cash flow needs.

HASCAP is available to businesses that operate in sectors such as tourism and hospitality, restaurants and those that

primarily rely on in-person services.

The program is available at some participating financial institutions. Other participating financial institutions will deploy the program progressively over the days that follow.

[Learn more about HASCAP eligibility requirements](#)

Loan Guarantee for Small and Medium-Sized Enterprises

Through the Business Credit Availability Program, Export Development Canada (EDC) is working with financial institutions to guarantee 80% of new operating credit and cash flow term loans of up to \$6.25 million to small and medium-sized enterprises (SMEs).

This financing support is to be used for operational expenses and is available to both exporting and non-exporting companies.

This program is now available at various banks and credit unions.

This support is available until June 2021.

[Learn more about the loan guarantee](#)

Co-Lending Program for Small and Medium-Sized Enterprises

Through the Business Credit Availability Program, Business Development Canada (BDC) is working with financial institutions to co-lend term loans of up to \$6.25 million to SMEs for their operational cash flow requirements.

The program offers differing maximum finance amounts based on business revenues.

This program is now available at various banks and credit unions.

This support is available until June 2021.

[Learn more about the Co-lending program](#)

Regional Relief and Recovery Fund (RRRF)

We are providing over \$1.5 billion through the Regional Relief and Recovery Fund (RRRF) to help more businesses and organizations in sectors such as manufacturing, technology, tourism and others that are key to the regions and to local economies. This fund is specifically targeted to those that may require additional help to recover from the COVID-19 pandemic, but have been unable to access other support measures.

Apply to the RRRF through your local Regional Development Agency

Black Entrepreneurship Loan Fund

We are supporting Black business owners and entrepreneurs through the Black Entrepreneurship Loan Fund that will provide loans of between \$25,000 and \$250,000.

This initiative is part of the Black Entrepreneurship Program, in which we are investing up to nearly \$93 million.

More details on eligibility requirements and how to apply will be available soon

Mid-Market Financing Program

Through the Business Credit Availability Program, the Business Development Canada's (BDC) Mid-Market Financing Program will provide commercial loans ranging between \$12.5 million and \$60 million to medium-sized businesses whose credit needs exceed what is already available through the Business Credit Availability Program and other measures.

BDC anticipates that qualifying companies will have annual revenues in excess of approximately \$100 million.

This support is available until June 2021.

Learn more about the Mid-market Financing Program

Mid-Market Guarantee and Financing Program

Through the Business Credit Availability Program, EDC's Mid-Market Guarantee and Financing Program will bring liquidity to companies who tend to have revenues of between \$50 million to \$300 million, to sustain operations during this uncertain period. EDC will continue to work with Canadian financial institutions to guarantee 75 % of new operating credit and cash-flow loans – ranging in size from \$16.75 million to a maximum of \$80 million.

These expanded guarantees are available to exporters, international investors and businesses that sell their products or services within Canada.

[Apply to the Mid-Market Guarantee and Financing Program](#)

Large Employer Emergency Financing Facility (LEEFF)

The Large Employer Emergency Financing Facility (LEEFF) provides bridge financing to Canada's largest employers, whose needs during the pandemic are not being met through conventional financing, in order to keep their operations going.

The additional liquidity provided through LEEFF allows Canada's largest businesses, their workers and their suppliers to remain active during this difficult time, and position them for a rapid economic recovery.

This program is delivered by the Canada Development Investment Corporation, in cooperation with Innovation, Science and Economic Development Canada and the Department of Finance.

[Apply to the LEEFF program](#)

Additional support by sector

- [Agriculture and agri-food](#)
- [Aquaculture and fisheries](#)
- [Culture, heritage and sport](#)

Energy

- [Infrastructure](#)

Provincial and territorial support

Other supports for your business may be available to you in your province or territory

- [Alberta](#)
- [British Columbia](#)
- [Manitoba](#)
- [New Brunswick](#)
- [Newfoundland and Labrador](#)
- [Northwest Territories](#)
- [Nova Scotia](#)
- [Nunavut](#)
- [Ontario](#)
- [Prince Edward Island](#)
- [Quebec](#)
- [Saskatchewan](#)
- [Yukon](#)

Support for self-employed individuals

Canada Recovery Benefit (CRB)

The CRB provides \$500 per week for up to 26 weeks for workers who have stopped working or had their income reduced by at least 50% due to COVID-19, and who are not eligible for [Employment Insurance \(EI\)](#).

[Apply to the Canada Recovery Benefit](#)

Canada Recovery Sickness Benefit (CRSB)

The CRSB provides \$500 per week for up to a maximum of two weeks, for workers who:

- Are unable to work for at least 50% of the week because they contracted COVID-19
- Are self-isolated for reasons related to COVID-19
- have underlying conditions, are undergoing treatments

or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19.

Apply to the Canada Recovery Sickness Benefit

Canada Recovery Caregiving Benefit (CRCB)

The CRCB provides \$500 per week for up to 26 weeks per household for workers:

- unable to work for at least 50% of the week because they must care for a child under the age of 12 or family member because schools, day-cares or care facilities are closed due to COVID-19
- because the child or family member is sick and/or required to quarantine or is at high risk of serious health implications because of COVID-19.

Apply to the Canada Recovery Caregiving Benefit

Indigenous businesses

Relief measures for Indigenous businesses

We are providing \$306.8 million in funding to help small and medium-sized Indigenous businesses, and to support Aboriginal Financial Institutions that offer financing to these businesses.

The funding will allow for short-term, interest-free loans and non-repayable contributions through Aboriginal Financial Institutions, which offer financing and business support services to First Nations, Inuit, and Métis businesses.

Financial support for Indigenous businesses will be provided through Aboriginal Financial Institutions, and administered by the National Aboriginal Capital Corporations Association and the Métis capital corporations in partnership with Indigenous Services Canada.

Learn more about this measure for Indigenous SME

Canada.ca > Department of Finance Canada > News

Additional Details on the Canada Emergency Wage Subsidy

From: [Department of Finance Canada](#)

Backgrounder

April 11, 2020

Applications for the [Canada Emergency Wage Subsidy](#) are now open.

The Government of Canada continues to take action to help Canadians and businesses facing hardship as a result of the COVID-19 outbreak. Learn more about the latest measures at [Canada's COVID-19 Economic Response Plan](#).

What It Means for Canadian Employers

To help employers keep and return workers to their payroll through the challenges posed by the COVID-19 pandemic, the Prime Minister, Justin Trudeau, announced the new Canada Emergency Wage Subsidy on March 27, 2020. This would provide a 75-per-cent wage subsidy to eligible employers for up to 12 weeks, retroactive to March 15, 2020.

This wage subsidy aims to prevent further job losses, encourage employers to re-hire workers previously laid off as a result of COVID-19, and help better position Canadian companies and other employers to more easily resume normal operations following the crisis. While the Government has designed the proposed wage subsidy to provide generous and timely financial support to employers, it has done so with the expectation that employers will do their part by using the subsidy in a manner that supports the health and well-being of their employees.

Eligible Employers

Eligible employers would include individuals, taxable corporations, partnerships consisting of eligible employers, non-profit organizations and registered charities.

Public bodies would not be eligible for this subsidy. Public bodies would generally include municipalities and local governments, Crown corporations, wholly owned municipal corporations, public universities, colleges, schools and

hospitals.

This subsidy would be available to eligible employers that see a drop of at least 15 per cent of their revenue in March 2020 and 30 per cent for the following months (see *Eligible Periods*). In applying for the subsidy, employers would be required to attest to the decline in revenue.

We encourage all eligible employers to rehire employees as quickly as possible and to apply for the Canada Emergency Wage Subsidy if they are eligible. To ensure that the Canada Emergency Response Benefit (CERB) applies as intended, the Government will consider implementing an approach to limit duplication. This could include a process to allow individuals rehired by their employer during the same eligibility period to cancel their CERB claim and repay that amount.

Calculating Revenues

An employer's revenue for this purpose would be its revenue in Canada earned from arm's-length sources. Revenue would be calculated using the employer's normal accounting method, and would exclude revenues from extraordinary items and amounts on account of capital.

On April 8, 2020, the government clarified that employers would be allowed to calculate their revenues under the accrual method or the cash method, but not a combination of both. Employers would select an accounting method when first applying for the CEWS and would be required to use that method for the entire duration of the program.

For registered charities and non-profit organizations, the calculation will include most forms of revenue, excluding revenues from non-arm's length persons. These organizations would be allowed to choose whether or not to include revenue from government sources as part of the calculation. Once chosen, the same approach would have to apply throughout the program period.

Special rules for the computation of revenue would be provided to take into account certain non-arm's length transactions, such as where an employer sells all of its output to a related company that in turn earns arm's length revenue. As well, affiliated groups would be able to compute revenue on a consolidated basis.

Amount of Subsidy

The subsidy amount for a given employee on eligible remuneration paid in respect of the period between March 15 and June 6, 2020 would be the greater of:

- 75 per cent of the amount of remuneration paid, up to a maximum benefit of \$847 per week; and
- the amount of remuneration paid, up to a maximum benefit of \$847 per week or 75 per cent of the employee's pre-crisis weekly remuneration, whichever is less.

In effect, employers may be eligible for a subsidy of up to 100 per cent of the first 75 per cent of pre-crisis wages or salaries of existing employees. These employers would be expected where possible to maintain existing employees' pre-crisis employment earnings.

The pre-crisis remuneration for a given employee would be based on the average weekly remuneration paid between January 1 and March 15 inclusively, excluding any seven-day periods in respect of which the employee did not

receive remuneration.

Employers will also be eligible for a subsidy of up to 75 per cent of salaries and wages paid to new employees.

Eligible remuneration may include salary, wages, and other remuneration like taxable benefits. These are amounts for which employers would generally be required to withhold or deduct amounts to remit to the Receiver General on account of the employee's income tax obligation. However, it does not include severance pay, or items such as stock option benefits or the personal use of a corporate vehicle.

A special rule will apply to employees that do not deal at arm's length with the employer. The subsidy amount for such employees will be limited to the eligible remuneration paid in respect of any pay period between March 15 and June 6, 2020, up to a maximum benefit of the lesser of \$847 per week and 75 per cent of the employee's pre-crisis weekly remuneration. The subsidy would only be available in respect of non-arm's length employees employed prior to March 16, 2020.

There would be no overall limit on the subsidy amount that an eligible employer may claim.

Employers are expected to make their best effort to top-up employees' salaries to bring them to pre-crisis levels.

Refund for Certain Payroll Contributions

On April 8, 2020, the Government proposed to expand the CEWS by introducing a new 100 per cent refund for certain employer-paid contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan. This refund would cover 100 per cent of employer-paid contributions for eligible employees for each week throughout which those employees are on leave with pay and for which the employer is eligible to claim for the CEWS for those employees.

In general, an employee will be considered to be on leave with pay throughout a week if that employee is remunerated by the employer for that week but does not perform any work for the employer in that week. This refund would not be available for eligible employees that are on leave with pay for only a portion of a week.

This refund would not be subject to the weekly maximum benefit per employee of \$847 that an eligible employer may claim in respect of the CEWS. There would be no overall limit on the refund amount that an eligible employer may claim.

For greater certainty, employers would be required to continue to collect and remit employer and employee contributions to each program as usual. Eligible employers would apply for a refund, as described above, at the same time that they apply for the CEWS.

Eligible Periods

Eligibility would generally be determined by the change in an eligible employer's monthly revenues, year-over-year, for the calendar month in which the period began.

On April 8, 2020, the Government announced that all employers would be allowed to calculate their change in revenue using an alternative benchmark to determine their eligibility. This would provide more flexibility to employers for which the general approach may not be appropriate, including high-growth firms, sectors that faced

difficulties in 2019, non-profits and charities, as well as employers established after February 2019. Under this alternative approach, employers would be allowed to compare their revenue using an average of their revenue earned in January and February 2020. Employers would select the general year-over-year approach or this alternative approach when first applying for the CEWS and would be required to use the same approach for the entire duration of the program.

The Government is also announcing that, in order to provide certainty to employers, once an employer is found eligible for a specific period, the employer would automatically qualify for the next period.

- ABC Inc. is a start-up that started its operations last September. It reported revenues of \$100,000 in January and \$140,000 in February, for a monthly average of \$120,000. In March, its revenues dropped to \$90,000. Because revenues in March are 25 per cent lower than \$120,000, ABC Inc. would be eligible for the CEWS for the first and second claiming period. To be eligible for the third claiming period, ABC Inc. revenues would have to be \$84,000 or less for the month of April or May (that is, 30 per cent lower than \$120,000).

The amount of wage subsidy (provided under the [COVID-19 Economic Response Plan](#)) received by the employer in a given month would be ignored for the purpose of measuring year-over-year changes in monthly revenues.

- For example, if revenues in March 2020 were down 20 per cent compared to March 2019, the employer would be allowed to claim the CEWS (as calculated above) on remuneration paid in respect of the period between March 15 and April 11, 2020, as well as between April 12 to May 9.
- Alternatively, this employer could use its average revenue from the months of January and February 2020, instead of March 2019, to determine if it is eligible for the CEWS.
- Once an approach is chosen, the employer would have to apply it throughout the program period.

The table below outlines each claiming period, the required reduction in revenue and the reference period for eligibility.

Eligible Periods

	Claiming period	Required reduction in revenue	Reference period for eligibility
Period 1	March 15 to April 11	15%	March 2020 over: <ul style="list-style-type: none"> • March 2019 or • Average of January and February 2020
Period 2	April 12 to May 9	30%	Eligible for Period 1 OR April 2020 over: <ul style="list-style-type: none"> • April 2019 or • Average of January and February 2020
Period 3	May 10 to June 6	30%	Eligible for Period 2 OR May 2020 over: <ul style="list-style-type: none"> • May 2019 or • Average of January and February 2020

Eligible employees

An eligible employee is an individual who is employed in Canada.

Eligibility for the CEWS of an employee's remuneration will be available to employees other than those who have been without remuneration in respect of 14 or more consecutive days in the eligibility period, i.e., from March 15 to April 11, from April 12 to May 9, or from May 10 to June 6.

This rule replaces the previously announced restriction that an employer would not be eligible to claim the CEWS for remuneration paid to an employee in a week that falls within a 4-week period for which the employee is eligible for the Canadian Emergency Response Benefit.

How to Apply

Eligible employers would be able to apply for the CEWS through the Canada Revenue Agency's *My Business Account* portal as well as a web-based application. Employers would have to keep records demonstrating their reduction in arm's-length revenues and remuneration paid to employees. More details about the application process will be made available shortly.

Ensuring Compliance

In order to maintain the integrity of the program and to ensure that it helps Canadians keep their jobs, the employer would be required to repay amounts paid under the CEWS if they do not meet the eligibility requirements. Penalties may apply in cases of fraudulent claims. The penalties may include fines or even imprisonment. In addition, anti-abuse rules would be put in place to ensure that the subsidy is not inappropriately obtained and to help ensure that employees are paid the amounts they are owed.

Employers that engage in artificial transactions to reduce revenue for the purpose of claiming the CEWS would be subject to a penalty equal to 25 per cent of the value of the subsidy claimed, in addition to the requirement to repay in full the subsidy that was improperly claimed.

Interaction with 10 per cent Wage Subsidy

On March 25, 2020, the *COVID-19 Emergency Response Act*, which included the implementation of a temporary 10 per cent wage subsidy, received Royal Assent. For employers that are eligible for both the CEWS and the 10 per cent wage subsidy for a period, any benefit from the 10 per cent wage subsidy for remuneration paid in a specific period would generally reduce the amount available to be claimed under the CEWS in that same period.

Interaction with the Work-Sharing Program

On March 18, 2020, the Prime Minister announced an extension of the maximum duration of the Work-Sharing program from 38 weeks to 76 weeks for employers affected by COVID-19. This measure will provide income support to employees eligible for Employment Insurance who agree to reduce their normal working hours because of developments beyond the control of their employers.

For employers and employees that are participating in a Work-Sharing program, EI benefits received by employees through the Work-Sharing program will reduce the benefit that their employer is entitled to receive under the CEWS.

Government Assistance

The usual treatment of tax credits and other benefits provided by the government would apply. As a consequence, the wage subsidy received by an employer would be considered government assistance and be included in the employer's taxable income.

Assistance received under either wage subsidy would reduce the amount of remuneration expenses eligible for other federal tax credits calculated on the same remuneration.

How employers will benefit from the CEWS

Maude and Stéphane own a corporation that operates an automobile repair shop in Saint Boniface, Manitoba. They are working full time, each drawing a salary of \$1,300 per week, and have three part-time employees, each earning \$800 per week, for a total weekly payroll of \$5,000. Maude and Stéphane have reduced their opening hours due to decreased demand for their services. They had initially laid off their employees, but they have now decided to re-hire them following the announcement of the Canada Emergency Wage Subsidy. Their employees are not being asked to report to work during this challenging period.

Maude and Stéphane are now keeping their employees on the payroll, paying them 75 per cent of their pre-crisis salary (\$600 per week). Maude and Stéphane would be eligible for a weekly wage subsidy of \$3,494 (\$847 for each of themselves and \$600 for each of their employees). Maude and Stéphane would also be eligible for a 100-per-cent refund of their employer-paid contributions to Employment Insurance and the Canada Pension Plan in respect of their employees, providing an additional benefit of up to \$124 per week.

At the end of each claiming period, Maude and Stéphane would submit an application through the Canada Revenue Agency portal, attesting that their decline in revenues in each month is sufficient to qualify, when compared to the average of January and February. They would also report the total remuneration paid to themselves and their furloughed employees during the month. As Maude and Stéphane have access to direct deposits with the Canada Revenue Agency, they would receive their subsidy shortly after each application.

Canada's COVID-19 Economic Response Plan— Cost and Implementation

These measures are part of the Government of Canada's [COVID-19 Economic Response Plan](#) - a comprehensive plan to help ensure that Canadians can pay for essentials like mortgages, rent and groceries, and to help employers

continue to pay their employees and their bills during this time of uncertainty.

Protecting Health and Safety

**COVID-19 Response Fund (including \$500 million in support for Provinces and Territories (2019-20
Funding for Personal Protective Equipment and Supplies (of which, \$200 million in 2019-20)**

Total – Protecting Health and Safety

Direct Support Measures

Canada Emergency Response Benefit

Enhanced GST Credit

Enhanced Canada Child Benefit

Temporary Business Wage Subsidy

Canada Emergency Wage Subsidy

Canada Student Loan Payments

Support for Indigenous Communities

Support for the homeless (through Reaching Home)

Support for women's shelters and sexual assault centres, including for facilities in Indigenous con

Support for Seniors (of which, \$9M in 2019-20), Children and Youth

Support for Food Banks and Local Food Organizations (of which, \$25M in 2019-20)

Lower RRIF Minimum Withdrawal

Support for the Air Transportation Sector

Total – Direct Support Measures

Liquidity Support

CRA/CBSA liquidity support to businesses and individuals

Income Tax Payment Deferral until September

Sales Tax Remittance and Customs Duty Payments Deferral

Total – CRA/CBSA liquidity support

Business Credit Availability Program (BCAP) (through BDC and EDC)

Small and Medium-sized Enterprise Loan and Guarantee program

Canada Emergency Business Account

Credit and liquidity support for the Agricultural Sector

Credit and liquidity support through the Bank of Canada, OSFI, CMHC and commercial lenders

Total – BCAP, other credit and liquidity support

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EXHIBIT “ O ”

This is Exhibit “ O ” referred to in
the Affidavit of Szilveszter Jozsef
Komlodi Affirmed before me this
5th day of March A.D. 2021



A Barrister-at-Law entitled to practice
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Additional Support for Canadian Businesses from the Economic Impact of COVID-19

From: [Department of Finance Canada](#)

Backgrounder

The Government of Canada continues to take action to help Canadians and businesses facing hardship as a result of the COVID-19 outbreak. Learn more about the latest measures at [Canada's COVID-19 Economic Response Plan](#).

The Government of Canada is making additional investments to support Canadian businesses from the economic impacts of COVID-19. These new investments provide support to financial institutions and allow them to quickly provide credit and liquidity options for a range of businesses.

These measures are a part of the Government of Canada's [COVID-19 Economic Response Plan](#), which provides direct support and tax deferrals to Canadian workers and businesses to help them in these difficult times.

On this page

- [Deferral of Sales Tax Remittance and Customs Duty Payments](#)
- [Deferral of Customs Duty and Sales Tax for Importers](#)
- [New Loan Programs for Businesses](#)
- [Canada Revenue Agency's Additional Measures for Individuals and Businesses](#)

Deferral of Sales Tax Remittance and Customs Duty Payments

In order to provide support for Canadian businesses during these unprecedented economic times, the Government is deferring Goods and Services Tax/Harmonized Sales Tax (GST/HST) remittances and customs duty payments to June 30, 2020.

This measure could provide up to \$30 billion in cash flow or liquidity assistance for Canadian businesses and self-employed individuals over the next three months

GST/HST Remittance Deferral

The GST/HST applies to sales of most goods and services in Canada and at each stage of the supply chain. Vendors must collect the GST/HST and remit it (net of input tax credits) with their GST/HST return for each reporting period.

Vendors with annual sales of more than \$6 million remit and report monthly, and those with annual sales of \$1.5 million to \$6 million are able to remit and report on a quarterly basis (or monthly if they choose to). Small vendors can report annually.

The GST/HST amounts collected are generally due by the end of the month following the vendor's reporting period: e.g., for a monthly filer, the GST/HST amounts collected on its February sales are due by the end of March.

To support Canadian businesses in the current extraordinary circumstances, the Minister of National Revenue will extend until June 30, 2020 the time that:

- Monthly filers have to remit amounts collected for the February, March and April 2020 reporting periods;
- Quarterly filers have to remit amounts collected for the January 1, 2020 through March 31, 2020 reporting period; and
- Annual filers, whose GST/HST return or instalment are due in March, April or May 2020, have to remit amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer's current fiscal year.

Businesses in need of information about their particular obligations may contact the Canada Revenue Agency or refer to its website.

Deferral of Customs Duty and Sales Tax for Importers

Imported goods by businesses are generally subject to the GST, at a rate of 5 per cent, as well as applicable customs duties, which vary by product and country of origin. While the vast majority of imports enter Canada duty-free, some tariffs remain, especially on consumer goods.

The *Customs Act*, for which the Minister of Public Safety and Emergency Preparedness is responsible and which is administered by the Canada Border Services Agency (CBSA), governs the levying and payment of customs duties in Canada.

Typically, payments owing for customs duties and the GST on imports are due before the first day of the month following the month in which the Statements of Accounts are issued.

Section 33.7(1) of the *Customs Act* allows the Minister of Public Safety and Emergency Preparedness or

an officer designated by the President of the CBSA to extend, in writing, the timeline for accounting or payment of amounts owing.

Under this authority, payment deadlines for statements of accounts for March, April, and May are being deferred to June 30, 2020.

Businesses in need of information about their particular accounting and payment obligations on imported goods may contact the Canada Border Services Agency for more details.

New Loan Programs for Businesses

Canada Emergency Business Account

To ensure that small businesses have access to the capital they need to see them through the current challenges, the Government of Canada is announcing the launch of the new Canada Emergency Business Account, which will be implemented by eligible financial institutions in cooperation with Export Development Canada (EDC).

This \$25 billion program will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced, due to the economic impacts of the COVID-19 virus.

This will better position them to quickly return to providing services to their communities and creating employment.

Small businesses and not-for-profits should contact their financial institution to apply for these loans.

To qualify, these organizations will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 percent (up to \$10,000).

A New Loan Guarantee for Small and Medium Enterprises

Small and medium-sized enterprises (SMEs) may be particularly vulnerable to the impacts of COVID-19. To support their operations, EDC will guarantee new operating credit and cash flow term loans that financial institutions extend to SMEs, up to \$6.25 million.

The program cap for this new loan program will be a total of \$20 billion for export sector and domestic companies.

A New Co-Lending Program for Small and Medium Enterprises

To provide additional liquidity support for Canadian businesses, the Co-Lending Program will bring the Business Development Bank of Canada (BDC) together with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements.

Eligible businesses may obtain incremental credit amounts up to \$6.25 million BDC's portion of this program is up to \$5 million maximum per loan. Eligible financial institutions will conduct the underwriting and manage the interface with their customers. The potential for lending for this program will be \$20 billion.

New Business Credit Availability Program Measures

Measure	Size
Canada Emergency Business Account	\$25B
SME Loan and Guarantee program	
EDC Guarantee	\$20B
BDC Co-Lending Program	\$20B
Total	\$65B

Canada Revenue Agency's Additional Measures for Individuals and Businesses

The Canada Revenue Agency (CRA) understands that individuals and businesses might be dealing with difficulties filing their income and benefit returns, and could experience cash-flow challenges in the coming months. In response, the CRA will be applying these additional measures:

Administrative tax measures

In addition to the income tax filing and payment deadline extensions, unless otherwise noted, administrative income tax actions required of taxpayers by the CRA that are due after March 18, 2020, can be deferred to June 1, 2020. These administrative income tax actions include returns, elections, designations and information requests. Payroll deductions payments and all related activities are excluded.

Trusts, Partnerships and NR4 Information Returns

The deadlines for trusts, partnership and NR4 information returns are all extended to May 1, 2020. This is due to administrative requirements in advance of the June 1, 2020 deadline for filing individual income tax and benefit returns.

Objections

Any objections related to Canadians' entitlement to benefits and credits have been identified as a critical service and will continue to be processed during the COVID-19 crisis. As a result, there should not be any delays associated with the processing of these objections.

With respect to objections related to other tax matters filed by individuals and businesses, the CRA is currently holding these accounts in abeyance. No collection action will be taken with respect to these accounts during this period of time.

Extending the deadline for filing an objection

For any objection request due March 18 or later, the deadline is effectively extended until June 30, 2020.

Canada Pension Plan/Employment Insurance (CPP/EI) appeals to the Minister

In cases where taxpayers wish to file an appeal in relation to CPP/EI rulings decision, they are encouraged to do so through MyAccount to avoid potential delays.

The CPP/EI appeals program is currently only actioning appeals that are related to cases where EI benefits are pending. These cases will be treated on a priority basis. All other appeals will be actioned when normal services resume.

In addition, the CPP/EI Appeals to the Minister program will exercise discretion on a case by case basis when additional time is required to respond to a request.

Deadlines for charities

CRA is extending the filing deadline to December 31, 2020, for all charities with a Form T3010, Registered Charity Information Return due between March 18, 2020 and December 31, 2020. This will allow charities more time to complete and submit their T3010.

Suspending audit activities

CRA will not initiate contact with taxpayers for audits, with certain exceptions. This includes:

- no new audits being launched;
- no requests for information related to existing audits; and
- no audits should be finalized and no reassessments should be issued.

Suspending collections on new debt

Collections activities on new debts will be suspended until further notice, and flexible payment arrangements will be available.

Payment arrangements are also available on a case-by-case basis if you can't pay your taxes, child and family benefit overpayments, Canada Student Loans, or other government program overpayments in full.

If you have concerns and require contact with a Collections Officer, please contact our toll free number 1-800-675-6184 between 8:00 a.m. and 4:00 p.m. your local time.

Requirement to pay (RTP)

Banks and employers do not need to comply or remit on existing RTPs during this time.

Taxpayer relief requests

Taxpayers who are unable to file a return or make a payment by the tax-filing and payment deadlines because of COVID-19 can request the cancellation of penalty and interest charged to their account. Penalties and interest will not be charged if the new deadlines that the government has announced to tax-filing and payments are met. For more information about deadlines, see [Helping Canadians with the economic impact of the COVID-19 Pandemic](#).

For more information about taxpayer relief and how to make a request to the CRA to have interest and/or penalties cancelled, please go to [Canada.ca/taxpayer-relief](#).

For more information, visit [Helping Canadians with the economic impact of the COVID-19 Pandemic](#).

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Canada's COVID-19 Economic Response Plan: New Support to Protect Canadian Jobs

From: [Department of Finance Canada](#)

Background

The Government of Canada is taking immediate, significant and decisive action through [Canada's COVID-19 Economic Response Plan](#) to support Canadians and businesses facing hardship as a result of the global COVID-19 outbreak.

The government is working in close consultation with all impacted sectors across the economy to take action where it is required, and is prepared to take further targeted action as needed to ensure that Canada is well-positioned for a strong recovery from the impacts of COVID-19 across all sectors of the economy.

On this page

- [Small and Medium-sized Businesses across Canada](#)
- [Small Business and Community Support Measures](#)
- [Cultural, Heritage and Sport Organizations](#)
- [Entrepreneurs, Innovators and Pre-Revenue Firms](#)
- [Canada's Energy Sector](#)
- [Orphan and inactive oil and gas wells](#)
- [Reducing Greenhouse gas emissions in the oil and gas sector](#)
- [Business Credit Support for the Energy Sector](#)

Small and Medium-sized Businesses across Canada

The government has launched a number of broad measures to help support the liquidity challenges that firms are facing in response to COVID-19. Support for small and medium-sized enterprises (SMEs) is anchored through the Business Credit Availability Program (BCAP), the Canada Emergency Business Account and the Canada Emergency Wage Subsidy.

However, some SMEs may find that they don't qualify for these measures or cannot access them. These accessibility gaps could be more pronounced in rural areas, in certain sectors like cultural, heritage and sport, or for innovative pre-revenue firms.

Today's targeted measures will help better support these businesses.

Small Business and Community Support Measures

Canada's Regional Development Agencies (RDAs) are the front line for economic development in Canada and help to address key economic challenges by providing regionally tailored programs, services, knowledge and expertise.

There are six RDAs across the country (the Canadian Northern Economic Development Agency, Western Economic Diversification Canada, FedNor, FedDev Ontario, Canada Economic Development for Quebec Regions and the Atlantic Canada Opportunities Agency).

The government will provide \$675 million to support their work, and the businesses and workers they help. This will enable the RDAs to provide equivalent bridge financing support to businesses unable to access the government's broader support measures.

In response to the effect that COVID-19 may have on rural communities and businesses, the government is also providing \$287 million for the Community Futures Network, funded through the RDAs, to support rural businesses and communities, including through access to capital.

Cultural, Heritage and Sport Organizations

Canadian cultural, heritage and sport organizations are facing significant financial losses due to COVID-19. They have lost potential revenues from closed facilities or cancelled events. Meanwhile, they are facing challenges accessing Canada's broader support measures such as the Canada Emergency Wage Subsidy because of unique seasonal revenues and costs.

The new COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations will provide \$500 million to help address the financial needs of affected organizations within these sectors so they can continue to support artists and athletes. The Fund will be administered by Canadian Heritage with the support of its partners.

Support will be provided in a manner consistent with other COVID-19 supports such as the Canada Emergency Wage Subsidy and the Canada Emergency Business Account (CEBA).

Entrepreneurs, Innovators and Pre-Revenue Firms

Futurpreneur Canada is the only national non-profit organization that provides financing, mentoring and support tools to entrepreneurs aged 18-39. To support ongoing lending to young entrepreneurs, the



Information to help your business take action during the COVID-19 crisis

We are here to help

Last updated on January 28, 2021

Financial relief for entrepreneurs

Learn more about options for accessing credit to support you through to a more stable time.

Support for businesses

BDC Financing

Working capital Financing

Loans of up to \$2 million for businesses directly or indirectly impacted by COVID-19, with flexible repayment terms such as principal postponements for qualifying businesses.

[Learn more](#)

Small Business Loan

Up to \$100,000 online for businesses who have been in operation for at least 24 months and are generating revenues.

[Apply now](#)

Access to credit through the Business Credit Availability Program (BCAP)

Canada Emergency Business Account (CEBA)

Up to \$60,000 interest-free loans for small businesses and not-for profits with a 2019 payroll between \$20,000 and \$1.5 million, available through most financial institutions.

[Learn more](#)

Co-Lending Program

Up to \$12.5 million for your operational cash flow requirements; available until or before June 2021 (extended).

[Learn more](#)

EDC Business Credit Availability Program (BCAP) Guarantee

Up to \$6.25 million to cover rent, payroll and other operating costs caused by the current crisis; available until or before June 2021 (extended).

[Learn more](#)

Mid-Market Financing Program

Junior loans ranging between \$12.5 million and \$60 million for medium-sized businesses particularly impacted by the COVID-19 pandemic; available until or before June 2021 (extended).

[Learn more](#)

Other relief programs

Large Employer Emergency Financing Facility

Bridge financing providing additional liquidity for large businesses whose needs are not being met to keep operations going through conventional financing during the pandemic.

[Learn more](#)

New Canada Emergency Rent Subsidy (CERS)

Rent and mortgage support until June 2021 for qualifying businesses who have suffered a revenue drop by subsidizing a percentage of their expenses, on a sliding scale, up to a maximum of 65% of eligible expenses until December 19, 2020. A top-up of 25 per cent is available for organizations temporarily shut down by a mandatory public health order issued by a qualifying public health authority.

[Learn more](#)

Regional Relief and Recovery Fund

Additional funds for businesses and organizations unable to access other support measures and impacted by the COVID-19 pandemic in sectors key to the regions and to local economies.

[Learn more](#)

Canada Emergency Wage Subsidy (CEWS)

Employers may be eligible for a subsidy of 65% of employee wages for up to 24 weeks to re-hire workers laid off as a result of COVID-19. This measure is to help create over 1 million jobs and restore employment to the level it was before the pandemic. The Canada Emergency Wage Subsidy is extended until June 2021.

[Learn more](#)

Highly Affected Sectors Credit Availability Program (HASCAP) Guarantee

100% guaranteed loans of \$25,000 to \$1 million to cover operational cash flow in response to COVID-19, available through your financial institution until June 30, 2021.

[Learn more](#)

For questions about BDC's financing solutions, advisory services or for any other question, write us. One of our representatives will be in touch.

A number of measures, in addition to access to credit, have been put in place through the **Government of Canada's Economic Response Plan** to help you through these trying times. We invite you to consult these pages to find out what measure best fits your needs.

Frequently asked questions

Find answers to the most commonly asked questions on the special programs listed on this page, eligibility and processing times during the COVID-19 pandemic.

BDC products and services

What kind of COVID-19 financing is available through BDC?

- If you are already a client, you may be eligible for a postponement of payments for up to 6 months, free of charge (for existing BDC clients with total BDC loan commitment of \$1 million or less).
- Canadian venture capital firm-backed companies impacted by COVID-19 who may not qualify for many of the federal government relief measures may be eligible for the BDC Capital Bridge Financing Program launched in collaboration with other venture capital firms. BDC could match a current financing round being raised through qualified existing and/or new investors into an eligible Canadian company with convertible notes starting at \$250,000. [Click here for details and eligibility criteria.](#)
- We also offer a variety of **other products and services** aimed at helping Canadian businesses.

Do you offer grants or subsidies?

No. BDC is a commercial bank offering long-term business financing, paid back with interest.

Do you provide financing for start-ups?

To be eligible for **BDC financing when your business is at the start-up phase**, you must:

- have been in business for at least 12 months,
- be generating revenue,
- demonstrate realistic market and sales potential,
- provide personal or credit references,
- demonstrate a reasonable investment of financial resources, and
- provide a solid business plan.

If you do not meet our eligibility criteria, we invite you to reach out to our partners who may be better positioned to support you with their programs:

- **Community Futures**
 - Delivers small business loans, tools, training and events for people living in rural communities who want to start, expand, franchise or sell a business
- **Futurpreneur Canada**
 - For aspiring business owners aged 18-39 years old
 - Up to \$60,000, collateral-free loans, with a five-year term
 - Interest-only payments in the first year; principal + interest payments in years two to five
 - All loan recipients also receive mentorship for two years

Eligibility

How do I know if I am eligible for one of these programs?

In order to be eligible, your business must have been:

- **impacted directly or indirectly** by recent events, and
- **financially viable** prior to the impact of COVID-19

COVID-19 Resource Guide for entrepreneurs

A compilation of federal and provincial government support measures for business:

- Access to capital and other liquidity support
- Measures to avoid or minimize the impact from layoffs
- Provincial/Territorial measures
- Planning tools and tips to create resilience and emerge strong in recovery
- Additional resources and information

* This information is updated regularly.

Advisory services

Expert advice to guide your business through uncertain times.

Increase online presence and sales

Adapt to the uptick in online activity by optimizing your web presence and e-commerce capabilities.

[Learn more](#)

Manage your recovery

Plan your finances and operations to support your new reality.

[Learn more](#)

Optimize health guidelines

Ensure public health guidelines are properly updated and enforced in your workplace.

[Learn more](#)

Articles and tools

Resources to help your business get back on track.

WEBINAR

Profit from technology: Digital tools to drive efficiency and revenue

[Subscribe](#)

COVID-19: Making your business resilient for the pandemic and beyond

How to manage your team remotely during a crisis

Frequent and regular contact keeps employees 'in the loop'

Digital Marketing

Resources to adapt and grow your digital strategy:

- **Set up your business for e-commerce**
- **Market your business online**

Cash flow

Tools to project your short- and long-term cash flow, plus articles and quick tips to adjust your cash cycle.

- **Optimize your business finances**

Business recovery

Ready your business to emerge stronger from the COVID-19 crisis.

- **Restart your operations**
Prepare your business to thrive again

Contact us

Are you a BDC client?

We encourage you to reach out to your account manager.

Not a BDC client?

If you're looking for financing for your business, take a look at our **business loans**.