

## **INTRODUCTION**

The Government of Canada's and the Province of Manitoba's funding in support of businesses and individuals amid COVID-19 are ever-evolving and complex.

We know that this is a difficult time and business leaders and individuals across the province are faced with many unknowns.

In order to support Manitoba businesses at this unprecedented time, we are working to gather all the information you need about government services and supports for your business and your employees. We are condensing it down to capture the range of available special funds, tax deferrals, and employer programs, as well as information about who is eligible, how to apply, and where to find more information on the Government of Canada's website or link to resources from the Province of Manitoba.

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

These programs are divided over 5 categories, initiatives to rehire employees and avoid layoffs, provide access to credit, reduce and defer payments, additional supports for financial stability, and supports for self-employed individuals.

## AVOIDING LAYOFFS AND REHIRING EMPLOYEES:

### CANADA EMERGENCY WAGE SUBSIDY (CEWS)

This program is designed to help employers hardest hit by the COVID-19 pandemic to keep and retain workers.

#### WHO:

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

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.

**NOTE:** Retroactive to March 15, 2020

ELIGIBLE PERIODS			
CLAIMING PERIOD		REQUIRED REDUCTION IN REVENUE	REFERENCE PERIOD FOR ELIGIBILITY
PERIOD 1	March 15 to April 11	15%	March 2020 over March 2019 OR Average of January & February 2020
PERIOD 2	April 12 to May 9	30%	April 2020 over April 2019 OR Average of January & February 2020
PERIOD 3	May 10 to June 6	30%	May 2020 over May 2019 OR Average of January & February 2020

#### WHAT:

The subsidy amount for a given employee on eligible remuneration paid for 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; &
- 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.

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

#### HOW:

Eligible employers would be able to access the CEWS by applying through [My Business Account](#) portal. More details on how to apply to be released soon.

For more information on the Canada Emergency Wage Subsidy please click [here](#).

## 10% TEMPORARY WAGE SUBSIDY FOR EMPLOYERS

The 10% 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).

### WHO:

Organizations that do not qualify for the Canada Emergency Wage Subsidy (CEWS) may qualify for the wage subsidy of 10 per cent of remuneration paid from March 18 to before June 20, 2020.

You are an eligible employer if you:

- are a(n):
  - individual (excluding trusts),
  - partnership,
  - non-profit organization,
  - registered charity, or
  - Canadian-controlled private corporation (including a cooperative corporation) eligible for the small business deduction;
- have an existing business number and payroll program account with the CRA on March 18, 2020; and
- pay salary, wages, bonuses, or other remuneration to an eligible employee.

### WHAT:

The subsidy is equal to 10% of the remuneration you pay from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee to a maximum of \$25,000 total per employer.

**NOTE:** Your subsidy calculation is based on the total number of eligible employees employed at any time during the three-month period. (March, April, May 2020)

### HOW:

You do not need to apply for the subsidy.

You will continue deducting income tax, Canada Pension Plan (CPP) contributions, and Employment Insurance (EI) premiums from salary, wages, bonuses, or other remuneration paid to your employees, as you currently do.

The subsidy is calculated when you remit these amounts to the CRA.

Once you have calculated your subsidy, you can reduce your current payroll remittance of federal, provincial, or territorial income tax that you send to the CRA by the amount of the subsidy.

**IMPORTANT:** You cannot reduce your remittance of CPP contributions or EI premiums. You must continue remitting the CPP contributions and EI premiums that you deducted from your employees, as well as your share of CPP contributions and EI premiums, to the CRA. The subsidy is a reduction of the current payroll remittance of federal, provincial, or territorial income tax that you send to the CRA ONLY.

For more information on the 10% Temporary Wage Subsidy please click [here](#).

## EXTENDED WORKSHARE PROGRAM

The Government of Canada is extending 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.

### WHO:

Work-Sharing (WS) is a program that helps employers and employees avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer. The program provides Employment Insurance (EI) benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers. Work-Sharing is an agreement between employers, employees and the Government of Canada to reduce their normal working hours because of developments beyond the control of their employers.

### WHAT:

The Program allows employers to:

- retain qualified and experienced workers, and
- avoid recruiting and training new employees

The Program allows employees to:

- keep their jobs, and
- maintain their work skills

### HOW:

To apply for the Work-Sharing program, employers must complete and submit:

- [Applications for a Work-Sharing Agreement form \(EMP5100\)](#)
- [Attachment A: Work-Sharing Unit form \(EMP5101\)](#)

**NOTE:** Employers are now requested to submit their applications 10 calendar days prior to the requested start date. The streamlined measures undertaken by Service Canada will aim to reduce the processing time to 10 calendar days. (Prior to COVID-19, employers were requested to send their Work-Sharing application 30 calendar days prior to their requested start date.)

For more information on the Extended Workshare Program please click [here](#).

## **ACCESS TO CREDIT:**

### **CANADA EMERGENCY BUSINESS ACCOUNT (CEBA)**

The new Canada Emergency Business Account (CEBA) was created to provide funds to small businesses that have lost income as a result of the COVID-19 pandemic. The program provides much needed credit for small businesses to pay for immediate operating costs such as payroll, rent, utilities, insurance, property tax, or debt service. CEBA is 100 per cent funded by the Government of Canada and is now available at various financial institutions and credit unions.

#### **WHO:**

The CEBA will provide interest-free loans to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced.

#### **WHAT:**

CEBA will provide qualifying businesses with access to a loan up to \$40,000. Business owners will not have to worry about paying any interest for up to one year while holding the loan. Further, as much as 25% or \$10,000 of the loan may be forgiven if the remaining loan balance is paid back in full by (or before) December 31, 2022.

#### **HOW:**

This program is now open for applications. To qualify, these organizations will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019.

For more information on the Canada Emergency Business Account please click [here](#).

### **BUSINESS CREDIT AVAILABILITY PROGRAM**

#### **WHO:**

The Government of Canada has established the Business Credit Availability Program (BCAP) to help Canadian businesses obtain financing during the current period of significant uncertainty. The BCAP will support access to financing for Canadian businesses in all sectors and regions.

Through this program, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will provide \$65 billion in direct lending and other types of financial support at market rates to businesses with viable business models whose access to financing would otherwise be restricted.

#### **WHAT:**

This program includes:

- **Loan Guarantee for Small and Medium-Sized Enterprises**  
EDC is working with financial institutions to issue new operating credit and cash flow term loans of up to \$6.25 million to SMEs.
- **Co-Lending Program for Small and Medium-Sized Enterprises**  
BDC is working with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements.  
Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program.

#### **HOW:**

These programs will roll out in mid-April. This program will fill gaps in market access and leverage additional lending by private sector institutions. Interested businesses should work with their current financial institutions.

For more information on the Business Extended Credit Availability Program please click [here](#).

## REDUCED AND DEFERRED PAYMENTS:

### INCOME TAX

The Government of Canada is allowing all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.

INCOME TAX FILING AND PAYMENT DATES: CRA AND COVID-19	
<b>CORPORATIONS</b>	<b>DUE DATES</b>
Filing date for current tax year	June 1, 2020 extended Applies to corporations that would otherwise have a filing due date after March 18 and before June 1, 2020.
Payment date for current tax year	September 1, 2020 extended Applies to balances and instalments under Part 1 of the Income Tax Act due on or after March, 18 and before September 1, 2020.

**NOTE:** Penalties and interest relief will be considered on a case-by-case basis for income tax balances that are not covered by the COVID-19 relief provisions.

For a full list of tax and filing dates please click [here](#).

### DEFERRAL OF SALES TAX REMITTANCE AND CUSTOMS DUTY PAYMENTS

The Government of Canada is allowing businesses, including self-employed individuals, to defer until June 30, 2020 payments of the GST/HST, as well as customs duty owing on their imports.

Any GST/HST payment that becomes owing from March 27 until the end of May can be deferred until the end of June. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.

These amounts were normally due to be submitted to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of March 2020.

For more information on the deferral of GST/HST please click [here](#).

### TEMPORARY CHANGES TO CANADA SUMMER JOBS PROGRAM

The Canada Summer Jobs program provides opportunities for youth to develop and improve their skills within the not-for-profit, small business, and public sectors, and supports the delivery of key community services.

The Government of Canada is making temporary changes to the Canada Summer Jobs program to allow employers to:

- receive an increased wage subsidy, so that private and public sector employers can also receive up to 100 per cent of the provincial or territorial minimum hourly wage for each employee;
- extend the end date for employment to February 28, 2021;
- adapt their projects and job activities;
- hire staff on a part-time basis.

For more information on the changes to the Canada Summer Jobs Program please click [here](#).

## **SUPPORTING FINANCIAL STABILITY:**

### **INSURED MORTGAGE PURCHASE PROGRAM**

The Government of Canada has expanded the Insured Mortgage Purchase Program, in which they will purchase up to \$150 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation.

This action will provide long-term stable funding to banks and mortgage lenders, help facilitate continued lending to Canadian consumers and businesses, and add liquidity to Canada's mortgage market.

For more information on the expansion of the Insured Mortgage Purchase Program please click [here](#).

### **BANK OF CANADA ACTIONS**

The Bank of Canada is acting in several ways to support the economy and financial system and stands ready to take any and all actions that it can to protect the well-being of Canadians during this difficult time. The Bank has responded by lowering interest rates, intervening to support key financial markets and providing liquidity support for financial institutions.

For more information on the actions being taken by the Bank of Canada please click [here](#).

### **OFFICE OF THE SUPERINTENDENT OF FINANCIAL INSTITUTIONS ACTIONS**

The Office of the Superintendent of Financial Institutions announced it is lowering the Domestic Stability Buffer by 1.25% of risk-weighted assets. This action will allow Canada's large banks to inject \$300 billion of additional lending in to the economy.

For more information please click [here](#).

## **SUPPORT FOR INDUSTRIES:**

### **INCREASING CREDIT AVAILABLE FOR AGRICULTURE, FISHERIES AND AQUACULTURE**

The Government of Canada has enabled Farm Credit Canada to provide an additional \$5 billion in lending to producers, agribusinesses, and food processors. This will offer increased flexibility to farmers who face cash flow issues and to processors who are impacted by lost sales, helping them remain financially sound during this difficult time.

For more information on the FCC Covid-19 support program please click [here](#).

### **SUPPORTS FOR AIRPORTS**

The Government of Canada is waiving ground lease rents from March 2020 through to December 2020 for the 21 airport authorities that pay rent to the federal government. The Government of Canada is also providing comparable treatment for PortsToronto, which operates Billy Bishop Toronto City Airport and pays a charge to the federal government.

For more information please click [here](#).

### **SUPPORTS FOR BROADCASTERS**

The Canadian Radio-television and Telecommunications Commission (CRTC) will not issue letters requesting payment for Part I licence fees by broadcasters for the 2020–21 fiscal year.

The Government of Canada will provide the CRTC with an equivalent amount to the waived Part I licence fees to support CRTC's operations.

NOTE: These industries (and industries in every sector) can also qualify for or benefit from the following previously detailed programs:

- 75% Canada Emergency Wage Subsidy, 10% Temporary Wage Subsidy
- The extension of the Work-Sharing program
- The Business Credit Availability Program
- Canada Emergency Business Account

- The expansion of the Insured Mortgage Purchase Program

As part of the Manitoba Protection Plan, the Manitoba government has implemented a number of initiatives to support Manitoba businesses throughout the COVID-19 pandemic.

The Manitoba government is providing the following measures for businesses until October 1, 2020:

- not charging interest or penalties for Manitoba Hydro, Centra Gas, Workers Compensation Board and Manitoba Public Insurance (MPI);
- not disconnecting customers of Manitoba Hydro and Centra Gas;
- relaxing ordinary practices on policy renewals and collections at MPI;
- not charging interest on Manitoba Liquor and Lotteries receivables from restaurants, bars and specialty wine stores; and
- not charging interest on education property taxes.

For more information please click [here](#).

## CURRENT STATE OF EMERGENCY AND PUBLIC HEALTH ORDERS:

The Manitoba government declared a province-wide state of emergency under The Emergency Measures Act on March 20, 2020, to protect the health and safety of all Manitobans and reduce the spread of Covid-19.

The chief provincial public health officer, with the approval of the minister of health, seniors and active living, has issued [Orders under section 67 of The Public Health Act](#) that:

- limit public gatherings to 10 or fewer people, which affects places of worship, family events, weddings and funerals;
- close restaurants and bars effective April 1, with the exception of restaurant take-out or delivery service;
- suspend non-critical businesses operations, with certain exemptions;
- require critical businesses that continue to operate must ensure separation of two metres between patrons in their facility; and
- allow municipal transit services, taxis and other private vehicles for hire to continue to operate, if they take measures to ensure there is a reasonable separation of people in a vehicle.

The public health orders may impact your business. You can view the public health orders and list of critical services with exemptions online at <https://www.gov.mb.ca/covid19/soe.html>.

Businesses that are not included on the list of critical services must close their place of business to the public between the dates of April 1 and April 28. However, businesses can:

- continue to operate where customers can order goods online or by telephone; however, customers cannot attend the businesses' premises or property to order goods;
- continue to sell goods to customers where those goods can be picked up 'curbside' or delivered to customers; however, customers cannot pick up goods at businesses' premises or on its property;
- allow staff to attend the businesses' premises, without a limitation on the number of staff, as long as staff take measures to keep social distancing of one to two metres apart from each other; and
- accept delivery of goods and may allow services, such as construction, repairs, maintenance and cleaning to occur at their premises and on their property.

For a list of Frequently Asked Questions on the Province of Manitoba's current State of Emergency and Public Health Orders please click [here](#).

For more information on Province of Manitoba's supports for business please click [here](#).

On March 18, 2020, the Prime Minister announced a new set of economic measures to help stabilize the economy during this challenging period. These measures, delivered as part of the Government of Canada's COVID-19 Economic Response Plan, is currently projected to provide up to \$107 billion in direct support to Canadian workers and businesses.

The Government of Canada has launched a series of programs to help individual Canadians such as:

- Canadians without paid sick leave (or similar workplace accommodation) who are sick, quarantined or forced to stay home to care for children
- Canadians who lose their jobs or face reduced hours as a result of COVID's impact
- Income support for Canadians who need it most
- Flexible options for taxpayers
- Additional support and protection via the Bank of Canada and the Canada Mortgage and Housing Corporation (CMHC) to offer tools to lenders that can assist customer and/or homeowners who may be experiencing financial difficulty

## CANADA EMERGENCY RESPONSE BENEFIT (CERB)

The Government of Canada will provide a taxable benefit of \$2,000 a month for up to 4 months to eligible workers who have lost their income due to COVID-19.

### WHO:

The benefit will be available to workers:

- Residing in Canada, who are at least 15 years old;
- Who have stopped working because of COVID-19 and have not voluntarily quit their job or are eligible for EI regular or sickness benefits;
- Who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and
- Who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment or self-employment income.

### WHAT:

If you have stopped working because of COVID-19, the Canada Emergency Response Benefit (CERB) may provide you with temporary income support. The CERB provides \$500 a week for up to 16 weeks. If you apply for the CERB through Service Canada, you will receive a \$2000 initial payment. You will then be paid \$1000 every two weeks based on the biweekly reports you submit. If you choose to only report every four weeks, you will be paid \$2000 based on the reports you submit. You will be paid as of the first week of your claim.

### HOW:

To deliver payments to Canadians in a fast and easy way, the CERB is being jointly delivered by Service Canada and the Canada Revenue Agency.

To begin the application process, you will be required to answer a few simple questions. The answers you provide will help the Government of Canada direct you to the service option that best fits you.

For more information on the Canada Emergency Response Benefit or to apply click [here](#).

## UNEMPLOYMENT INSURANCE

### WHO:

If you have stopped working because of COVID-19, the Canada Emergency Response Benefit (CERB) may provide you with temporary income support. The CERB provides \$500 a week for up to 16 weeks.

Service Canada and the Canada Revenue Agency (CRA) deliver this benefit jointly. You can apply through one or the other, but **not** both. To help you determine if you should apply through Service Canada or the CRA, visit the [Canada Emergency Response Benefit](#) webpage.

## **WHAT:**

If you have recently applied for Employment Insurance (EI) regular or sickness benefits, **do not re-apply**. Your application will automatically be assessed to determine if you are eligible for the CERB.

A medical certificate is no longer required for EI claims beginning March 15, 2020 or later.

If you apply for the CERB through Service Canada, you will receive a \$2000 initial payment. You will then be paid \$1000 every two weeks based on the biweekly reports you submit. If you choose to only report every four weeks, you will be paid \$2000 based on the reports you submit. You will be paid as of the first week of your claim.

## **HOW:**

Apply as soon as possible after you stop working. Don't wait for your record of employment.

If you are eligible for a new EI claim starting March 15, 2020 or after, your EI Regular and Sickness benefits will be delivered as part of the Government of Canada's Canada Emergency Response Benefit.

Find answers to your questions about your benefit by contacting **1-833-966-2099**

If you were eligible for EI before March 15, 2020 or you are applying for EI Maternity, Parental, Fishing, Compassionate care and Family caregiver benefits, contact the EI call centre at **1-800-206-7218**.

## **INCREASING THE CANADA CHILD BENEFIT**

The Government of Canada is providing up to an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This will mean approximately \$550 more for the average family.

This benefit will be delivered as part of the scheduled CCB payment in May.

**NOTE:** Those who already receive the CCB do not need to re-apply.

## **SPECIAL GOODS AND SERVICES TAX CREDIT PAYMENT**

The Government of Canada is providing a one-time special payment starting April 9 through the Goods and Services Tax credit for low- and modest-income families.

The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.

**NOTE:** There is no need to apply for this payment. If you are eligible, you will get it automatically.

## **EXTRA TIME TO FILE INCOME TAX RETURNS**

The filing due date for 2019 income tax returns for individuals has been deferred until June 1, 2020. Any new income tax balances due, or instalments, are also being deferred until after August 31, 2020 without incurring interest or penalties.

For more information on all tax and payment dates click [here](#).

## **MORTGAGE SUPPORT**

Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19. This includes permitting lenders to defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. Canadians who are impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral. This gives flexibility to be available - when needed - to those who need it the most. You are encouraged to visit your bank's website for the latest information, rather than calling or visiting a branch.

## **MORATORIUM-REPAYMENT & INTEREST: CANADA STUDENT LOANS & CANADA APPRENTICE LOANS**

All student loan borrowers will automatically have their loan repayments and interest suspended until September 30, 2020.

Students do not need to apply for the repayment pause.

This moratorium applies to the federal portion of student loans. Borrowers should check with their provincial or territorial student loan provider to see if payment is required on the provincial or territorial portion.

For more information on the moratorium on repayment click [here](#).

As part of the Manitoba Protection Plan, the Manitoba government has implemented a number of initiatives to support Manitobans throughout the COVID-19 pandemic.

## CASH FLOW TAX RELIEF

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.

For more information please click [here](#).

## RENT FREEZE INCREASES

The Manitoba government announced a freeze on all rent increases set to take effect between April 1 and May 31. The Residential Tenancies Branch (RTB) and Residential Tenancies Commission have postponed all non-urgent hearings, which means tenants cannot be evicted unless there is a risk to health and safety or concerns about illegal activity.

For more information:

- [Questions and Answers for Tenants](#) pdf
- [Questions and Answers for Landlords](#) pdf

Tenants and landlords who need more information should contact the RTB at 204-945-2476, 1-800-782-8403 (toll-free) or [rtb@gov.mb.ca](mailto:rtb@gov.mb.ca). Manitobans can also visit the [Residential Tenancy Branch website](#).

If you have any questions about filing an appeal, contact the Residential Tenancies Commission at 204-945-2028 or [rtc@gov.mb.ca](mailto:rtc@gov.mb.ca) or visit the [website](#).

For more information on all Province of Manitoba programs and services for individuals with respect to the COVID-19 public health issue please click [here](#).

**For additional covid-19 information or tools for your business  
or community please visit [jointhechamber.ca](https://jointhechamber.ca)**

**If you have specific questions about programs and funding available to support you,  
employment standards or employer responsibilities,  
please email [info@mbchamber.mb.ca](mailto:info@mbchamber.mb.ca). We will help you find answers.**