



## **Business Specific Information Related to COVID-19**

Manitoba's Pandemic and Economic Roadmap for Recovery

Plan: [https://manitoba.ca/asset\\_library/en/proactive/2020\\_2021/restoring-safe-services.pdf](https://manitoba.ca/asset_library/en/proactive/2020_2021/restoring-safe-services.pdf)

Manitoba Chamber of Commerce guide for business

supports: <https://mbchamber.mb.ca/2020/04/mcc-launches-new-federal-relief-measures-guide/>

Government of Canada COVID-19 Current Situation: <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html#a1>

Government of Canada – COVID-19 Disease website

[https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html?utm\\_campaign=not-applicable&utm\\_medium=vanity-url&utm\\_source=canada-ca\\_covid-19](https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_covid-19)

Canada Emergency Wage Subsidy: <https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses>

Federal Support for Individuals, Businesses and Industries: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

Province of Manitoba - COVID-19 Disease website: <https://manitoba.ca/covid19/>

Provincial Cash Flow Relief for Individuals and

Corporations: <https://news.gov.mb.ca/news/index.html?item=47380&posted=2020-04-03>

COVID-19 Manitoba Business Action Report: <https://mbchamber.mb.ca/wp-content/uploads/2020/03/MCC-COVID-19-Manitoba-Business-Action-Report-FINAL-v2.pdf>

Manitoba Businesses deemed “Essential Services and

Functions” [https://www.gov.mb.ca/asset\\_library/en/proactive/2019\\_2020/orders-soe-03312020.pdf](https://www.gov.mb.ca/asset_library/en/proactive/2019_2020/orders-soe-03312020.pdf)

Canada Businesses deemed Essential Services and Functions: <https://www.publicsafety.gc.ca/cnt/ntnl-scr/crtcl-nfrstrctr/esf-sfe-en.aspx>

Supply Goods and Services to aid in Canada’s Response to COVID-

19 <http://www.ic.gc.ca/eic/site/080.nsf/eng/00048.html>

Supply Goods and Service to aid in Manitoba’s Response to COVID-

19 <https://app.smartsheet.com/b/form/e3cd6b9139904951abe87252d83fc6f3>

Business Tool Kit <http://www.manitoba.ca/covid19/infomanitobans/workplaces.html>

Tools and Resources <https://www.winnipeg-chamber.com/tools-resources.html>

## **Government Assistance to Deal with the Impacts of COVID-19**

### **Wage Related Assistance**

Government of Canada – Canada Emergency Response benefit (temporary income support for employees)

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

Emergency Wage Subsidy for Employers <https://www.canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html>

Work Share Program <https://www.canada.ca/en/employment-social-development/services/work-sharing/apply.html>

### **Business Operation Assistance**

Government of Canada – Additional support for Canadian Businesses from the Economic Impact of COVID-19 (payment deferrals, loans, etc.)

<https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html>

It is strongly recommended that when enquiring about the eligibility and applicability of all COVID-19 loan programs, businesses ask their financial providers whether receiving the new loan(s) trigger payback covenants on previous debts.

Businesses should contact their financial institutions to discuss eligibility for and applicability of the Federal “Business Credit Availability Program”(BCAP) <https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>

### **Canada Emergency Business Account 1-800-229-0575**

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

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).

### **New Loan Guarantee for Small and Medium Enterprises**

SME’s should contact their financial institution to determine eligibility and applicability of the New Loan Guarantee program.

Contact the Business Development Bank of Canada, National 1-877-232-2269 to determine eligibility and applicability for the Co-Lending Program for SMEs.