

Actions To Date

1. Fiscal and Monetary Stimulus

- Federal Government Actions to Date:
 - [On March 27, 2020, Bank of Canada further reduced its benchmark rate by 50 basis points from 0.75% to 0.25% and purchased \\$5 billion worth of Government Canada bonds as an emergency measure.](#)
 - [On March 18th, announced \\$82 billion stimulus - \\$27 billion in direct support to workers and business, \\$55 billion to meet liquidity needs.](#)
 - [Office of the Superintendent of Financial Institutions \(OSFI\), a federal agency announced added \\$300 billion in lending capacity for major banks.](#)
 - [Bank of Canada has begun commercial paper \(short-term, unsecured corporate debt instruments\) purchase program to restore funding for businesses. Program will begin in April 2020 and operate for 12 months.](#)
 - [Bank of Canada will begin acquiring federal government securities and bonds in the secondary market at a minimum of \\$5 billion per week.](#)
- Provincial Government Actions to Date:
 - [On March 18th Province tabled partial budget for 2020-2021 \(expenditures only\) totalling \\$14.5 billion in expenditures with \\$2.7 billion capital plan to stabilize and stimulate the economy. Minister of Finance is anticipating a deficit.](#)

2. Immediate Action to Support Workers & Self-Employed

- Federal Government Actions to Date:
 - [The federal government is ending the temporary **Canada Emergency Response Benefit** \(CERB\) and is transitioning to a more simplified Employment insurance \(EI\) program effective September 27, 2020. The CERB program by its end will have provided a maximum of up to 28 weeks of benefits. The CERB will end when an applicant receives 28 weeks of benefits or on **October 3, 2020**. The last four-week period for the CERB was August 30, 2020 through September 26, 2020. EI will continue to provide income support to those who remain unable to work and are eligible for the **Emergency Response Benefit** \(ERB\). The federal government will be introducing a suite of new temporary and taxable recovery benefits to further support workers in need. These measures include the **Canada Recovery Benefit** \(CRB\), the **Canada Recovery Sickness Benefit** \(CRSB\), and the **Canada Recovery Caregiving Benefit** \(CRCB\). Applications for the CRB will be available starting October 12.](#)

- Temporary measures to help Canadians access EI benefits include 120 hours of work to qualify, a minimum benefit rate of \$400 per week with at least 26 weeks of regular benefits. EI claimants will receive a one-time insurable hours credit of 300 hours insurable for claims for regular benefits (job loss), 480 insurable hours for claims for special benefits (sickness), maternity/parental/compassionate care or family (caregiver).
- Hours credits will be made retroactive to March 15, 2020. A minimum unemployment rate of 13.1% is being used for all EI economic in order to lower the hours required to qualify for EI regular benefits.
- New EI claimants as of September 27, 2020 will receive minimum benefit of \$400 per week (or \$240 for extended parental benefits). The federal government is freezing the EI premium rate for employees at the 2020 level (\$1.58 per \$100 of insurable earnings for two years. The rate for employers who pay 1.4 times the employee rate (\$2.21 per \$100 of insurable earnings for two years will also remain unchanged.
- The new **Canada Recovery Benefit (CRB)** is effective September 27, 2020 for one year and will provide a benefit of \$400 per week for up to 26 weeks to workers not eligible for EI (e.g. self-employed and those working in the gig economy).
 - Eligibility requirements include: at least 15 years old with a valid SIN; have stopped working due to COVID-19 pandemic and are available and looking for work; or reduction in employment/self-employment income for reasons related to COVID-19; not eligible for EI; had employment/self-employment income of at least \$5,000 in 2019 or in 2020; and have not quit their job voluntarily.
 - Claimants would need to repay some or all of their benefit through their income tax if their annual income, excluding CRB payment is over \$38,000. A claimant would need to repay the full amount if net income is greater than \$46,000.
- The new **Canada Recovery Sickness Benefit (CRSB)** will provide \$500 per week for up to two weeks effective September 27, 2020 for one year for workers who are unable to work because they are sick or must self-isolate because due to COVID-19.
 - Eligibility requirements include at least 15 years old with a valid SIN; works employed or self-employed at the time of application; and workers who earned at least \$5,000 in 2019 or 2020.
 - A medical certificate is not required, and workers would need to have missed a minimum of 60% of their scheduled work. A Worker

- cannot claim the CRSB and receive other paid sick leave for the same benefit period.
- The new **Canada Recovery Caregiving Benefit (CRCB)** is a taxable benefit that provides \$500 per week for up to 26 weeks per household to eligible Canadians.
 - Eligible individuals would need to reside in Canada; be at least 15 years of age on the first day of the period in which they apply; have a valid SIN; be employed or self-employed on the day immediately preceding the period for which the application is made; have earned at least \$5,000 in 2019 or 2020;
 - Eligible Individuals also must have been unable to work at least 60% of their normally scheduled work within a given week because
 - Must take care of a child under 12 years of age on the first day the benefit is claimed; because their school or daycare is closed or operates under an alternative schedule for reasons related to COVID-19; cannot attend school or daycare under the advice of medical professional due to being at a high risk if the contract COVID-19; because the caregiver who usually provides care is not available for reasons related to COVID-19.
 - They must provide care to a family member with a disability or dependent: because their day program or care facility is closed or operates under an alternative schedule for reasons related to COVID-19; cannot attend their day program or care facility under the advise of a medical professional due to being high risk if they contract COVID-19; or because the caregiver who usually provides care is not available for reasons related to COVID-19.
 - Eligible individuals must not be in receipt of paid leave from an employer in respect of the same week; and not be in receipt of the CERB, the EI Emergency Response Benefit (ERB), the CRB, the CRSB, short-term disability benefits, workers' compensation benefits, or any EI benefits in respect of the same week. Two members in the same household could not be in receipt of the benefit for the same period
 - For the **Canada Summer Jobs Program**, the federal government will now offer to subsidize 100% of student wages hired by employers through the program on a temporary basis. The timeframe for the program has been extended to winter and workers can be hired on a part-time basis.
 - Long-term supports for workers who lose their jobs or faced reduced hours resulting from COVID-19 include:
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- [Work Sharing Program, which provides EI benefits to workers who agree to reduce their normal working hours as a result of circumstances beyond their employer's control. Extends agreement eligibility to 76 weeks. The mandatory waiting period has also been waived so that employers with a recently expired agreement may immediately apply for a new agreement, without waiting between applications and ease Recovery Plan requirements for the duration of the WS agreement. The Federal Government has also created temporary special measures for the forestry, steel, and aluminum sectors as well. Federal government is targeting a turnaround time of ten days for clients.](#)
- Provincial Actions to date:
 - - [Established March 20, 2020, Self-Isolation Support Program will be administered by Ministry of Finance and provides \\$450 per week for a maximum of two weeks for residents forced to self-isolate who are not covered by the recently announced federal EI programs and other supports. This temporary benefit is intended to help workers and self-employed without pay until the federal CERB is available.](#)
 - [Program is designed to ensure Saskatchewan residents are covered by either the federal or provincial program so that no one is forced to choose between working or protecting their family and community from COVID-19. It is primarily aimed at self-employed persons.](#)
 - [Eligibility criteria include the following: they have contracted COVID-19 or are showing symptoms; they have returned from international travel and must self-isolate; AND they are not eligible for compensation like sick leave, vacation leave from employer; they do not have private insurance to cover such disruptions; and they are not covered by other programs, like the newly expanded EI supports.](#)
 - [On June 18th, the Government of Saskatchewan announced the Re-Open Saskatchewan Training Subsidy, an employer-driven, short-term training program that offers eligible employers financial support to train employees. Training must help the employer adjust to the impacts of COVID-19 and safely align business activities with re-opening phases.](#)
 - [Eligible employers can access up to \\$10,000 to provide existing employees with training that addresses increased](#)

- health & safety requirements or adoption of innovative practices that align with social distancing protocols.
- Eligible employers will be reimbursed for 100% of the costs of approved training. Employers will receive 1/3 of the cost of training upon entering into a training agreement with the government, with the remaining 2/3 paid upon completion of final reporting and verification of actual training-related expenditures.
 - Eligible employers must be on the Province's list of critical public services and allowable businesses list during the emergency period, or eligible to resume operations in a confirmed phase of re-opening; publicly-funded organizations (municipalities, post-secondary, schools, hospitals, etc.), self-employed individuals are not eligible.
 - Eligible trainees must be either a Canadian citizen, or permanent resident with SIN number and must be a new or existing hire; temporary foreign workers (TFWs) are not eligible for the subsidy.
 - Eligible training costs include tuition fees or fees charged by training provider; mandatory student fees; textbook, software, and other materials fees; learning and examination fees. Training must be delivered by a Saskatchewan-based third party that not affiliated with the employer; must be a minimum of 8 hours in length per trainee by the same provider completed within 4 months and must result in a credential. Third-party trainers could include post-secondary institutions, private vocational schools, trade unions, and private industry trainers.

The deadline to apply is on or before July 30, 2020.

3. Allow for Layoffs Without Termination

- Federal government actions to date:
 - On June 23, 2020 the federal government announced it was temporarily extending the time period given to employers to recall employees laid off due to COVID-19. The temporary changes will help protect the jobs of federally regulated private-sector employees and support employers. Prior to these amendments, employers could temporarily layoff their employees for up to three months if no notice with a recall date was provided or for a period of up to six months if they provided a notice with an expected recall

date before the layoff became a termination. The amendments, which are set out in the *Canada Labour Standards Regulations*, temporarily extend these time periods by up to six months.

- For employees laid off prior to March 31, 2020, the time period is extended by six months or to December 30, 2020, whichever occurs first; for employees laid off between March 31, 2020 and September 30, 2020, the time period will be extended until December 30, 2020 unless a later recall date was provided in a written notice at the time of the layoff.
- The changes came into effect on June 22, 2020 and do not apply to those who are covered by a collective agreement that contains recall rights. These changes also do not apply to employees whose employment had already been terminated prior to the coming into force of the amendments. The previous rules will apply to layoffs occurring after September 30, 2020.
- In July 2020, the federal government of Canada amended the Canada Labour Standards and extended the maximum allowable length for a leave of absence due to COVID-19 from 16 to 24 weeks. This change allows the eligibility to match the previously extended Canada Emergency Response Benefit (CERB).

Amend layoff policy under the *Saskatchewan Employment Act* to allow for temporary layoffs of up to eight weeks on a specific period without requiring notice or payment *in lieu*, similar to Manitoba.

- Provincial Government Actions to Date:
 - On March 20, 2020, changes to the employment standards regulations under the *Saskatchewan Employment Act* introduced new unpaid public health emergency leave and removed 13-week employment requirement for workers to access sick leave, along with removing the requirement of a doctor's note. The regulations were amended to:
 - Ensure that during a public emergency, businesses will not have to provide notice or pay in lieu notice when they have to lay off staff if it is for a period of 12 weeks or less in a 16-week period; and
 - If an employer lays off employees periodically for a total of more than 12 weeks in a 16-week period, employees are considered to be terminated and are entitled to pay instead of notice per the Act.
 - Employees would now have immediate access to EI benefits, while keeping employers financially stable to ensure employees have job to return to later on.

- On May 20, 2020, the Province further amended the *Employment Standards Regulations* revising provisions around temporary layoffs, group termination notices, and public health emergency leave
 - During the entire public emergency period, employers and employees are exempt from the provisions of the *Saskatchewan Employment Act* and employees are not entitled to rely upon the layoff provisions of the Act. Employers and employees now continue to be exempt from the layoff provisions of the Act for an additional two weeks from the date on which the public emergency period is no longer in effect
 - An employer must have scheduled any laid off employees back to work by the end of the two-week period. If any employees have not been scheduled back to work at the end of the two-week period, those employees are considered terminated and entitled to pay in lieu of notice to be calculated from the original date on which the employer laid off the employees.
 - If any employees scheduled to go back to work do not return to work, those employees are deemed to have resigned. This can impact their eligibility for federal benefit programs
 - Should a group termination occur during a public emergency period, employers are exempt from providing the required notice to both terminated employees and to the union (if applicable). However, employers must provide notice to the Ministry of Labour Relations and Workplace Safety as soon as reasonably possible after the group termination.
- Amendments to public health emergency leave applies to employees required to provide care and support to an employee's adult family member affected by a public health order issued by the provincial Chief Medical Health Officer; amendments establish that the opinion of a duly qualified medical practitioner, the government of Saskatchewan, or the Chief Medical Health Officer will prevail should there be a conflict of opinion between an employer and a medical practitioner; confirms that public health emergency leave does not apply to employees who have been informed by their employers in writing that they are necessary to provide critical public health and safety services.

4. Expand Credit and Loan Access to Businesses

Provide quick turnaround, low or no interest loans to businesses to ensure they have adequate cash flow to sustain them during dramatic revenue losses. Greater use of the Federal Canada Small Business Loan program facilitated by local credit unions and banks will ensure for easier transactions.

Federal Government Actions to Date:

- - On July 17, 2020, the federal government proposed major changes (Bill C-20) to the Canada Emergency Wage Subsidy (CEWS) based on stakeholder feedback. Bill C-20 would broaden the reach of the program and provide better targeted support to encourage workers to return to the workforce. Bill C-20 received Royal Assent on July 27th and is now in force and effect. UPDATE: On October 9, 2020, the federal government revised CEWS and will now be extended until June 2021. The CEWS will also remain at the current subsidy rate of 65% of eligible wages until December 19, 2020.
 - Previous criteria - required businesses to demonstrate a 15% or greater decrease in revenue for March and a 30% or greater decrease for all months after was revised to make the subsidy accessible to a broader range of employers. The 30% threshold was deemed too stringent and made many businesses ineligible. The original 30% threshold had a “cliff effect” that also induced inefficient decisions.
 - Amended criteria - Introduction of *sliding scale* whereby the amount of the wage subsidy for any given period will vary depending on the revenue decline - **maximum combined subsidy of up to 85% eligible remuneration or \$950 per week**. This removes the “cliff effect” of the earlier 30% threshold. This change would help support employers with less than a 30% revenue loss get support to keep and bring back workers, while also ensuring those who have previously benefited could still qualify. The amount of subsidy will be gradually reduced throughout the remaining claim periods.
 - Introduction of a top-up subsidy of up to an additional 25% for employers that have been most adversely affected (those with a three-month average revenue decline greater than 50%) by the pandemic. Employers that experience a three-month average revenue drop of more than 50% would receive a top-up CEWS rate equal to 1.25 times the average revenue drop that exceeds 50%, up to a maximum top-up CEWS rate of 25%, attained at a 70% revenue decline. This change takes effect July 5, 2020.
 - The amended, two-part CEWS would apply to remuneration of active employees. A separate CEWS rate structure will apply to furloughed employees.
 - *Safe Harbour Rule provides certainty to employers that have already made business decisions for claim periods 5 & 6 by allowing employers with revenue declines of 30% or greater to receive the 75% subsidy for July and August 2020 periods that they otherwise*

would have received under the previous rules, if this is the larger amount.

- Eligible businesses now include corporations, individuals, trusts, non-profit organizations, registered charities, and certain partnerships. On May 15, the federal government announced regulatory/ legislative changes that extended eligibility to additional groups, including partnerships with one or more non-eligible members, some Indigenous-owned businesses, registered amateur athletic organizations, registered journalism organizations, some non-public education and training institutions, and businesses that underwent corporate amalgamations. Entities that have arrangements with third-party payroll service providers are now eligible for the CEWS and can now claim benefits retroactive to March 15, 2020.
- Rules exclude MUSH sector type of institutions like public universities and colleges, hospitals, municipalities, schools, and crown corporations.
- Temporary Wage Subsidy (10%) eligibility for qualifying period will reduce CEWS claim. Any EI payments under the formalized Workshare program with Service Canada will be reduce from the CEWS claim. Claim will separately allow for a full refund (no limit) of employer portion of EI/ CPP/ QPP on paid ages for employees on leave.
- The program is now extended to December 19, 2020. The legislation would be retroactive to July 5, 2020. All CEWS filings for all periods must be completed by January 31, 2020. Penalties include 25% fine on denied claim and up to five years in prison for those persons attesting to materially inaccurate submissions.
- The Temporary Wage Subsidy is intended to help support employers to keep their workers on payroll. The subsidy is equal to 10% of the remuneration paid from March 18 - June 19, 2020, up to \$1,375 for each eligible employee and to a maximum of \$25,000 total per employer. An employer just calculates the subsidy they are eligible for and reduce their usual payroll remittance (income tax, CPP, EI) of federal or provincial income tax they send by the amount of the subsidy. In practice, this means reductions to a business' payroll withholdings to the CRA due April 5, 2020. Because of this, employees are not required to apply for the support.
 - Eligible businesses must be Canadian-controlled private corporations with more than \$0 of small business limit in its last taxation year. The taxable capital employed, calculated on an associated group basis must be less than \$15 million.

- Eligible business entities include sole-proprietors, partnerships, corporations, non-profit organizations, and registered charities.
- The 10% subsidy is taxable to the employer.
- **Business Credit Availability Program (BCAP)** will allow Business Development Bank of Canada (BDC) and Export Development Canada (EDC) to provide more than \$10 billion additional support, largely targeted to small and medium-sized businesses.
 - Working capital loans of up to \$2 million with flexible terms and payment postponements for up to 6 months for qualifying businesses; postponement of payments for up to six months, free of charge, for existing BDC clients with total BDC loan commitment of \$1 million or less; and reduced rates on new eligible loans.
 - Program cap for this guarantee will be a total of \$20 billion for export sector and domestic companies.
 - BCAP was expanded to cover mid-sized companies with larger financing needs. Support for mid-market businesses will include loans of up to \$60 million per company and guarantees of up to \$80 million. Through the BCAP, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will work with private sector lenders to support access to capital for Canadian businesses in all sectors and regions.
- **Canada Emergency Business Account (CEBA)** program will provide up to \$25 billion to qualifying financial institutions (including credit unions) so they can provide interest-free loans to small businesses and non-profits. UPDATE: On October 9, 2020, the federal government announced that the existing CEBA loan program will be expanded to enable eligible organizations to access an additional interest-free loan of up to \$20,000 on top of the original \$40,000 loan offered. Half of the additional \$20,000 financing (\$10,000) would be forgiven if repaid by December 31, 2022. The application deadline for the CEBA loan program will be extended to December 31, 2020. Eligible businesses will be required to attest to the impact of COVID-19 on their organization in order to receive the additional financing.
 - Loans are guaranteed and funded by the federal government and will ensure small businesses have access to the capital they need over the next several months.
 - Interest-free loans of up to \$40,000 for the first year to help eligible businesses cover their non-deferrable costs like payroll, rent, utilities, insurance, etc. during a period where revenues are temporarily reduced.

- Organizations must demonstrate they paid between \$20,000 to \$1.5 million in total payroll in 2019; repaying the loan balance on or before December 31, 2022 will result in loan forgiveness of 25% or up to \$10,000.
- On May 19, 2020, the federal government announced the expansion of eligibility criteria to include sole proprietors receiving income directly from their business, businesses that rely on contractors, family-owned businesses that pay their employees through dividends rather than through payroll.
- To qualify under the expanded eligibility criteria, applicants with payroll lower than \$20,000 would need: a business operating account at a participating financial institution; a CRA business number, and to have filed a 2018 or 2019 tax return; eligible non-deferrable expenses between \$40,000 and \$1.5 million. Eligible non-deferrable expenses could include costs such as rent, property taxes, utilities, and insurance.
- Starting June 19, 2020, businesses will be able to apply for the CEBA under the expanded criteria that had been previously announced to allow more businesses to qualify. The business must be Canadian-based and in operation as of March 1, 2020; loan must be used to resume or continue operations; business must have not previously used the program and will not apply for it at a different financial institution; and the business has a federal tax registration.
- The **Canada Emergency Commercial Rent Assistance (CECRA)** program provided rent relief for small businesses experiencing financial hardship due to COVID-19. The program offered loans to eligible commercial property owners so that they can in turn, reduce their impacted small business tenant's rent by at least 75% for the months of April, May, and June of 2020. After being extended into the month of August, the federal government on September 8, 2020 extended the program into the month of September. The federal government also announced that this will be the final extension for the CECRA program. The CECRA program stopped accepting new application on September 30, 2020.
- On October 9, 2020, the federal government announced the creation of the **Canada Emergency Rent Subsidy (CERS)**. The CERS will provide rent and mortgage support to eligible organizations (businesses, charities, non-profit organizations) until June 2021. The CERS would provide financial support to both business tenants (rent) and property owners (interest on commercial mortgages) to deal with fixed property costs.
 - The CERS would be paid directly to commercial tenants, rather than using commercial property owners as a funding intermediary like

- the now-defunct CECRA program did. This element of the CERS addresses a common criticism that was levelled against the original CECRA program.
- The CERS will subsidize eligible organizations using a sliding scale approach based on a percentage of an organization's expenses up to a maximum of 65% until December 19, 2020.
 - There will be a top-up of 25% available to those organizations temporarily shut down by a mandatory public health order. CERS claims can be made retroactively between the period of September 27 - October 24, 2020.
 - The federal government is expected to introduce legislation to implement the new CERS soon.
- Small and Medium-sized Enterprise Loan and Guarantee Program will enable up to \$40 billion in lending, supported through EDC and BDC for guaranteed loans intended for small and medium-sized companies that require greater help to meet their operational cash flow requirements. This program has two streams:
- New *Co-Lending Program* will bring BDC together with financial institutions to co-lend term loans to SMEs for operational cash flow requirements; eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the Program, 80% of which would be provided by BDC, with the remaining 20% by a financial institution.
 - EDC will also provide funding to financial institutions so they can issue new operating credit and cash flow term loans of up to \$6.25 million to SMEs as a result of a new mandate enhancing EDC's role in supporting Canadian businesses through COVID-19; loans will be 80 per cent guaranteed by EDC, to be repaid within one year
- Regional Development Agencies (RDA) are offering additional funding and/or flexible arrangements to tourism operators, SMEs, and organizations receiving RRDA funding. The RDA for western Canada is Western Economic Diversification Canada (WD) and their phone number is 1-888-9378.
- On April 17, 2020, federal government announced the following targeted measures through Canada's RDAs - \$675 million in financing support to SMEs that are unable to access the federal government's existing COVID-19 support measures; and \$287 million to support rural businesses and communities mainly by providing them some much-needed access to capital through the existing *Community Futures Network*.

- A total of \$304 million will be available for western Canadian businesses to support those economically impacted by the COVID-19. For example, for SMEs in the tourism sector that have been severely impacted by COVID-19 and are, in some cases, ineligible for other federal programs.
- For businesses that do not qualify for the CEBA program or the Community Futures Emergency Loan program, the RRRF will support affected businesses in two ways by:
 - Providing up to \$40,000 in repayable contributions to businesses that are not eligible to access other federal support programs. Businesses that receive funds from the RRRF and repay 75% of the contribution (up to \$30,000) on or before December 31, 2022 will result in forgiveness of 25% of the contribution (up to \$10,000).
 - Providing up to \$1 million in repayable contributions to businesses that can demonstrate a meaningful contribution to the western Canadian economy and are experiencing liquidity issues. Eligibility criteria can be found [here](#).
 - On July 28, 2020, the federal Minister Responsible for WD announced over \$95 million in support to help over 1,767 businesses that were unable to access existing federal level COVID-19 relief measures. This is the first funding from WD to flow from the RRRF. The \$95 million of total RRRF monies spread across western Canada is broken down into two streams: stream I is earmarked for main street businesses and SMEs - \$55.3 million total and 1,672 projects total for this stream. Stream II is earmarked for the broader business sector with a total of \$39.8 million in monies and 95 projects total. WD is providing \$50.3 million to support micro businesses (maximum four employees or less); \$41.6 million to support small businesses (5-99 employees); and \$3.1 million to support medium businesses. An estimated 6829 jobs will be protected.
- On July 15, 2020, the federal government announced \$8.3 million in spending through the Regional Relief and Recovery Fund to support the Women's Enterprise Initiative (WEI) organizations across Western Canada. The Women's Enterprise Centre in British Columbia, Alberta Women Entrepreneurs, Women Entrepreneurs of Saskatchewan, and the Women's Enterprise Centre of Manitoba will each receive \$2 million in additional loan funds for women entrepreneurs. In addition, \$300,000 in operating funding will be

- divided equally among the four WEIs to meet the increased demand for advisory services and business supports.
- Organizations will use the funds to assist Canadian women-owned businesses unable to access larger federal relief funding programs by providing them with immediate liquidity to face COVID-19-related challenges. WEI organizations have extensive experience working with women entrepreneurs, assisting them to overcome barriers and challenges in building their businesses. They also have a proven track record in providing loans and after-care services to women entrepreneurs to ensure their long-term success.
 - Changing *Canada Account* so Minister of Finance can determine the limit of the Account to best deal with exceptional circumstances. Account is administered by EDC and is used to support exporters when deemed to be in the national interest.
 - On March 23, 2020, Farm Credit Canada (FCC) will receive support from the federal government that will allow for an additional \$5 billion in lending capacity to producers, agribusinesses, and food processors.
 - All eligible farmers with an outstanding Advance Payments Program loan due on or before April 30 will receive a Stay of Default, allowing them an additional six months for repayment; new deadlines for outstanding Advance Payments Program loans are as follows: September 30, 2020: 2018 cash advances for grains, oilseeds, and pulses; September 30, 2020: 2018 cash advances for cattle and bison; and October 31, 2020: 2019 cash advances on flowers and potted plants.
 - Applicable farmers who still have interest-free loans outstanding will have opportunity to apply for an additional \$100,000 interest-free portion for 2020-2021, as long as their total APP advances remain under the \$1 million cap.
 - On April 17, 2020, federal government announced targeted supports for the energy sector. These include the following:
 - Providing up to \$1.72 billion worth of funding to the governments of Alberta (\$1billion), Saskatchewan (\$400 million), British Columbia (\$120 million), and \$200 million to the Alberta Orphan Well Association to clean up orphaned or inactive gas wells.
 - Providing up to \$750 million to create a new proposed Emissions Reductions Fund to reduce emissions in the oil and gas sector, with a focus on methane; fund will provide repayable contributions to conventional and offshore oil and gas firms to support investments in GHG emissions reductions. Seventy-five million dollars will be allocated to offshore oil and gas (Newfoundland and Labrador)

- Expanding eligibility for the new Business Credit Availability program to help businesses get the financing they need during this crisis. Support will be available to medium-sized energy companies with large financing needs to help maintain operations and keep workers on payroll.
- \$500 million to establish a COVID-19 emergency support fund for cultural, heritage, and sports organizations to help address the financial needs of those affected within these sectors with the goal of supporting artists and athletes' wages and fixed costs. This support was created in response to concerns that workers and organizations operating in these sectors were not eligible for existing income supports.
 - The federal government has announced details regarding Phase 2 of the disbursement of the \$500-million fund, announced earlier this year. This component helps address some of the gaps that have been identified by the industry across Canada since the fund was first implemented. The first component of Phase 2 was announced June 18. It included \$53 million in support to organizations with heritage collections through the emergency component of the Museums Assistance Program. This final component of Phase 2 for Cultural, Heritage and Sport Organizations will be distributed through grants and contributions as follows:
 - \$45 million through the Canada Periodical Fund to assist free magazines and weekly newspapers, including those that serve official-language minority or ethnocultural communities; \$25 million distributed through partners to assist independent news and community radio broadcasters; \$20 million to Musicaction and FACTOR to help presenters in the live music sector; \$2.5 million to support producers of content in a language other than English or French through the Canada Media Fund; and
 - \$52.1 million to various arts and culture organizations that do not normally receive funding from Canadian Heritage programs and/or did not receive funding during Phase 1. This amount will be provided as follows: \$8.2 million for the arts sector; \$27.8 million for the audiovisual and digital media sector; \$5 million for the music industry; \$10 million for the publishing sector; and \$1 million for arts and culture organizations that serve official-language communities.
- \$250 million to assist innovative, early-stage companies that are unable to access the existing suite of COVID-19 business supports through the National Research Council of Canada's *Industrial Research Assistance Program*.

- [\\$20.1 million to support young entrepreneurs across Canada who are facing challenges due to COVID-19. This support will be administered through Futurpreneur Canada and will allow Futurpreneur to provide relief payments for its clients for up to 12 months. Details to follow.](#)
- [On April 18, 2020, the PM announced support for Indigenous businesses worth about \\$307 million in funding - targeted at 6,000 small and medium-sized Indigenous businesses and Indigenous financial institutions.](#)
 - [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.](#)
 - [Funding will allow for interest-free loans, as well as non-repayable contributions, to help Indigenous businesses unable to access the government's existing COVID-19 support measures. Additional funding will help Aboriginal Financial Institutions cover operational expenses and help the National Aboriginal Capital Corporations Association increase its operational capacity.](#)
 - [On June 11, the federal government announced new funding totaling \\$133 million to support Indigenous business through the pandemic and into recovery. Of these additional funds, \\$117 million will reach more community owned First Nation, Inuit, and Métis businesses, including microbusinesses, that are not eligible for existing business support measures. Many of the 30,000 Indigenous businesses operating in Canada are SMEs and operate in sectors that were particularly hard-hit by COVID-19. The federal government also announced a new stimulus development fund that will provide \\$16 million to support the Indigenous tourism industry. The Indigenous Tourism Association of Canada will administer the fund to businesses across the country that have lost revenue due to COVID-19.](#)
- [On April 21, 2020, the federal government announced the ***Emergency Community Support Fund***, an investment of \\$350 million to support vulnerable Canadians through charities and non-profit organizations that deliver essential services to those in need. Investment will flow through national organizations that have the ability to get funds quickly to local organizations that serve vulnerable populations. Specific activities include:](#)
 - [Increasing volunteer-based home deliveries of groceries and medications.](#)
 - [Providing transportation services, like accompanying or driving seniors or persons with disabilities to appointment.](#)

- [Scaling up help lines that provide information and support.](#)
- [Helping vulnerable Canadians access government benefits.](#)
- [Providing training, supplies, and other required supports to volunteers so they can continue to make their invaluable contributions to the COVID-19 response.](#)
- [Replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, texts, teleconferences, or the Internet.](#)
- [Charities and non-profit organizations are also able to apply for the 75% wage subsidy while receiving this support.](#)
- [On April 25, federal government announced the creation of the *Canadian Seafood Stabilization Fund*, a \\$62.5 million fund to help businesses access short-term financing to pay for maintenance and inventory costs, add storage capacity for unsold product, and comply with new health and safety measures for workers. Specific measures include the following:](#)
 - [New manufacturing/automated technologies to improve productivity and quality of finished seafood products, as well as adapt products to respond to changing requirements and new market demands.](#)
 - [The fund will be delivered through the Atlantic Canada Opportunities Agency, the Canada Economic Development for Quebec Regions, and Western Economic Diversification Canada.](#)
 - [Details on when and how to apply are forthcoming.](#)
- [On May 14, 2020 the federal government announced the *Fish Harvester Benefit and the Fish Harvester Grant*, programs worth \\$469 million in grants to help fish harvesters impacted by the COVID-19 pandemic, and who are ineligible for the CEBA or equivalent measures. This investment builds on the \\$62.5 million for the new *Canadian Seafood Stabilization Fund* announced in April to help Canada's fish and seafood processing sector. This will give them more liquidity to address non-deferrable business costs. Specific measures include:](#)
 - [The Fish Harvester Benefit offers income support to self-employed fish harvesters and sharepersons. This benefit covers up to 75% of income losses beyond a 25% threshold for the 2020 tax year when compared to 2018 or 2019. The maximum benefit is \\$10,164.](#)
 - [The following are eligible for the Fish Harvester Benefit: self-employed commercial fish harvesters \(e.g. "owner operators", enterprise heads, inshore, licence holders, or hold limited entry commercial licence eligibility; self-employed freshwater fish harvesters; Indigenous harvesters who are designated by their](#)

- community under a communal commercial fishing licence; and sharepersons crew.
- The following are NOT eligible for the Fish Harvester Benefit: commercial fish harvesters in the offshore sector' recreational fish harvesters, including sport fishing enterprises; individuals and companies within the aquaculture sector; individuals and companies within the processing sector; wage-earning crew; anyone who has applied for or received the CEWS.
 - The Fish Harvester Grant is a non-repayable grant to self-employed fish harvesters with a valid commercial fishing licence in 2020 (issued by DFO or their Province or Territory for freshwater commercial harvesters). The Grant provides a maximum non-repayable support of up to \$10,000, dependent on the level of the fish harvesters' historic fishing revenue in 2018 or 2019. A lesser Grant amount may be provided on a sliding scale relative to revenue or actual expenses, with payments under the Grant not to exceed actual expenses.
 - The following are eligible for the Fish Harvester Grant: self-employed commercial fish harvesters (e.g. "owner-operators", enterprise heads, inshore licence holders or hold limited entry commercial licence eligibility (Pacific); freshwater fish harvesters (subject to provincial agreement to provide licensing information); Indigenous harvesters who are designated as Vessel Masters by their community under a communal commercial fishing licence.
 - The application window for these program will be open from August 24th to September 21st
- On May 5, 2020, the federal government announced important measures within agriculture programs and an investment of more than \$252 million to support farmers, food businesses, and food processors who provide essential services. The federal government also announced it intends to propose an additional \$200 million in borrowing capacity for the sector. Targeted support to farmers, ranchers, agricultural producers, and food processors include:
- Creating a \$77.5 million **Emergency Processing Fund** to help food producers access more PPE, adapt to health protocols, automate or modernize their facilities, processes, and operations, as well as respond to emerging pressures from COVID-19.
 - Launching national AgriRecovery initiatives of up to \$125 million in funding to help producers faced with additional costs incurred by COVID-19. This includes set-asides for cattle and hog management programs to manage livestock backed-up on farms, due to the

- temporary closure of food processing plants. Federal funding will help beef and pork producers and processors adapt to a changing market, and help farmers and ranchers keep their animals longer before marketing.
- Announcing an increase in the Canadian Dairy Commission's borrowing limit by \$200 million to support costs associated with the temporary storage of cheese and butter. Federal government will work with opposition parties around required legislative change.
 - Launching a first-ever *Surplus Food Purchase Program* with an initial \$50 million fund designed to help redistribute existing and unsold inventories to local food organizations.
 - Working with provinces and territories to increase interim AgriStability payments from 50% to 75%. The enrolment deadline for 2020 has been extended to July 3, 2020. BC, Quebec, Saskatchewan, PEI, and Alberta have all already agreed to the 75% AgriStability interim payment.
 - Working with provinces and territories to expand the AgrilInsurance program to include labour shortages as an eligible risk for the horticulture sector.
- On May 11, 2020, the federal government announced the *Large Employer Emergency Financing Facility* (LEEFF) to provide bridge financing to Canada's largest employers, whose needs during the pandemic are not being met through conventional financing. The LEEFF is now open. Terms and conditions include the following:
- LEEFF program will be open to large for-profit businesses – with the exception of those in the financial sector – as well as certain not-for-profit businesses, such as airports, with annual revenues generally in the order of \$300 million or higher.
 - To qualify for LEEFF support, eligible businesses must be seeking financing of about \$60 million or more, have significant operations or workforce in Canada, and not be involved in active insolvency proceedings. Broader sectoral dynamics for LEEFF applicants will be considered through processes led by ISED.
 - Companies seeking support must demonstrate how they intend to preserve employment and maintain investment activities. Recipients will need to commit to respect collective bargaining agreements and protect workers' pensions. The LEEFF program will require strict limits to dividends, share buy-backs, and executive pay.
 - In considering a company's eligibility to assistance under the LEEFF program, an assessment may be made of its employment, tax, and economic activity in Canada, as well as its international

- organizational structure and financing arrangements; program will not be available to companies that have been convicted of tax evasion
- Recipient companies would be required to commit to publish annual climate-related disclosure reports consistent with the Financial Stability Board's Task Force on Climate-related Financial Disclosures.
 - Financing is intended to be applicable to all eligible sectors in a consistent manner to ensure fairness.
 - LEEFF will be delivered by the Canada Development Investment Corporation (CDEV), in cooperation with Innovation, Science and Economic Development Canada (ISED) and the Department of Finance.
- On May 15, 2020, the federal government announced \$450 million in funding to help Canada's academic research community, many of whom are unable to access existing COVID-19-related support measures. These investments will:
- Provide wage supports to universities and health research institutes so they can retain research staff who are funded from industry or philanthropic sources. This would apply even if their work has been temporarily suspended. The government will provide up to 75% per individual, with a maximum of \$847 per week.
 - Support universities and health research institutes to maintain essential research-related activities during the crisis, and to ramp back up to full research operations once physical distancing measures are lifted. This will cover up to 75% of total eligible costs and will support activities such as the safe storage of dangerous substances and restarting data sets that were interrupted during the pandemic.
 - On May 16, 2020, the federal government announced it will provide \$15 million in additional funding to support women entrepreneurs through the *Women Entrepreneurship Strategy* (WES). This money will go directly to select organizations that are currently WES Ecosystem Fund recipients and will help women entrepreneurs through the COVID-19 pandemic.
- On September 9, 2020, the federal government announced investments of nearly \$221 million in partnership with Canadian financial institutions – including up to nearly \$93 million from the Government of Canada over the next four years – to launch Canada's first-ever Black Entrepreneurship Program. The program will include up to:

- \$53 million to develop and implement a new National Ecosystem Fund to support Black-led business organizations across the country. The Fund is designed to help Black business owners and entrepreneurs access funding and capital, mentorship, financial planning services, and business training.
- \$33.3 million in support via the new Black Entrepreneurship Loan Fund that will provide loans of between \$25,000 and \$250,000 for Black business owners and entrepreneurs. The Government of Canada is also partnering with financial institutions, including RBC, BMO Financial Group, Scotiabank, CIBC, National Bank, TD, Vancity, and Alterna Savings, to make up to \$128 million available in additional lending support.
- \$6.5 million to create and sustain a new Black Entrepreneurship Knowledge Hub that will collect data on the state of Black entrepreneurship in Canada and help identify Black entrepreneurs' barriers to success, as well as opportunities for growth. The Hub will be run by Black-led community and business organizations, in partnership with educational institutions.
- The Canadian Business Resiliency Network's Business Resiliency Service was a telephone hotline that allowed small and medium-sized businesses, non-profits, and charities to connect with experienced business advisors from across Canada for guidance on which government relief programs will be most appropriate for support. The service was provided for four weeks starting May 25, 2020. The service was ended on July 3, 2020.
- The Canadian Business Resiliency Network (CBRN is partnering with Canada Post on two special direct mail offers aimed to raise awareness for small businesses in their own markets over the coming weeks as SMEs begin to ramp up, recover and prove their resiliency. Through Canada Post's *Think Small* support program, SMEs can now benefit from a quick, easy, and cost-effective way to promote their business to the local community through two offers in direct mailing:
 - Shared Mailing is an option that allows businesses to group together and promote their business in a booklet that includes advertisements from other small businesses. This offer can reach up to 30,000 addresses in the business area. The second option is Solo Mailing. This program makes the business stand out with a standalone postcard through Canada Post Neighbourhood Mail. This offer can reach up to 6,000 addresses in a targeted area with the full cost of postage covered by Canada Post - valued at up to \$1,000. Both of these programs are available until August 31, 2020.

Provincial Government Actions to Date:

- On April 9, 2020, the Province announced small businesses will receive additional support to help deal with COVID-19 related cashflow challenges through the new *Saskatchewan Small Business Emergency Payment (SSBEP)*.
 - The \$50 million program will provide financial support to small and medium-sized businesses that have had to temporarily close or significantly curtail operations as a result of the COVID-19 pandemic.
 - SSBEP provides one-time grant for SMEs directly affected by public health orders related to COVID-19. Grants will be paid based on 15% of a business' monthly sales revenue, to a maximum of \$5,000.
 - Eligible business must have been fully operational on February 29, 2020; have ceased or curtailed their operations as a result of the COVID-19 public health order; have less than 500 employees and commit to reopening business operations following the cancellation of the COVID-19 public health order; and have not received any payments or amounts from any other source, including insurance, to replace or compensate for the loss of revenue other than amounts from other government assistance programs. The grant is not dedicated to specific cost pressures.
 - Businesses that are still permitted to operate and are considered "critical public services to address COVID-19" or are allowable business services are not eligible to receive benefits under this program.
 - The deadline to apply is on or before July 30, 2020. The Province's targeted turnaround time is to make payment within 5 business days of applying. The Ministry of Finance is responsible for administering the program, while the Ministry of Trade and Export Development is responsible for program policy and development.
 - Government of Saskatchewan will request the federal government exempt the SSBEP from business income for tax purposes.
 - The province announced extension to the SSBEP program to the month of May for business required to remain close or substantially curtail operations after May 19, 2020. Eligible applications will receive a payment of 15% of their sales revenue from April 2019 or February 2020, up to \$5,000 per eligibility period, to help businesses with expenses including fixed costs such as rent.
 - On May 15, 2020, the federal government announced \$450 million in funding to help Canada's academic research community, many of whom are unable to access existing COVID-19-related support measures. These investments will:
 - Provide wage supports to universities and health research institutes so they can retain research staff who are funded from industry or

philanthropic sources. This would apply even if their work has been temporarily suspended. The government will provide up to 75% per individual, with a maximum of \$847 per week.

- Support universities and health research institutes to maintain essential research-related activities during the crisis, and to ramp back up to full research operations once physical distancing measures are lifted. This will cover up to 75% of total eligible costs and will support activities such as the safe storage of dangerous substances and restarting data sets that were interrupted during the pandemic.
- On May 22, 2020, the Province announced the Accelerated Site Closure Program (ASCP) for the abandonment and reclamation of orphaned and inactive oil and gas wells. The ASCP will access up to \$400 million over two-years through the federal government's COVID-19 Economic Response Plan.
- Under the ASCP, eligible licensees (operators) will use the integrated resource information system to nominate inactive wells and facilities into the program; each licensee will be assigned a portion of planned expenditures, based on their share of total provincial liabilities for inactive wells. All contracting for services will take place between eligible licensees and service companies.
- ASCP will be rolled out in several phases, with the funding component of the program administered by the SRC. Phase one will allocate up to \$100 million in funding to contracted Saskatchewan service companies
- The program will be overseen by the Ministry of Energy and Resources and delivered in partnership with the Saskatchewan Resource Council (SRC). The SRC will provide technical expertise and engineering oversight and will procure services from eligible oilfield services companies.
- The program will support 2,100 full-time equivalent jobs in the oil and gas services industry and will support reclamation and abandonment of up to 8,000 inactive wells.

5. Ensure Access to Products

Clearly define international border rules for incoming transport drivers to ensure the sustained flow of good, while also maintaining effective public health and safety protocols.

- Federal Government Actions to Date:
 - On March 21, the Canada-US border was restricted to essential or urgent travel only. This will go in effect midnight March 21, 2020 Those

transporting essential goods like food and medical supplies are expected to be exempt from mandatory 14-day self-isolation period. Anecdotal reports suggest confusion around how it's being implemented on the ground.

- Exemptions to air travel restrictions apply to foreign nationals already committed to working, studying or making Canada their home; travel by these individuals will be considered essential travel for land border restrictions (e.g. seasonal agricultural workers, fish/seafood workers, caregivers, all other TFWs).
- Temporary modification being made to the Labour Market Impact Assessment process for agriculture and food processing employers; required 2-week recruitment period will be waived for the next 6 months.
- Federal Government is increasing maximum allowable employment duration for workers in the low-wage stream of the Temporary Foreign Worker Program from 1 to 2 years.
- Federal government announced \$50 million in funding to support farmers. Fish harvesters, food production and processing employers to put measures in place the measures required to comply with the mandatory 14-day isolation period of workers arriving abroad. Federal government will provide support of \$1500 for each TFW to employers or those working with them are fully met. Funding is conditional upon employers not being found in violation of the mandatory 14-day isolation protocols or other public health orders. These supports will be offered as long as the Quarantine Act is in force.
- On April 22, 2020, Federal government announced it will expand existing federal employment, skills development, and youth programming to create up to 116,000 jobs, placements, and other training opportunities to help students find employment and develop valuable skills this summer and over the coming months.
- On May 12, 2020, the federal government announced effective immediately, a new and temporary policy that will drastically reduce the time it takes for a temporary foreign worker (TFW) to start a new job. While this policy is in place, a worker who is already in Canada and has secured a new job offer, typically backed by a labour market test, can get approval to start working in their new job, even while their work permit application is being fully processed. This will cut what can often take 10 weeks or more, down to 10 days or less.

6. Extend Tax or Bill Payment Deadlines

All levels of government should extend all tax payment deadlines to reflect the current situation and to better enable businesses to preserve short-term cash flow.

- Federal Government Actions to Date:
 - On July 17, 2020, the federal government proposed major changes (Bill C-20) to the Canada Emergency Wage Subsidy (CEWS) based on stakeholder feedback. Bill C-20 would broaden the reach of the program and provide better targeted support to encourage workers to return to the workforce. Bill C-20 received Royal Assent on July 27th and is now in force and effect.
 - Previous criteria - required businesses to demonstrate a 15% or greater decrease in revenue for March and a 30% or greater decrease for all months after was revised to make the subsidy accessible to a broader range of employers. The 30% threshold was deemed too stringent and made many businesses ineligible. The original 30% threshold had a “cliff effect” that also induced inefficient decisions.
 - Amended criteria - Introduction of *sliding scale* whereby the amount of the wage subsidy for any given period will vary depending on the revenue decline - **maximum combined subsidy of up to 85% eligible remuneration or \$950 per week**. This removes the “cliff effect” of the earlier 30% threshold. This change would help support employers with less than a 30% revenue loss get support to keep and bring back workers, while also ensuring those who have previously benefited could still qualify. The amount of subsidy will be gradually reduced throughout the remaining claim periods.
 - Introduction of a top-up subsidy of up to an additional 25% for employers that have been most adversely affected (those with a three-month average revenue decline greater than 50%) by the pandemic. Employers that experience a three-month average revenue drop of more than 50% would receive a top-up CEWS rate equal to 1.25 time the average revenue drop that exceeds 50%, up to a maximum top-up CEWS rate of 25%, attained at a 70% revenue decline. This change takes effect July 5, 2020.
 - The amended, two-part CEWS would apply to remuneration of active employees. A separate CEWS rate structure will apply to furloughed employees.
 - *Safe Harbour Rule provides certainty to employers that have already made business decisions for claim periods 5 & 6 by allowing employers with revenue declines of 30% or greater to receive the 75% subsidy for July and August 2020 periods that they otherwise would have received under the previous rules, if this is the larger amount.*
 - Eligible businesses now include corporations, individuals, trusts, non-profit organizations, registered charities, and certain partnerships. On May 15,

- the federal government announced regulatory/ legislative changes that extended eligibility to additional groups, including partnerships with one or more non-eligible members, some Indigenous-owned businesses, registered amateur athletic organizations, registered journalism organizations, some non-public education and training institutions, and businesses that underwent corporate amalgamations. Entities that have arrangements with third-party payroll service providers are now eligible for the CEWS and can now claim benefits retroactive to March 15, 2020.
- Rules exclude MUSH sector type of institutions like public universities and colleges, hospitals, municipalities, schools, and crown corporations.
 - Temporary Wage Subsidy (10%) eligibility for qualifying period will reduce CEWS claim. Any EI payments under the formalized Workshare program with Service Canada will be reduce from the CEWS claim. Claim will separately allow for a full refund (no limit) of employer portion of EI/CPP/QPP on paid ages for employees on leave.
 - The program is now extended to December 19, 2020. The legislation would be retroactive to July 5, 2020. All CEWS filings for all periods must be completed by January 31, 2020. Penalties include 25% fine on denied claim and up to five years in prison for those persons attesting to materially inaccurate submissions.
- The **Temporary Wage Subsidy** is intended to help support employers to keep their workers on payroll. The subsidy is equal to 10% of the remuneration paid from March 18 – June 19, 2020, up to \$1,375 for each eligible employee and to a maximum of \$25,000 total per employer. An employer just calculates the subsidy they are eligible for and reduce their usual payroll remittance (income tax, CPP, EI) of federal or provincial income tax they send by the amount of the subsidy. In practice, this means reductions to a business' payroll withholdings to the CRA due April 5, 2020. Because of this, employees are not required to apply for the support.
 - Eligible businesses must be Canadian-controlled private corporations with more than \$0 of small business limit in its last taxation year. The taxable capital employed, calculated on an associated group basis must be less than \$15 million.
 - Eligible business entities include sole-proprietors, partnerships, corporations, non-profit organizations, and registered charities.
 - The 10% subsidy is taxable to the employer.
 - **Business Credit Availability Program (BCAP)** will allow Business Development Bank of Canada (BDC) and Export Development Canada (EDC) to provide more than \$10 billion additional support, largely targeted to small and medium-sized businesses.

- Working capital loans of up to \$2 million with flexible terms and payment postponements for up to 6 months for qualifying businesses; postponement of payments for up to six months, free of charge, for existing BDC clients with total BDC loan commitment of \$1 million or less; and reduced rates on new eligible loans.
- Program cap for this guarantee will be a total of \$20 billion for export sector and domestic companies.
- BCAP was expanded to cover mid-sized companies with larger financing needs. Support for mid-market businesses will include loans of up to \$60 million per company and guarantees of up to \$80 million. Through the BCAP, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will work with private sector lenders to support access to capital for Canadian businesses in all sectors and regions.
- **Canada Emergency Business Account (CEBA)** program will provide up to \$25 billion to qualifying financial institutions (including credit unions) so they can provide interest-free loans to small businesses and non-profits.
 - Loans are guaranteed and funded by the federal government and will ensure small businesses have access to the capital they need over the next several months.
 - Interest-free loans of up to \$40,000 for the first year to help eligible businesses cover their non-deferrable costs like payroll, rent, utilities, insurance, etc. during a period where revenues are temporarily reduced.
 - Organizations must demonstrate they paid between \$20,000 to \$1.5 million in total payroll in 2019; repaying the loan balance on or before December 31, 2022 will result in loan forgiveness of 25% or up to \$10,000.
 - On May 19, 2020, the federal government announced the expansion of eligibility criteria to include sole proprietors receiving income directly from their business, businesses that rely on contractors, family-owned businesses that pay their employees through dividends rather than through payroll.
 - To qualify under the expanded eligibility criteria, applicants with payroll lower than \$20,000 would need: a business operating account at a participating financial institution; a CRA business number, and to have filed a 2018 or 2019 tax return; eligible non-deferrable expenses between \$40,000 and \$1.5 million. Eligible non-deferrable expenses could include costs such as rent, property taxes, utilities, and insurance.
 - Starting June 19, 2020, businesses will be able to apply for the CEBA under the expanded criteria that had been previously announced to allow more businesses to qualify. The business must be Canadian-based and in operation as of March 1, 2020; loan must be used to resume or continue

operations; business must have not previously used the program and will not apply for it at a different financial institution; and the business has a federal tax registration.

- The **Canada Emergency Commercial Rent Assistance (CECRA)** program provides rent relief for small businesses experiencing financial hardship due to COVID-19. The program currently offers loans to eligible commercial property owners so that they can in turn, reduce their impacted small business tenant's rent by at least 75% for the months of April, May, and June of 2020. After being extended into the month of August, the federal program on September 8, 2020 extended the program into the month of September. The federal government also announced that this will be the final extension for the CECRA program.
 - Forgivable loans will cover 50% of gross rent (base rent plus taxes, maintenance, and insurance) owned by the impacted small business tenants during the 3-month period; of the remaining 50% of gross rent payments, the property owner will assume no less than 25%, while the small business tenant is responsible for no more than 25%.
 - To qualify, the property owner must satisfying the following conditions: own property in Canada that generates rental revenue from commercial property located in Canada; own the commercial property where the impacted business tenants are located; have a mortgage loan secured by the commercial real property occupied by one or more small business tenants; have entered or will enter into a rent reduction agreement for the periods of April, May, June 2020 that will reduce the impacted tenant's rent by at least 75%; and have declared rental income on their tax return (personal or corporate) for tax years 2018 and/or 2019.
 - The rent reduction agreement with impacted tenants must include a moratorium on evictions for the 3-month period referenced above.
 - Impacted small business tenants include businesses, non-profits, and registered charities who: pay no more than \$50,000 in monthly gross rent per location; generate no more than \$20 million in gross annual revenues calculated at the parent company level; and have temporarily ceased operations (generating no revenues), or has experienced at least a 70% decline in pre-COVID-19 revenues.
 - There are two scenarios by which a small business can calculate its 70% reduction in revenues: small businesses operating during April – June 2019 compare their gross revenues from April, May and June of 2020 to revenues of April, May and June of 2019; If a small business was not operating during April – June 2019, it would then compare its average gross revenues from April, May and June of 2020 to its average gross revenues for January and February 2020. Properties with or without a mortgage are eligible under CECRA for small businesses.

- [Program will be administered by CMHC on behalf of the federal government, in conjunction with the provinces and territories.](#)
- [The application portal for the CECRA opened on May 25, 2020. Businesses may now apply for the opt-in for the month of July for the Canada Emergency Commercial Rent Assistance \(CECRA\) program. If a business has previously been approved, it will automatically qualify, and no additional documents are required. Businesses must log into the portal and opt-in for your affected tenants. If a business has not yet applied for CECRA for small businesses, it can apply for July as part of its entire application. The deadline to apply for the program is August 31, 2020.](#)
- [Small and Medium-sized Enterprise Loan and Guarantee Program will enable up to \\$40 billion in lending, supported through EDC and BDC for guaranteed loans intended for small and medium-sized companies that require greater help to meet their operational cash flow requirements.](#) This program has two streams:
 - New *Co-Lending Program* will bring BDC together with financial institutions to co-lend term loans to SMEs for operational cash flow requirements; eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the Program, 80% of which would be provided by BDC, with the remaining 20% by a financial institution.
 - EDC will also provide funding to financial institutions so they can issue new operating credit and cash flow term loans of up to \$6.25 million to SMEs as a result of a new mandate enhancing EDC's role in supporting Canadian businesses through COVID-19; loans will be 80 per cent guaranteed by EDC, to be repaid within one year
- [Regional Development Agencies \(RDA\) are offering additional funding and/or flexible arrangements to tourism operators, SMEs, and organizations receiving RRDA funding. The RDA for western Canada is Western Economic Diversification Canada \(WD\) and their phone number is 1-888-9378.](#)
 - [On April 17, 2020, federal government announced the following targeted measures through Canada's RDAs - \\$675 million in financing support to SMEs that are unable to access the federal government's existing COVID-19 support measures; and \\$287 million to support rural businesses and communities mainly by providing them some much-needed access to capital through the existing *Community Futures Network*.](#)
 - [A total of \\$304 million will be available for western Canadian businesses to support those economically impacted by the COVID-19. For example, for SMEs in the tourism sector that have been severely impacted by COVID-19 and are, in some cases, ineligible for other federal programs.](#)
 - [For businesses that do not qualify for the CEBA program or the Community Futures Emergency Loan program, the RRRF will support affected businesses in two ways by:](#)

- Providing up to \$40,000 in repayable contributions to businesses that are not eligible to access other federal support programs. Businesses that receive funds from the RRRF and repay 75% of the contribution (up to \$30,000) on or before December 31, 2022 will result in forgiveness of 25% of the contribution (up to \$10,000).
- Providing up to \$1 million in repayable contributions to businesses that can demonstrate a meaningful contribution to the western Canadian economy and are experiencing liquidity issues. Eligibility criteria can be found [here](#).
- On July 28, 2020, the federal Minister Responsible for WD announced over \$95 million in support to help over 1,767 businesses that were unable to access existing federal level COVID-19 relief measures. This is the first funding from WD to flow from the RRRF. The \$95 million of total RRRF monies spread across western Canada is broken down into two streams: stream I is earmarked for main street businesses and SMEs - \$55.3 million total and 1,672 projects total for this stream. Stream II is earmarked for the broader business sector with a total of \$39.8 million in monies and 95 projects total. WD is providing \$50.3 million to support micro businesses (maximum four employees or less); \$41.6 million to support small businesses (5-99 employees); and \$3.1 million to support medium businesses. An estimated 6829 jobs will be protected.
- On July 15, 2020, the federal government announced \$8.3 million in spending through the Regional Relief and Recovery Fund to support the Women's Enterprise Initiative (WEI) organizations across Western Canada. The Women's Enterprise Centre in British Columbia, Alberta Women Entrepreneurs, Women Entrepreneurs of Saskatchewan, and the Women's Enterprise Centre of Manitoba will each receive \$2 million in additional loan funds for women entrepreneurs. In addition, \$300,000 in operating funding will be divided equally among the four WEIs to meet the increased demand for advisory services and business supports.
- Organizations will use the funds to assist Canadian women-owned businesses unable to access larger federal relief funding programs by providing them with immediate liquidity to face COVID-19-related challenges. WEI organizations have extensive experience working with women entrepreneurs, assisting them to overcome barriers and challenges in building their businesses. They also have a proven track record in providing loans and after-care services to women entrepreneurs to ensure their long-term success.

- Changing *Canada Account* so Minister of Finance can determine the limit of the Account to best deal with exceptional circumstances. Account is administered by EDC and is used to support exporters when deemed to be in the national interest.
- On March 23, 2020, Farm Credit Canada (FCC) will receive support from the federal government that will allow for an additional \$5 billion in lending capacity to producers, agribusinesses, and food processors.
 - All eligible farmers with an outstanding Advance Payments Program loan due on or before April 30 will receive a Stay of Default, allowing them an additional six months for repayment; new deadlines for outstanding Advance Payments Program loans are as follows: September 30, 2020: 2018 cash advances for grains, oilseeds, and pulses; September 30, 2020: 2018 cash advances for cattle and bison; and October 31, 2020: 2019 cash advances on flowers and potted plants.
 - Applicable farmers who still have interest-free loans outstanding will have opportunity to apply for an additional \$100,000 interest-free portion for 2020-2021, as long as their total APP advances remain under the \$1 million cap.
- On April 17, 2020, federal government announced targeted supports for the energy sector. These include the following:
 - Providing up to \$1.72 billion worth of funding to the governments of Alberta (\$1billion), Saskatchewan (\$400 million), British Columbia (\$120 million), and \$200 million to the Alberta Orphan Well Association to clean up orphaned or inactive gas wells.
 - Providing up to \$750 million to create a new proposed Emissions Reductions Fund to reduce emissions in the oil and gas sector, with a focus on methane; fund will provide repayable contributions to conventional and offshore oil and gas firms to support investments in GHG emissions reductions. Seventy-five million dollars will be allocated to offshore oil and gas (Newfoundland and Labrador)
 - Expanding eligibility for the new Business Credit Availability program to help businesses get the financing they need during this crisis. Support will be available to medium-sized energy companies with large financing needs to help maintain operations and keep workers on payroll.
- \$500 million to establish a COVID-19 emergency support fund for cultural, heritage, and sports organizations to help address the financial needs of those affected within these sectors with the goal of supporting artists and athletes' wages and fixed costs. This support was created in response to concerns that workers and organizations operating in these sectors were not eligible for existing income supports.
 - The federal government has announced details regarding Phase 2 of the disbursement of the \$500-million fund, announced earlier this year. This

component helps address some of the gaps that have been identified by the industry across Canada since the fund was first implemented. The first component of Phase 2 was announced June 18. It included \$53 million in support to organizations with heritage collections through the emergency component of the Museums Assistance Program. This final component of Phase 2 for Cultural, Heritage and Sport Organizations will be distributed through grants and contributions as follows:

- \$45 million through the Canada Periodical Fund to assist free magazines and weekly newspapers, including those that serve official-language minority or ethnocultural communities; \$25 million distributed through partners to assist independent news and community radio broadcasters; \$20 million to Musicaction and FACTOR to help presenters in the live music sector; \$2.5 million to support producers of content in a language other than English or French through the Canada Media Fund; and
- \$52.1 million to various arts and culture organizations that do not normally receive funding from Canadian Heritage programs and/or did not receive funding during Phase 1. This amount will be provided as follows: \$8.2 million for the arts sector; \$27.8 million for the audiovisual and digital media sector; \$5 million for the music industry; \$10 million for the publishing sector; and \$1 million for arts and culture organizations that serve official-language communities.
- \$250 million to assist innovative, early-stage companies that are unable to access the existing suite of COVID-19 business supports through the National Research Council of Canada's *Industrial Research Assistance Program*.
- \$20.1 million to support young entrepreneurs across Canada who are facing challenges due to COVID-19. This support will be administered through Futurpreneur Canada and will allow Futurpreneur to provide relief payments for its clients for up to 12 months. Details to follow.
- On April 18, 2020, the PM announced support for Indigenous businesses worth about \$307 million in funding - targeted at 6,000 small and medium-sized Indigenous businesses and Indigenous financial institutions.
 - 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.
 - Funding will allow for interest-free loans, as well as non-repayable contributions, to help Indigenous businesses unable to access the government's existing COVID-19 support measures. Additional funding will help Aboriginal Financial Institutions cover operational expenses and help the National Aboriginal Capital Corporations Association increase its operational capacity.

- On June 11, the federal government announced new funding totaling \$133 million to support Indigenous business through the pandemic and into recovery. Of these additional funds, \$117 million will reach more community owned First Nation, Inuit, and Métis businesses, including microbusinesses, that are not eligible for existing business support measures. Many of the 30,000 Indigenous businesses operating in Canada are SMEs and operate in sectors that were particularly hard-hit by COVID-19. The federal government also announced a new stimulus development fund that will provide \$16 million to support the Indigenous tourism industry. The Indigenous Tourism Association of Canada will administer the fund to businesses across the country that have lost revenue due to COVID-19.
- On April 21, 2020, the federal government announced the **Emergency Community Support Fund**, an investment of \$350 million to support vulnerable Canadians through charities and non-profit organizations that deliver essential services to those in need. Investment will flow through national organizations that have the ability to get funds quickly to local organizations that serve vulnerable populations. Specific activities include:
 - Increasing volunteer-based home deliveries of groceries and medications.
 - Providing transportation services, like accompanying or driving seniors or persons with disabilities to appointment.
 - Scaling up help lines that provide information and support.
 - Helping vulnerable Canadians access government benefits.
 - Providing training, supplies, and other required supports to volunteers so they can continue to make their invaluable contributions to the COVID-19 response.
 - Replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, texts, teleconferences, or the Internet.
 - Charities and non-profit organizations are also able to apply for the 75% wage subsidy while receiving this support.
- On April 25, federal government announced the creation of the **Canadian Seafood Stabilization Fund**, a \$62.5 million fund to help businesses access short-term financing to pay for maintenance and inventory costs, add storage capacity for unsold product, and comply with new health and safety measures for workers. Specific measures include the following:
 - New manufacturing/automated technologies to improve productivity and quality of finished seafood products, as well as adapt products to respond to changing requirements and new market demands.
 - The fund will be delivered through the Atlantic Canada Opportunities Agency, the Canada Economic Development for Quebec Regions, and Western Economic Diversification Canada.

- [Details on when and how to apply are forthcoming.](#)
- [On May 14, 2020 the federal government announced the *Fish Harvester Benefit and the Fish Harvester Grant*, programs worth \\$469 million in grants to help fish harvesters impacted by the COVID-19 pandemic, and who are ineligible for the CEBA or equivalent measures. This investment builds on the \\$62.5 million for the new *Canadian Seafood Stabilization Fund* announced in April to help Canada's fish and seafood processing sector. This will give them more liquidity to address non-deferrable business costs. Specific measures include:](#)
 - [The Fish Harvester Benefit offers income support to self-employed fish harvesters and sharepersons. This benefit covers up to 75% of income losses beyond a 25% threshold for the 2020 tax year when compared to 2018 or 2019. The maximum benefit is \\$10,164.](#)
 - [The following are eligible for the Fish Harvester Benefit: self-employed commercial fish harvesters \(e.g. "owner operators", enterprise heads, inshore, licence holders, or hold limited entry commercial licence eligibility; self-employed freshwater fish harvesters; Indigenous harvesters who are designated by their community under a communal commercial fishing licence; and sharepersons crew.](#)
 - [The following are NOT eligible for the Fish Harvester Benefit: commercial fish harvesters in the offshore sector' recreational fish harvesters, including sport fishing enterprises; individuals and companies within the aquaculture sector; individuals and companies within the processing sector; wage-earning crew; anyone who has applied for or received the CEWS.](#)
 - [The Fish Harvester Grant is a non-repayable grant to self-employed fish harvesters with a valid commercial fishing licence in 2020 \(issued by DFO or their Province or Territory for freshwater commercial harvesters\). The Grant provides a maximum non-repayable support of up to \\$10,000, dependent on the level of the fish harvesters' historic fishing revenue in 2018 or 2019. A lesser Grant amount may be provided on a sliding scale relative to revenue or actual expenses, with payments under the Grant not to exceed actual expenses.](#)
 - [The following are eligible for the Fish Harvester Grant: self-employed commercial fish harvesters \(e.g. "owner-operators", enterprise heads, inshore licence holders or hold limited entry commercial licence eligibility \(Pacific\); freshwater fish harvesters \(subject to provincial agreement to provide licensing information\); Indigenous harvesters who are designated as Vessel Masters by their community under a communal commercial fishing licence.](#)
 - [The application window for these program will be open from August 24th to September 21st](#)

- On May 5, 2020, the federal government announced important measures within agriculture programs and an investment of more than \$252 million to support farmers, food businesses, and food processors who provide essential services. The federal government also announced it intends to propose an additional \$200 million in borrowing capacity for the sector. Targeted support to farmers, ranchers, agricultural producers, and food processors include:
 - Creating a \$77.5 million *Emergency Processing Fund* to help food producers access more PPE, adapt to health protocols, automate or modernize their facilities, processes, and operations, as well as respond to emerging pressures from COVID-19.
 - Launching national AgriRecovery initiatives of up to \$125 million in funding to help producers faced with additional costs incurred by COVID-19. This includes set-asides for cattle and hog management programs to manage livestock backed-up on farms, due to the temporary closure of food processing plants. Federal funding will help beef and pork producers and processors adapt to a changing market, and help farmers and ranchers keep their animals longer before marketing.
 - Announcing an increase in the Canadian Dairy Commission's borrowing limit by \$200 million to support costs associated with the temporary storage of cheese and butter. Federal government will work with opposition parties around required legislative change.
 - Launching a first-ever *Surplus Food Purchase Program* with an initial \$50 million fund designed to help redistribute existing and unsold inventories to local food organizations.
 - Working with provinces and territories to increase interim AgriStability payments from 50% to 75%. The enrolment deadline for 2020 has been extended to July 3, 2020. BC, Quebec, Saskatchewan, PEI, and Alberta have all already agreed to the 75% AgriStability interim payment.
 - Working with provinces and territories to expand the AgriInsurance program to include labour shortages as an eligible risk for the horticulture sector.
- On May 11, 2020, the federal government announced the *Large Employer Emergency Financing Facility* (LEEFF) to provide bridge financing to Canada's largest employers, whose needs during the pandemic are not being met through conventional financing. The LEEFF is now open. Terms and conditions include the following:
 - LEEFF program will be open to large for-profit businesses – with the exception of those in the financial sector – as well as certain not-for-profit businesses, such as airports, with annual revenues generally in the order of \$300 million or higher.

- To qualify for LEEFF support, eligible businesses must be seeking financing of about \$60 million or more, have significant operations or workforce in Canada, and not be involved in active insolvency proceedings. Broader sectoral dynamics for LEEFF applicants will be considered through processes led by ISED.
- Companies seeking support must demonstrate how they intend to preserve employment and maintain investment activities. Recipients will need to commit to respect collective bargaining agreements and protect workers' pensions. The LEEFF program will require strict limits to dividends, share buy-backs, and executive pay.
- In considering a company's eligibility to assistance under the LEEFF program, an assessment may be made of its employment, tax, and economic activity in Canada, as well as its international organizational structure and financing arrangements; program will not be available to companies that have been convicted of tax evasion
- Recipient companies would be required to commit to publish annual climate-related disclosure reports consistent with the Financial Stability Board's Task Force on Climate-related Financial Disclosures.
- Financing is intended to be applicable to all eligible sectors in a consistent manner to ensure fairness.
- LEEFF will be delivered by the Canada Development Investment Corporation (CDEV), in cooperation with Innovation, Science and Economic Development Canada (ISED) and the Department of Finance.
- On May 15, 2020, the federal government announced \$450 million in funding to help Canada's academic research community, many of whom are unable to access existing COVID-19-related support measures. These investments will:
 - Provide wage supports to universities and health research institutes so they can retain research staff who are funded from industry or philanthropic sources. This would apply even if their work has been temporarily suspended. The government will provide up to 75% per individual, with a maximum of \$847 per week.
 - Support universities and health research institutes to maintain essential research-related activities during the crisis, and to ramp back up to full research operations once physical distancing measures are lifted. This will cover up to 75% of total eligible costs and will support activities such as the safe storage of dangerous substances and restarting data sets that were interrupted during the pandemic.
 - On May 16, 2020, the federal government announced it will provide \$15 million in additional funding to support women entrepreneurs through the *Women Entrepreneurship Strategy* (WES). This money will go directly to

- select organizations that are currently WES Ecosystem Fund recipients and will help women entrepreneurs through the COVID-19 pandemic.
- The Canadian Business Resiliency Network, an organization created by the Canadian Chamber of Commerce, in partnership with the Government of Canada, announced the *Small Business Relief Fund* to help 62 small Canadian businesses recover and support their resilience, for a total of \$620,000 in funds.
 - Businesses can use the \$10,000 grants to support their recovery efforts, including paying salaries, acquiring safety and personal protective equipment for staff, replenishing materials, or paying for the measures required to adapt business models to the economic impacts of COVID-19
 - Eligible businesses must satisfy the following eligibility criteria: be a for-profit company; have between 2 and 50 employees; have been in business for two years as of March 1, 2020; have an annual revenue between \$150,000 CAD and \$5,000,000 CAD; have been negatively affected by the COVID-19 pandemic; and meet the other eligibility criteria set out in the program's terms and conditions.
 - Business can apply for a grant for on the Canadian Business Resiliency Network from June 1 to June 12, 2020. Applications must demonstrate how being a grant recipient would help your business recover from the COVID-19 pandemic and support its resilience.
 - Successful applicants will be announced in late June to early July 2020, with the funds being transferred to the successful applicants shortly thereafter.
 - The Canadian Business Resiliency Network's Business Resiliency Service was a telephone hotline that allowed small and medium-sized businesses, non-profits, and charities to connect with experienced business advisors from across Canada for guidance on which government relief programs will be most appropriate for support. The service was provided for four weeks starting May 25, 2020. The service was ended on July 3, 2020.
 - The Canadian Business Resiliency Network (CBRN is partnering with Canada Post on two special direct mail offers aimed to raise awareness for small businesses in their own markets over the coming weeks as SMEs begin to ramp up, recover and prove their resiliency. Through Canada Post's *Think Small* support program, SMEs can now benefit from a quick, easy, and cost-effective way to promote their business to the local community through two offers in direct mailing:
 - Shared Mailing is an option that allows businesses to group together and promote their business in a booklet that includes advertisements from other small businesses. This offer can reach up to 30,000 addresses in the business area. The second option is Solo Mailing. This program makes the business stand out with a standalone postcard through Canada Post Neighbourhood Mail. This offer can reach up to 6,000 addresses in a

[targeted area with the full cost of postage covered by Canada Post – valued at up to \\$1,000. Both of these programs are available until August 31, 2020.](#)

- **Provincial Government Actions to Date**

- [All Crown utilities to implement zero-interest bill deferral for up to six months for residents whose ability to make bill payments may be impacted by the COVID-19 restrictions.](#) At the end of the six-month period, the balance of regular monthly payments will be due. Collections and service disconnects are also dis-continued for this six-month period. Any balance outstanding can be paid back over the following 12-months through equal monthly installments with no additional interest charged.
- [The three-month PST remittance deferral and audit suspension begins effective immediately. Saskatchewan businesses unable to remit PST due to cashflow concerns will have relief from penalty and interest charges. Businesses unable to file provincial tax returns by due date may submit request for relief from penalty and interest charges affected.](#)
- [On March 26, 2020, Government of Saskatchewan announced temporary suspension of most eviction hearings in province. Office of Residential Tenancies \(ORT\) will no longer take applications for residential evictions related to missed or late rent, only for urgent claims related to health and safety. Previous eviction orders for non-urgent matters won't be enforced and scheduled hearings will be cancelled. Tenants who are unable to pay their rent during state of emergency will be expected to pay their rent in full once state of emergency is over.](#)
- [On March 26, 2020, the Province temporarily suspended enforcement measures on fines for the next six months; measure is retroactively effective for March 19th; includes late payment fees, files sent to SGI related to drivers' licence suspensions, files sent to the CRA for set off, and files sent to collection agencies. Provincial court offices no longer accepting fines payment in person.](#)
- [On June 5, 2020, the Province announced a temporary moratorium on evictions for small business tenants during the COVID-19 emergency. The moratorium on evictions applies to landlords that are eligible to apply for the Canada Emergency Commercial Rent Assistance program \(CECRA\) but choose not to.](#)
 - [Temporary commercial eviction protection is an order issued under section 18 of *The Emergency Planning Act*, where an emergency program with respect to commercial leases “applies to any lease between a tenant and a landlord who is not eligible for assistance under CECRA program in respect of that tenant for the sole reason that the landlord has not, as required to be eligible for that program,](#)

also reached a draft equivalency agreement with the Government of Canada on the regulation of methane reductions in the upstream oil and gas industry. This agreement fulfills an industry request to be regulated by the Province instead of the federal government.

- Province has taken additional steps to reduce red tape and duplicate regulations for Saskatchewan service rig operators by signing a Memorandum of Agreement with the Canadian Association of Oilwell Drilling Contractors (CAODC), that harmonizes regulations with Alberta to support local service rig companies and their employees.
- Saskatchewan Crop Insurance Corporation (SCIC) has extended its crop insurance deadline of March 31st to April 13, 2020.
- WCB Saskatchewan is waiving penalties and interest charges for late premium payments for April 1, 2020 until June 30, 2020. Three-month period of waived charges is similar to other Boards' relief measures. Other measures include forgiving interest and penalties for late payments applied in the month of March; prioritizing employer payroll revisions to help customers reduce their premiums; suspending payroll audits until further notice except in situations where an employer may be eligible for a refund.