

**Program Name**

**Resource Provider**

Go Digital Canada

Government of Canada and Shopify

**Description**

Go Digital Canada is a central resource hub for Canadian entrepreneurs to get online and grow their business through support resources and tools offered by Shopify and other organizations. Small businesses across Canada can launch their business online for free with an extended 90-day trial (for new merchants that register before October 1), and can access a suite of resources and tools to build their store including step-by-step guidance with Shopify Compass, live webinars, and 24/7 support. Business owners can tailor their stores to suit their individual needs, from setting up online payments, gift cards and local pickup/delivery options, to launching free email marketing campaigns (until October 1), and more.

<https://news.shopify.com/shopify-partners-with-the-government-of-canada-for-go-digital-canada#>

COVID-19 Financial Assistance for the Music Industry

Unison

**Description**

In response to COVID-19, Unison works to provide support to professional musicians. A payment of \$1,000 may be made to qualified applicants to help meet basic living needs. Other sources of financial relief applicants may receive do not affect eligibility for Unison assistance.

<https://unisonfund.ca/services/financial-assistance>

"Shop Local! Shop Safe! Shop with Confidence!" Campaign

Province of Ontario

**Description**

The Ontario Government is celebrating International Small Business Week with the launch of the "Shop Local! Shop Safe! Shop with Confidence!" campaign, encouraging Ontarians to support their local small businesses and to shop safely while doing so. The province's campaign asks for mayors, local leaders and groups to support our small businesses by committing on social media to "Shop Local, Shop Safe, Shop with Confidence," while highlighting the best practices put in place by businesses to help keep shoppers safe while ensuring that the reopening of Ontario continues to be a success.

<https://news.ontario.ca/en/release/57370/ontario-encourages-support-of-local-small-businesses>

#CanadaPerforms Concert Streaming Opportunity

National Arts Centre

**Description** The National Arts Centre and Facebook Canada have teamed up to launch #CanadaPerforms streaming concerts. Canadian performing artists (including musicians, comedians, dancers, singers, theatre artists, and ensembles of less than 10 people) can apply by email.

<https://nac-cna.ca/en/canadaperforms>

MusicTogether

MusicTogether

**Description** A living room concert series to pay artists in need. MusicTogether supports working Ontario musicians during the COVID-19 crisis with direct funding, new opportunities for fan discovery, and eCommerce tools.

<https://musictogether.ca/>

Ontario Live

Ontario Live

**Description** A virtual marketplace that brings Ontario together to help support local artists, operators, attractions and businesses throughout the province. Coming soon, you'll be able to buy, donate to, or experience the best Ontario has to offer all in one place.

<https://ontario.live/>

Emergency Survival Fund for LGBTQ2S Artists, Performers, Tip-Based Workers and Glad Day

Glad Day Lit

Administered by Glad Day Bookshop in Toronto, this fund will help cover emergency aid and paid work for LGBTQ2S artists, performers and tip-based workers.

**Description** [https://www.gladdaylit.ca/?fbclid=IwAR1FiEx5zs4Fm2uipRM7MI5LGIFT9Spy\\_PlhVJZZoU3-Nkg2wtn2hzsJfDk](https://www.gladdaylit.ca/?fbclid=IwAR1FiEx5zs4Fm2uipRM7MI5LGIFT9Spy_PlhVJZZoU3-Nkg2wtn2hzsJfDk)

Basic Needs Grant

Behind the Scenes Foundation

Grants to entertainment technology professionals in emergency situations due to serious illness, injury or death. Grants may be used for medical care and basic living expenses including rent, mortgage, utilities, transportation and childcare.

**Description** <https://wp.behindthescenescharity.org/apply-for-a-grant/>

Canadian Artist and Musician Relief Fund

CAMRF

**Description** The fund will support low-income artists, musicians and cultural producers from all backgrounds whose livelihoods are being impacted by COVID-19. NOTE: private site

<https://artistrelieffund.org/#about>

Canadian Council for Aboriginal Business (CCAB)

Province of Ontario

The Ontario government is providing the Canadian Council for Aboriginal Business (CCAB) with \$110,000 from the Ontario Together Fund to deliver online tools and resources that will support Indigenous businesses.

**Description** <https://news.ontario.ca/en/release/57721/ontario-supports-indigenous-businesses-during-covid-19>

Canada United Small Business Relief Fund

Ontario Chamber of Commerce

**Description** Relief Grant up to \$5,000 for businesses with 75 or less employees and between \$300,000 and \$3M in annual sales in 2019. Grant can be used for purchasing PPE, renovating physical space to adhere to reopening guidelines or developing/improving e-commerce capabilities. Applications are now available. <https://occ.ca/canada-united-small-business-relief-fund/>

## Funding to Support Child Care for Returning Workers

Government of Canada

The Federal government announced \$625 million in federal support for Canada's child care sector to help ensure that safe and sufficient child care spaces are available to support parents' gradual return to work. Along with the agreements under the Multilateral Early Learning and Child Care Framework, this investment means the Government of Canada will invest almost \$1.2 billion to support child care in 2020-2021, a 67% increase over the next highest year in history, 2005-2006, when \$700 million were announced.

**Description**

<https://www.canada.ca/en/employment-social-development/news/2020/07/the-government-of-canada-is-providing-funding-to-support-child-care-for-returning-workers0.html>

## Tourism Economic Development Recovery Fund

Province of Ontario

The Ontario government is investing \$1.5 million through the new Tourism Economic Development Recovery Fund and offering promotional incentives at provincial attractions to help the province's tourism industry and welcome back visitors after the COVID-19 pandemic. The fund will support projects that develop innovative tourism products and experiences, drive private sector tourism investments, workforce development, and support tourism operators to learn more through tourism industry associations.

**Description**

<https://news.ontario.ca/en/release/57914/investing-in-the-future-of-ontarios-tourism-industry>

## Safe Restart Agreement to Safely Reopen Child Care and Early Years Programs

Government of Canada, Province of Ontario

The Ontario government, in partnership with the federal government, is providing \$234.6 million in funding to keep children and staff safe in child care and early years settings. This funding will help support enhanced cleaning costs as well as health and safety requirements set out to support the reopening of licensed child care and early years programs. This funding is in addition to the Ontario government's continued commitment to stabilize the child care sector as many Ontarians return to work.

**Description**

<https://news.ontario.ca/en/release/57928/historic-agreement-delivers-over-230-million-for-child-care>

Resilient Communities Fund

Ontario Trillium Foundation

**Description** The Ontario government is investing \$83 million through the Ontario Trillium Foundation (OTF) to provide grants to help eligible non-profit organizations recover from COVID-19 and continue the delivery of vital programming in their communities. The OTF's Resilient Communities Fund will provide grants of up to \$150,000 to help eligible non-profit organizations to implement new approaches, develop new and/or alternative sources of revenues, adapt service delivery and procure equipment to renovate spaces and adapt to new ways of working.

**Website** [Learn More](#)

Ontario Continues to Gradually and Safely Reopen Child Care for Working Parents

Province of Ontario

**Description** The Ontario government announced its plan to allow licensed child care centres across Ontario to open at full capacity starting September 1, 2020. EarlyON Child and Family Centres will also be permitted to reopen with in-person programming along with before- and after-school programs for school aged children which will be permitted to operate with standard ratios and maximum group size requirements. All of these programs will be subject to health and safety protocols in order to keep kids safe.

**Website** [Learn More](#)

Soldiers in Tech

Province of Ontario

**Description** The Ontario government is providing \$500,000 to retrain veterans for jobs in the IT and technology sector. This funding is part of a \$1.8 million investment in IT and technology training projects. The Soldiers in Tech program, offered through the Roland Gossage Foundation, is providing 12-week web development boot camps that equip participating veterans with the skills, resources, and industry knowledge they need to enter junior web developer positions. This innovative program helps to address both the difficulties faced by veterans in re-entering the workforce and the shortage of skilled workers in the tech sector. The Soldiers in Tech program

is just one of five new projects in the Greater Toronto Area receiving funding that aim to retrain up to 315 people so they can find employment in Ontario's IT and tech sector.

**Website** [Learn More](#)

**Increased Access to Employment Insurance**

Government of Canada

**Description**

The Federal Government will be transitioning to a simplified Employment Insurance (EI) program, effective September 27, 2020, to provide income support to those who remain unable to work and are eligible. While the Government prepares for this transition, and to ensure support continues for Canadians whose employment has been impacted by the pandemic, the CERB will be extended by an additional four weeks, providing a new maximum of up to 28 weeks of benefits. Temporary measures to help Canadians access EI benefits more easily include: 120 hours of work required to qualify; minimum benefit rate of \$400 per week; and at least 26 weeks of regular benefits. Additionally, to support Canadian businesses and workers through the unprecedented challenges posed by the COVID-19 pandemic, the Government is freezing the EI premium rate for employees at the 2020 level of \$1.58 per \$100 of insurable earnings for two years. The rate for employers, who pay 1.4 times the employee rate, will also remain unchanged at \$2.21 per \$100 of insurable earnings. Canadians already receiving benefits through Service Canada will be transitioned to the EI program once they have received the maximum CERB benefits for which they are entitled, if they are EI eligible and continue to need income support. Canadians who are currently receiving the CERB from the Canada Revenue Agency (CRA) who believe they are entitled to EI will need to apply through Service Canada after September 26. The Canada Revenue Agency (CRA) would administer the Canada Recovery Benefits, and Canadians would be able to apply through the CRA. Please see the link for more details.

**Website** [Learn More](#)

**Canada Recovery Benefit**

Government of Canada

**Description**

The proposed Canada Recovery Benefit would be effective from September 27, 2020 for one year and would provide a benefit amount of \$400 per week for up to 26 weeks to workers who are not eligible for EI, mainly the self-employed and including those working in the gig economy. These individuals may still require income support if they continue to be unable to return to work due to COVID-19 or had their income reduced relative to pre-COVID-19 pandemic (attestation-based). Workers would apply after every two-week period for which they are seeking income support and attest that they continue to meet the requirements. In order to

continue to be eligible for the benefit the claimant would need to look for and accept work when it is reasonable to do so. The benefit is taxable. Canadians already receiving benefits through Service Canada will be transitioned to the EI program once they have received the maximum CERB benefits for which they are entitled, if they are EI eligible and continue to need income support. Canadians who are currently receiving the CERB from the Canada Revenue Agency (CRA) who believe they are entitled to EI will need to apply through Service Canada after September 26. The Canada Revenue Agency (CRA) would administer the Canada Recovery Benefits, and Canadians would be able to apply through the CRA. Please see the link for more details.

**Website** [Learn More](#)

Canada Recovery Sickness Benefit

Government of Canada

**Description** The proposed Canada Recovery Sickness Benefit would 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 due to COVID-19. This new benefit would fulfil the Government of Canada's commitment as part of the Safe Restart Agreement with provinces and territories to provide up to two weeks of sick leave to all Canadians in the context of COVID-19. Workers would not be required to have a medical certificate to qualify for the benefit. Workers could not claim the Canada Recovery Sickness Benefit and receive other paid sick leave for the same benefit period. Workers would need to have missed a minimum of 60% of their scheduled work in the week for which they claim the benefit. Canadians already receiving benefits through Service Canada will be transitioned to the EI program once they have received the maximum CERB benefits for which they are entitled, if they are EI eligible and continue to need income support. Canadians who are currently receiving the CERB from the Canada Revenue Agency (CRA) who believe they are entitled to EI will need to apply through Service Canada after September 26. The Canada Revenue Agency (CRA) would administer the Canada Recovery Benefits, and Canadians would be able to apply through the CRA. Please see the link for more details.

**Website** [Learn More](#)

Canada Recovery Caregiving Benefit

Government of Canada

**Description** The proposed Canada Recovery Caregiver Benefit, would be effective from September 27, 2020 for one year, and provide \$500 per week, for up to 26 weeks per household to eligible Canadians. The closure of schools and other daycare and day program

facilities to prevent the spread of COVID 19 has meant that many Canadians have been unable to work because they needed to provide care to children or support to other dependents who had to stay home. While it is anticipated that facilities will gradually re-open as the economy restarts, the Government of Canada recognizes that access may vary over time and across communities. The Government is committed to ensuring that parents and others with dependents do not need to choose between caring for them and paying the bills. Workers would apply after the period in which they are seeking income support and attest that they meet the requirements. Two members residing in the same household could not be in receipt of the benefit for the same period. The benefit is taxable. Canadians already receiving benefits through Service Canada will be transitioned to the EI program once they have received the maximum CERB benefits for which they are entitled, if they are EI eligible and continue to need income support. Canadians who are currently receiving the CERB from the Canada Revenue Agency (CRA) who believe they are entitled to EI will need to apply through Service Canada after September 26. The Canada Revenue Agency (CRA) would administer the Canada Recovery Benefits, and Canadians would be able to apply through the CRA. Please see the link for more details.

**Website** [Learn More](#)

Extension of Lay-Off Periods - Province of Ontario

Province of Ontario

**Description** The Ontario government is helping protect jobs and businesses by extending protection to prevent temporary layoffs from automatically becoming permanent job losses. Under Ontario labour laws, termination of an employee after 13 weeks of being temporarily laid off triggers costly payouts which, for many businesses, could be the difference between survival and closure. This regulatory amendment delays these terminations and severance liabilities. This measure does not apply to employees represented by a trade union. The government encourages parties in collective bargaining relationships to work together to resolve workplace issues.

**Website** [Learn More](#)

Canada-Ontario Early Learning and Child Care Agreement (ELCC)

Government of Canada, Province of Ontario

**Description** The Federal and Provincial governments announced an additional investment through the one-year Canada-Ontario Early Learning and Child Care Agreement (ELCC) of nearly \$147 million to Ontario for 2020-21. This funding will help licensed child care providers and EarlyON child and family centres. In 2020-21, ELCC funding supported measures to minimize the impacts of COVID-19. It will also continue to support initiatives outlined in the initial three-year agreement, including increased access for families and

professional learning for staff. Funding provided through the ELCC is in addition to \$234.6 million being provided through the Safe Restart Agreement to keep children and staff safe in child care and early years settings.

**Website** [Learn More](#)

#### Black Entrepreneurship Program

Government of Canada

**Description** The Federal Government announced investments of up to 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. This program will help thousands of Black business owners and entrepreneurs across the country recover from this crisis and grow their businesses. 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. It will help Black business owners and entrepreneurs access funding and capital, mentorship, financial planning services, and business training. - Up to \$33.3 million in support through 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. - Up to \$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.

**Website** [Learn More](#)

#### Ontario Investing to Support Francophone Businesses and Recovery

Province of Ontario

**Description** As Ontario prepares to celebrate Franco-Ontarian Day this Friday, September 25, the Ontario government announced a new investment of \$500,000 to support Franco-Ontarian entrepreneurs and businesses. \$250,000 will support the creation of a new online platform — the Francophone Business Network — that will help businesses share their expertise and best practices and form new strategic partnerships. The remaining \$250,000 will fund a campaign focused on promoting Franco-Ontarians products and services: - The Francophone Business Network will connect entrepreneurs and businesses with the goal to create or expand their product lines, services and markets, and to increase their visibility. - Slated for winter 2021, the promotional campaign will be designed to showcase Franco-Ontarian businesses and encourage Ontarians to buy local products and services.

**Website** [Learn More](#)

Tech Undivided Government of Canada, FedDev Ontario, ventureLAB

The Federal Government announced a \$370,000 investment to support women entrepreneurs for Tech Undivided, as part of the Government's recent top-up of \$15 million to Canada's first-ever Women Entrepreneurship Strategy (WES) Ecosystem Fund. With this investment, to be delivered through FedDev Ontario, ventureLAB's Tech Undivided program will support women entrepreneurs in the tech sector to generate revenue and investment capital, by putting them on a sustainable path to growth and long-term success. Areas of focus will include: - Customer acquisition – ventureLAB will plan and deliver three curated virtual business-to-business customer matchmaking events to provide female-founded tech companies with strategically aligned connections and

**Description** introductions to potential customers. - Incremental support in raising investment capital – ventureLAB will organize a series of three virtual Investor Roundtables to enable female-led companies to pitch to a group of highly curated and strategically aligned investment partners. - Brand visibility and networking connections – ventureLAB will forge a sponsored partnership with Women of Influence to build visibility, networking opportunities and lead generation for its founders in the professional ecosystem. - Subject matter expert advisory support – ventureLAB will provide hands-on support for entrepreneurs by engaging a pool of external subject matter experts to help improve awareness, visibility and revenue opportunities for female-led ventures, as well as assist them in developing a longer term vision and plan to build their sales teams.

**Website** [Learn More](#)

10% Temporary Wage Subsidy Government of Canada

The 10% Temporary Wage Subsidy for Employers is a three-month measure that will allow eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA). Please see link to for details,

**Description** including how to calculate your remittance reduction. Note: The Canada Emergency Wage Subsidy, which provides a 75% wage subsidy to eligible employers, is a separate program. For more information on that program, see Canada Emergency Wage Subsidy (<https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>).

**Website** [Learn More](#)

## Canada Emergency Wage Subsidy (CEWS)

Government of Canada

**Description** The Canada Emergency Wage Subsidy (CEWS) provides support to businesses, who have experienced a drop in revenue due to COVID-19, to keep their employees on payroll. The program has been redesigned and will be extended to December 19, 2020. The amount of subsidy will reflect the level of revenue drop and will decline over the program extension period. Retroactive to March 15, 2020, this subsidy enables employers to re-hire workers, help prevent further job losses and wase back to normal operations. Applications for claim period 6 (August 2 to August 29) will open September 2, 2020. In August 2020, the Federal Government announced a proposal to extend the current treatment of furloughed employees under the CEWS program by 4 weeks – from August 30 to September 26. Further details about the calculation of CEWS for furloughed workers for remaining periods of the program will be announced in the coming weeks.

**Website** [Learn More](#)

## Emergency Processing Fund

Government of Canada

**Description** The Government of Canada will provide targeted support to farmers, ranchers, agricultural producers, and food processors by creating a \$77.5 million Emergency Processing Fund to help food producers access more personal protective equipment (PPE), adapt to health protocols, automate or modernize their facilities, processes, and operations, and respond to emerging pressures from COVID-19 so they can better supply Canadians with food during this period. The program will prioritize projects based on two objectives: i. Emergency COVID Response to assist companies to implement changes required by COVID-19 to ensure the health and safety of workers. This funding will assist with plant retrofits or adjustments to existing operations to accommodate changes to processes and production; and increasing capacity for herd management. ii. Strategic Investments to assist companies to improve, automate, and modernize facilities needed to increase Canada’s food supply capacity. Eligible applicants include for-profit organizations, cooperatives and indigenous groups. Activities can be retroactive to March 15, 2020 and must be completed by September 30, 2020. Applications are being accepted a continuous basis until 12:00 p.m. (midnight) EDT Friday, July 31, 2020 or earlier if funding is fully allocated before that date. **NOTE: not sure if extended**

**Website** [Learn More](#)

Enhanced Agri-food Workplace Protection Program

Canadian Agricultural Partnership

**Description** The Government of Ontario is investing up to \$15 million to expand a program which helps support the agri-food sector and better protect workers during the COVID-19 outbreak. The Enhanced Agri-food Workplace Protection Program will help more farmers and packing operations by significantly increasing the cost-share funding to purchase Personal Protective Equipment (PPE) and do workplace modifications and other measures to improve health and safety for their workers and ensure the continued supply of locally grown food during the COVID-19 outbreak.

**Website** [Learn More](#)

Agri-Food Workplace Protection Program

Canadian Agricultural Partnership

**Description** OMAFRA has partnered with the Workplace Safety & Prevention Services (WSPS) to provide agri-food businesses, organizations and associations with educational resources, tools and consulting services to help them implement COVID-19 health and safety protocols. Additional details about businesses that may qualify can be found on the WSPS website.

**Website** [Learn More](#)

Infectious Disease Emergency Leave

Province of Ontario

**Description** The Province has enacted a new regulatory amendment that will put non-unionized employees on Infectious Disease Emergency Leave during the COVID-19 outbreak any time their hours of work are temporarily reduced by their employer due to COVID-19. This will ensure businesses aren't forced to terminate employees after their ESA temporary layoff periods have expired. Under the new regulatory change to the Employment Standards Act, non-unionized employees who have had their hours reduced or eliminated because of the pandemic will be deemed to be on Infectious Disease Emergency Leave. Workers will remain employed with legal protections and be eligible for federal emergency income support programs.

**Website** [Learn More](#)

COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations

Canadian Heritage

**Description** The COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations will be a \$500 million fund to help address the financial needs of affected organizations within these sectors so they can continue to support artists and athletes. This measure is consistent with the Government of Canada's other existing COVID-19 support measures for wages and fixed costs for organizations. Beginning May 8th, partner organizations will be contacted so that funds can begin to flow to cultural and sport organizations. Canadian Heritage is working closely with its partners – in particular, the Canada Council for the Arts, the Canada Media Fund, FACTOR, Musicaction, and Telefilm Canada – to distribute the funds as quickly as possible using existing channels. UPDATE: As part of Phase 2 of the disbursement of funds, to address gaps that have been identified by industry, additional funding will be directed to other organizations - some of which do not normally receive funding from Canadian Heritage, the Canada Council for the Arts, Telefilm Canada or the Canada Media Fund.

**Website** [Learn More](#)

Temporarily Extended Time Periods for Employers to Recall Employees Laid Off Due to the COVID-19 Pandemic Government of Canada

**Description** The Federal government announced changes to extend time periods for temporary layoffs to allow employers more time to recall laid-off employees. The temporary changes will help protect the jobs of federally regulated private-sector employees and support employers facing economic hardship as a result of the pandemic. Prior to these changes, employers could temporarily lay-off 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 lay-off 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 is extended until December 30, 2020, unless a later recall date was provided in a written notice at the time of the layoff. These changes, which came into effect on June 22, 2020, do not apply to employees who are covered by a collective agreement that contains recall rights.

**Website** [Learn More](#)

Multi-Jurisdictional Registry Access Service

Government of Canada

**Description** In an effort to make it simpler and faster to start a business in Canada, governments across the country have together developed and launched a digital solution to improve business registration, saving businesses time and money. The digital solution, called the Multi-Jurisdictional Registry Access Service (MRAS), reduces red tape and internal trade barriers for companies by connecting business registries across the country. It enables businesses in Canada to register seamlessly in select provinces and territories

without having to provide the same information to each jurisdiction. British Columbia, Alberta, Saskatchewan and Manitoba have become the first jurisdictions to adopt the MRAS digital solution to connect their business registries and exchange information. More business registries are expected to use MRAS to expand streamlined business registration across Canada, starting with Corporations Canada (federal) in the fall 2020.

**Website** [Learn More](#)

Ontario-Canada Emergency Commercial Rent Assistance (OCECRA)      Government of Canada, Province of Ontario and Canadian Mortgage and Housing Corporation

**Description** OCECRA for small businesses provides relief for small businesses experiencing financial hardship due to COVID-19. OCECRA has been extended to include September. OCECRA offers unsecured, forgivable loans to eligible commercial property owners to: reduce the rent owed by their impacted small business tenants; and meet operating expenses on commercial properties. Property owners must offer a minimum of a 75% rent reduction for eligible months. This program is administered through the Canadian Mortgage and Housing Corporation and funding will be distributed through commercial property owners with small business tenants. The application portal is now open. To find out how much rent support an entity may be eligible for, please visit [Ontario.ca/rent assistance](https://Ontario.ca/rent-assistance) to use the Rent Assistance Calculator.

**Website** [Learn More](#)

Canada Emergency Business Account      Government of Canada, Private Financial Institutions

**Description** The Government of Canada is guaranteeing interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover operating costs they have not been able to defer due to COVID-19. The application deadline for the CEBA is extended from August 31 to October 31, 2020. If the loan is repaid by December 31, 2022, 25 per cent (up to \$10,000) will be forgiven. As of June 26, 2020, businesses eligible for CEBA now include those with total employment income paid in the 2019 calendar year between Cdn.\$20,000 and Cdn.\$1,500,000. Or, for applicants with Cdn.\$20,000 or less in total employment income paid in the 2019 calendar year, the borrower must have a Canada Revenue Agency business number and have filed a 2018 or 2019 tax return, and have eligible non-deferrable expenses between Cdn.\$40,000 and Cdn.\$1,500,000. Eligible non-deferrable expenses could include costs such as rent, property taxes, utilities, and insurance. Expenses will be subject to verification and audit by the Government of Canada. To determine eligibility and to access a loan, businesses should contact their primary lender.

**Website** [Learn More](#)

Extension of lay-off periods - Federally Regulated Private Sector

Government of Canada

**Description** Temporary measures under Part III of the Canada Labour Code have extended certain time periods set out in the Regulations to give employers in the federally regulated private sector more time to recall employees who have been laid off. See link for more details.

**Website** [Learn More](#)

Ontario and Canada Helping Small Businesses Go Digital

Government of Canada, Province of Ontario

**Description** The Ontario government, in partnership with the federal government, is helping small businesses reach more customers through the Digital Main Street platform. The initiative will invest \$57-million to help up to 22,900 Ontario businesses create and enhance their online presence and generate jobs for more than 1,400 students. Businesses will be able to take advantage of three new programs to support their digital transformation: i. shopHERE powered by Google will leverage Ontario's strengths by hiring highly skilled and trained students to build and support the launch of online stores for businesses that previously did not have the capacity to do so themselves. ii. Digital Main Street Grant will help main street small businesses be digitally more effective. Through a \$2,500 grant administered by the Ontario BIA Association, small businesses will be able to adopt new technologies and embrace digital marketing. iii. Future-Proofing Main Street will provide specialized and indepth digital transformation services and support that helps existing main-street firms adapt to changes in their sector and thrive in the new economy.

**Website** [Learn More](#)

Agriculture and Food Business Solutions Fund

Farm Credit Canada

**Description** A \$100 million fund to support agribusiness and agri-food sector companies through unexpected business disruptions, such as the COVID-19 pandemic. The fund is set up to support a wide range of enterprises, including companies involved in primary

production, agri-tech, manufacturing, packaging and distribution. The fund will provide companies with innovative solutions such as convertible debt investments and other flexible financing solutions. Applications will be assessed individually on their merit, and will be supported to a maximum of \$10 million. To qualify, companies need to demonstrate an impact from an unexpected business disruption, such as the loss of a key supplier, temporary loss of a facility or permanent loss of critical staff or leadership.

**Website** [Learn More](#)

#### Ontario Supports Ontario's Beverage Alcohol Sector During COVID-19

Province of Ontario

##### **Description**

The Ontario Government is supporting Ontario's beverage alcohol sector with a number of initiatives including; Pausing increases to beer and wine taxes, previously scheduled to take effect in spring 2020; Temporarily allowing licensed restaurants and bars to sell alcohol with food takeout and delivery orders between the hours of 9:00 a.m. and 11:00 p.m.; Temporarily allowing licensed restaurants and bars to sell spirits at a lower price with food takeout and delivery orders; Allowing restaurants and bars to temporarily create or extend outdoor patio spaces to safely accommodate patrons and staff once licensed establishments are permitted to reopen for business; Making it easier for cideries to sell directly to consumers by temporarily removing the requirement for cideries to have five acres of planted fruit to qualify for an on-site store; Extending the Ontario Wine and Grape Strategy to 2021-22, providing \$7.5 million annually for VQA Support, \$4.8 million annually for marketing and promotion, \$250,000 for research and \$250,000 for benchmarking; and Extending the Small Cidery and Small Distillery Support Program to 2021-22, providing \$2.6 million annually to help eligible businesses grow and scale up their operations.

**Website** [Learn More](#)

#### Farm Credit Canada Term Loans

Farm Credit Canada

**Description** FCC has expanded offerings to include term loans up to \$2.5M, with no fees and an 18-month interest-only option available over a 10-year amortization. These funds can be used for working capital and to modify production due to the impacts of COVID-19. FCC

customers and non-customers are eligible to apply for FCC lending products. More information is available by contacting a local office or the Customer Service Centre at 1-888-332-3301.

**Website** [Learn More](#)

AgriRecovery

Government of Canada

**Description** The AgriRecovery Framework is part of a suite of federal-provincial-territorial (FPT) Business Risk Management (BRM) tools under the Canadian Agricultural Partnership. AgriRecovery is an FPT disaster relief framework intended to work together with the core BRM programs to help agricultural producers recover from natural disasters. The focus of AgriRecovery is the extraordinary costs producers must take on to recover from disasters. Extraordinary costs are costs which producers would not incur under normal circumstances, but which are necessary to mitigate the impacts of a disaster and/or resume farming operations as quickly as possible following a disaster. Further, AgriRecovery is intended to respond in situations where producers do not have the capacity to cover the extraordinary costs, even with the assistance available from other programs.

**Website** [Learn More](#)

Credit Support for Producers, Agribusinesses and Food Processors

Farm Credit Canada

**Description** Farm Credit Canada will receive support from the Government of Canada to support producers, agribusinesses and food processors during COVID-19. Effective immediately, FCC has put in place: - a deferral of principal and interest payments up to six months for existing loans; or - a deferral of principal payments up to 12 months. If you'd like more information on these options or on how FCC can help improve your financial position, please contact your local office or the Customer Service Centre at 1-888-332-3301 for further details.

**Website** [Learn More](#)

Ontario Agri-Food Job Portal

Province of Ontario

**Description** A one-stop-shop that highlights employment openings and training resources in Ontario's agriculture and food sector.

**Website** [Learn More](#)

Agri-Food Open for E-Business Initiative

Ontario Ministry of Agriculture, Food and Rural Affairs

The Governments of Ontario and Canada are investing up to \$2.5 million to help the agri-food sector expand online, providing more opportunities for producers to grow their business and offer more food choices for families who are shopping from home during the COVID-19 outbreak. The Agri-Food Open for E-Business initiative will help food producers, farmers markets, retailers, garden centres, greenhouses, nurseries, and agricultural associations develop online business, providing consumers with greater access to a wide variety of food and agriculture products. This targeted application intake features two funding streams: (1) Bring Your

**Description** Business Online - Eligible organizations and businesses can apply for a grant of up to \$5,000 to establish an online e-business and marketing presence; (2) Develop Online Business Opportunities - Eligible organizations, businesses and collaborations can apply for cost-share funding of up to \$75,000 to implement high-impact projects. Due to high demand, the intake has been paused while applications that have already been submitted as of May 25, 2020 at 2:30 p.m. are reviewed and funding decisions are made. If funding is still available following the review of the remaining applications, the ministry will re-open this targeted application intake. Please see link for more details.

**Website** [Learn More](#)

ArchAngel Network of Funds

ArchAngel

**Description** A consortium of superangels and venture capitalists, from the Toronto-Waterloo Innovation Corridor ecosystem have come together to create an early stage investment fund to support Canada's new entrepreneurs and proven innovators for the current COVID-19 crisis. The fund is meant to augment government COVID-19 counter measures with additional capital, global partner networks, and expertise.

**Website** [Learn More](#)

Ontario Agri-Food Job Portal

Province of Ontario

**Description** A one-stop-shop that highlights employment openings and training resources in Ontario's agriculture and food sector.

**Website** [Learn More](#)

Green Jobs in Natural Resources

Government of Canada

**Description**

The Government of Canada has announced \$15.8 million to create green jobs and training opportunities for Canadian youth in the fields of science, technology, engineering and math (STEM) in the energy, forestry, mining, earth sciences and clean technology sectors. To be eligible to receive funding through this program to hire an intern, employers or hiring organizations can be: - Legal entities validly incorporated or registered in Canada, including for-profit and not-for-profit organizations - Indigenous organizations and groups, or - Provincial, territorial, regional and municipal governments and their departments and agencies where applicable. Applications are now available.

**Website** [Learn More](#)

Support for People and Jobs Fund - Ontario Supporting Indigenous-Owned Businesses During COVID-19

Province of  
Ontario

**Description**

The government of Ontario is providing up to \$10 million through the Support for People and Jobs Fund to Indigenous-owned small and medium sized businesses to help them with much needed capital as the province begins to safely and gradually reopen the economy. Loans of up to \$50,000 will be available to businesses that are either ineligible for, or unable to access, existing federal and provincial COVID-19 response initiatives for small businesses. Loans will be available through Aboriginal Financial Institutions. Up to 50% of each loan will be in the form of a non-repayable grant, with no interest due on the loan portion until December 31, 2022. Businesses may use these funds to cover general expenses such as payroll, rent, utilities and taxes. They may also be used towards increasing production capacity, developing new products, moving to online marketing, or to make improvements to accommodate social distancing requirements, such as the installation of plexiglass barriers.

**Website** [Learn More](#)

BDC Mid-Market Financing Program

Business Development Bank of Canada and Private Financial Institutions

**Description**

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

what is already available through the Business Credit Availability Program and other measures. BDC anticipates that qualifying companies will have annual revenues in excess of approximately \$100 million. This support is available until June 2021.

**Website** [Learn More](#)

BDC Oil and Gas Sector Financing

Business Development Bank of Canada

**Description** Between \$12.5 million and \$60 million for Canadian-based oil and gas producers, oilfield service companies and midstream providers. This program has been merged with BDC's Mid-Market Financing Program.

**Website** [Learn More](#)

Co-Lending Program for Small and Medium-Sized Enterprises

Business Development Bank of Canada and Private Financial Institutions

**Description** Through the Business Credit Availability Program, Business Development Canada (BDC) is working with financial institutions to co-lend term loans of up to \$6.25 million to SMEs for their operational cash flow requirements. The program offers differing maximum finance amounts based on business revenues. This program is now available at various banks and credit unions. This support is available until June 2021.

**Website** [Learn More](#)

Canada Emergency Response Benefit

Government of Canada

**Description** CERB provides financial support to employed and self-employed Canadians who are directly affected by COVID-19. The CERB has been extended: It is now available to those who are eligible for a maximum of 7 eligibility periods (or 28 weeks total). Eligible applicants can receive payments of \$2,000 for a 4-week period (the same as \$500 a week). Individuals are required to reapply for CERB every four weeks if support is still needed. Eligibility criteria for the CERB have been expanded, including allowances for individuals earning income while receiving support, seasonal workers and those who recently exhausted EI benefits. Please follow link for full information on eligibility and the application process.

**Website** [Learn More](#)

Canada and Ontario Support Beef and Hog Farmers During COVID-19

Government of Canada, Province of Ontario

**Description**

The governments of Canada and Ontario are investing up to \$10 million in emergency assistance for beef and hog farmers. The funding will help cover the increased costs of feeding market ready cattle and hogs due to COVID-19 related processing delays, while redirecting surplus pork products to help those in need. Farmers can claim \$2 per head of cattle per day to help pay for additional maintenance costs should they have to keep their market-ready animals on their farms for extended periods of time.

**Website** [Learn More](#)

Support for Indigenous Businesses

Government of Canada

**Description**

The Federal Government has announced additional funding totaling \$133 million in new funding 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, who are not eligible for existing business support measures. A new stimulus development fund will also provide \$16 million to support the Indigenous tourism industry.

**Website** [Learn More](#)

FedDev Ontario Supports Tourism and Recovery Efforts across Southern Ontario

FedDev Ontario, Tourism Industry Association of Canada

**Description**

The Federal Government has announced that the Tourism Industry Association of Ontario (TIAO) will receive \$30 million in FedDev Ontario Regional Relief and Recovery Fund (RRRF) funding to provide financial relief to destination marketing organizations (DMOs) across southern Ontario. The funding delivered by TIAO will support southern Ontario's 66 DMOs to drive visitors back into local communities as the economy reopens. The assistance to DMOs will be provided in the form of non-repayable contributions.

This, in turn will help generate new revenue for tourism dependent SMEs and help local economic recovery in communities across the region.

**Website** [Learn More](#)

#### COVID-19 Energy Assistance Program- Small Business (CEAP-SB)

Province of Ontario

**Description** The Province has announced \$8 million in funding through this program to provide support to small businesses and registered charities struggling with energy bill payments as a result of the COVID-19 outbreak. The COVID-19 Energy Assistance Program for Small Business (CEAP-SB) provides a one time, on-bill credit to eligible small business and registered charity customers to help them catch up on their energy bills and resume regular payments. Small business and registered charity customers may be eligible for up to \$850 in support towards their electricity bill if they primarily use electricity for heating, or up to \$425 otherwise. Small business and registered charity customers could also be eligible for up to \$425 in support towards their natural gas bill. As of August 31, 2020, small businesses and registered charities can apply for funding through their electricity and natural gas utilities or unit sub-meter providers (USMPs). Please note that CEAP-SB funding is limited, and utilities and USMPs will process applications in the order in which they are received. Submitting an application for CEAP-SB does not guarantee funding.

**Website** [Learn More](#)

#### Ban on Electricity Disconnections for Low-Volume Small Business Consumers

Ontario Energy Board

**Description** The OEB is extending the current ban on electricity disconnections for non-payment for all residential customers to July 31, 2020. Low-volume, small business customers will now also be protected by the ban. In addition, the OEB is calling on distributors to be more flexible on arrears payment arrangements.

**Website** [Learn More](#)

#### Support for Industrial, Commercial and Small Business Electricity Consumers During COVID-19

Province of Ontario

The Ontario government is extending emergency electricity rate relief to families, farms and small businesses during the COVID-19 outbreak through the suspension of time-of-use (TOU) electricity rates. Starting on June 1, 2020, customers will be billed based on a new fixed COVID-19 Recovery Rate of 12.8 cents per kilowatt hour. This fixed rate will apply to TOU customer bills 24 hours a day, seven days a week. The COVID-19 Recovery Rate will be in place until October 31, 2020, followed by a new customer choice initiative. The government will continue to subsidize electricity bills by 31.8 percent through the Ontario Electricity Rebate. The government is providing approximately \$5.6 billion in 2020-21 as part of its existing electricity cost relief programs, to help ensure more affordable electricity bills for eligible residential, farm and small business consumers.

**Description**

**Website** [Learn More](#)

Women Entrepreneurship Strategy

Innovation, Science and Economic Development Canada

**Description**

On May 16, 2020, the Honourable Mary Ng, Minister of Small Business, Export Promotion and International Trade, announced that the Government of Canada 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.

**Website** [Learn More](#)

Ontario Tools Grant

Province of Ontario

**Description**

The Province is providing an Ontario Tools Grant of \$2.5 million in 2020-21 and \$7.5 million in 2021-22 and ongoing. This will help new eligible apprentices purchase the equipment they need to start their careers. The funding amounts will be distributed as follows: - \$1,000 for those in motive power sector trades; - \$600 for those in construction and industrial sector trades; - \$400 for those in service sector trades. To be eligible for the new grant, apprentices must have: - completed level 1 training on or after April 1, 2020; - an active registered training agreement; and - been registered as an apprentice for at least 12 months.

**Website** [Learn More](#)

Loans for Tools Program - Loan Forgiveness

Province of Ontario

**Description** The Province forgiving more than \$10 million in outstanding loans owed by apprentices for tool purchases made at the beginning of their careers through the Loans for Tools Program. The Loans for Tools Program allowed thousands of new apprentices to buy tools, equipment, clothing, manuals and code books required for their trade. About 19,000 apprentices who participated in the program owed, on average, \$495.

**Website** [Learn More](#)

Virtual Action Centre

Province of Ontario, UNITE HERE Local 75

**Description** The Province is investing nearly \$2 million to open a Virtual Action Centre in partnership with UNITE HERE Local 75. This virtual job training resource will provide up to 7,000 unemployed workers in the hospitality sector with access to a wide range of services and supports online and over the phone, including: - Stress management and mental health resources through video conferencing; - Immediate health and safety online training for workers who return to work at designated quarantined sites; - Technical skills online training; - Online training to upgrade English language and digital skills; - Peer group facilitation and employment preparation through videoconferencing.

**Website** [Learn More](#)

COVID-19 Legislative Changes Allow Corporations to Operate Virtually and Electronically

Province of Ontario

**Description** In response to COVID-19, temporary and permanent legislative amendments have been made to help corporations continue to function while still adhering to physical distancing guidelines and legal requirements. The Province is permitting Ontario corporations to conduct virtual meetings and to defer certain annual meetings in specified circumstances and is allowing the Ministry of Government and Consumer Services to accept copies of documents, electronic signatures on documents, and electronic filing of documents.

**Website** [Learn More](#)

Large Employer Emergency Financing Facility (LEEFF)

Canada Development Investment Corporation, Innovation, Science and Economic Development Canada and the Department of Finance

**Description** This program will provide bridge financing to Canada's largest employers, whose needs during the pandemic are not being met through conventional financing, in order to keep their operations going. The 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 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 Innovation, Science and Economic Development Canada. Applications for this financing are now open.

**Website** [Learn More](#)

Medical Innovation Xchange (MIX)

Medical Innovation Xchange (MIX), Province of Ontario

**Description** A platform providing non-medical manufacturing companies free support as they retool to provide essential supplies and equipment to health care facilities during COVID-19. Non-medical manufacturing companies that have received funding through the Ontario Together Fund, or a Purchase Order with the Province of Ontario, can access MIX members' medical advisory services, including assistance navigating regulatory hurdles and increasing efficiencies.

**Website** [Learn More](#)

Regional Relief and Recovery Fund (RRRF)

FedDev Ontario and other Regional Development Agencies

**Description** The new Regional Relief and Recovery Fund (RRRF) devotes nearly \$962 million to help businesses and organization who do not qualify for, or have been rejected from, current Government of Canada COVID-19 relief measures. Priority may be given to SMEs in the manufacturing, technology, tourism and other sectors key to the region, that are major employers in small communities or that support the government's commitment to underrepresented groups. Applications can be submitted for support for fixed operating costs, where business revenues have been affected by the COVID-19 pandemic. In southern Ontario, FedDev Ontario will deliver: \$213 million for small- and medium-sized enterprises (SMEs) facing financial pressure; and \$39.4 million to provide rural businesses with access to capital and technical support, delivered by southern Ontario's Community Futures Development

Corporations. The program will provide financial contributions (interest-free loans) to help support fixed operating costs of SMEs, where business revenues have been affected by the COVID-19 pandemic.

**Website** [Learn More](#)

#### Voluntary Redeployment of Education Workers to Fill Staffing Shortages

Province of Ontario

**Description** The Ontario government is working together with the province's education sector to voluntarily place available employees in staffing roles needed at congregate care settings during the COVID-19 outbreak. This initiative is part of the government's ongoing efforts to redeploy broader public sector workers to areas where they are needed most, such as hospitals, long-term care homes, retirement homes, women's shelters, and homes serving those with developmental disabilities. Starting later this week, subject to a local agreement of the framework, eligible education sector staff who volunteer will be able to register through an online portal and to be matched with congregate settings that are facing staffing shortages. Positions available may include custodial, maintenance, food preparation, children and youth service workers, social workers, and educational assistants. Training and appropriate safety equipment will be provided to redeployed staff. Volunteers who are redeployed will be eligible for Ontario's temporary pandemic premium and emergency child care.

**Website** [Learn More](#)

#### Regional Relief and Recovery Fund (RRRF)

FedDev Ontario and other Regional Development Agencies

**Description** The new Regional Relief and Recovery Fund (RRRF) devotes nearly \$962 million to help more businesses and organization. Priority may be given to SMEs in the manufacturing, technology, tourism and other sectors key to the region, that are major employers in small communities or that support the government's commitment to underrepresented groups. Applications can be submitted for support for fixed operating costs, where business revenues have been affected by the COVID-19 pandemic. In southern Ontario, FedDev Ontario will deliver: \$213 million for small- and medium-sized enterprises (SMEs) facing financial pressure; and \$39.4 million to provide rural businesses with access to capital and technical support, **delivered by southern Ontario's Community Futures Development Corporations.**

**Website** [Learn More](#)

## BDC COVID-19 Working Capital Loans

Business Development Bank of Canada

**Description** The BDC COVID-19 Working Capital loan provides loans between \$100,000 and \$2 million with a 24-month term and 12-month principal postponement. Reduced rates on new eligible loans are available during this difficult time.

**Website** [Learn More](#)

## EDC Export Help Hub

Export Development Canada

**Description** EDC's Export Help Hub provides insights for your most pressing export questions to navigate this pandemic.

**Website** [Learn More](#)

## Ontario Government Supporting Parents as Economy Reopens - Protecting Licensed Child Care

Province of Ontario

**Description** The government has unveiled a plan that, together with federal and municipal partnership, provides supports to licensed child care providers to ensure they remain sustainable and ready to open when parents return to work. The plan is focused on protecting child care spaces for parents with a time-limited approach that includes: Support for fixed operating costs for eligible child care and EarlyON Centres, while providers are prohibited from charging parent fees while the Emergency Order is in effect; Direct and rapid funding delivery through municipal service managers for centres that currently receive funding; A straightforward application process for child care centres that do not currently receive provincial funding by allowing them to apply directly to the Ministry of Education; Direction that all child care centres will be required to maximize all available support under Canada's COVID-19 Economic Response Plan, including staffing costs retroactively to March 15, 2020, in addition to federal-provincial rental subsidy supports; Red tape reduction and cost savings by waiving all child care licensing applications, renewals and revision fees; Automatic extension of child care licenses set to expire during the emergency period; and Protecting existing base funding for licensed home child care agencies, and regular funding and wage enhancement grant funding for licensed home child care providers who have remained active during the emergency closure.

**Website** [Learn More](#)

## BDC Small Business Loan

Business Development Bank of Canada

**Description** Businesses can access up to \$100,000, have the ability to postpone capital payments for the first six months and repay the loan at their own pace over five years. Reduced rates on new eligible loans are available during this difficult time.

**Website** [Learn More](#)

EDC Mid-Market Guarantee and Financing Program

Export Development Canada and Private Financial Institutions

Through the Business Credit Availability Program, EDC's Mid-Market Guarantee and Financing Program will bring liquidity to companies who tend to have revenues of between \$50 million to \$300 million, to sustain operations during this uncertain period.

**Description** EDC will continue to work with Canadian financial institutions to guarantee 75 % of new operating credit and cash-flow loans – ranging in size from \$16.75 million to a maximum of \$80 million. These expanded guarantees are available to exporters, international investors and businesses that sell their products or services within Canada. More details will be made available soon.

**Website** [Learn More](#)

Tariff Relief to Importers of Certain Medical Goods

Government of Canada

**Description** The Federal Government is waiving tariffs on certain medical goods, including PPE such as masks and gloves. This will reduce the cost of imported PPE for Canadian businesses, help protect workers, and ensure our supply chains can keep functioning well. This measure builds on other relief from tariffs and sales taxes for goods imported for emergency use by, or on behalf of, certain health-related entities, including hospitals, firstresponse organizations and care homes. Tariff relief for these goods will remain in place for as long as necessary to deal with the COVID-19 crisis. o This allows for the relief of customs duty for eligible goods which were imported on or after May 5, 2020. This relief can be claimed at the time of importation or within two years of the date of importation.

**Website** [Learn More](#)

Loan Guarantee for Small and Medium-Sized Enterprises

Export Development Canada and Private Financial Institutions

**Description** Through the Business Credit Availability Program, Export Development Canada (EDC) is working with financial institutions to guarantee 80% of new operating credit and cash flow term loans of up to \$6.25 million to small and medium-sized enterprises (SMEs). This financing support is to be used for operational expenses and is available to both exporting and non-exporting companies. This program is now available at various financial institutions and credit unions. This support is available until June 2021.

**Website** [Learn More](#)

Export Guarantee Program

Export Development Canada

**Description** EDC will provide guarantees on money borrowed by exporters to increase their access to capital.

**Website** [Learn More](#)

COVID-19 Tools and Resources for Business

Ontario Chamber of Commerce

**Description** The OCC website includes a Pandemic Preparedness Toolkit and other resources for businesses.

**Website** [Learn More](#)

Work Integrated Learning Program

Information Technology Association of Canada (ITAC)

**Description** Work Integrated Learning program provides wage subsidies up to 70% (to a maximum of \$7,000) of a work term student's pay to encourage work opportunities for students. In response to COVID-19, ITAC has made program adjustments, including allows students to work from home. Please see link for details.

**Website** [Learn More](#)

NRC IRAP Innovation Assistance Program

National Research Council of Canada

**Description** This Program is Currently Closed to Applications: National Research Council of Canada's Industrial Research Assistance Program provides a wage subsidy to eligible employers for up to 12 weeks (amount determined on a case by case basis). Small or medium-sized businesses (SMEs) pursuing technology-driven innovation who have been unable to secure funding under the Canada Emergency Wage Subsidy are eligible and can apply for financial assistance under this program. Please see the link for further details on eligibility and the application process.

**Website** [Learn More](#)

BDC Capital Bridge Financing Program

Business Development Bank of Canada

**Description** BDC Capital, BDC's investment arm, has launched the BDC Capital Bridge Financing Program where they may match, with a convertible note, a current financing round being raised through qualified existing and/or new investors made into eligible Canadian start-ups. The program is ideal for high potential companies who have venture capital investor syndicates that are willing to support them. BDC will invest alongside these groups. This is not limited to BDC's portfolio. All companies that meet the criteria are eligible to apply. Interested companies should speak to their lead investor for details. Venture capital firms looking to participate can contact BDC Capital at [VCR reliefProgram@bdc.ca](mailto:VCR reliefProgram@bdc.ca) to discuss their eligibility. Please see link for more details.

**Website** [Learn More](#)

Insurance Act Amendment

Province of Ontario

**Description** The Ontario government is enabling auto insurance companies to provide temporary insurance premium rebates to drivers during the COVID-19 pandemic. The province has amended a regulation under the Insurance Act to allow insurance companies to provide auto insurance premium rebates to consumers for up to 12 months after the declared emergency has ended.

**Website** [Learn More](#)

Employment Standards Amendment Act (Infectious Disease Emergencies), 2020

Province of Ontario

**Description** Provides job-protected leave for employees who are in isolation or quarantine due to COVID-19, or those who need to be away from work to care for children because of school or day care closures or to care for other relatives.

**Website** [Learn More](#)

Municipal Emergency Act, 2020

Province of Ontario

**Description** The new legislation ensures that for the near future, the delivery of goods to Ontario's businesses and consumers isn't impacted by municipal noise bylaws that may unintentionally be impeding such deliveries when they are most urgently needed.

**Website** [Learn More](#)

Province of Ontario Extension of Validation Periods for Driver, Vehicle and Carrier Products

Province of Ontario

**Description** New regulations include extensions for driver licences, licence plate validation, Ontario Photo Cards, and Commercial Vehicle Operator Registration certificates, among others.

**Website** [Learn More](#)

COVID-19 Futurpreneur Canada Funding for Young Entrepreneurs

Futurpreneur Canada

**Description** The Federal Government has announced an additional \$20.1 million in support for Futurpreneur Canada to continue to support young entrepreneurs across Canada (aged 18-39) who are facing challenges due to COVID-19. The funding will allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months. Please see link for more details.

**Website** [Learn More](#)

## Regional Relief and Recovery Fund

FedDev Ontario and other Regional Development Agencies

**Description** The new Regional Relief and Recovery Fund, delivered by Canada's regional development agencies, which will provide \$675 million in financing support to small- and medium-sized businesses. As one of Canada's six regional development agencies, FedDev Ontario will be delivering the Regional Relief and Recovery Fund in southern Ontario. Details of the new Fund will be launched nationally in the coming weeks.

**Website** [Learn More](#)

## Canadian Radio-television and Telecommunications Commission (CRTC) Part 1 Licence Fee Waive

Government of Canada

**Description** The Canadian Radio-television and Telecommunications Commission (CRTC) will not issue letters requesting payment for Part I licence fees by broadcasters for the 2020–21 fiscal year. This fee will be paid by the Government of Canada.

**Website** [Learn More](#)

## Indigenous Small and Medium Business Support

Government of Canada

**Description** 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. 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.

**Website** [Learn More](#)

## Temporary Doubling of the Employer Health Tax Exemption

Province of Ontario

**Description** In order to provide immediate financial relief to employers impacted by the COVID-19 outbreak, the government proposes to retroactively raise the EHT exemption from \$490,000 to \$1 million for 2020. The exemption would return to its current level of \$490,000 on January 1, 2021.

**Website** [Learn More](#)

COVID-19 Information & Resources for Ontario's Music Industry

Music Ontario

**Description** Music Ontario has provided an inventory of COVID-19 related information and resources for Ontario's music industry

**Website** [Learn More](#)

COVID-19 Implications for Canada and the Economic Impact

Conference Board of Canada

**Description** A go-to resource for insights and analysis on COVID-19 to include updates, data, forecasts, research on the growing spread of coronavirus, and useful tools that will help you and your organization navigate these challenging times. All resources listed on this page are free.

**Website** [Learn More](#)

Inventory of Resources and Supports for Canada's Music Industry

Canadian Independent Music Association

**Description** Canadian Independent Music Association has provided an inventory of COVID-19 related information and resources for Canada's music industry

**Website** [Learn More](#)

Ontario Health Workforce Matching Portal

Province of Ontario

**Description** The Ontario government is launching a new online tool that will help match skilled frontline workers with employers to increase the frontline capacity of hospitals, clinics, and assessment centres.

**Website** [Learn More](#)

Private Bank Debt &amp; Payment Relief

Private Financial Institutions

**Description** Private sector banks and credit unions in Canada have made a commitment to work with personal and small business banking customers on a case-by-case basis to provide flexible solutions to help them manage through challenges such as pay disruption due to COVID-19; childcare disruption due to school closures; or those facing illness from COVID-19. Financial institutions will also be cutting credit card interest rates. Businesses are encouraged to contact their financial representatives.

**Website** [Learn More](#)

Work Sharing Program

Employment and Social Development Canada

**Description** Work-Sharing (WS) is an adjustment program designed to help employers and employees avoid layoffs when there is a temporary reduction in the normal level of business activity that is beyond the control of the employer. The measure provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers. The Government of Canada has introduced temporary special measures that extend the maximum duration of Work-Sharing agreements from 38 weeks to 76 weeks across Canada for those businesses affected by the downturn in business due to COVID-19. Other measures are still in place for the forestry and steel and aluminum sectors. You are eligible to apply if you are experiencing a downturn in business activity related to the global outbreak of COVID-19, and have: - WS agreements signed between March 15, 2020 and March 13, 2021 - WS agreements that began, or ended between March 15, 2020 and March 14, 2021, and - WS agreements that ended between June 23, 2019, and March 14, 2020 and are in their mandatory cooling-off period

**Website** [Learn More](#)

FedDev Ontario Repayment Deferral

FedDev Ontario and other Regional Development Agencies

**Description** A three month deferral for companies in repayment. This deferral takes effect on April 1, 2020, and will relieve some of the pressure your business is facing. FedDev Ontario will work with you to formalize these deferrals into an amended repayment schedule and outline other measures that may help your business. Tourism operators, small- or medium- sized business and organizations that have received FedDev Ontario funding in the past, may be eligible to receive additional funding and/or flexible arrangements. FedDev Ontario is also offering access to federal funding to help businesses impacted by the sudden shift in the economy and who require pressing assistance.

**Website** [Learn More](#)

Province of Ontario Postponing Planned Property Tax Reassessment      Province of Ontario

**Description** The government is postponing the planned property tax reassessment for 2021.

**Website** [Learn More](#)

WSIB Financial Relief Package

Province of Ontario

**Description** The financial relief package allows businesses to defer premium reporting and payments until August 31, 2020. Businesses who report and pay monthly, quarterly or annually based on their insurable earnings are eligible for this deferral. To continue to help reduce the financial burden on businesses during the COVID-19 pandemic, any repayment of deferred WSIB premiums will not begin before January 2021. We will provide more information on the repayment installment schedule for deferred amounts, along with 2021 premium rate information, in the fall. Any employer participating in the financial relief package will have to report deferred amounts by October 31, 2020. Regular monthly and quarterly reporting and payment schedules will resume in September 2020 for all businesses.

**Website** [Learn More](#)

RE3      WindsorEssex Economic Development Corporation and Northumberland Community Futures Development Corporation

**Description** RE3 is a government funded program that provides non-repayable performance based contributions up to \$5,000 to assist Southern Ontario women-led SMEs rebuild, reopen and revive their businesses. Mississauga businesses can apply through the Northumberland Community Futures Development Corporation.

**Website** [Learn More](#)