

COVID 19 CARE PACKAGE:

Canadian Government Support & Other Resources for Businesses

Prepared by Export Help
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QUEBEC

The Coronavirus (COVID-19) is a rapidly evolving global challenge. In addition to the health risks posed to Canadians by COVID-19, businesses operations and supply chains are particularly vulnerable as the disease spreads across borders. In response to COVID-19, federal, provincial and municipal government departments and agencies have launched a series of funding programs, supports, resources and other announcements meant to assist Canadian businesses and their employees during this difficult time. EDC's Export Help Team has assembled the following care package of information on the many new and revised programs and supports available to Canadian businesses, as well as other critical advisories relating to trade and travel. As circumstances evolve, the Export Help Team will be keeping this Care Package up to date for you and your customers.

FEDERAL SUPPORT PROGRAMS

- [Canada's COVID-19's Economic Response Plan](#) is the Government of Canada's set of immediate, significant and decisive economic measures to help stabilize the economy and provide **support to Canadian workers and businesses**. These measures include:
 - **Measures to Support Workers and Help Avoid Layoffs:**
 - [Temporary 10% wage subsidy](#) for small businesses for the next 90 days, up to a maximum of \$1,375 per employee and \$25,000 per employer;
 - Extending the [Work-Sharing Program](#) from 38 weeks to 76 weeks to help employers who are experiencing a downturn in business due to COVID-19, and their workers;
 - [The Canada Emergency Response Benefit](#) we will provide a **taxable benefit of \$2,000 a month for up to 4 months** to qualified workers: people facing unemployment, people who are sick, quarantined, or in directed self-isolation, and people who are unable to work. This new measure has replaced the previously announced *Emergency Care Benefit* and the *Emergency Support Benefit*.
 - **More flexibility to Pay Income Taxes:** Deferral of income tax payments for businesses owing on or after March 18 until August 31, 2020, and some other relief in tax obligations.
 - Please refer to the CRA's page to find out more about [Fiscal Measures taken by the Agency](#) to help Canadians manage their tax and benefit affairs as COVID-19 situation evolves.

- [Business Credit Availability Program \(BCAP\)](#): through this program, [Export Development Canada \(EDC\)](#) and the [Business Development Bank of Canada \(BDC\)](#) will provide more than \$10 billion in direct lending and other types of financial support at market rates to help Canadian companies facing challenges as a result of the COVID-19 crisis, **enabling those impacted to pay their employees and cover short-term operating costs**. Businesses seeking support through BCAP should first contact their financial institutions for an assessment of their situation.
- [Employment and Social Development Canada](#) is responsible for managing and delivering the above listed programs related to **employee protection and benefits**, as well as **workplace safety**.
 - For the benefit of your business and workers, you are encouraged to contact *Service Canada* at **1-800-OCanada (1-800-622-6232)** for more information on additional government support available to you.

REGIONAL SUPPORT PROGRAMS

- [Canadian Economic Development for Quebec Regions \(CED\)](#) is a regional economic development agency (RDA) monitoring the COVID-19 global challenge and the potential impact it could have on business and workers, as well as the broader economy.
 - The RDAs can assist SMEs or organizations affected by the impact of COVID-19 with **access to federal funding to help you stay in business, advice and pathfinding service to other federal programs and support**. Please refer to this [Info Sheet](#) for more information.
 - For assistance, please contact [CED officers](#) by selecting the nearest location to your business or organization.
- The Government of Quebec has a dedicated page for [Coronavirus \(COVID-19\)](#), with a specific section for **Businesses and Workers**. See for instance the information provided on the:
 - [Concerted temporary action program for businesses \(PACTE\)](#), offering financial assistance in the form of a loan guarantee, or in some cases a loan from Invest Quebec, to eligible businesses experiencing a precarious situation and temporary difficulty as a result of COVID-19.
 - For additional information on the PACTE program, please get in touch with your Account Manager at the [Invest Quebec office of your region](#). If you are not a current client of Invest Quebec, you are invited to connect with [your financial institution](#) first or call [Invest Quebec Customer Service](#) on **1 844-474-6367**.
 - [Priority services, activities and sectors](#): As of March 25, 2020, and until April 13, 2020, the Québec government has ordered the minimization of all non-priority services and activities.
 - [Temporary Aid for Workers Program](#) providing financial assistance, a lump-sum amount granted to an eligible person of \$573 per week, for a period of 14 days of isolation, to meet the needs of workers who, because they are in isolation to counter the propagation of the COVID-19 virus, cannot earn all of their work income and are not eligible for another financial assistance program.
 - [Flexibility for producing income tax returns](#)
- The City of Montreal publishes the article [COVID-19: Support measures for Montréal businesses](#), with an overview of a 2 billion \$ suite of Financial support and measures offered by the city and its partners to businesspeople and companies; including an **extended period for the payment of the**



second property tax bill instalment, a \$ 5 million emergency assistance fund for some sectors as well as a **6 month Automatic, interest-free moratorium offered by the PME MTL network** to eligible businesses who have received a **loan through the PME MTL fund, Fonds Locaux de Solidarité and Fonds de commercialisation des innovations.**

- For additional information on these measures, please contact the city of Montreal at **514 394-1793** or by filling their [online form](#) (in French).

BUSINESS PREPAREDNESS

The following guides will help your business prepare for and manage through a potential COVID-19 escalation in Canada:

- **Business travel and movement of goods:**
 - Please refer to the Government of Canada's [Coronavirus Disease \(COVID-19\): Travel Advice](#), which lists an official global travel advisory in effect: **Avoid non-essential travel outside Canada** until further notice.
 - As of March 16, 2020, all travelers entering Canada are being asked to self-isolate for 14 days. However, there are [exemptions for workers who are essential to the movement of goods and people](#) (e.g. healthy workers in the trade and transportation sector, healthy people who have to cross the border to go to work, etc.).
 - **U.S. Travel:**
 - On March 18, 2020 Canada and the United States agreed [to temporarily restrict non-essential travel across the Canada-U.S. border](#). These restrictions however will not affect trade, or workers involved in essential work, since preserving supply chains is critical for both countries.
 - *The U.S. Department of Homeland Security* also publishes information on [COVID-19 travel restrictions](#) which includes details on the US-Canada restrictions for non-essential travel.
- The Canadian Chamber of Commerce has a guide on [Pandemic Preparedness for Business](#), which is compiled based on best practice documents and designed to assist business planning and continuity efforts.
- BDC has a guide for [Business continuity plan and templates for entrepreneurs](#) and offers practical advice in their guide on [8 steps for planning your emergency and disaster plan](#).
- You can also find useful guides on supply chain management in these difficult times arising from COVID-19 in the guides published by Deloitte on [Managing Supply Chain Risk and Disruption](#) and by PWC on [COVID-19: Operations and supply chain disruption](#).

SUPPORT FOR EXPORTERS

The resources below will help explain how Canadian exporters can be prepared to take on the risk of doing business in rapidly changing international markets due to COVID-19:

- The Trade Commissioner Service has prepared a guide on [Coronavirus disease \(COVID-19\): Resources for Canadian businesses](#) as a helpful starting point to refer to for information and support on making informed decisions as your business navigates through these challenges.
- EDC recently hosted a webinar on [Coronavirus \(COVID-19\): Managing the impact on global supply chains](#), which, together with the article [How to manage business risk during the COVID-19 crisis](#),



provides information on how the coronavirus is affecting global trade and how your company can be protected.

