

Type	Gov't Level	Organization	Name
Labour	Federal	CRA	Wage Subsidy
Capital	Federal	Government of Canada	Business Credit Availability Program (consists of the following three programs)
Capital	Federal	Government of Canada	Canada Emergency Business Account (under the BCAP program)
Capital	Federal	EDC	Small & Medium-sized Enterprise Loan and Guarantee Program (under the BCAP program)
Capital	Federal	BDC	Co-Lending Program for Small & Medium Enterprises (under the BCAP program)

Labour	Federal	Employment and Social Development Canada	Canada Emergency Response Benefit
Other	Federal	CRA	GST/HST Payments Deferral
Other	Federal	Canada Border Services Agency	Customs Duty and Sales Tax Payment Deferral
Labour	Federal	Employment and Social Development Canada	Work Sharing Program
Labour	Federal	Employment and Social Development Canada	Supplemental Unemployment Benefit Program
Other	Federal	CRA	Tax Payment Deferral
Other	Federal	ACOA	Payment Deferral

Capital	Federal	Farm Credit Canada	New Loans & Payment Deferral
Capital	Federal	Trade Commissioner Service	CanExport
Other	Federal	Agriculture & Agri-Food Canada	Payment Deferral
Capital	Federal	NRC IRAP & Innovative Solutions Canada	COVID-19 Challenges Procurement Program
Capital	Federal	NGen	COVID-19 Response Program
Other	Provincial	Government of Nova Scotia	Rent Deferral Program

Other	Provincial	Farm Loan Board, Aquaculture Loan Board, Jobs Fund, Nova Scotia Business Fund, Municipal Finance Corp., Housing Nova Scotia	Payment Deferral
Other	Provincial	Government of Nova Scotia	Payment Deferral
Capital	Provincial	Credit Unions	Small Business Loan Guarantee Program
Capital	Provincial	Develop Nova Scotia	Internet for Nova Scotia Initiative
Capital	Provincial	Government of Nova Scotia	Cash Flow
Capital	Provincial	Government of Prince Edward Island	Cash Flow
Capital	Provincial	Government of Prince Edward Island	Cash Flow
Other	Provincial	Government of Prince Edward Island	General Support
Other	Provincial	Government of Newfoundland and Labrador	General Support
Other	Provincial	Government of New Brunswick	General Support

Overview	Implementation Timeframe
<p>Provides a 75% wage subsidy (on the first \$58,700 - up to \$847 a week) for qualifying businesses, for up to 3 months, retroactive to March 15, 2020. This will help businesses to keep and return workers to the payroll. Eligible businesses must have seen a 30% drop in revenue due to COVID-19. Applies to all types of businesses with no limit on number of employees. Also applies to NFPs and charities.</p>	<p>Immediately (more details to come by end of March)</p>
<p>Will allow the Business Development Bank of Canada (BDC) and Export Development Canada (EDC) to provide more than \$65 billion of additional support, largely targeted to small and medium-sized businesses. BDC and EDC are cooperating with private sector lenders to coordinate on credit solutions for individual businesses, including in sectors such as oil and gas, air transportation and tourism.</p>	<p>Immediately</p>
<p>This program will provide up to \$25 billion to eligible financial institutions so they can provide interest-free loans to small businesses with payrolls of less than \$1 million. These loans – guaranteed and funded by the Government of Canada – will ensure that small businesses have access to the capital they need, at a zero per cent interest rate, so they can pay for rent and other important costs over the next number of months. Loans can be up to \$40,000 and \$10,000 may be forgivable for eligible companies.</p>	<p>TBD</p>
<p>This is intended for small and medium-sized companies that require greater help to meet their operational cash flow requirements. To support their operations, EDC will guarantee new operating credit and cash flow term loans that financial institutions extend to SMEs, up to \$6.25 million. The program cap for this new loan program will be a total of \$20 billion for the export sector and domestic companies.</p>	<p>TBD</p>
<p>To provide additional liquidity support for Canadian businesses, the Co-Lending Program will bring the Business Development Bank of Canada (BDC) together with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts up to \$6.25 million BDC's portion of this program is up to \$5 million maximum per loan. Eligible financial institutions will conduct the underwriting and manage the interface with their customers. The potential for lending for this program will be \$20 billion.</p>	<p>TBD</p>

<p>This taxable benefit will provide \$2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic. The CERB will be a simpler and more accessible combination of the previously announced Emergency Care Benefit and Emergency Support Benefit. The CERB would cover Canadians who have lost their job, are sick, quarantined, or taking care of someone who is sick with COVID-19, as well as working parents who must stay home without pay to care for children who are sick or at home because of school and daycare closures. The CERB would apply to wage earners, as well as contract workers and self-employed individuals who would not otherwise be eligible for Employment Insurance (EI).</p>	<p>early April</p>
<p>Allows businesses, including self-employed individuals, to defer all Goods and Services Tax/Harmonized Sales Tax (GST/HST) payments until June 30th. Businesses in need of information about their particular obligations may contact the Canada Revenue Agency or refer to its website.</p>	<p>Immediately</p>
<p>Allows businesses, including self-employed individuals, to defer all customs duty and sales tax payments until June 30th. Businesses in need of information about their particular accounting and payment obligations on imported goods may contact the Canada Border Services Agency for more details.</p>	<p>Immediately</p>
<p>EI Work Sharing Program will provides EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers, by extending the eligibility of such agreements to 76 weeks, easing eligibility requirements, and streamlining the application process.</p>	<p>Immediately</p>
<p>Employers can increase their employees' weekly earnings when they are unemployed due to a temporary stoppage of work, training, illness, injury or quarantine.</p>	<p>Immediately</p>
<p>The Canada Revenue Agency will allow all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after today and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period. The Canada Revenue Agency will not contact any small or medium (SME) businesses to initiate any post assessment GST/HST or Income Tax audits for the next four weeks.</p>	<p>Immediately</p>
<p>All Regional Development Agencies, including ACOA, will apply a deferral of three months on all payments due to the government, as of April 1st, 2020</p>	<p>Immediately</p>

Deffered payments to APP (Advance Payments Program) clients and an additional \$5 billion to Farm Credit Canada	Immediately
Although CanExport is no longer approving travel and related activities, it is still accepting applications for: marketing tools creation, adaptation and translation, interpretation services, IP protection, business and tax advice, market research and feasibility studies.	Immediately
Eligible farmers who have an outstanding Advance Payments Program (APP) loan due on or before April 30 will receive a Stay of Default, allowing them an additional six months to repay the loan. This important measure, which represents \$173 million in deferred loans, will help keep more money in farmers' pockets during these critical months. The Stay of Default will also provide farmers the flexibility they need to manage their cashflow when facing lower prices or reduced marketing opportunities. Applicable farmers who still have interest-free loans outstanding will have the 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.	Immediately
This program will post challenges seeking near-to-market solutions from small and medium-sized businesses (fewer than 500 staff) that need financial support from the National Research Council of Canada Industrial Research Assistance Program (NRC IRAP) to refine and sell their product or solution to meet a COVID-19 related need	early April
Next Generation Manufacturing Canada (NGen), the industry-led organization leading Canada's Advanced Manufacturing Supercluster, will invest \$50 million to support companies as they prepare to produce critically needed technologies, equipment, and medical products to aid in the fight against COVID-19. NGen's program will fund projects that involve the rapid production launch of products in short supply, including virus screening test kits, gloves, gowns, masks, and other personal protective equipment, hospital equipment such as ventilators and peripherals, as well as cleaning and sterilization chemicals and equipment.	Immediately
To support small and medium-sized businesses, landlords are encouraged to defer rent payments from their commercial tenants for 3 months, spreading the deferred rent amount over the rest of the lease term. If you're deferring rent because your tenant's business is closed due to the Health Protection Act order, you could be eligible for coverage (up to a maximum of \$50,000 per landlord and \$15,000 per tenant) if you can't recover the deferred rent.	April 1st

Government will defer payments until June 30 for all government loans.	Immediately
Government will defer payments until June 30 for small business renewal fees, including business registration renewal fees and workers compensation premiums (a list of fees will be posted online early next week)	Immediately
Deferring principal and interest payments until June 30, enhancing the program to make it easier for businesses to access credit up to \$500,000, and for those who might not qualify for a loan, government will guarantee the first \$100,000.	Immediately
Additional \$15m as an incentive to providers to speed up projects under the “Internet for Nova Scotia Initiative” to projects as soon as possible	Immediately
Small businesses which do business with the government will be paid within five days instead of the standard 30 days	Immediately
The Prince Edward Island COVID-19 Income Support Fund provides financial support to residents of Prince Edward Island to bridge the gap between the loss of their job/lay-off, loss of their primary source of income, Employment Insurance benefits have expired or loss of all revenues through self-employment as a result of COVID-19. This emergency income fund is a one-time lump sum payment of \$750 from the Government of Prince Edward Island. This emergency income is taxable.	Immediately
	Immediately
The benefit is \$1,000 per household to help cover the cost of rent for a three month period. Eligible	
Link to all services currently being offered by the province of Prince Edward Island for support & relief	Various
Link to all services currently being offered by the province of Newfoundland & Labrador for support & relief in the wake of COVID-19	Various
The COVID-19 business assistance in New Brunswick is complimentary to existing federal and partne	Various

Link

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

<https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>

<https://www.canada.ca/en/department-finance/news/2020/03/additi>

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

<https://www.canada.ca/en/employment-social-development/program>

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html>

<https://www.canada.ca/en/atlantic-canada-opportunities/campaigns/c>

<https://www.fcc-fac.ca/en/financing/agriculture.html>

<https://www.tradecommissioner.gc.ca/funding-financement/canexport>

<https://pm.gc.ca/en/news/news-releases/2020/03/23/prime-minister->

<https://www.ic.gc.ca/eic/site/101.nsf/eng/home>

<https://www.ngen.ca/covid-19-response>

<https://novascotia.ca/coronavirus/#support>

<https://novascotia.ca/coronavirus/#support>

<https://novascotia.ca/coronavirus/#support>

<http://www.novascotia.coop/programs/small-business-loan-guarantee-program/>

<https://novascotia.ca/coronavirus/#support>

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<https://www.princeedwardisland.ca/en/service/covid-19-income-suppl>

<https://www.princeedwardisland.ca/en/information/social-developme>

<https://www.princeedwardisland.ca/en/topic/covid-19-supports-and-s>

<https://www.gov.nl.ca/covid-19/resources-2/>

https://www2.gnb.ca/content/gnb/en/gateways/for_business/covid19

Notes

Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 percent (up to \$10,000).

Export Development Canada will provide guarantees to financial institutions so that they can issue new operating credit and cash flow term loans of up to \$6.25 million to small and medium-sized businesses. These loans will be 80 per cent guaranteed by Export Development Canada, to be repaid within one year.

Small and medium-sized businesses can also get support through a new Co-Lending Program that will bring the Business Development Bank of Canada together with financial institutions to co-lend term loans to these businesses for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program, which will be risk-shared at 80 per cent between the Business Development Bank of Canada and the financial institutions. Eligible financial institutions will conduct the underwriting and funding directly for customers.

[uces-canada-emergency-response-benefit-to-help-workers-and-businesses.html](#)

The deferral to June of GST/HST payments, as well as customs duties owing on imports, will generally apply to remittances that become due in March, April, and May. These amounts would normally have been due to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of this month. This measure will take effect immediately, through existing authorities

[onal-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html](#)

[s/ei/ei-list/reports/supplemental-unemployment-benefit/requirements.html#s2_5_1_2](#)

[:ovid19.html](#)

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[ervices](#)

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