



1004 - 213 Notre Dame Ave.
Winnipeg, MB R3B 1N3
TF: 800.661.0253
Fax: 204.947.5195
www.wrla.org

Member Memo #4 - COVID-19 Business Support Updates

Dear Members:

April 14, 2020

During a time when there are more questions than answers, we hope to provide you with some clarity and keep you updated on the business supports available to you. Time is of the essence with some of these programs, so please be sure to review and respond accordingly if you plan to take advantage of the federal or provincial supports currently available.

WHAT'S NEW – FEDERAL GOVERNMENT PROGRAMS

Canada Emergency Business Account (CEBA)

We've heard some member businesses have successfully applied and received funding through CEBA, which is great news! This program offers interest-free loans up to \$40,000 to small businesses and not-for-profits to help cover their operating costs during a period when their revenues have been temporarily reduced.

- To qualify, organizations will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019.
- If the loan is repaid by December 31, 2022, 25 percent (up to \$10,000) will be forgiven.
- If the loan is not repaid by December 31, 2022, the remaining balance will be converted to a three-year term loan at 5 percent interest.

To apply: Business owners can apply for CEBA directly through their financial institution. (Note: Some credit unions may not be set up to accept applications until Friday.) Be sure to reach out to your financial institution today!

Canada Emergency Wage Subsidy (CEWS)

Bill C-14 was passed in Parliament this past weekend so the CEWS is now available to support employers hardest hit by the pandemic and help protect jobs for Canadians. Eligible employers include:

- Individuals
- Taxable corporations
- Partnerships consisting of eligible employers, non-profit organizations and registered charities. Those that see a drop of at least 15% of their revenue in March 2020 and 30% for April and May.

Subsidy details:

- The subsidy covers 75% of an employee's wages (up to \$847 per week) for employers of all sizes and across all sectors who have suffered a drop in gross revenues of at least 15% in March and 30% in April and May. Click [here](#) for eligible periods details.
- The program will be in place for a 12-week period, from March 15 to June 6, 2020. Eligible employers are entitled to receive a 100% refund for certain employer contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan and the Quebec Parental Insurance Plan paid in respect of employees who are on leave with pay.
- **NOTE:** To employers eligible for both the CEWS and the previously announced 10% Temporary Wage Subsidy – any benefit from the 10 percent subsidy for remuneration paid in a specific period will

generally, reduce the amount available to be claimed under the CEWS in that same period.

- **NOTE:** To ensure that the Canada Emergency Response Benefit (CERB) applies as intended, the government is considering implementing an approach to limit duplication. This may include a process to allow individuals rehired by their employer during the same eligibility period to cancel their CERB claim and repay that amount.

To apply: Eligible employers will be able to apply for CEWS through CRA's *My Business Account Portal*.

Employers will need to keep records demonstrating their reduction in arm's-length revenues and remuneration paid to employees. **Further details on the application process are still to come so please stay tuned!**

WHAT'S NEW – PROVINCIAL GOVERNMENT PROGRAMS

The provincial governments of Manitoba and Saskatchewan recently launched their additional business relief supports. We will continue to communicate new programs as they are launched provincially.

Saskatchewan Small Business Emergency Payment (SSBEP)

The SSBEP provides a one-time grant for small and medium-sized enterprises directly affected by government public health orders related to COVID-19. Grants will be paid based on 15 percent of a business' monthly sales revenue to a maximum of \$5,000. The purpose of the grant is to help businesses facing acute cash flow pressures in the more immediate term due to fixed overhead costs, such as rent and lease payments.

To be eligible for the SSBEP, a business must:

- have been fully operational on February 29, 2020
- have ceased or curtailed operations as a result of the COVID-19 public health order
- have less than 500 employees; and
- commit to reopen business operations following the cancellation of the COVID-19 public health order

To apply : Click [here](#) to review eligibility and access the application form.

Manitoba Protection Plan

The Manitoba government has implemented a number of initiatives to support Manitoba businesses and individuals throughout the COVID-19 pandemic, including:

- launching a new call centre to help businesses, non-profits and charities to connect with support programs. (Click [here](#) to submit your request for a call, once the system is operational.)
- extending the April and May tax filing deadlines for Retail Sales Tax to June 22, 2020 for small and medium businesses with monthly RST remittances of no more than \$10,000.
- deferred provincial income tax and corporate income tax filing deadlines and payments to August 31, 2020, with no interest or penalties
- not charging interest or penalties to businesses who are unable to pay Workers Compensation Board and extend relief from penalties for late payments
- not charging interest or penalties if Manitobans are unable to pay Manitoba Hydro, Centra Gas and not disconnecting customers of Manitoba Hydro and Centra Gas
- not charging interest or penalties for those unable to pay Manitoba Public Insurance and relaxing ordinary practices on policy renewals and collections
- not charging interest on education property taxes
- escalating the removal of annual PST from residential and business properties, effective July 1, 2020

More information can be found [here](#).

Additional business supports have not been recently released by the provinces of Alberta and BC, to access their Covid-19 resources for business please click on the following links:

Alberta: <https://www.alberta.ca/coronavirus-info-for-albertans.aspx>

BC: <https://smallbusinessbc.ca/article/resources-for-small-businesses-affected-by-coronavirus-covid-19/>

Funding Opportunities for Small Business - Non-COVID Related

Not all business owners are aware of the funding opportunities that are available to them throughout the year. To help our members access additional funds, we have included a link to a listing of the Canadian Government Grants and Loans for Small Businesses.

Please click [here](#) to find out more information on the grants that you may be eligible for!

Additional Business Support Links

Provincial Government Resources:

1. [Alberta](#)
2. [British Columbia](#)
3. [Manitoba](#)
4. [North Western Territories](#)
5. [Nunavut](#)
6. [Saskatchewan](#)
7. [Northwestern Ontario](#)

Federal Government:

1. [Resource for Canadian Businesses](#)
2. [Public Health Updates](#)
3. [Canada Border Information Service - 1-800-461-9999](#)

The WRLA team and board of directors is here to support you. if you have any questions or information you would like us to share with us or fellow members, please call or email me.

Best regards,

Liz Kovach

WRLA President

Director of Prairie Provinces, Building Materials Council of Canada

Cc: WRLA board