



COVID-19 Information on Government Financial Support (2020-09-24)

Canada's federal and provincial governments have introduced various financial support measures to help individuals and businesses affected by COVID-19. CPMA strongly encourages all produce businesses across the supply chain to thoroughly consult the Government resources offered below.

Please note: CPMA is working to keep this document as current as possible to help our members navigate this crisis. At the same time, due to the high frequency of government announcements regarding new and modified programming, we strongly encourage members to follow the links contained in this document for more information about support programs.

Please note: A list of Past COVID-19 Government Financial Support Measures can be found at the end of this document.

The Government of Canada's COVID-19 Economic Response Plan

[The Government of Canada's](#) website provides individuals and businesses with information on financial support measures. The information below may be relevant to produce businesses across the supply chain.

Department of Finance Canada

- [Canada Emergency Wage Subsidy \(CEWS\)](#)
 - 75% wage subsidy for qualifying businesses, not-for profits, and charities.
 - 75% of first \$58,700 that employees earn (up to \$847 a week), from March 15 to November 21, 2020.
 - Companies with revenue drop less than 30% qualify but the subsidy rate will vary depending on the revenue drop.

- [Canada Emergency Business Account \(CEBA\)](#)
 - The program has been extended until October 31, 2020.
 - \$40,000 of interest-free loans to small businesses and not-for-profits.
 - 67 000 farm operations can access the program, even those without payroll.
 - Employers with \$20,000 to \$1.5 million in total payroll in 2019 are eligible.
 - Employers with \$20,000 or less in payroll in 2019 must demonstrate having eligible non-deferrable expenses between \$40,000 and \$1,500,000 in 2020.
 - This program is available at various financial institutions and credit unions.

- [Business Credit Availability Program \(BCAP\)](#)
 - \$65 billion of additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).
 - Operating credit and cash flow term loans of up to \$6.25 million available to SMEs, with 80% guaranteed by EDC.
 - This program is available at various financial institutions and credit unions.

- \$65 billion of additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).
- [Co-Lending Program for Small and Medium-Sized Enterprises \(SMEs\)](#)
 - \$1 million and \$12.5 million for cashflow needs, including scheduled principal and interest payments on existing debt.
 - Up to 12 months postponement on principal payments. Available until or before September 30, 2020.

[Mid-Market Financing Program](#)

- \$12.5 million and \$60 million to medium-sized businesses with larger credit needs. Available until or before September 30, 2020.
- Spanning 4 years, after which principal is to be repaid as a balloon payment. Interest payments for first 12 months capitalized and due at maturity.
- [Regional Relief and Recovery Fund \(RRRF\)](#)
 - \$962 million to 6 regional organizations to help businesses and organizations retain their employees, pay rent and access capital to cover costs.
- [Farm Credit Canada COVID-19 support program](#)
 - \$5 billion increase in credit availability for farmers through [Farm Credit Canada](#).
 - Deferral of principal and interest payments up to 6 months for existing loans; or deferral of principal payments up to 12 months.
 - Up to \$500,000 in access to an additional credit line.
- [Agriculture and Food Business Solutions Fund](#)
 - Farm Credit Canada invests \$100 million to support proven, viable companies through unexpected business disruptions, such as the COVID-19 pandemic.
- [Large Employer Emergency Financing Facility \(LEEFF\)](#)
 - The program is open to businesses, with revenues of \$300 million or higher.
 - Eligible produce sector 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.
- [Supporting international students working in an essential service](#)
 - Removal of restrictions that allows international students to only work 20 hours per week, provided they are working in an essential service such as the supply of food.
 - This temporary rule change is in place until August 31, 2020.
- [Income Tax Deferrals](#)
 - Deferral of income tax payments for businesses and individuals until September 30, 2020
- [Canada Emergency Student Benefit \(CESB\)](#)
 - CESB provides \$1,250 per month for eligible students from May until September 30, 2020 and \$2000 for students with dependents and those with disabilities.

Public Services and Procurement Canada

- [Essential Services Contingency Reserve](#)
 - [Register your organization or business at the following link.](#)
 - Essential service business or organizations may apply to receive personal protective equipment (PPE), non-medical masks and disinfection products.

Agriculture and Agri-Food Canada

- [Advanced Payments Program \(APP\)](#)
 - 6-month extension on loan re-payments for farmers with outstanding loans due on or before April 30, 2020.
Farmers can receive up to \$1,000,000 per program year, with:
 - the federal government pays the interest on the first \$100,000 per program year; and
 - preferential interest rates on advance amounts over \$100,000.
- [AgriInsurance payments](#)
 - Compensation is available to farmers that experience a labor shortage due to COVID-19.
- [National AgriRecovery initiative](#)
 - \$125 million in funding to help producers faced with additional costs due to COVID-19.
- [AgriInvest Funding](#)
 - Government-matched funding that could be used to address near-term cash flow requirements, including covering costs associated with COVID-19.
- [Local Food Infrastructure Fund](#)
 - Applications for phase 2 of the program are now being accepted.
 - \$100 million available to Canadian food banks and other national food rescue organizations to help improve access to food.
- [Step up to the plate \(Agricultural Jobs Portal\)](#)
 - This webpage guides Canadians to more than 25 employment resource sites across Canada, including those specializing in agriculture and agri-food jobs.

Nutrition North Canada

- [Nutrition North Canada Subsidy Program](#)
 - \$0.50/kg increase to all high subsidy level items, a \$1.00/kg increase to the medium subsidy level, and the addition of new items under the low subsidy rate during COVID-19.

Canada Mortgage and Housing Corporation

- [Canada Emergency Commercial Rent Assistance \(CECRA\)](#)
 - 50% rent cost coverage for small business tenants, with the tenant paying up to 25% and the property owner forgiving the remaining 25% of the rent charges.
 - Businesses that have not yet applied for CECRA can apply for September.

Provincial Government COVID-19 Support Measures

Government of British Columbia

[British Columbia's government](#) is providing \$5 billion in income supports, tax relief and direct funding for people, businesses, and services which includes \$2.2 billion in relief to businesses and help them recover.

- [B.C. Emergency Benefit for Workers](#)
 - \$1,000 payment for residents whose ability to work has been affected due to COVID-19.
 - Applications to be accepted until December 2, 2020.
- [Provincial Tax and Revenue Changes](#)
 - Businesses with payroll over \$500,000 can defer health tax payments until September 30, 2020.
 - Extension of tax filing and payment deadlines for provincial sales tax, municipal and regional district tax on short-term accommodation, tobacco tax, motor fuel tax and carbon tax until September 30, 2020.
 - School property taxes [cut by 50% for business, light and major industry](#).
 - [Delay provincial school tax remittances until the end of the year](#).
- [B.C. relief for commercial property owners and tenants](#)
 - \$500 million in relief for businesses that own property and for tenants on triple-net leases.
 - For municipal property tax due dates and penalty dates, please contact your municipality.
 - For rural areas, late payment penalties for business, light and major industry are postponed to November 3, 2020.
- [Funding for rural internet connectivity](#)
 - \$50-million program to help internet service providers with network equipment upgrades.
 - Internet service providers can apply for grants of up to \$50,000 or 90% of their expenses.
 - [The current funding intake closes on September 15, 2020](#).
- [B.C. Agri-Business Planning Program](#)
 - \$5,000 in business planning services and coaching for individuals, and \$20,000 for groups, to develop a long-term recovery plan.
Business owners that experience a 30% decline in revenue can apply.
- [AgSafe program for seasonal domestic fruit pickers](#)
 - Fruit pickers need to take an online COVID-19 awareness course through [AgSafe](#), an association representing B.C. farm employer and worker organizations.
- [Waiving minimum income requirements for B.C. farm operations](#)
 - This initiative will help B.C. farmers maintain [farm status](#).

[Buy BC e-commerce program](#)

- \$300 000 for farmers, ranchers, food, and beverage processors to market products online.

Government of Alberta

- [Waiver of Interest on Existing Debts](#)
 - TRA will waive arrears interest accruing from March 18, 2020 to September 30, 2020 on existing debts owing pursuant to the Alberta Corporate Tax Act.
- [Corporate income tax changes](#)
 - 8% Corporate income tax rate effective July 1, 2020.
 - Corporations may claim a [small business deduction on active business, up to the small business threshold of \\$500,000](#).
- [Small and Medium Enterprise Relaunch Grant](#)
 - Organizations that experienced a 50% revenue reduction can apply for 15% of their pre-COVID-19 revenue, up to a maximum of \$5,000 in funding.
 - Applications are still being accepted.
- [Education property tax deferral](#)
 - Education property tax rates frozen at last year's level.
 - Collection of property tax for businesses deferred for 6 months.
- [Workers Compensation Board \(WCB\) payment deferral](#)
 - For small and medium businesses, the provincial government covers 50% of the 2020 premium when it is due in 2021.
 - Large employers have their 2020 WCB premium payments deferred until 2021.

Government of Saskatchewan

- [Provincial utilities](#)
 - Bill deferral for up to 6 months for customers whose ability to make bill payments may be impacted by COVID-19.
- [The Self-Isolation Support Program](#)
 - \$450 per week, for a maximum of two weeks to workers forced to self-isolate to curb the spread of COVID-19.
 - Applications to the Self-Isolation Support Program close on October 2, 2020.

Government of Manitoba

- [Manitoba Wage Subsidy Program](#)
 - Employers required to apply by October 1, 2020.
 - Employers are eligible to receive a reimbursement of 50% of total wages paid between July 16 and October 31, 2020, to a maximum of \$5,000 per worker.
- [Manitoba Gap Protection Plan \(MGPP\)](#)
 - [The program application deadline is October 31, 2020.](#)
 - Non-interest-bearing forgivable loan of \$6,000 to businesses.

- [\\$100 million in Tax and Fee Deferrals](#)
 - The province is providing the following protections until October 1, 2020:
 - Manitoba Hydro, Centra Gas and Manitoba Public Insurance (MPI) is not charging interest or penalties to Manitobans who are unable to pay.
 - Manitoba Liquor and Lotteries is not charging interest on receivables from restaurants, bars, and specialty wine stores.
 - Workers Compensation Board (WCB) to defer premium penalties.
 - Deferral provincial education taxes and school division fees.
 - Manitoba Hydro and Centra Gas is not disconnecting customers during this period.
- [\\$37 million in returns from Workers Compensation Board \(WCB\)](#)
 - \$29 million in credit for the private sector.
 - \$7 million in credit for small businesses.
- [Support for local producers and farmers markets](#)
 - \$160,000 through the Canadian Agricultural Partnership (CAP) to Direct Farm Manitoba to purchase a software platform to allow Manitobans to order food online.
- [Support for agricultural processors](#)
 - \$3 million cost-shared Canadian Agricultural Partnership program for agri-food and Agri-product processors, food distributors and agri-food industry organizations.

Government of Ontario

- [Tax relief to people and businesses](#)
 - \$1.8 billion to defer municipal remittance of education property tax to school boards until October 1, 2020.
 - [\\$15 million to defer property taxes for people and businesses in Northern Ontario located outside of municipal boundaries.](#)
- [Regional Opportunities Investment Tax Credit](#)
 - Available to eligible businesses that construct, renovate, or acquire commercial and industrial buildings in regions of the province, saving them up to \$50,000 in a year.
- [Affordable electricity bills](#)
 - Ontario introduced a COVID-19 Recovery Rate of 12.8¢/kWh for TOU Regulated Price Plan customers. This rate is in effect until October 31, 2020.
- [Ontario Helps Local Business Test and Certify Medical-Grade PPE](#)
 - \$526,200 allocated to CSA Group Testing & Certification Inc to increase capacity for testing and certifying personal protective equipment (PPE).
- [Digital Main Street Platform](#)

- \$57 million to help 22,900 [Ontario businesses create and enhance online presence](#) and generate jobs for more than 1,400 students.
- [Ontario Improving Broadband and Cell Services](#)
 - \$150 million in broadband and cellular service to create economic and educational opportunities in rural, remote, and underserved areas.
 - [Funding up to a maximum of \\$130,000 per year, for up to 3-year term.](#)
- [Agriculture and food jobs in Ontario](#)
 - Online portal matches people to jobs and resources through Ontario food supply chain.

[Canada and Ontario Supporting Farmers through Enhanced Insurance Protection](#)

[Added Insurance coverage from Agricorp for the following disruptions:](#)

- Inability to attract sufficient on-farm labour due to COVID-19.
- Illness or quarantine of on-farm labour and the producer due to COVID-19.
- [Enhanced Agri-Food Workplace Protection Program](#)
 - \$15 million to enhance health and safety measures on farms and in food processing facilities through Agri-food Workplace Protection Program.

Government of Quebec

- [Relief measures for individuals and businesses](#)
 - For individuals and businesses, the deadline for paying income tax, contributions or the annual registration fee for the enterprise register related to the 2019 income tax return has been extended to September 30, 2020.
 - If you must make instalment payments, the payment is due by September 30, 2020.
- [Emergency Assistance to Small and Medium-Sized Businesses](#)
 - Loan guarantees up to a maximum funding amount of \$50,000.
- [Quebec's Concerted Temporary Action Program for Businesses \(PACTE\)](#)
 - This financial assistance is available to all businesses operating in Quebec.
 - Businesses must show that cash flow issues stem from a problem involving the supply of raw materials or products, or a decreased ability to deliver goods, products, or services.
 - A loan guarantee is preferred form of financing. The minimum funding amount is \$50,000.

Government of New Brunswick

- [Community Investment Fund COVID-19 Relief](#)
 - Grant between \$500 and up to \$10,000 for small to medium-sized non-profits.
 - [Click here for the application form.](#)
- [Deferring interest and principal payments on loans](#)
 - Loan deferrals and interest repayments for up to 6 months on existing provincial loans.

- This support is enabling businesses to have immediate relief if they are experiencing difficulties because of COVID-19.
- [Opportunities NB's Working Capital Loans](#)
 - \$100,000 to \$1 million in loans administered through Opportunities New Brunswick (ONB).
- [Emergency Working Capital Program](#)
 - Up to \$100,000 through the NB Small Business Emergency Working Capital Program.

Government of Prince Edward Island

- [Emergency Working Capital Financing \(EWCF\)](#)
 - Loans of up to \$100,000 for small businesses to assist with fixed operating costs, with principal and interest payments deferred for a minimum of 12 months.
 - [Application for Financial Assistance Emergency Working Capital Financing.](#)
- [Property Tax Relief Measures](#)
 - Deferring provincial property tax and fee payments until December 31, 2020.
 - Extending property assessment appeal deadlines to December 31, 2020.
 - Providing interest relief for tax year 2020, including all past due amounts.
 - Suspending tax sale processes for the remainder of 2020.

Government of Nova Scotia

- [Small Business Reopening and Support Grant](#)
 - A \$25 million program for eligible small businesses and social enterprises with a grant of 15% of their sales revenue, from April 2019 or February 2020, to a maximum of \$5,000.
- [Small Business Loan Guarantee Program](#)
 - \$500,000 in the form of term loans, working capital and lines of credit.
- [COVID-19 Agriculture Response Program](#)
 - Stream 1: 75% funding assistance on project costs to a maximum of \$50,000 per program year, to help applicants comply with health protocols.
 - Stream 2: Agriculture companies and farms are eligible for 50% funding assistance on eligible project costs to a maximum of \$20 000 per project.
- [Funding for high-speed internet](#)
 - \$15 million as an incentive to providers to speed up projects under the [Internet for Nova Scotia Initiative](#) and complete them as soon as possible.

Government of Newfoundland and Labrador

- [Social and economic support for Newfoundlanders and Labradorians](#)
 - \$2 billion in borrowing authority for [support measures and revenue volatility](#).
 - \$200 million in contingency funding.

- [Provincial Agrifoods Assistance Program \(PAAP\)](#)
 - \$2.25 million in investments through the program.
 - Up to \$20,000 in funding under the Agriculture Infrastructure program.
- [FoodFirst NL Program](#)
 - \$560,000 for FoodFirst NL to provide food to Newfoundlanders and Labradorians who are experiencing food insecurity.
- [Vegetable Transplant Program](#)
 - Doubling volume of vegetable transplants available under [Vegetable Transplant Program](#) – from 1.7 million transplants in 2019 to 3 million in 2020.
- [Financial Measures for Electricity Customers](#)
 - \$2.5 million to waive interest on overdue accounts for residential and general service customers throughout province for 15 months commencing June 1, 2020.

Territorial Government Covid-19 Support Measures

Government of Yukon

- [Agriculture internship program](#)
 - Producers or processors can get up to 60% of project costs; to a maximum of \$5,000 per year; and \$15,000 over the life of the program.
- [Yukon Essential Workers Income Support Program](#)
 - Top-up of either \$4 per hour, for up to 40 hours per week; or an amount that brings wage to \$20.00 per hour, for up to 40 hours per week.
 - Program covers 16 weeks per worker between March 15, 2020 and November 3, 2020.
- [Paid Sick Leave Rebate](#)
 - Covers financial needs of workers during 14-day self-isolation period.
 - Maximum daily rebate of \$378.13 per day per employee.

Government of Northwest Territories

- [BDIC Working Capital Loans](#)
 - \$25,000 in loans to qualified businesses at a rate of 1.75%. Loans amortized for up to 5 years with payment deferment options for 3 months upon request.
 - [Click here for loan application form.](#)
- [BDIC Deferred Loan Payments](#)
 - Until September 30, 2020, clients of the Business Development and Invest Corporation (BDIC) can reduce or defer up to 3 months of loan payments without penalty.
- [NWT Wage Top-up Program](#)
 - One-time payment of \$50 per eligible employee to each participating business.

Government of Nunavut

- [Small Business Support Program](#)
 - \$5,000 in support for eligible businesses in the form of a non-repayable contribution.

Past COVID-19 Government Financial Support Measures

Please note: The following Federal and provincial government programs are no longer active but may still be of interest for future reference.

Government of Canada's COVID-19 Economic Response Plan

Department of Finance Canada

- [Canada's Emergency Response Benefit \(CERB\)](#)
- [Longer-term income support for workers](#)
- [Deferral of sales tax remittance and customs duty payments](#)
 - Payment deferrals ended as of June 30, 2020.

Agriculture and Agri-Food Canada

- [Youth Employment and Skills Program](#)
 - The program which launched on May 26, 2020, is now fully subscribed.
- [Increase in 2020 AgriStability payments](#)
 - The program deadline to enroll for the 2020 AgriStability was July 3, 2020.
- [Emergency Processing Fund \(EPF\)](#)
 - The application intake period for the Emergency Processing Fund is now closed.
- [Surplus Food Purchase Program](#)
 - The application intake period for the Surplus Food Rescue Program is now closed.
- [Mandatory Isolation Support for Temporary Foreign Workers Program \(MISTFWP\)](#)
 - The application intake period for the program is now closed.

Provincial Government COVID-19 Support Measures

Government of British Columbia

- [BC Hydro COVID-19 Response](#)

Government of Alberta

- [Utilities payment deferral](#)
- [Corporate income tax changes](#)

Government of Saskatchewan

- [Saskatchewan Small Business Emergency Payment \(SSBEP\)](#)
- [Workers Compensation Board \(WCB\) payment deferral](#)

Government of Manitoba

- [\\$80 million in tax deferrals](#)
- [Manitoba Job Restart Program \(MJRP\)](#)
- [Manitoba Student Wage Subsidy](#)
- [Provincial and corporate income tax filing deadlines and payment deferrals](#)

Government of Ontario

- [Emergency Electricity Rate Relief](#)
- [Ontario supports trucking sector](#)
- [Tax relief to people and businesses](#)

Government of Quebec

- [Concerted action for job retention program \(PACME COVID-19\)](#)
- [Incentive Program to Retain Essential Workers \(IPREW\)](#)

Government of New Brunswick

- [Waiving late penalties on property taxes](#)

Government of Prince Edward Island

- [COVID-19 Special Situation Fund](#)

- [Commercial Lease Rent Deferral Program](#)

Government of Nova Scotia

- [Small Business Loan Guarantee program](#)
- [Worker Emergency Bridge Fund](#)
- [Commercial rent deferral](#)

Government of Newfoundland and Labrador

- [Fuel Tax Exemption Permits](#)
- [Student Supporting Communities Program](#)
- [Extension of Tax Return Filing Deadlines and Remission of Interest and Penalties](#)

Government of the Yukon

- [Yukon Business Relief Program](#)

Government of Northwest Territories

- [Waiving Worker Safety and Compensation Commission \(WSCC\) employer fees](#)