

INTRODUCTION

The Government of Canada's and the Province of Manitoba's funding in support of businesses and individuals amid COVID-19 are ever-evolving and complex.

We know that this is a difficult time and business leaders and individuals across the province are faced with many unknowns.

In order to support Manitoba businesses at this unprecedented time, we are working to gather all the information you need about government services and supports for your business and your employees. We are condensing it down to capture the range of available special funds, tax deferrals, and employer programs, as well as information about who is eligible, how to apply, and where to find more information on the Government of Canada's website or link to resources from the Province of Manitoba.

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The Government of Canada is taking immediate, significant and decisive action to help Canadians facing hardship as a result of the COVID-19 outbreak.

These programs are divided over 5 categories, initiatives to rehire employees and avoid layoffs, provide access to credit, reduce and defer payments, additional supports for financial stability, and supports for self-employed individuals.

AVOIDING LAYOFFS AND REHIRING EMPLOYEES:

CANADA EMERGENCY WAGE SUBSIDY – 75% (CEWS)

This program is designed to help employers hardest hit by the COVID-19 pandemic to keep and retain workers.

WHO:

Eligible employers would include individuals, taxable corporations, partnerships consisting of eligible employers, non-profit organizations and registered charities.

This subsidy would be available to eligible employers that see a drop of at least 15 per cent of their revenue in March 2020 and 30 per cent for the following months.

NOTE: Retroactive to March 15, 2020

ELIGIBLE PERIODS		
CLAIMING PERIOD	REQUIRED REDUCTION IN REVENUE	REFERENCE PERIOD FOR ELIGIBILITY
PERIOD 1 March 15 to April 11	15%	March 2020 over March 2019 OR Average of January & February 2020
PERIOD 2 April 12 to May 9	30%	April 2020 over April 2019 OR Average of January & February 2020
PERIOD 3 May 10 to June 6	30%	May 2020 over May 2019 OR Average of January & February 2020

WHAT:

The subsidy amount for a given employee on eligible remuneration paid for the period between March 15 and June 6, 2020 would be the greater of:

- **75 per cent** of the amount of remuneration paid, up to a maximum benefit of \$847 per week; &
- The amount of remuneration paid, up to a maximum benefit of \$847 per week or 75 per cent of the employee's pre-crisis weekly remuneration, whichever is less.

Employers are expected to make their best effort to top-up employees' salaries to bring them to pre-crisis levels.

HOW:

Eligible employers would be able to access the CEWS by applying through [My Business Account](#) portal starting Monday, April 27th, 2020. More details on how to apply to be released soon.



CALCULATE YOUR SUBSIDY:

When you apply for the Canada Emergency Wage Subsidy (CEWS), you will be asked to enter amounts such as the number of eligible employees and gross payroll. To get ready, you can determine these amounts and preview your subsidy claim now, based on information you enter. The calculator is a tool to help you estimate the amount of your wage subsidy.

To use the Canada Emergency Wage Subsidy Calculator please click [here](#).

For more information on the Canada Emergency Wage Subsidy Program please click [here](#).

For a list of **Frequently Asked Questions** on the Canada Emergency Wage Subsidy please [click here](#).

For a Step by Step Guide on How to Apply for the Canada Emergency Wage Subsidy please [click here](#).

10% TEMPORARY WAGE SUBSIDY FOR EMPLOYERS

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).

WHO:

Organizations that do not qualify for the Canada Emergency Wage Subsidy (CEWS) may qualify for the wage subsidy of 10 per cent of remuneration paid from March 18 to before June 20, 2020.

You are an eligible employer if you:

- are a(n):
 - individual (excluding trusts),
 - partnership,
 - non-profit organization,
 - registered charity, or
 - Canadian-controlled private corporation (including a cooperative corporation) eligible for the small business deduction;
- have an existing business number and payroll program account with the CRA on March 18, 2020; and
- pay salary, wages, bonuses, or other remuneration to an eligible employee.

WHAT:

The subsidy is equal to 10% of the remuneration you pay from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee to a maximum of \$25,000 total per employer.

NOTE: Your subsidy calculation is based on the total number of eligible employees employed at any time during the three-month period. (March, April, May 2020)

HOW:

You do not need to apply for the subsidy.

You will continue deducting income tax, Canada Pension Plan (CPP) contributions, and Employment Insurance (EI) premiums from salary, wages, bonuses, or other remuneration paid to your employees, as you currently do.

The subsidy is calculated when you remit these amounts to the CRA.

Once you have calculated your subsidy, you can reduce your current payroll remittance of federal, provincial, or territorial income tax that you send to the CRA by the amount of the subsidy.

IMPORTANT: You cannot reduce your remittance of CPP contributions or EI premiums. You must continue remitting the CPP contributions and EI premiums that you deducted from your employees, as well as your share of CPP contributions and EI premiums, to the CRA. The subsidy is a reduction of the current payroll remittance of federal, provincial, or territorial income tax that you send to the CRA ONLY.

For more information on the 10% Temporary Wage Subsidy please click [here](#).

DEDICATED CALL LINE FOR CEWS (BOTH 75% & 10%)
2000 CALL AGENTS AVAILABLE TO ASSIST YOU 1-833-966-2099
Hours: Monday – Friday – 9 am to 9 pm local time.

EXTENDED WORKSHARE PROGRAM

The Government of Canada is extending the maximum duration of the [Work-Sharing Program](#) from 38 weeks to 76 weeks for employers affected by COVID-19. This measure will provide income support to employees eligible for Employment Insurance who agree to reduce their normal working hours because of developments beyond the control of their employers.

WHO:

Work-Sharing (WS) is a program that helps employers and employees avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer. The program provides Employment Insurance (EI) benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers. Work-Sharing is an agreement between employers, employees and the Government of Canada to reduce their normal working hours because of developments beyond the control of their employers.

WHAT:

The Program allows employers to:

- retain qualified and experienced workers, and
- avoid recruiting and training new employees

The Program allows employees to:

- keep their jobs, and
- maintain their work skills

HOW:

To apply for the Work-Sharing program, employers must complete and submit:

- [Applications for a Work-Sharing Agreement form \(EMP5100\)](#)
- [Attachment A: Work-Sharing Unit form \(EMP5101\)](#)

NOTE: Employers are now requested to submit their applications 10 calendar days prior to the requested start date. The streamlined measures undertaken by Service Canada will aim to reduce the processing time to 10 calendar days. (Prior to COVID-19, employers were requested to send their Work-Sharing application 30 calendar days prior to their requested start date.)

For more information on the Extended Workshare Program please click [here](#).

ACCESS TO CREDIT:

CANADA EMERGENCY BUSINESS ACCOUNT (CEBA)

The new Canada Emergency Business Account (CEBA) was created to provide funds to small businesses that have lost income as a result of the COVID-19 pandemic. The program provides much needed credit for small businesses to pay for immediate operating costs such as payroll, rent, utilities, insurance, property tax, or debt service. CEBA is 100 per cent funded by the Government of Canada and is now available at various financial institutions and credit unions.

WHO:

The CEBA will provide interest-free loans to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced.

WHAT:

CEBA will provide qualifying businesses with access to a loan up to \$40,000. Business owners will not have to worry about paying any interest for up to one year while holding the loan. Further, as much as 25% or \$10,000 of the loan may be forgiven if the remaining loan balance is paid back in full by (or before) December 31, 2022.

HOW:

This program is now open for applications. To qualify, these organizations will need to demonstrate they paid between \$20,000 to \$2 million in total payroll in 2019.

For more information on the Canada Emergency Business Account please click [here](#).

BUSINESS CREDIT AVAILABILITY PROGRAM

WHO:

The Government of Canada has established the Business Credit Availability Program (BCAP) to help Canadian businesses obtain financing during the current period of significant uncertainty. The BCAP will support access to financing for Canadian businesses in all sectors and regions.

Through this program, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will provide \$65 billion in direct lending and other types of financial support at market rates to businesses with viable business models whose access to financing would otherwise be restricted.

WHAT:

This program includes:

- **Loan Guarantee for Small and Medium-Sized Enterprises**
EDC is working with financial institutions to issue new operating credit and cash flow term loans of up to \$6.25 million to SMEs.
- **Co-Lending Program for Small and Medium-Sized Enterprises**
BDC is working with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements.
Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program.

HOW:

These programs will roll out in mid-April. This program will fill gaps in market access and leverage additional lending by private sector institutions. Interested businesses should work with their current financial institutions.

For more information on the Business Extended Credit Availability Program please click [here](#).

COMMERCIAL RENT ASSISTANCE:

CANADA EMERGENCY COMMERCIAL RENT ASSISTANCE (CERCA)

The Government of Canada announced that the federal government has reached an agreement in principle with all provinces and territories to implement the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. This program will lower rent by 75 per cent for small businesses that have been affected by COVID-19.

Details available on the program as of 04/24/2020 are:

- The program will provide forgivable loans to qualifying commercial property owners to cover 50 per cent of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.
- The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants' rent by at least 75 per cent for the three corresponding months under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25 per cent of the rent.
- Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70 per cent drop in pre-COVID-19 revenues. This support will also be available to non-profit and charitable organizations.

The Canada Mortgage and Housing Corporation will administer and deliver the CECRA, a collaboration between the federal government and provincial and territorial governments, which are responsible for property owner-tenant relationships.

Provinces and territories have agreed to cost share total costs and facilitate implementation of the program. They will cost share up to 25 per cent of costs, subject to terms of agreements with the federal government.

Under a rent forgiveness agreement, which includes a moratorium on eviction, the mortgaged commercial property owner would reduce the small business tenant's monthly rent by at least 75 per cent. The tenant would be responsible for covering 25 per cent, the property owner 25 per cent, while the federal government and provinces would share the remaining 50 per cent. The forgivable loans would be disbursed directly to the mortgage lender.

NOTE: Premier Pallister announced on April 21st, 2020 a commitment of \$16 million as Manitoba's portion of the Canada Emergency Rent Assistance Program.



UPDATE AS OF APRIL 29TH, 2020

WHO:

To qualify for CECRA for small businesses, the property owner must meet the following requirements:

- You own property that generates rental revenue from commercial real property located in Canada.
- You are the property owner of the commercial real property where the impacted small business tenants are located.
- You have a mortgage loan secured by the commercial real property, occupied by one or more small business tenants.*
- You have entered or will enter into a rent reduction agreement for the period of April, May, and June 2020, that will reduce impacted small business tenant's rent by at least 75%.
- Your rent reduction agreement with impacted tenants includes a moratorium on eviction for the period of April, May and June 2020.
- You have declared rental income on your tax return (personal or corporate) for tax years 2018 and/or 2019.

NOTE: For those property owners who do not have a mortgage, an alternative mechanism will be implemented. Further information will be outlined in the near future.

WHAT:

What is an impacted small business tenant? Impacted small business tenants are businesses, including non-profit and charitable organizations who:

- pay no more than \$50,000 in monthly gross rent per location (as defined by a valid and enforceable lease agreement),
- generate no more than \$20 million in gross annual revenues, calculated on a consolidated basis (at the ultimate parent level), and
- have temporarily ceased operations (i.e. generating no revenues), or has experienced at least a 70% decline in pre-COVID-19 revenues.

NOTE: To measure revenue loss, small businesses can compare revenues in April, May and June of 2020 to that of the same month of 2019. They can also use an average of their revenues earned in January and February of 2020.

WHAT:

CMHC administers the program on behalf of the Government of Canada and our provincial and territorial partners.

The program offers assistance for the months of April, May and June, 2020.

- It can be applied retroactively.
- Property owners may still apply for assistance once the 3-month period has ended if they can prove eligibility during those months.
- Property owners must refund amounts paid by the small business tenant for the period.*

NOTE: If rent has been collected at the time of approval, a credit to the tenant for a future month's rent (i.e. July for April) is acceptable if agreed upon by both the property owner and the tenant. This can be a flexible 3-month period.

The deadline to apply is August 31, 2020.

CMHC will provide forgivable loans to eligible commercial property owners.

- The loans will cover 50% of the gross rent owed by impacted small business tenants during the 3-month period of April, May and June 2020.
- The property owner will be responsible for no less than half of the remaining 50% of the gross rent payments (paying no less than 25% of the total).
- The small business tenant will be responsible for no more than half of the remaining 50% of the gross rent payments (paying no more than 25% of the total).

NOTE: If you are a tenant and struggle to pay your portion, alternate programs are available to assist you.

CECRA for small businesses loans will be forgiven if the property owner complies with all applicable program terms and conditions including to not seek to recover rent abatement amounts after the program is over.

Program details including how funds will be disbursed and how to apply are being finalized and will be available soon.

REDUCED AND DEFERRED PAYMENTS:

INCOME TAX

The Government of Canada is allowing all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 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.

INCOME TAX FILING AND PAYMENT DATES: CRA AND COVID-19	
CORPORATIONS	DUE DATES
Filing date for current tax year	June 1, 2020 extended Applies to corporations that would otherwise have a filing due date after March 18 and before June 1, 2020.
Payment date for current tax year	September 1, 2020 extended Applies to balances and instalments under Part 1 of the Income Tax Act due on or after March, 18 and before September 1, 2020.

NOTE: Penalties and interest relief will be considered on a case-by-case basis for income tax balances that are not covered by the COVID-19 relief provisions.

For a full list of tax and filing dates please click [here](#).

DEFERRAL OF SALES TAX REMITTANCE AND CUSTOMS DUTY PAYMENTS

The Government of Canada is allowing businesses, including self-employed individuals, to defer until June 30, 2020 payments of the GST/HST, as well as customs duty owing on their imports.

Any GST/HST payment that becomes owing from March 27 until the end of May can be deferred until the end of June. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.

These amounts were normally due to be submitted to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of March 2020.

For more information on the deferral of GST/HST please click [here](#).

TEMPORARY CHANGES TO CANADA SUMMER JOBS PROGRAM

The Canada Summer Jobs program provides opportunities for youth to develop and improve their skills within the not-for-profit, small business, and public sectors, and supports the delivery of key community services.

The Government of Canada is making temporary changes to the Canada Summer Jobs program to allow employers to:

- receive an increased wage subsidy, so that private and public sector employers can also receive up to 100 per cent of the provincial or territorial minimum hourly wage for each employee;
- extend the end date for employment to February 28, 2021;
- adapt their projects and job activities;
- hire staff on a part-time basis.

For more information on the changes to the Canada Summer Jobs Program please click [here](#).

SUPPORTING FINANCIAL STABILITY:

INSURED MORTGAGE PURCHASE PROGRAM

The Government of Canada has expanded the Insured Mortgage Purchase Program, in which they will purchase up to \$150 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation.

This action will provide long-term stable funding to banks and mortgage lenders, help facilitate continued lending to Canadian consumers and businesses, and add liquidity to Canada's mortgage market.

For more information on the expansion of the Insured Mortgage Purchase Program please click [here](#).

BANK OF CANADA ACTIONS

The Bank of Canada is acting in several ways to support the economy and financial system and stands ready to take any and all actions that it can to protect the well-being of Canadians during this difficult time. The Bank has responded by lowering interest rates, intervening to support key financial markets and providing liquidity support for financial institutions.

For more information on the actions being taken by the Bank of Canada please click [here](#).

OFFICE OF THE SUPERINTENDENT OF FINANCIAL INSTITUTIONS ACTIONS

The Office of the Superintendent of Financial Institutions announced it is lowering the Domestic Stability Buffer by 1.25% of risk-weighted assets. This action will allow Canada's large banks to inject \$300 billion of additional lending in to the economy.

For more information please click [here](#).

TARGETED MEASURES FOR SMALL AND MEDIUM BUSINESSES:

REGIONAL RELIEF AND RECOVERY FUND (RRRF)

The Government of Canada has launched a number of broad measures to help support the liquidity challenges that firms are facing in response to COVID-19. Support for small and medium-sized enterprises (SMEs) is anchored through the Business Credit Availability Program (BCAP), the Canada Emergency Business Account and the Canada Emergency Wage Subsidy.

However, some SMEs may find that they don't qualify for these measures or cannot access them. These accessibility gaps could be more pronounced in rural areas, in certain sectors like cultural, heritage and sport, or for innovative pre-revenue firms.

As such, the Government of Canada is providing nearly \$1B in support to affected businesses and communities through the Regional Relief and Recovery Fund; these new targeted measures will help better support these businesses.

The Fund will help to:

- mitigate the financial pressure experienced by businesses and organizations to allow them to continue their operations, including paying their employees;
- support projects by businesses, organizations and communities to prepare now for a successful recovery.

SMALL BUSINESS AND MEDIUM SIZED BUSINESS SUPPORTS

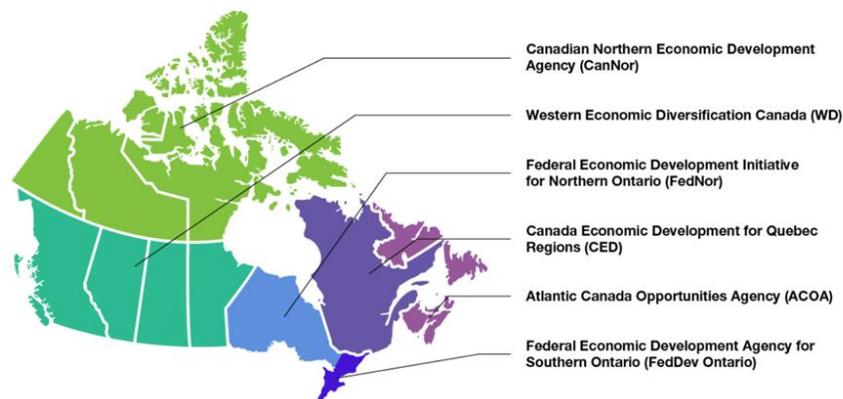
(For businesses unable to access other support measures)

Canada's Regional Development Agencies (RDAs) are the front line for economic development in Canada and help to address key economic challenges by providing regionally tailored programs, services, knowledge and expertise.

The Government of Canada will provide \$675 million to the 6 RDAs across Canada to support their work, and the businesses and workers they help. This will enable the RDAs to provide equivalent bridge financing support to businesses unable to access the government's broader support measures.

In Manitoba the Regional Development Agency is Western Economic Diversification Canada (WD).

To gain assistance from your local regional development agency please click [here](#).



SUPPORTS FOR RURAL BUSINESSES AND COMMUNITIES

In response to the effect that COVID-19 may have on rural communities and businesses, the Government of Canada is providing \$287 million specifically to the Community Futures Network, to support rural businesses and communities by providing them with much-needed access to capital.

To gain assistance from Community Futures Manitoba please click [here](#).

More information on these programs will be added as it becomes available.

SUPPORT FOR INDIGENOUS BUSINESSES

Indigenous businesses provide jobs, goods, and services to communities, and are an important part of the Canadian economy, are currently facing challenges and economic hardships due to COVID-19.

The Government of Canada is taking action to make sure that Indigenous business owners have access to the support they need to get through this crisis by providing up to \$306.8 million in funding to help small and medium-sized Indigenous businesses, and to support Aboriginal Financial Institutions that offer financing to these businesses.

Financial 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.

The 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. Additional funding will help Aboriginal Financial Institutions cover operational expenses, and help the National Aboriginal Capital Corporations Association increase its operational capacity.

The National Aboriginal Capital Corporations Association is a network of 59 Aboriginal Financial Institutions providing a full range of financial services, loans, and grants to Indigenous entrepreneurs to start new and expand existing businesses.

For more information on support for Indigenous Businesses please click [here](#).

REMINDER

These Indigenous Businesses can also qualify for, or benefit from, the following previously detailed programs:

- 75% Canada Emergency Wage Subsidy, 10% Temporary Wage Subsidy
- The extension of the Work-Sharing program
- The Business Credit Availability Program
- Canada Emergency Business Account
- Canada Emergency Rent Assistance
- The expansion of the Insured Mortgage Purchase Program

SUPPORT FOR CANADA'S FOOD SUPPLY SYSTEM AND AGRIRECOVERY INITIATIVES

The Government of Canada has announced important measures within agriculture programs and an investment of more than \$252 million to support farmers, food businesses, and food processors who provide essential services to Canadians every day by ensuring a safe and reliable food supply. The Government of Canada has also announced that the government intends to propose an additional \$200 million in borrowing capacity for the sector.

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.
- In order to manage extraordinary disaster costs for cattle and hog producers, the Government of Canada will provide up to \$125 million for national initiatives under AgriRecovery. Currently, AgriRecovery helps to manage additional costs associated with extraordinary disasters. It is normally triggered by provinces and is cost-shared 60/40; however, given the urgency of need, the federal government will provide the federal share without requiring provincial contributions. The federal government will cover 90 per cent of eligible extraordinary costs, up from 70 per cent. These changes will be in place for the 2020-21 fiscal year to respond to the COVID-19 crisis.
 - Programs include:
 - Cattle Set-Aside Program: As a result of the reduced capacity at beef processing plants, cattle must be kept longer in feedlots and inventories managed in order to avoid further backlogs. This initiative will establish a set-aside program to cover extraordinary costs associated with delayed processing of these animals over a 20-week period.
 - Hog Recovery Program: While backlogs at processing plants continue, there is little flexibility to maintain hogs at the farm past their standard lifecycle. To help address these imminent challenges, this program will cover extraordinary herd management costs, such as additional feed costs.
- The Government of Canada intends to provide the Canadian Dairy Commission (CDC) with an additional borrowing capacity of \$200 million to support costs associated with the temporary storage of cheese and butter to avoid food waste. The government will work with all parties towards achieving the required legislative change.

This builds on the CDC's existing programs to help the industry balance supply and demand variations. Pending parliamentary approval, modifications to the Canadian Dairy Commission Act would be made to increase the CDC borrowing capacity from \$300 million to \$500 million. This change would apply from the current operating year, which ends July 31, 2020. This will enhance the CDC's capacity to purchase and store butter and cheese from processors under a contractual commitment that they will repurchase the cheese at the same price, at a later date, when it can be marketed.

- The Government of Canada will invest an initial \$50 million in a Surplus Food Purchase Program designed to redistribute surplus commodities, which could include products such as potatoes and poultry.
- The impacts of COVID-19 have resulted in both the accumulation of significant surpluses of certain agricultural commodities and food products, and an increase in demand for food on food banks and other food security organizations in communities across Canada. The Surplus Food Purchase Program will help to address these imbalances by providing new funding to national food recovery agencies organizations for the repurposing and redistribution of existing

and identified surplus food. This will be done in a manner that respects the needs and health of vulnerable populations in Canada, fairly compensates agricultural producers and agri-food processors, maintains positive relationships with community food providers, and supports efforts to reduce food waste.

- The Government of Canada will work with provinces and territories to authorize an increase in AgriStability advance payments from 50 to up to 75 per cent to provide urgent support directly to agricultural producers all across Canada. The federal government welcomes interested provinces and territories to participate. This change has already been enacted in some provinces, including British Columbia, Quebec, Saskatchewan, Prince Edward Island, and Alberta.

This will help producers' cash flow when they expect to suffer losses of over 30 per cent of their historical margin, and builds upon the Government's recent decision to extend the AgriStability enrollment deadline to July 3, 2020. As AgriStability is a 60/40 cost-shared program with the provinces and territories, the federal government will cover 60 per cent of these expenditures, with provinces and territories able to provide the remaining 40 per cent.

- Working with provinces and territories to explore possibilities for expanding the AgriInsurance program to include labour shortages as an eligible risk for the horticulture sector. This work with provincial and territorial partners would insure against lost production due to an insufficient workforce, should producers be unable to find enough labour to harvest.

TEMPORARY FOREIGN WORKER PROGRAM – COVID-19

Temporary Foreign Workers are being allowed to continue travelling to Canada. As of March 26, 2020, the travel restriction exemptions that were announced by [Immigration, Refugees and Citizenship Canada](#) are in place.

Allowing foreign workers to enter Canada recognizes of the vital role these workers play in supporting food security and other industries critical to the Canadian economy.

Like all Canadians, Temporary Foreign Worker Program employers and workers are expected to follow the latest public health and safety requirements and/or guidance from the [Government of Canada](#) and their provincial/territorial and local authorities to help prevent the introduction and spread of COVID-19.

The Government of Canada is working with employers, workers and stakeholders to ensure that they are aware of their obligations to comply with public health requirements in the context of COVID-19. The Honourable Patty Hajdu, Minister of Health, and the Honourable Carla Qualtrough, Minister of Employment, Workforce Development and Disability Inclusion, have shared a [joint letter](#) with employers outlining the Government of Canada's expectations. Further information can be found on the [Temporary Foreign Worker compliance](#) page of Employment and Social Development Canada.

Service Canada continues to process Labour Market Impact Assessment applications (LMIAs).

New measures for employers who seek to bring in workers through the Temporary Foreign Worker Program.

The Government of Canada is also taking measures to improve flexibility and reduce the administrative burden for employers. The following measures are being applied proactively to all existing LMIA applications under review, as well as to new applications as they are received:

- employers are not required to submit minor administrative changes to the LMIA that would not change the terms and conditions
- recruitment requirements for LMIAs in key occupations related to the agriculture and agri-food sectors are being waived until October 31, 2020.
- LMIAs in key occupations related to the agriculture and agri-food sectors will be prioritized for processing.

- the maximum duration of employment under LMIA's is increased from 1 to 2 years for employers of workers in the low-wage stream as part of a three-year pilot
- employers applying under the Agricultural stream or Seasonal Agricultural Worker Program can submit a previously valid Housing Inspection Report (HIR), and
- the name change processes for employers wishing to change the name of already identified foreign worker, for reasons related to COVID-19, has been expedited

NOTE: If an employer cannot submit a valid HIR due to COVID-19, they must try to provide a satisfactory HIR obtained within the previous 3 years. They must also provide a valid HIR to ESDC within the duration of the work permit issued by that LMIA. If an employer cannot provide a satisfactory HIR obtained in the previous 3 years, an LMIA can be issued if photos of the accommodation are provided and the employer agrees to submit an updated HIR to ESDC within the duration of the work permit issued by that LMIA.

When available, further information will be posted to the [Temporary Foreign Worker Program](#) website.

For immediate assistance with your LMIA application, please contact the Employer Contact Centre from Monday to Friday, between 7:00 am and 8:00 pm, Eastern time:

Within Canada and the United States:

- Toll-free: 1-800-367-5693
- TTY: 1-855-881-9874

Outside Canada and the United States:

- 506-546-7569 (collect calls accepted)

SUPPORT FOR INDUSTRIES:

INCREASING CREDIT AVAILABLE FOR AGRICULTURE, FISHERIES AND AQUACULTURE

The Government of Canada has enabled Farm Credit Canada to provide an additional \$5 billion in lending to producers, agribusinesses, and food processors. This will offer increased flexibility to farmers who face cash flow issues and to processors who are impacted by lost sales, helping them remain financially sound during this difficult time.

For more information on the FCC COVID-19 support program please click [here](#).

INCREASE IN AND STAY OF DEFAULT FOR ELIGIBLE FARMERS - ADVANCE PAYMENTS PROGRAM (APP)

The Government of Canada will work with provinces and territories to authorize an increase in AgriStability advance payments from 50 to up to 75 per cent to provide urgent support directly to agricultural producers all across Canada. The federal government welcomes interested provinces and territories to participate. This change has already been enacted in some provinces, including British Columbia, Quebec, Saskatchewan, Prince Edward Island, and Alberta.

This will help producers' cash flow when they expect to suffer losses of over 30 per cent of their historical margin, and builds upon the Government's recent decision to extend the AgriStability enrollment deadline to July 3, 2020. As AgriStability is a 60/40 cost-shared program with the provinces and territories, the federal government will cover 60 per cent of these expenditures, with provinces and territories able to provide the remaining 40 per cent.

Eligible farmers who have an outstanding Advance Payments Program (APP) loan due on or before April 30, 2020, will receive a Stay of Default, allowing them an additional six months to repay the loan. The new deadlines for outstanding Advance Payments Program loans are:

- September 30, 2020: 2018 cash advances for grains, oilseeds, and pulses
- September 30, 2020: 2018 cash advances for cattle and bison
- October 31, 2020: 2019 cash advances on flowers and potted plants

SUPPORTS FOR CULTURAL, HERITAGE AND SPORT ORGANIZATIONS

Canadian cultural, heritage and sport organizations are facing significant financial losses due to COVID-19. They have lost potential revenues from closed facilities or cancelled events. Meanwhile, they are facing challenges accessing Canada's broader support measures such as the Canada Emergency Wage Subsidy because of unique seasonal revenues and costs.

The new COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations will provide \$500 million to help address the financial needs of affected organizations within these sectors so they can continue to support artists and athletes. The Fund will be administered by Canadian Heritage with the support of its partners.

Support will be provided in a manner consistent with other COVID-19 supports such as the Canada Emergency Wage Subsidy and the Canada Emergency Business Account (CEBA).

For more information on the Emergency Support Fund for Cultural, Heritage and Sport Organizations please click [here](#).

ENTREPRENEURS, INNOVATORS AND PRE-REVENUE FIRMS

Futurpreneur Canada is the only national non-profit organization that provides financing, mentoring and support tools to entrepreneurs aged 18-39. To support ongoing lending to young entrepreneurs, the Government of Canada is also injecting \$20.1 million through Futurpreneur Canada. The funding will allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months.

To learn more about Futurpreneur Canada please click [here](#).

The **Industrial Research Assistance Program (IRAP)** provides advice, connections, and funding to help Canadian small and medium-sized businesses increase their innovation capacity and take ideas to market.

Innovative firms that do not yet have revenue or are in the early stages of development are particularly vulnerable to the impacts of the COVID-19 pandemic. Due to their stage of development or risks inherent in their activities, these firms may not have similar access to COVID-19 business supports. To help support these firms, the government is investing \$250 million through IRAP.

For more information on the National Research Council of Canada's Industrial Research Assistance Program please click [here](#).

SUPPORTS FOR AIRPORTS

The Government of Canada is waiving ground lease rents from March 2020 through to December 2020 for the 21 airport authorities that pay rent to the federal government. The Government of Canada is also providing comparable treatment for PortsToronto, which operates Billy Bishop Toronto City Airport and pays a charge to the federal government.

For more information please click [here](#).

SUPPORTS FOR BROADCASTERS

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.

The Government of Canada will provide the CRTC with an equivalent amount to the waived Part I licence fees to support CRTC's operations.

CANADA'S ENERGY SECTOR

Canada's energy sector is facing significant challenges as it is dealing simultaneously with a surge in global crude oil supply and a decline in demand as a result of the broad economic slowdown brought on by the COVID-19 pandemic.

To support Canadians working in the energy sector through these challenges the Government of Canada will take new targeted actions totalling more than \$2 billion to create and protect jobs and important environmental benefits, as well as make available new tailored credit solutions for small and medium-sized companies in the sector. The targeted actions are expected to retain and create approximately 10,000 well-paying jobs in the sector.

Canada's energy sector is a significant contributor to our national economy. In light of this, and the challenging economic circumstances facing the sector and the regional economies dependent on it, the Government of Canada will provide funding to sustain jobs in the energy sector while cleaning up the environment by working to clean up orphan and inactive oil and gas wells. This includes:

- Up to \$1 billion to the Government of Alberta to support the province's work to clean up inactive oil and gas wells across the province;
- Up to \$400 million to the Government of Saskatchewan to support work to clean up orphan and inactive oil and gas wells across the province;
- Up to \$120 million to the Government of British Columbia to support work to clean up orphan and inactive oil and gas wells across the province; and
- \$200 million to the Alberta Orphan Wells Association (OWA) to support its work to clean up orphan oil and gas wells and well sites across Alberta. The OWA will fully repay this amount.

In addition the Government of Canada has allocated \$750 million to Natural Resources Canada over two years, starting in 2020-21, to create a new repayable loan program to work with conventional and offshore oil and gas companies to reduce their greenhouse gas emissions. Of this amount, \$75 million will be allocated to investments in the offshore sector. A portion of these loans will be convertible to grants.

BUSINESS CREDIT SUPPORT FOR THE ENERGY SECTOR

On March 13, 2020, the Government of Canada announced the establishment of a Business Credit Availability Program (BCAP) to help Canadian businesses obtain financing during the current period of significant uncertainty. The Government of Canada is expanding BCAP credit support to medium-sized businesses with larger financing needs, beginning with companies in Canada's energy sector.

This support, provided by the Business Development Bank of Canada (BDC) and Export Development Canada (EDC), will provide viable energy sector companies with rapid access to the financing they need to maintain operations and keep their employees working.

For more information, please contact [EDC](#) or [BDC](#).

REMINDER

These industries (and industries in every sector) can also qualify for or benefit from the following previously detailed programs:

- 75% Canada Emergency Wage Subsidy, 10% Temporary Wage Subsidy
- The extension of the Work-Sharing program
- The Business Credit Availability Program
- Canada Emergency Business Account
- Canada Emergency Rent Assistance
- The expansion of the Insured Mortgage Purchase Program

EMERGENCY COMMUNITY SUPPORT FUND

Canadians across the country are continuing to face challenges during this difficult time, particularly those who are most vulnerable to the health, social, and economic impacts of COVID-19. For many Canadians who were already struggling, it's even harder now, and they are turning more and more to charities and non-profit organizations for help.

The Government of Canada has been working to put in place supports for all Canadians facing a tough situation. However, COVID-19 is having a disproportionate impact on those most vulnerable, creating a greater need for community-based organizations. To help these Canadians, the Government of Canada has announced an investment of \$350 million to support vulnerable Canadians through charities and non-profit organizations that deliver essential services to those in through the Emergency Community Support Fund.

The Emergency Community Support Fund will provide funding to national intermediaries with networks across the country, including United Way Canada, the Canadian Red Cross, and the Community Foundations of Canada.

These partners will disburse funds to local community-based organizations working with vulnerable populations, including seniors, persons with disabilities, members of LGBTQ2 communities, veterans, newcomers, women, children and youth, and members of Indigenous communities and racialized communities, such as Black Canadians.

This announcement builds on the work that has been done for vulnerable Canadians, including increased support for those experiencing homelessness, help for women and children fleeing violence, counselling services for children and youth, and support for seniors.

NOTE: Charities and non-profit organizations are also able to apply for the Canada Emergency Wage Subsidy of 75 per cent wage that the Government of Canada announced on March 27, 2020.

IMPORTANT NOTE REGARDING RECORDS OF EMPLOYMENT:

If your employees are directly affected by the coronavirus (COVID-19) and they are no longer working, you must issue a Record of Employment (ROE).

When the employee is sick or quarantined, use code D (Illness or injury) as the reason for separation (block 16). Do not add comments.

When the employee is no longer working due to a shortage of work because the business has closed or decreased operations due to coronavirus (COVID-19), use code A (Shortage of work). Do not add comments.

When the employee refuses to come to work but is not sick or quarantined, use code E (Quit) or code N (Leave of absence), as appropriate. Avoid adding comments unless absolutely necessary.

For more information on Employment and Social Development Canada issues as they relate to your business as a result of COVID-19 click [here](#).

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

- The Manitoba Gap Protection Plan will provide small and medium-sized businesses a non-interest bearing forgivable loan of \$6,000 to businesses that do not qualify under federal programs;
- Launching a new call centre to help businesses, non-profits and charities to connect with support programs;
- Extending the April and May tax filing deadlines for Retail Sales Tax until June 22, 2020 for small and medium businesses with monthly RST remittances of no more than \$10,000
- Not charging interest or penalties for Manitoba Hydro, Centra Gas, Workers Compensation Board and Manitoba Public Insurance (MPI);
- Not disconnecting customers of Manitoba Hydro and Centra Gas;
- Relax ordinary practices on policy renewals and collections at MPI;
- Not charge interest on Manitoba Liquor and Lotteries receivables from restaurants, bars and specialty wine stores; and
- Not charging interest on education property taxes.
- The Manitoba government is investing up to \$120M in a new wage subsidy program to support employers from the private and non-profit sectors to hire high school and post secondary students this summer. Employers are eligible to receive a \$7 per hour wage subsidy, up to \$5,000 per student, for a maximum of 5 students. The program is available for student employment between May 1 and September 4, 2020.
- Ensuring up to \$110 million is returned to Manitoba Public Insurance (MPI) policyholders. Rebates are expected to be around 11 per cent, or between \$140 to \$160 per average policyholder.
- Providing up to \$120 million to support Manitoba's small and medium-sized businesses through the Manitoba Gap Protection Program (MGPP). The province will advance each eligible business the non-interest bearing forgivable MGPP loan of \$6,000, for a total of up to \$120 million.
- Returning the \$37-million Workers Compensation Board (WCB) surplus to eligible Manitoba employers. This month, eligible employers will receive a credit to their account based on 20 per cent of their 2019 premium. WCB expects \$29 million will be returned to the private sector, with approximately \$7 million going to small businesses in Manitoba.

For more information please click [here](#).

To contact the Manitoba Economic Support Centre please call 1-888-805-7554.

MANITOBA GAP PROTECTION PROGRAM (LOAN)

WHO:

The Manitoba Gap Protection Program (MGPP) is available to any of the approximately 120,000 businesses in Manitoba who have fallen into a gap in failing to qualify for the various federal government assistance programs and wage subsidies created because of COVID-19. If one in six businesses have fallen into that gap that would mean approximately 20,000 Manitoba businesses would be entitled to this support, the premier noted.

WHAT:

- The \$120 million Manitoba Gap Protection Program (MGPP) for business provides a one-time \$6,000 non-interest bearing forgivable loan to Manitoba small and medium-sized businesses that have experienced hardships in Manitoba as a result of the COVID-19 pandemic and related public-health orders.
- The loan is forgiven on December 31, 2020 if recipients declare at that time that they have not received any non-repayable COVID-19 federal supports greater than \$6,000
- Application deadline is July 31, 2020*

NOTE: *The application deadline is subject to change as determined by the Manitoba Government.

LOAN FORGIVENESS

- The MGPP provides a non-interest bearing forgivable loan in the amount of \$6,000.
- Eligibility to receive the loan will be based on information provided in the application form.
- In January 2021, MGPP loan recipients will be asked to provide a declaration that they have not received any “federal government COVID-19 grant support” greater than \$6,000 in the calendar year ending December 31, 2020. Upon making the declaration, the loan is forgiven.
- If the recipient cannot make the declaration, and has received “federal government COVID-19 grant support” greater than \$6,000 in the calendar year ending December 31, 2020, the MGPP non-interest bearing loan is repayable by March 31, 2021.

WHAT CONSTITUTES FEDERAL GOVERNMENT SUPPORT

- A “federal government COVID-19 grant support” is defined to mean any non-repayable financial contribution greater than \$6,000 administered by the Government of Canada, federal crown corporation, or related agency, under a program specifically designed to address the COVID-19 pandemic.
- For greater certainty, “federal government COVID-19 grant support” includes programs that are non-repayable, such as the Canada Emergency Wage Subsidy (CEWS), the Canada Emergency Business Account (CEBA), the Canada Emergency Commercial Rent Assistance (CECRA), the Canada Emergency Response Benefit (CERB) and the various sector-specific grant programs developed in response to the COVID-19 pandemic. This includes current programs and those that may be announced in the future.
- Exclusions include federal loans (if there are no amounts forgiven), loan guarantees, and normal course federal assistance programs, such as supports from Export Development Canada and the Business Development Bank of Canada, or normal course federal government grants.

ELIGIBILITY CRITERIA

To receive support from the MGPP, a business must:

- Be a permanent, Manitoba-based business operating in the Province of Manitoba;
- Have been operational on March 20, 2020 (the date the Manitoba government declared a province-wide state of emergency under The Emergency Measures Act to protect the health and safety of all Manitobans and reduce the spread of COVID-19);
- Be a for profit sole proprietor, partnership, corporation or co-operative;
- Have temporarily ceased or curtailed operations as a result of a COVID-19 public health order;
- Have had their Manitoba-based business “harmed” by the public health orders;
- Have not received federal government COVID-19 grant funding support, and do not intend to apply for and receive previously announced federal government COVID-19 non-repayable funding support;
- Be registered, and in good standing, with the Companies Office and possess a valid Business Number; and
- Have an e-mail address and a valid business bank account.

All businesses harmed by the COVID-19 public health orders that meet the criteria may apply other than:

- Businesses who were in arrears for taxes owing to Manitoba on March 20, 2020 (i.e., before the state of emergency), and that have not yet since rectified this amount in arrears (note: this would not include businesses that have deferred taxes as a result of COVID-19 relief programs to defer tax remittances);
- Businesses who conduct multilevel marketing and passive businesses or corporate entities that do not exist for the purpose of carrying on an active business in Manitoba;

- Businesses that currently have an active Manitoba Business Start Loan Guarantee, a loan under the Manitoba Industrial Opportunities Program, or an agreement under The Community Revitalization Tax Increment Financing Act; and
- Day care facilities, charities and not-for-profit organizations.

HOW:

To apply for the MGPP [click here](#) to complete the online application form.

Prior to proceeding to the online application, ensure you have the following information ready:

- You will need your Business Number, Companies Office Registry Number, and if applicable, your WCB and RST account numbers
- If you are a sole proprietor or partnership, you will need the applicant and one other partner's SIN number
- The number of employees
- The business bank account information

NOTES REGARDING THE APPLICATION PROCESS

- Loan eligibility is based on information provided in the application form. Loans will be approved based on meeting the eligibility requirements.
- We will contact funding recipients in January 2021 to determine eligibility for the loan forgiveness component of the MGPP. If the business has not received non-repayable federal COVID-19 supports greater than \$6,000, the loan will be forgiven.
- Applicants will receive confirmation from the Manitoba Government as to their status for loan forgiveness.

NOTE: If accept federal support greater than \$6,000 prior to December 31, 2020 the loan will be due in full to the Manitoba Government by March 31, 2021.

For a list of Frequently Asked Questions on the MGPP please [click here](#).

SUMMER STUDENT RECOVERY PLAN

The Manitoba government has launched the Summer Student Recovery Plan, a new wage subsidy program to support high school and post-secondary students employed in the private and non-profit sectors.

In addition to traditional summer jobs, students can help organizations and businesses adapt their workplaces and public spaces to the public health requirements of COVID-19. staffing costs for businesses in this challenging time as well as support Manitoba students and connect them to summer jobs that help pay for their studies and also provide the opportunity to gain valuable work experience.

- Under the new program, up to \$120 million is available for employers to access a \$7 per hour wage subsidy, up to a maximum of \$5,000 per student.
- The program is open to Manitoba students aged 15 to 29, with an employment period from May 1 to Sept. 4, 2020.
- Employers can be subsidized to hire up to five students.
- Reimbursement will be provided in a lump sum at the end of the employment period, upon proof of payment of student wages.
- Employers cannot receive a wage subsidy for any positions that are already being subsidized by another government program. However, employers receiving government wage subsidies to hire some students can apply to the Summer Student Recovery Jobs Program to hire additional/new students.
- Employers must place students in jobs that can be accommodated under current public health orders and be able to adapt to recommendations provided by public health officials over the summer.

ELIGIBLE EMPLOYERS:

Open to all private sector and non-profit employers operating in Manitoba.

Public sector employers including public health, educational institutions, and municipal, provincial or federal governments and agencies and political parties are not eligible.

ELIGIBLE STUDENTS:

To be eligible, the student must:

- Be a high school or post-secondary student aged 15 to 29 residing in Manitoba;
- Be a Canadian citizen, permanent resident, international student, or person to whom refugee protection has been conferred under the Immigration and Refugee Protection Act for the duration of the employment; and
- Be legally entitled to work in Manitoba.

The student must be a new hire for the spring/summer months with a start date of May 1 or later. Existing permanent or part-time employee are not eligible.

EMPLOYER OBLIGATIONS:

Under this program:

- Employers cannot hire a member of their family for any positions for which they are requesting funding.
- Students hired must not displace any existing employees.
- Employers must comply with all federal, provincial and municipal laws and regulatory requirements.
- Employers must provide appropriate supervision and training to each student, and follow Manitoba's COVID-19 public health guidelines for the workplace.
- Employers must maintain complete and correct payroll, employment and accounting records, financial documents and other records for each student under this program.
- Employers must provide Manitoba with a signed student intake and consent form for every student hired under this program.

If you have complied with all of your obligations, you will receive payment within 14 days of submitting a claim for each eligible student employee. Each claim package must:

- Set out the actual hourly wages paid by you to the student during the claim period including proof of payment.
- Be submitted by October 1, 2020.

HOW TO SUBMIT YOUR APPLICATION:

You can submit an [application online](#).

When submitting your application, you will be required to verify that the information you have provided in the application is correct and complete.

You should receive confirmation that your application has been processed within 10 business days. For the first two weeks of the program, priority will be given to employers who do not qualify for the various federal government assistance programs.

For more information please [click here](#).

For General Inquiries:

Call: 204-945-3744 or 1-866-626-4862 (Toll-Free)

Email: mqi@gov.mb.ca

The Manitoba government declared a province-wide state of emergency under The Emergency Measures Act on March 20, 2020, to protect the health and safety of all Manitobans and reduce the spread of Covid-19. The provincial State of Emergency is in effect until May 20th, 2020.

The chief provincial public health officer issued new public health orders that take effect on April 17, 2020 and will be in effect until May 1, 2020. They mandate that anyone entering Manitoba, regardless of whether it was from another country or another province must self-isolate for 14 days.

This does not include:

- workers involved with the commercial transportation of goods and services
- workers who live in a neighbouring jurisdiction and travel to Manitoba for work;
- health care workers who travel to work from outside the province; and
- normal personal travel in border communities.

In addition, travel to northern Manitoba (north of the 53rd parallel of latitude) is prohibited with some exceptions, including:

- residents of northern and remote communities may continue to move within the north;
- delivery of goods and services may continue; and
- exceptions include those who travel to the north for employment, medical treatment or to facilitate child custody agreements.

The new orders maintain the gathering size of no more than 10 people at any indoor or outdoor premises. Additional updates include:

- a clarification that businesses not listed as critical may operate, and have customers attend to pick up ordered items, providing social distancing measures are in place;
- a provision to allow farmers markets to operate, providing social distancing measures are in place;
- hotels may operate, but must close common areas such as pools, hot tubs and game rooms;
- campgrounds can provide accommodation to recreational vehicles that act as a primary residence;
- garden centres can operate, providing social distancing measures are in place; and
- appliance, electronic and furniture stores are excluded, and should not be open to the public, except where orders are placed remotely and orders are delivered or picked up with social distancing measures in place.

The following restrictions remain in place as they were with previous orders:

- All restaurants and other commercial facilities are prohibited from serving food to customers in their premises. This prevents eat-in dining at all facilities. However, restaurants and other commercial facilities can prepare and serve food for delivery or takeout. If this takes place, the operator of the restaurant must ensure that all persons maintain the appropriate social distancing from other customers when picking up food.
- All businesses that are not listed in the schedule of critical services that accompanies the order must remain closed.
- This closure order does not prevent these businesses from operating on a remote basis.
 - A business may accept orders on the Internet, or over the phone for delivery or pickup.
 - The order does not prevent employees or others from coming into the business to perform repairs, to provide security services or to take out items from the business premises if the business is going to operate on a remote basis.
 - Nothing in the order restricts the operations of delivery of services by the federal or provincial governments or a municipality.

- Nothing in the order restricts any activities of a publicly-funded agency, organization or authority that delivers or supports government operations or services, including health-care services. This means the order does not affect institutions, agencies and other service providers who provide health-care services such as hospitals, regional health authorities and private agencies who provide a range of health services.

The public health orders may impact your business. You can view the public health orders and list of critical services with exemptions online at <https://www.gov.mb.ca/covid19/soe.html>.

For a list of Frequently Asked Questions on the Province of Manitoba's current State of Emergency and Public Health Orders please click [here](#).

For more information on Province of Manitoba's supports for business please click [here](#).

On March 18, 2020, the Prime Minister announced a new set of economic measures to help stabilize the economy during this challenging period. These measures, delivered as part of the Government of Canada's COVID-19 Economic Response Plan, is currently projected to provide up to \$107 billion in direct support to Canadian workers and businesses.

The Government of Canada has launched a series of programs to help individual Canadians such as:

- Canadians without paid sick leave (or similar workplace accommodation) who are sick, quarantined or forced to stay home to care for children
- Canadians who lose their jobs or face reduced hours as a result of COVID's impact
- Income support for Canadians who need it most
- Flexible options for taxpayers
- Additional support and protection via the Bank of Canada and the Canada Mortgage and Housing Corporation (CMHC) to offer tools to lenders that can assist customer and/or homeowners who may be experiencing financial difficulty

CANADA EMERGENCY RESPONSE BENEFIT (CERB)

The Government of Canada will provide a taxable benefit of \$2,000 a month for up to 4 months to eligible workers who have lost their income due to COVID-19. This benefit is retroactive to March 15, 2020 .

WHO:

The benefit will be available to workers:

- Residing in Canada, who are at least 15 years old;
- Who have stopped working because of reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits or have exhausted their Employment Insurance regular benefits between December 29, 2019 and October 3, 2020;
- Who had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and,
- Who have not quit their job voluntarily.

When submitting your first claim, you cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within the four-week benefit period of your claim.

When submitting subsequent claims, you cannot have earned more than \$1,000 in employment and/or self-employment income for the entire four-week benefit period of your new claim.

Provided it is allowed in your province or territory, you may also receive provincial or territorial support payments at the same time you receive the Canada Emergency Response Benefit.

WHAT:

If you have stopped working because of COVID-19, the Canada Emergency Response Benefit (CERB) may provide you with temporary income support. The CERB provides \$500 a week for up to 16 weeks. If you apply for the CERB through Service Canada, you will receive a \$2000 initial payment. You will then be paid \$1000 every two weeks based on the biweekly reports you submit. If you choose to only report every four weeks, you will be paid \$2000 based on the reports you submit. You will be paid as of the first week of your claim.

HOW:

To deliver payments to Canadians in a fast and easy way, the CERB is being jointly delivered by Service Canada and the Canada Revenue Agency.

To begin the application process, you will be required to answer a few simple questions. The answers you provide will help the Government of Canada direct you to the service option that best fits you.

For more information on the Canada Emergency Response Benefit or to apply click [here](#).

For a list of Frequently Asked Questions related to the CERB, please [click here](#).

UNEMPLOYMENT INSURANCE

WHO:

If you have stopped working because of COVID-19, the Canada Emergency Response Benefit (CERB) may provide you with temporary income support. The CERB provides \$500 a week for up to 16 weeks. Service Canada and the Canada Revenue Agency (CRA) deliver this benefit jointly. You can apply through one or the other, but **not** both. To help you determine if you should apply through Service Canada or the CRA, visit the [Canada Emergency Response Benefit](#) webpage.

WHAT:

If you have recently applied for Employment Insurance (EI) regular or sickness benefits, **do not re-apply**. Your application will automatically be assessed to determine if you are eligible for the CERB.

A medical certificate is no longer required for EI claims beginning March 15, 2020 or later.

If you apply for the CERB through Service Canada, you will receive a \$2000 initial payment. You will then be paid \$1000 every two weeks based on the biweekly reports you submit. If you choose to only report every four weeks, you will be paid \$2000 based on the reports you submit. You will be paid as of the first week of your claim.

HOW:

Apply as soon as possible after you stop working. Don't wait for your record of employment.

If you are eligible for a new EI claim starting March 15, 2020 or after, your EI Regular and Sickness benefits will be delivered as part of the Government of Canada's Canada Emergency Response Benefit. Find answers to your questions about your benefit by contacting **1-833-966-2099**

If you were eligible for EI before March 15, 2020 or you are applying for EI Maternity, Parental, Fishing, Compassionate care and Family caregiver benefits, contact the EI call centre at **1-800-206-7218**.

CANADA EMERGENCY STUDENT BENEFIT

WHO:

The Government of Canada has announced comprehensive support of nearly \$9 billion for post-secondary students and recent graduates. This plan will help provide the financial support they need this summer, help them continue their studies in the fall, and help many get the experience they need to start their careers. These measures include launching:

WHAT:

The proposed **Canada Emergency Student Benefit**, which would provide support to students and new graduates who are not eligible for the Canada Emergency Response Benefit. This benefit would provide \$1,250 per month for eligible students or \$1,750 per month for eligible students with dependents or disabilities. The benefit would be available from May to August 2020.

The new **Canada Student Service Grant**, which will help students gain valuable work experience and skills while they help their communities during the COVID-19 pandemic. For students who choose to do national service and serve their communities, the new Canada Student Service Grant will provide up to \$5,000 for their education in the fall.

The Government of Canada will expand existing federal employment, skills development, and youth programming to create up to 116,000 jobs, placements, and other training opportunities to help students find employment and develop valuable skills this summer and over the coming months. In addition, to help students continue their studies in the fall, the government will:

- double the Canada Student Grants for all eligible full-time students to up to \$6,000 and up to \$3,600 for part-time students in 2020-21. The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents would also be doubled.
- broaden eligibility for student financial assistance by removing the expected student's and spouse's contributions in 2020-21, in recognition that many students and families will struggle to save for school this year.

- enhance the Canada Student Loans Program by raising the maximum weekly amount that can be provided to a student in 2020-21 from \$210 to \$350.
- increase existing distinctions-based support for First Nations, Inuit, and Métis Nation students pursuing post-secondary education by providing an additional \$75.2 million in 2020-21.
- extend expiring federal graduate research scholarships and postdoctoral fellowships, and supplement existing federal research grants, to support students and post-doctoral fellows, by providing \$291.6 million to the federal granting councils. In addition, the government intends to enhance work opportunities for graduate students and post-doctoral fellows through the National Research Council of Canada.

HOW:

Information on how to apply for this program will be added as it becomes available.

INCREASING THE CANADA CHILD BENEFIT

The Government of Canada is providing up to an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This will mean approximately \$550 more for the average family.

This benefit will be delivered as part of the scheduled CCB payment in May.

NOTE: Those who already receive the CCB do not need to re-apply.

SPECIAL GOODS AND SERVICES TAX CREDIT PAYMENT

The Government of Canada is providing a one-time special payment starting April 9 through the Goods and Services Tax credit for low- and modest-income families.

The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.

NOTE: There is no need to apply for this payment. If you are eligible, you will get it automatically.

EXTRA TIME TO FILE INCOME TAX RETURNS

The filing due date for 2019 income tax returns for individuals has been deferred until June 1, 2020. Any new income tax balances due, or instalments, are also being deferred until after August 31, 2020 without incurring interest or penalties.

For more information on all tax and payment dates click [here](#).

MORTGAGE SUPPORT

Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19. This includes permitting lenders to defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. Canadians who are impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral. This gives flexibility to be available - when needed - to those who need it the most. You are encouraged to visit your bank's website for the latest information, rather than calling or visiting a branch.

MORATORIUM-REPAYMENT & INTEREST: CANADA STUDENT LOANS & CANADA APPRENTICE LOANS

All student loan borrowers will automatically have their loan repayments and interest suspended until September 30, 2020.

Students do not need to apply for the repayment pause.

This moratorium applies to the federal portion of student loans. Borrowers should check with their provincial or territorial student loan provider to see if payment is required on the provincial or territorial portion.

For more information on the moratorium on repayment click [here](#).

As part of the Manitoba Protection Plan, the Manitoba government has implemented a number of initiatives to support Manitobans throughout the COVID-19 pandemic.

CASH FLOW TAX RELIEF

The province is providing the following protections for the next six months until Oct. 1:

- instructing Manitoba Hydro, Centra Gas and Manitoba Public Insurance (MPI) to not charge interest or penalties in the event that Manitobans are unable to pay at this time;
- instructing MPI to relax ordinary practices on policy renewals and collections;
- instructing Manitoba Liquor and Lotteries not to charge interest on receivables from restaurants, bars and specialty wine stores;
- supporting Workers Compensation Board (WCB) to do the same and asking WCB to extend relief from penalties for late payments;
- directing Manitoba Hydro and Centra Gas to not disconnect customers during these times; and
- working with municipal partners to ensure municipalities do not charge interest on provincial education taxes and school division fees and the province is encouraging municipalities to do the same with respect to their own taxes and will start discussions to support implementation.

For more information please click [here](#).

RESIDENTIAL RENT FREEZE INCREASES

The Manitoba government announced a freeze on all rent increases set to take effect between April 1 and May 31. The Residential Tenancies Branch (RTB) and Residential Tenancies Commission have postponed all non-urgent hearings, which means tenants cannot be evicted unless there is a risk to health and safety or concerns about illegal activity.

For more information:

- [Questions and Answers for Tenants](#) pdf
- [Questions and Answers for Landlords](#) pdf

Tenants and landlords who need more information should contact the RTB at 204-945-2476, 1-800-782-8403 (toll-free) or rtb@gov.mb.ca. Manitobans can also visit the [Residential Tenancy Branch website](#).

If you have any questions about filing an appeal, contact the Residential Tenancies Commission at 204-945-2028 or rtc@gov.mb.ca or visit the [website](#).

For more information on all Province of Manitoba programs and services for individuals with respect to the COVID-19 public health issue please click [here](#).

STILL NOT SURE WHICH PROGRAMS APPLY TO YOUR BUSINESS?

Find COVID-19 support and other programs and services.

[CLICK HERE](#) to answer a few questions to get a personalized list of options.

**For additional covid-19 information or tools for your business
or community please visit jointhechamber.ca**

**If you have specific questions about programs and funding available to support you,
employment standards or employer responsibilities,
please email info@mbchamber.mb.ca. We will help you find answers.**