

# Financial Relief Measures Guide

The Federal and Provincial Governments'  
Economic Response to COVID-19

Updated November 25, 2020

This guide is a living document prepared by MNP on behalf of the Nova Scotia Federation of Agriculture to provide information on government programs to help businesses for agricultural producers in Nova Scotia.



## Grant Programs

Program	Description
<b>Emergency On-Farm Support Fund</b> *NEW PROGRAM	<p>A new agreement between the Government of Canada and Nova Scotia will see Agriculture and Agri-Food Canada invest \$983,500, for a total of \$1,229,375 available funding under the Emergency On-Farm Support Fund.</p> <p><b>**Applicants are eligible for federal assistance and a provincial top-up, for up to 75 per cent of eligible project costs, to a maximum of \$50,000.</b></p> <p>Farmers seeking to apply for funding must do so before Dec. 31.</p> <p>Eligible project costs include:</p> <ul style="list-style-type: none"> <li>-adjustments to farm operations to ensure worker safety during the COVID-19 pandemic</li> <li>-personal protective equipment</li> <li>-costs related to training workers on COVID-19 protocols</li> </ul> <p>Disposable personal protective equipment is capped at 10% of eligible project cost, to a maximum of \$7,000.</p> <p>Eligibility: Farms can apply to the program if they:</p> <ul style="list-style-type: none"> <li>-are currently registered under the Farm Registration Act</li> <li>-have an owner who is at least 19 years old</li> <li>-report gross commodity income of at least \$30,000</li> <li>-have at least 5 employees</li> <li>-adhere to the Federal Quarantine Act</li> </ul> <p>More information and how to apply: <a href="https://novascotia.ca/coronavirus/emergency-on-farm-support-fund-program/">https://novascotia.ca/coronavirus/emergency-on-farm-support-fund-program/</a></p>
<b>COVID-19 Response and Mitigation Program</b>	<p>The COVID-19 Agriculture Response Program is designed to help Nova Scotia's agriculture industry mitigate the effects of the COVID-19 pandemic on the industry's competitiveness, productivity and profitability.</p> <p>There are 4 streams for funding under the COVID-19 Response and Mitigation Program. The funding doesn't need to be repaid.</p> <p><u>Stream 1: COVID-19 Mitigation and Adaptation for Health Protocol:</u> Applicants are eligible for 75% funding assistance on total eligible project costs to a maximum of \$50,000 per program year, to help applicants comply with recommended health protocols.</p> <p><u>Stream 2: COVID-19 Marketing, Product Movement and Distribution</u> Agriculture companies and registered Nova Scotia farms as applicants are eligible for 50% funding assistance on total eligible project costs to a maximum of \$20,000 per project.</p> <p><u>Stream 3: COVID-19 Strategic Projects</u> Initiatives at a sector or industry level will be reviewed for funding on an individual basis. If they're deemed to meet the objectives of the Program, they will be assessed on an individual merit, impact and reach basis.</p> <p><u>Stream 4: COVID-19 Abattoir Efficiency and Development</u> Applicants are eligible for 75% funding assistance on total eligible project costs to a maximum of \$50,000 per program year.</p> <p><u>Eligibility:</u> These businesses and organizations can apply to the program:</p> <ul style="list-style-type: none"> <li>• Farms:                         <ul style="list-style-type: none"> <li>○ if the owner is at least 19 years old and is actively farming in the program year</li> <li>○ if the farm is registered in the correct income category under the Farm Registration Act</li> </ul> </li> <li>• Agri-businesses:                         <ul style="list-style-type: none"> <li>○ that represent identifiable Nova Scotia agriculture and agri-food products</li> <li>○ that conduct value-added processing of a raw Nova Scotia agriculture product (at least 50% of the business's product), showing a direct partnership and significant economic impact to Nova Scotia's primary agricultural activity</li> </ul> </li> <li>• Agricultural industry associations:                         <ul style="list-style-type: none"> <li>○ that represent identifiable Nova Scotia agriculture and agri-food products</li> <li>○ that can prove their not-for-profit status</li> </ul> </li> <li>• Provincially or federally licensed abattoirs                         <ul style="list-style-type: none"> <li>○ Mi'kmaq First Nations and other indigenous organizations involved in agriculture business</li> <li>○ Applications from other businesses or organizations may be considered.</li> </ul> </li> </ul> <p>More information and how to apply: <a href="https://novascotia.ca/coronavirus/agriculture-response-program/">https://novascotia.ca/coronavirus/agriculture-response-program/</a></p>

## Grant Programs Continued

Program	Description
<b>Mandatory Isolation Support for Temporary Foreign Workers Program (MISTFWP)</b> *UPDATED	<p>The MISTFWP will provide a maximum non-repayable contribution amount of \$1,500 for each temporary foreign worker.</p> <p>The program will assist Canadian employers with some of the incremental costs associated with the mandatory 14-day isolation period imposed under the Quarantine Act on temporary foreign workers upon entering Canada. The fund is \$50M for this program.</p> <p><b>**Announced on November 2, 2020 by the Minister of Agriculture and Agri-Food, applications have been extended again until November 30, 2020.</b></p> <p><u>Eligibility for MISTFWP:</u>            -Canadian employers in the farming, fish harvesting, and food production and processing sectors.</p> <p>More information and how to apply: <a href="http://www.agr.gc.ca/eng/agricultural-programs-and-services/mandatory-isolation-support-for-temporary-foreign-workers-program/?id=1588186409721">http://www.agr.gc.ca/eng/agricultural-programs-and-services/mandatory-isolation-support-for-temporary-foreign-workers-program/?id=1588186409721</a></p> <p>The government announced on July 31 that they will invest \$35 million to improve health and safety on farms and in employee living quarters to prevent and respond to the spread of COVID-19. This will go toward direct infrastructure improvements to living quarters, temporary or emergency housing (on- or off-farm), as well as PPE, sanitary stations, and any other health and safety measures. Non-repayable contributions will be cost-shared 50:50 with the applicants. This \$35 million fund extends supports beyond the 14-day period.</p> <p>More information: <a href="https://www.canada.ca/en/employment-social-development/news/2020/07/government-of-canada-invests-in-measures-to-boost-protections-for-temporary-foreign-workers-and-address-covid-19-outbreaks-on-farms.html">https://www.canada.ca/en/employment-social-development/news/2020/07/government-of-canada-invests-in-measures-to-boost-protections-for-temporary-foreign-workers-and-address-covid-19-outbreaks-on-farms.html</a></p>
<b>Emergency Processing Fund (EPF)</b>	<p>The federal government launched the \$77.5 million Emergency Processing Fund (EPF) to help companies implement changes to safeguard the health and safety of workers and their families due to the impacts of the COVID-19 pandemic.</p> <p>Applications are now closed.</p> <p>More information and how to apply: <a href="https://www.agr.gc.ca/eng/agricultural-programs-and-services/emergency-processing-fund/?id=1591291974693">https://www.agr.gc.ca/eng/agricultural-programs-and-services/emergency-processing-fund/?id=1591291974693</a></p>

Please note the following provincial programs have closed:

- *The COVID-19 Small Business Credit and Support Program: offered eligible small businesses a loan, a one-time grant and a voucher for business advice and support to help them adapt to or recover from the effects of COVID-19.*
- *The Small Business Impact Grant: \$20-million program, eligible small businesses, non-profits, charities and social enterprises ordered to close or greatly reduce operations because of the public health order could qualify for a flexible grant.*
- *COVID-19 Rent Deferral Support Program: The government of Nova Scotia encouraged landlords to defer rent payments for their commercial tenants for 3 months, spreading the deferred rent amount over the rest of the lease term.*
- *The Worker Emergency Bridge Fund: one-time payment of \$1,000 for Nova Scotians who are laid off or out of work because of COVID-19.*

## Business Risk Management Programs

Program	Description
<b>AgriStability</b>	<p>AgriStability is part of the joint federal and provincial suite of Business Risk Management Programs to help producers manage their risks, given the unique nature of Agriculture. AgriStability is a program that provides support when farmers experience larger income losses relative to their typical annual margins.</p> <p>The deadline to enroll for 2020 AgriStability was July 3, 2020.</p> <p>More information and how to apply: <a href="http://www.agr.gc.ca/eng/?id=1291990433266">http://www.agr.gc.ca/eng/?id=1291990433266</a></p>
<b>AgriInvest</b>	<p>AgriInvest is a part of the Federal and Provincial suite of Business Risk Management programs designed as self-managed producer-government savings account designed to help producers:</p> <ol style="list-style-type: none"> <li>manage small income declines</li> <li>make investments to manage risk and improve market income</li> </ol> <p><u>Eligibility:</u>            Generally, you are eligible for AgriInvest if you earn income from the primary production of agricultural commodities and you:</p> <ol style="list-style-type: none"> <li>farm in Canada</li> <li>file an income tax return reporting farming income (loss) to the Canada Revenue Agency by the final filing deadline for the program yearFootnote1</li> <li>file an AgriInvest form reporting sales and purchases of allowable commodities by the final deadline for the program year</li> </ol> <p>More information and how to apply: <a href="http://www.agr.gc.ca/eng/agricultural-programs-and-services/agriinvest/?id=1291828779399">http://www.agr.gc.ca/eng/agricultural-programs-and-services/agriinvest/?id=1291828779399</a></p>
<b>AgriInsurance</b>	<p>The provincial government providing a 10 per cent discount on producers' share of AgriInsurance premiums, saving farmers from making these payments during difficult times. Includes labour shortages due to COVID-19 during the 2020 growing season.</p> <p>AgriInsurance is an insurance against natural hazards to reduce the financial impact of production losses.</p> <p>More information and how to apply: <a href="https://novascotia.ca/agri/programs-and-services/financial-funding/crop-livestock-insurance/">https://novascotia.ca/agri/programs-and-services/financial-funding/crop-livestock-insurance/</a></p>

# Wage Subsidy Programs

Program	Description
<b>Canada Emergency Wage Subsidy (CEWS)</b> *UPDATED	<p>The Canada Emergency Wage Subsidy (CEWS) is a program that provides varying subsidy amounts to eligible employers.</p> <p><b>**On November 2, 2020 the government introduced Bill C-9, which includes the extension of the Canada Emergency Wage Subsidy until June 2021. The wage subsidy would remain at the current rate of up to 65 per cent of eligible wages until December 19, 2020.</b></p> <p>Previously Bill C-20, An Act respecting further COVID-19 measures, received Royal Assent. Changes are:</p> <ul style="list-style-type: none"> <li>-Further extension of the CEWS, until December 19, 2020;</li> <li>-A base subsidy available to all eligible employers that are experiencing a decline in revenues, with the subsidy amount varying depending on the scale of revenue decline;</li> <li>-A top-up subsidy of up to an additional 25 per cent for those employers that have been most adversely affected by the COVID-19 crisis;</li> <li>-A separate CEWS rate structure apply to furloughed employees; and</li> <li>-A safe harbour available to ensure that, through August 29, employers have access to a CEWS rate that is at least as generous as they would have had under the initial CEWS structure.</li> </ul> <p>The government of Canada has launched a CEWS calculator to help employers estimate the subsidy they can expect to receive. Employers can calculate their revenues under the accrual method or the cash method. The calculator is available at <a href="https://www.canada.ca/en/revenue-agency/news/2020/08/government-of-canada-launches-updated-canada-emergency-wage-subsidy-calculator-to-support-employers.html">https://www.canada.ca/en/revenue-agency/news/2020/08/government-of-canada-launches-updated-canada-emergency-wage-subsidy-calculator-to-support-employers.html</a></p> <p>More information and how to apply: <a href="https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html">https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html</a></p>
<b>10% Temporary Wage Subsidy</b>	<p>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).</p> <p>The subsidy is equal to 10% of the wages paid to employees 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.</p> <p><u>Eligibility:</u></p> <ul style="list-style-type: none"> <li>-Be an eligible employer</li> <li>-Have an existing business number and payroll program account with the CRA on March 18, 2020; and</li> <li>-Pay salary, wages, bonuses, or other remuneration to an eligible employee</li> </ul> <p>Note: For employers that are eligible for both the CEWS and the Temporary 10% Wage Subsidy for a period, any benefit from the Temporary 10% Wage Subsidy for remuneration paid in a specific period will generally reduce the amount available to be claimed under the CEWS in that same period.</p> <p>More information and how to apply: <a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html</a></p>
<b>Work-Sharing (WS)</b>	<p>The Government of Canada has extended the maximum duration of the Work-Sharing program from 38 weeks to 76 weeks for employers affected by COVID-19.</p> <p>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.</p> <p><u>Eligibility:</u></p> <ul style="list-style-type: none"> <li>-Have been in business in Canada year-round for at least two years;</li> <li>-Be a private business, a publicly-held company, or a not-for-profit organization;</li> <li>-Demonstrate that the shortage of work is temporary and beyond their control, and is not a cyclical/recurring slowdown;</li> <li>-Demonstrate a recent decrease in business activity of approximately 10%; and,</li> <li>-Submit and implement a recovery plan designed to return the Work-Sharing unit(s) to normal working hours by the end of the Work-Sharing agreement. There must be a reasonable expectation that recovery (that is, a return to normal work hours for all participating employees) will be achieved by the end of the agreement.</li> </ul> <p>More information and how to apply: <a href="https://www.canada.ca/en/employment-social-development/services/work-sharing.html">https://www.canada.ca/en/employment-social-development/services/work-sharing.html</a></p>
<b>Youth Employment and Skills Program (YESP)</b>	<p>The Youth Employment and Skills Program provided a wage subsidy to employers who hire youth for agricultural jobs.</p> <p>Application intake has been closed as of July 6, 2020.</p> <p>More information : <a href="http://www.agr.gc.ca/eng/agricultural-programs-and-services/youth-employment-and-skills-program/?id=1557778999519">http://www.agr.gc.ca/eng/agricultural-programs-and-services/youth-employment-and-skills-program/?id=1557778999519</a></p>

## Loan Programs

Program	Description
<p><b>Urban Main Street Loan Initiative</b></p>	<p>Center of Entrepreneurship and Education (CEED) has teamed up with Atlantic Canada Opportunities Agency (ACOA) to offer the Urban Main Street Loan Initiative. This loan is to be used to finance the everyday operations of a business such as sales and marketing, product development, wages and other activities for businesses such as retail shops, restaurants, corner stores, etc., and businesses of strategic importance to the community. This program will provide up to \$40,000 and will have a forgivable portion of up to \$10,000 and is available to businesses in the greater Halifax area. 25% up to a maximum of \$10,000 in loan forgiveness is available, provided the outstanding balance is paid back by December 31, 2022.</p> <p>This program offers funding to those who may not be eligible for the existing CEBA (such as sole proprietorships) or if a business was approved for a CEBA loan but is still experiencing liquidity issues they can access this loan as additional funding.</p> <p><u>Eligibility</u></p> <ul style="list-style-type: none"> <li>-The Applicant must have attempted to access other federal relief measures under Canada's COVID-19 Economic Response Plan, such as the Canada Emergency Business Account (CEBA), the Wage Subsidy benefits, the Commercial Rent Assistance for small businesses among others, and was either ineligible or rejected, or accessed COVID-19 relief measures and continues to experience liquidity issues.</li> <li>-The Applicant is required to attest that they applied for other federal benefits and were approved, rejected or deemed ineligible.</li> <li>-The Applicant must have been established before March 01, 2020.</li> <li>-The Applicant must have been adversely impacted because of the COVID-19.</li> <li>-The Applicant office must be located within boundaries Halifax, Dartmouth and Bedford.</li> <li>-Assistance may be provided to sole proprietorships, partnerships, incorporated companies and cooperatives.</li> <li>-The Applicant must be the majority shareholder of the business and have the authority to bind the business.</li> </ul> <p>More information and how to apply: <a href="https://www.ceed.ca/urban-main-street-recovery-fund-umsrf/">https://www.ceed.ca/urban-main-street-recovery-fund-umsrf/</a></p>
<p><b>Canada Emergency Business Account (CEBA)</b></p>	<p>Canada Emergency Business Account (CEBA) provides interest-free loans to small businesses and not-for-profits through their existing bank to help cover their operating costs during a period where their revenues have been temporarily reduced, due to the economic impacts of the COVID-19 virus. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 percent.</p> <p><b><i>**CEBA support is being expanded from \$40K to \$60K. This expansion will be available to all eligible previous and new CEBA applicants. As of October 26, 2020, eligible Canadian businesses that currently operating through a personal bank account will be able to apply for CEBA. All applicants now have until December 31, 2020, to apply for CEBA.</i></b></p> <p>The CEBA application process follows one of two streams: (i) the Payroll Stream (Applicants with employment income paid in the 2019 calendar year between Cdn.\$20,000 and Cdn.\$1,500,000) or (ii) the Non-Deferrable Expense Stream (Applicants with Cdn.\$20,000 or less in total employment income paid in the 2019 calendar year).</p> <p>Regardless of your stream, every applicant must meet the following criteria:</p> <ul style="list-style-type: none"> <li>-Has an active CRA Business Number (BN) with an effective date of registration on or prior to March 1, 2020.</li> <li>-Filed an income tax return with the CRA with a tax year ending in 2019 or, if its tax return for 2019 has not yet been submitted, 2018.</li> <li>-Has an active business chequing/operating account with the Lender at the time of applying for CEBA. Note: If Borrower currently does not have a business chequing/operating account the Borrower must create one at their primary financial institution before applying for CEBA.</li> <li>-Has not previously used the Canada Emergency Business Account Program (the "Program") and will not apply for support under the Program at any other financial institution.</li> <li>-Intends to continue to operate its business or to resume operations.</li> </ul> <p>Please note that eligibility was expanded so small businesses can access the Canada Emergency Business Account (CEBA). This means that owner-operated small businesses that had been ineligible for the program due to their lack of payroll, sole proprietors receiving business income directly, as well as family-owned corporations remunerating in the form of dividends rather than payroll will become eligible.</p> <p>More information and how to apply: <a href="https://ceba-cuec.ca/">https://ceba-cuec.ca/</a> and <a href="https://www.edc.ca/en/solutions/working-capital/bcap-guarantee.html">https://www.edc.ca/en/solutions/working-capital/bcap-guarantee.html</a></p>
<p><b>Export Development Canada (EDC) Loan Guarantee for Small and Medium-Sized Enterprises</b> Under the Business Credit Availability Program (BCAP)</p>	<p>Through the Business Credit Availability Program, EDC is working with financial institutions to guarantee 80% of new operating credit and cash flow term loans of up to \$6.25 million to cover rent, payroll and other operating costs caused by the current crisis to small and medium-sized enterprises.</p> <p>On August 31, 2020 it was announced that the Business Credit Availability Program (BCAP) has been extended to June 2021.</p> <p><u>Eligibility:</u> The approval process for the EDC BCAP Guarantee is subject to additional debt lending requirements through your financial institution, so they can tell you whether this is the right solution for your business. Please consult your financial institution account manager as a first step. They can explain the criteria for this program and how to apply.</p> <p>More information and how to apply: <a href="https://www.bdc.ca/en/pages/special-support.aspx">https://www.bdc.ca/en/pages/special-support.aspx</a></p>
<p><b>Business Development Canada (BDC) Lending Program for Small and Medium-Sized Enterprises</b> Under the Business Credit Availability Program (BCAP)</p>	<p>BDC is working with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements. The program offers differing maximum finance amounts based on business revenues. Financed amount include 80 % provided by BDC and 20 % provided by your financial institution. The financial institution will undertake on behalf of BDC to structure, underwrite, document, authorize and service the Term Loan.</p> <p>On August 31, 2020 it was announced that the Business Credit Availability Program (BCAP) has been extended to June 2021.</p> <p><u>Eligibility:</u></p> <ul style="list-style-type: none"> <li>-Clients must be in good standing at time of funding.</li> <li>-Clients may access multiple government programs. (CEBA (\$40k loan), BDC Co-Lending, EDC BCAP Guarantee.</li> <li>-Clients cannot access the BDC Co-Lending program with more than one financial institution.</li> </ul> <p>More information and how to apply: <a href="https://www.bdc.ca/en/pages/special-support.aspx">https://www.bdc.ca/en/pages/special-support.aspx</a></p>

## Loan Programs Continued

Program	Description
<b>Farm Credit Canada (FCC) COVID-19 Support Program</b>	<p>FCC has received an enhancement to its capital base that will allow for an additional \$5 billion in lending capacity. FCC has put in place:</p> <ul style="list-style-type: none"> <li>a) a deferral of principal and interest payments up to six months for existing loans; or</li> <li>b) a deferral of principal payments up to 12 months</li> </ul> <p><u>Eligibility:</u> Each application is assessed on a case-by-case basis. Businesses applying for FCC lending products are subject to normal lending due diligence, which considers business viability, credit history, and management integrity and experience.</p> <p>More information and how to apply: <a href="https://www.fcc-fac.ca/en/covid-19/program-details.html">https://www.fcc-fac.ca/en/covid-19/program-details.html</a></p>
<b>Small Business Loan Guarantee Program</b>	<p>The Small Business Loan Guarantee Program, administered through 16 provincial credit unions, will defer principal and interest payments until 30 June 2020. The Small Business Loan Guarantee Program continues to provide access to credit for eligible businesses up to \$500,000.</p> <p>Loans may be granted for a term of up to 10 years. The maximum guarantee supplied by the Province of Nova Scotia will be 90 percent of the value of all term loans. The guarantee will remain at 75 percent on lines of credit but a 90 percent guarantee may be available to those that qualify under our special financing streams – including all types of agribusinesses under the Agri Business Financing Stream.</p> <p>More information and how to apply: <a href="http://www.novascotia.coop/programs/small-business-loan-guarantee-program/">http://www.novascotia.coop/programs/small-business-loan-guarantee-program/</a></p>
<b>Regional Relief and Recovery Fund (RRRF)</b>	<p>The Atlantic Canada Opportunities Agency (ACOA) and the Atlantic Association of Community Business Development Corporations (CBDCs) are distributing \$110 million in support for affected businesses through the RRRF in Atlantic Canada. This funding was increased on October 2<sup>nd</sup>, with \$1.5 billion total being invested in RRRF support.</p> <p><u>Eligibility:</u> The RRRF is complementary to existing federal programs. You must first apply for other federal support measures such as the Canada Emergency Business Account benefit, the Wage Subsidy benefit and the Commercial Rent assistance for small businesses, among others. Applicants are required to attest that they applied for other federal benefits and were approved, rejected or deemed ineligible.</p> <p><u>Atlantic Canada Opportunities Agency (ACOA)</u> To support small and medium-sized businesses that provide products and services to other businesses; and organizations that provide support services to businesses.</p> <p>The ACOA program for COVID operating capital loans/added PPE requirements (businesses must be value adding and not a primary agriculture producer and be exporting outside of Canada to qualify) can be found at <a href="https://www.canada.ca/en/atlantic-canada-opportunities/campaigns/covid19/rrrf.html">https://www.canada.ca/en/atlantic-canada-opportunities/campaigns/covid19/rrrf.html</a>. Businesses are encouraged to reach out to an Account Manager before applying.</p> <p>More information and how to apply: <a href="https://www.canada.ca/en/atlantic-canada-opportunities/services/application-for-financial-assistance.html">https://www.canada.ca/en/atlantic-canada-opportunities/services/application-for-financial-assistance.html</a></p> <p><u>Community Business Development Corporations (CBDCs)</u> To support main street businesses such as restaurants and retailers in small, rural and remote communities across the region. Small business owners impacted as a result of the COVID-19 pandemic can apply for loans up to \$40,000 with up to \$10,000 in loan forgiveness through the Regional Relief and Recovery Funding (RRRF). The CBDC has a mirror program to ACOA and it can support non-exporters and primary producers.</p> <p>Note: On farm processing is eligible. The RRRF is not designed to support primary producers, but post-harvest processing/value-adding at farm gate is eligible if the producer exports outside of Canada.</p> <p>The CBDC and ACOA eligibility criteria are similar, however ACOA has a minimum project size of \$40,000 whereas CBDC is up to \$40,000. It is for these reasons they have the same RRRF program and have moved money to the CBDC's so those producers/processors and other businesses that do not meet ACOA's lending criteria, would indeed be eligible through the CBDC.</p> <p>More information and how to apply: <a href="https://www.cbdc.ca/en/nova-scotia-regional-relief-and-recovery-fund-rrrf">https://www.cbdc.ca/en/nova-scotia-regional-relief-and-recovery-fund-rrrf</a></p>
<b>Loan Funding for Indigenous Businesses</b>	<p>Up to \$40,000 will be available to small and medium-sized Indigenous businesses, an interest-free loan up to \$30,000 and a non-repayable contribution up to \$10,000. Eligibility: Small and medium-sized Indigenous businesses that are current or former clients of an Aboriginal Financial Institution.</p> <p>More information and how to apply: <a href="https://www.sac-isc.gc.ca/eng/1588079295625/1588079326171">https://www.sac-isc.gc.ca/eng/1588079295625/1588079326171</a></p>
<b>Canada Emergency Rent Subsidy and Lockdown Support (Formerly the Canada Emergency Commercial Rent Assistance (CECRA))</b> *UPDATED	<p>Canadian businesses, non-profit organizations, or charities who have seen a drop in revenue due to the COVID-19 pandemic may be eligible for a subsidy to cover part of their commercial rent or property expenses, starting on September 27, 2020, until June 2021.</p> <p>This subsidy will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords.</p> <p>If you are eligible for the base subsidy, you may also be eligible for lockdown support if your business location is significantly affected by a public health order for a week or more.</p> <p><b>***Applications now open for Claim Period 1 (September 27 to October 24, 2020):</b> A CERS application must be filed no later than 180 days after the end of a claim period.</p> <p>More information and how to apply: <a href="https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy.html">https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy.html</a></p> <p>The Canada Emergency Commercial Rent Assistance (CECRA) was the program previously used for rent relief through commercial property owners for small businesses experiencing financial hardship due to COVID-19. The program was active from April 2020-August 2020.</p>

## Payment and Tax Deferrals and Other Supports

Measure	Description
Income tax deferral	<p>All businesses can 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.</p> <p>No interest or penalties will accumulate on these amounts during this period.</p> <p>More information: <a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html</a></p>
Deferral of Sales Tax Remittance and Customs Duty Payments until June	<p>Businesses, including self-employed individuals, can defer until June 30, 2020 payments of the GST/HST, as well as customs duty owing on their imports.</p> <p>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.</p> <p>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.</p> <p>More information: <a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html</a></p>
Virtual business support hub	<p>The provincial government is working with post-secondary education partners to offer education, training and guidance for small businesses. A centralized online hub will connect businesses with support programs available from post-secondary institutions and other regional organizations. Business support workers will help connect businesses with the programs they need.</p> <p>The virtual hub will be hosted by Nova Scotia Community College (NSCC).</p> <p>More information: <a href="https://www.nsc.ca/sites/covid19-business-support/">https://www.nsc.ca/sites/covid19-business-support/</a></p>
WCB Nova Scotia Premium Deferral	<p>All WCB premium payments from employers are deferred until October. Interest and late payment fees will be waived until further notice.</p> <p>More information: <a href="https://www.wcb.ns.ca/About-Us/WCB-Nova-Scotias-Response-to-COVID-19/Information-for-Employers.aspx">https://www.wcb.ns.ca/About-Us/WCB-Nova-Scotias-Response-to-COVID-19/Information-for-Employers.aspx</a></p>
Fee deferral for businesses	<p>In recognition of COVID-19, the Government of Nova Scotia is deferring many program and service fees until 30 June 2020 to help support businesses. Deferrals include workers compensation premiums and licence, permit, registration, renewal and service fees.</p> <p>More information: <a href="https://novascotia.ca/coronavirus/fees/">https://novascotia.ca/coronavirus/fees/</a></p>
Changes to payments	<p>Government will defer payments until June 30 for all government loans, including those under the Farm Loan Board, Fisheries and Aquaculture Loan Board, Jobs Fund, Nova Scotia Business Fund, Municipal Finance Corp. and Housing Nova Scotia.</p> <p>Small businesses which do business with the government will be paid within five days instead of the standard 30 days.</p> <p>More information: <a href="https://novascotia.ca/coronavirus/support/">https://novascotia.ca/coronavirus/support/</a></p>



**For further information on programs, contact:**

**Greg Mosher**  
MNP Partner and Business Advisor  
902.896.2575  
[Greg.Mosher@mnp.ca](mailto:Greg.Mosher@mnp.ca)