



Resources for Business Contingency Planning in Response to COVID-19

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Canada's COVID-19 Economic Response Plan

All information directly derived from the following source.

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

On this page

- [Support for individuals](#)
- [Support for businesses](#)
- [Support for sectors](#)
- [Support for organizations helping Canadians](#)
- [Support for provinces and territories](#)

Support for individuals

Individuals and families

- Employment Insurance (EI) program
- Canada Recovery Benefit (CRB)
- Canada Recovery Sickness Benefit (CRSB)
- Canada Recovery Caregiving Benefit (CRCB)
- Canada Emergency Response Benefit (CERB) **Closed**
- Mortgage payment deferral

Persons with disabilities

- Special one-time, tax-free, non-reportable payment

Post-secondary students and recent graduates

- Helping student loan borrowers

Seniors

- Temporarily extending the Guaranteed Income Supplement and Allowance payments
- Reduced minimum withdrawals for Registered Retirement Income Funds

Indigenous peoples

- Supporting Indigenous communities
- Boosting the On-Reserve Income Assistance Program
- Funding for additional health care resources for Indigenous communities
- Expanding and improving access to mental wellness services

- Making personal hygiene products and nutritious food more affordable
- Providing support to Indigenous post-secondary students
- Ensuring a safe return to school for First Nations
- New shelters to protect and support Indigenous women and children fleeing violence

Indigenous peoples can also access all other benefits.

Find the support you need

[Answer a few questions to get a list of benefits and support tailored to you](#)

Support for businesses

Avoiding layoffs, rehiring employees and creating new jobs

- Canada Emergency Wage Subsidy (CEWS)
- Extending the Work-Sharing program
- Creating new jobs and opportunities for youth
- Extension of lay-off periods

Taxes and tariffs

- Waiving tariffs on certain medical goods

Financial support, loans and access to credit

- Canada Emergency Business Account (CEBA) interest-free loans
- Loan Guarantee for Small and Medium-Sized Enterprises
- Co-Lending Program for Small and Medium-Sized Enterprises
- Regional Relief and Recovery Fund (RRRF)
- Canada Emergency Commercial Rent Assistance (CECRA)
- Mid-Market Financing Program
- Mid-Market Guarantee and Financing Program
- Businesses in the territories
- Supporting Black-led business organizations through the National Ecosystem Fund
- Supporting Black business owners and entrepreneurs through the Black Entrepreneurship Loan Fund
- Large Employer Emergency Financing Facility (LEEFF)
- Additional support by sector

Targeted support

- Young entrepreneurs
- Women entrepreneurs

Support for self-employed individuals

- Canada Recovery Benefit (CRB)
- Canada Recovery Sickness Benefit (CRSB)
- Canada Recovery Caregiving Benefit (CRCB)
- Canada Emergency Response Benefit (CERB) **Closed**

Indigenous businesses

- Relief measures for Indigenous businesses
- Supporting business through the pandemic and into recovery
- Supporting the Indigenous tourism industry

Indigenous peoples can also access all other benefits.

Supporting financial stability

- Relief for federally regulated pension plan sponsors
- Launching an Insured Mortgage Purchase Program
- Bank of Canada's actions
- Office of the Superintendent of Financial Institutions actions

Find the support you need for your business

[Answer a few questions to get a personalized list of support](#)

Support for sectors

Agriculture and agri-food

- Keeping workers in the food supply chain safe
- Increasing credit availability
- Helping producers faced with additional costs incurred by COVID-19
- Increasing the Canadian Dairy Commission borrowing limit
- Increasing interim payments from 50% to 75% through AgriStability
- Expanding AgriInsurance to include labour shortage
- Additional support for your business

Aquaculture and fisheries

- Keeping workers in the food supply chain safe
- Increasing credit availability
- Assisting the fish and seafood processing sector
- Fish Harvester Benefit
- Fish Harvester Grant
- Changes to Employment Insurance (EI) fishing benefits
- Additional support for your business

Culture, heritage and sport

- Emergency Support Fund for Cultural, Heritage and Sport Organizations
- Support for Independent production companies
- Supporting Canada's six national museums and the National Battlefields Commission
- Helping the National Arts Centre continue its operations
- Waiving payments for Part I licence fees
- Additional support for your business

Air transportation

- Supporting essential air access to remote communities
- Continuing the supply of essential goods and services to remote and fly-in communities
- Waiving ground lease rents
- Additional support for your business

Tourism

- Additional support for your business

Energy

- Cleaning up orphan and inactive oil and gas wells
- Launching the Emissions Reduction Fund
- Additional support for your business

Academic and research

- Providing wage support for universities and health research institutes
- Covering eligible costs to maintain research activities

Infrastructure

- Funding for communities
- Flexible funding for community resilience
- Supporting communities: new ways to adapt spaces and services

Mining

- Protecting jobs and safe operations of junior mining exploration and other flow-through share issuers

Construction

- Helping address urgent housing needs of vulnerable individuals

Support for organizations helping Canadians

People who need it most

- Helping address urgent housing needs of vulnerable individuals
- Supporting people experiencing homelessness
- Supporting women and children fleeing violence
- Providing youth with mental health support
- Supporting public health efforts through the Canadian Red Cross
- Additional support for your organization

Services to those in need

- Helping vulnerable Canadians
- Improving access to essential food support

Seniors

- Supporting the delivery of items and personal outreach
- Providing immediate and essential services to seniors

People with disabilities

- Providing resources to improve workplace accessibility and access to jobs
- Investing in projects through the Accessible Technology Program

Support for provinces and territories

People who needs it most

- Helping address urgent housing needs of vulnerable individuals

- Temporary wage top-up for low-income essential workers

Health

- Supporting critical health care system needs and mitigation efforts

Economy

- Helping provinces and territories safely restart their economies
- Support for Newfoundland and Labrador's Offshore Energy Sector Workers

Education

- Ensuring a safe return to school

To Learn More About These Programs Visit: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

Related resources

[Completed measures to respond to COVID-19](#)

[Canada's COVID-19 Economic Response Plan – Overview](#)

- Information for individuals
- Information for businesses
- Information for sectors

Ontario's Action Plan: Responding to COVID-19

All information directly derived from the following source.

Direct supports for the health care system, people, families, workers and employers

Ontario's Action Plan: Responding to COVID-19 outlines the first steps in the Province's plan to tackle the COVID-19 outbreak. The action plan will provide \$7 billion in additional resources for the health care system and will provide direct support for people, and jobs. This includes \$3.3 billion in additional health care resources, \$3.7 billion to support people and jobs, and measures that will make available up to \$10 billion in support for people and businesses through tax and other deferrals to improve their cash flows, helping protect jobs and household budgets.

\$3.3 billion of additional resources for health care, including:

- \$2.1 billion in new measures to support the COVID-19 response with:
 - A dedicated \$1 billion COVID-19 contingency fund;
 - \$341 million for hospital capacity to increase assessments and treatment;
 - \$243 million for long-term care home emergency capacity and virus containment measures;
 - \$100 million more for public health;

- \$170 million for community capacity, homecare and Telehealth Ontario;
 - \$62 million for health care workers in assessment centres, hospitals and the community;
 - \$75 million for personal protective equipment and critical medical supplies;
 - Approximately \$80 million for ambulance and paramedic services; and
 - Approximately \$70 million for infection control measures in retirement homes, residential facilities and emergency shelters.
- An additional \$1.2 billion to meet demand for services in the health and long-term care sector.

\$3.7 billion to support people and jobs, including:

- \$75 million in urgent additional support for 194,000 low-income seniors by proposing to double the [Guaranteed Annual Income System \(GAINS\)](#) maximum payment to \$166 per month for individuals and \$332 per month for couples for six months, starting in April 2020;
- Helping families pay for extra costs associated with school and daycare closure during the COVID-19 outbreak by providing a one-time \$200 payment per child up to 12 years of age, and \$250 for those with special needs, including kids enrolled in private schools;
- Providing six months of [Ontario Student Assistance Program \(OSAP\)](#) loan and interest accrual relief for student borrowers, in partnership with the federal government;
- Providing new, additional support of \$26 million to Indigenous peoples and communities, including emergency assistance for urban Indigenous people in financial need and costs for health care professionals and critical supplies to reach remote First Nations;
- \$200 million in new funding to provide temporary emergency supports for people in financial need as well as funding to municipalities and other service providers so they can quickly respond to local needs;
- Making electricity bills more affordable for eligible residential, farm and small business consumers through a \$1.5 billion increase in electricity cost relief compared to the *2019 Budget*. In addition, the Province is also setting electricity prices for time-of-use customers at the lowest rate, known as the off-peak price, 24 hours a day for 45 days, to support ratepayers in their increased daytime electricity usage as they respond to the COVID-19 outbreak, addressing concerns about time-of-use metering;
- \$9 million in direct support to families for their energy bills by expanding eligibility for the [Low-income Energy Assistance Program \(LEAP\)](#) and ensuring that their electricity and natural gas services are not disconnected for nonpayment during the COVID-19 outbreak;
- Cutting taxes by \$355 million for about 57,000 employers through a proposed temporary increase to the [Employer Health Tax \(EHT\)](#) exemption;
- Helping to support regions that have been lagging in employment growth with a proposed new Corporate Income Tax credit — the Regional Opportunities Investment Tax Credit; and
- Supporting the timely delivery of critical food and supplies by amending a regulation that restricted delivery trucks from operating during off-peak hours.

\$10 billion in support for people and businesses to improve cash flows by:

- Providing [a five-month interest and penalty-free period](#) to make payments for the majority of provincially administered taxes, providing \$6 billion in relief to help support Ontario businesses when they need it the most
- Deferring the upcoming quarterly (June 30) remittance of education property tax to school boards by 90 days. This will provide municipalities with the flexibility to, in turn, provide property tax deferrals of over \$1.8 billion to local residents and businesses while ensuring school boards receive their funding.
- Providing up to \$1.9 billion in financial relief by the Workplace Safety and Insurance Board (WSIB) allowing employers to defer payments for up to six months

Business Preparedness

All information directly derived from the following source.

The following guides will help your business prepare for and manage through a potential COVID-19 escalation in Canada:

- **Business travel and movement of goods:**
 - Please refer to the Government of Canada's [Coronavirus Disease \(COVID-19\): Travel Advice](#), which lists an official global travel advisory in effect: **Avoid non-essential travel outside Canada** until further notice.
 - However, there are [exemptions](#) for workers who are essential to the movement of goods, people and providing critical services (e.g. healthy workers in the trade and transportation sector, healthy people who have to cross the border to go to work, etc.).
 - **U.S. Travel:**
 - On March 18, 2020 Canada and the United States agreed [to temporarily restrict non-essential travel across the Canada-U.S. border](#). These restrictions however will not affect trade, or workers involved in essential work, since preserving supply chains is critical for both countries.
 - *The U.S. Department of Homeland Security* also publishes information on [COVID-19 travel restrictions](#) which includes details on the US-Canada restrictions for non-essential travel.
- **Business continuity planning:**
 - [A guide to Business Continuity Planning](#) by *Canadian Centre for Occupational Health and Safety (CCOHS)* describes how an organization will continue to function during or after some kind of emergency, disaster or event. It involves planning how your key services or products can be continued, and the recovery of key business and systems. ○ The Canadian Chamber of Commerce has a guide on [Pandemic Preparedness for Business](#), which is compiled based on best practice documents and designed to assist business planning and continuity efforts.
 - BDC has a guide for [Business continuity plan and templates for entrepreneurs](#).
 - See also their guide on [8 steps for planning your emergency and disaster plan](#).
- **Supply Chain Management:**
 - You can also find useful guides on supply chain management in these difficult times arising from COVID-19 in the guides published by Deloitte on [Managing Supply Chain Risk and Disruption](#) and by PWC on [COVID-19: Operations and supply chain disruption](#).

Support For Exporters

All information directly derived from the following source.

The resources below will help explain how Canadian exporters can be prepared to take on the risk of doing business in rapidly changing international markets due to COVID-19:

- The Trade Commissioner Service is committed to supporting Canadian exporters and the free flow of goods and services across our international borders and has dedicated a page to [COVID-19 and Canada's international trade](#) that combines resources to help exporters navigate through these challenges.
- EDC has released a number of [trade highlights, articles and webinars](#) to help exporters navigate business risks and impacts of COVID-19 when doing business internationally. o See for instance our recent webinar on [Coronavirus \(COVID-19\): Managing the impact on global supply chains](#), which, together with the article [How to manage business risk during the COVID-19 crisis](#), provides information on how the coronavirus is affecting global trade and how your company can be protected.

Canadian Chamber of Commerce Toolkit for Reopening Canadian Businesses

*Information directly sourced from the Canadian Chamber of Commerce

As businesses prepare to reopen or revamp their operations amid the ongoing COVID-19 pandemic, there are numerous issues and challenges to consider. This toolkit prepared by the Canadian Chamber of Commerce's Canadian Business Resilience Network is designed to provide guidance, or access to guidance, for business owners and senior managers responsible for re-establishing their operations while ensuring the health and safety of operators, staff, customers and the general public is at the forefront.

With this document in hand, you should have the resources you need in order to:

- Update your Operations Plan.
- Update your Health and Safety Plan.
- Communicate those plans and procedures to your staff, customers and suppliers.
- Know how to access any required personal protective equipment.
- Continue to access government financial supports.
- Understand the social services, such as childcare, that are available to you and to your staff.
- Be aware of the wide array of additional supports, resources and guides that are available.

For more information, click here:

<https://www.canadianbusinessresiliencenetwork.ca/resources/toolkits/toolkit-for-reopening-canadas-economy/?fbclid=IwAR1q0xy4ZVTN62p0rTydnVTfEV8H69Q57eqjaNagj61uwLibOwfk56zAjaA>

Support for Aboriginal Businesses in Northern Ontario

*Information directly sourced from: <http://www.nadf.org/covid-19-financing>

NADF is currently administering three (3) COVID-19 emergency loan funds to support Aboriginal businesses in Northern Ontario who have been impacted by COVID-19.

These funds are not intended to replace or duplicate government or other bank/lender emergency programs that are available to businesses in Canada.

- [NADF COVID-19 Emergency Loan Fund \(ELF\) \(up to \\$25,000\)](#)
- [Indigenous Business Stabilization Program \(IBSP\) \(up to \\$40,000\)](#)
- [Business Recovery Fund \(up to \\$50,000\)](#)

[Download Info Sheet](#)

[Download Powerpoint Presentation](#)

[Join our community](#) to receive updates in your inbox.

NADF COVID-19 Emergency Loan Fund (ELF)

A \$250,000 emergency loan fund established by NADF to provide up to \$25,000 in support to eligible Aboriginal businesses operating on or off-reserve in NADF's catchment area and who have been impacted by the COVID-19 pandemic.

NADF's catchment area is Northern Ontario, which NADF defines as the territories of Treaty 9, Treaty 5 (Ontario portion), Treaty 3, and Robinson-Superior 1850.

Although the focus of ELF is on existing and former clients of NADF, all wholly-owned and/or majority-owned Aboriginal businesses within NADF's catchment area are eligible to apply.

The ELF program is intended to support eligible operating costs incurred on or after March 15, 2020, retroactively. Eligible operating costs such as rent, utilities, insurance, and health and safety improvements due to COVID-19 are eligible for support.

Applicants must also satisfy the following eligibility criteria:

- be a for-profit business;
- business must have been established prior to March 1, 2020;
- business must have been impacted adversely due to the COVID-19 pandemic;
- business was viable and not experiencing financial difficulties prior to March 1, 2020;
- the applicant is in good standing with NADF; and
- the applicant must have been able to obtain commercial financing at March 1, 2020.

Other terms and conditions apply and your Account Manager will discuss these with you.

How to Apply

If you are an **existing** or **former** NADF client, please contact your Account Manager by email or call 1-800-465-6821 or 807-623-5397.

If you are a **new** client, please email covid@nadf.org or call toll free 1-800-465-6821 or 807-623-5397 and an Account Manager will be assigned to work with you.

Other terms and conditions apply and your Account Manager will discuss these with you.

Questions? Email covid@nadf.org

Indigenous Business Stabilization Program

Through assistance provided by the Government of Canada, the [National Aboriginal Capital Corporation Association \(NACCA\)](#) is taking action to ensure that Indigenous business owners impacted by COVID-19 have access to the support they require.

The Indigenous Business Stabilization Program (IBSP) is delivered across Canada through a network of [Aboriginal Financial Institutions \(AFI\)](#), including NADF. The IBSP is designed as an emergency measure to support small business owners, on-or-off reserve, in meeting their immediate operating cash flow needs.

Eligible applicants within NADF's catchment area may apply directly to NADF for up to \$40,000 (25% non-repayable) to support eligible operating costs such as rent, utilities, insurance, and health and safety improvements due to COVID-19.

NADF's catchment area is Northern Ontario, which NADF defines as the territories of Treaty 9, Treaty 5 (Ontario portion), Treaty 3, and Robinson-Superior 1850.

Out of the NADF catchment area? Contact an [Aboriginal Financial Institution](#) near you.

Applicants must also satisfy the following eligibility criteria:

- business must have been established prior to March 1, 2020;
- business must have been impacted adversely due to the COVID-19 pandemic;
- business was viable and not experiencing financial difficulties prior to March 1, 2020;
- the applicant is in good standing with NADF; and
- the applicant must have been able to obtain commercial financing at March 1, 2020.

Other terms and conditions apply and your Account Manager will discuss these with you.

How to Apply

If you are an **existing** or **former** NADF client, please contact your Account Manager by email or call 1-800-465-6821 or 807-623-5397.

If you are a **new** client, please email covid@nadf.org or call toll free 1-800-465-6821 or 807-623-5397 and an Account Manager will be assigned to work with you.

Questions? Email covid@nadf.org

Business Recovery Fund

In partnership with the [Ministry of Indigenous Affairs](#), NADF is administering the "Business Recovery Fund" to Aboriginal businesses in Northern Ontario.

Eligible applicants may apply for up to \$50,000 (50% non-repayable) to meet their businesses general expenses, increase productions capacity, develop new products, move to online marketing or to make improvements to accommodate social distancing requirements.

Applicant's must also demonstrate the following:

- a clear project-specific need as a result of the COVID-19 pandemic;
- the potential to maintain employment, business and/or training opportunities for Indigenous people;
- the potential to recover from the COVID-19 pandemic;
- an acceptable value for money in terms of outputs and results;
- confirm that all projects and businesses will be based within NADF catchment area;
- a sound budget with eligible funding activities; and
- sound project management.

Other terms and conditions apply and your Account Manager will discuss these with you.

How to Apply

If you are an **existing** or **former** NADF client, please contact your Account Manager by email or call 1-800-465-6821 or 807-623-5397.

If you are a **new** client, please email covid@nadf.org or call toll free 1-800-465-6821 or 807-623-5397 and an Account Manager will be assigned to work with you.

Indigenous Community Support Fund

*Information directly sourced from: <https://www.sac-isc.gc.ca/eng/1585189335380/1585189357198>

This fund helps Indigenous communities prevent, prepare and respond to coronavirus disease 2019 (COVID-19).

Additional funding

On August 12, the Government of Canada announced an [additional \\$305 million for the Indigenous Community Support Fund](#). More information will be available soon on this webpage.

About the fund

The health, safety and well-being of all people in Canada, including First Nations, Inuit and Métis is and will remain a top priority for all.

Canada recognizes that First Nations, Inuit and Métis are among the most vulnerable and that during this crisis, in particular, those in remote and fly-in only parts of the country are uniquely vulnerable. Communities are incredibly resilient and full of solutions and innovative ideas. This is why we must support distinctions-based measures to improve public health response for Indigenous communities and provide them with the flexibility they need to address the specific needs identified by communities and their members.

In response to the COVID-19 pandemic, on March 18, 2020, the Government of Canada announced the COVID-19 Economic Response Plan. This plan includes \$305 million for a new, distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit and Métis communities. A portion of these funds will be set aside to support to regional, urban and off-reserve

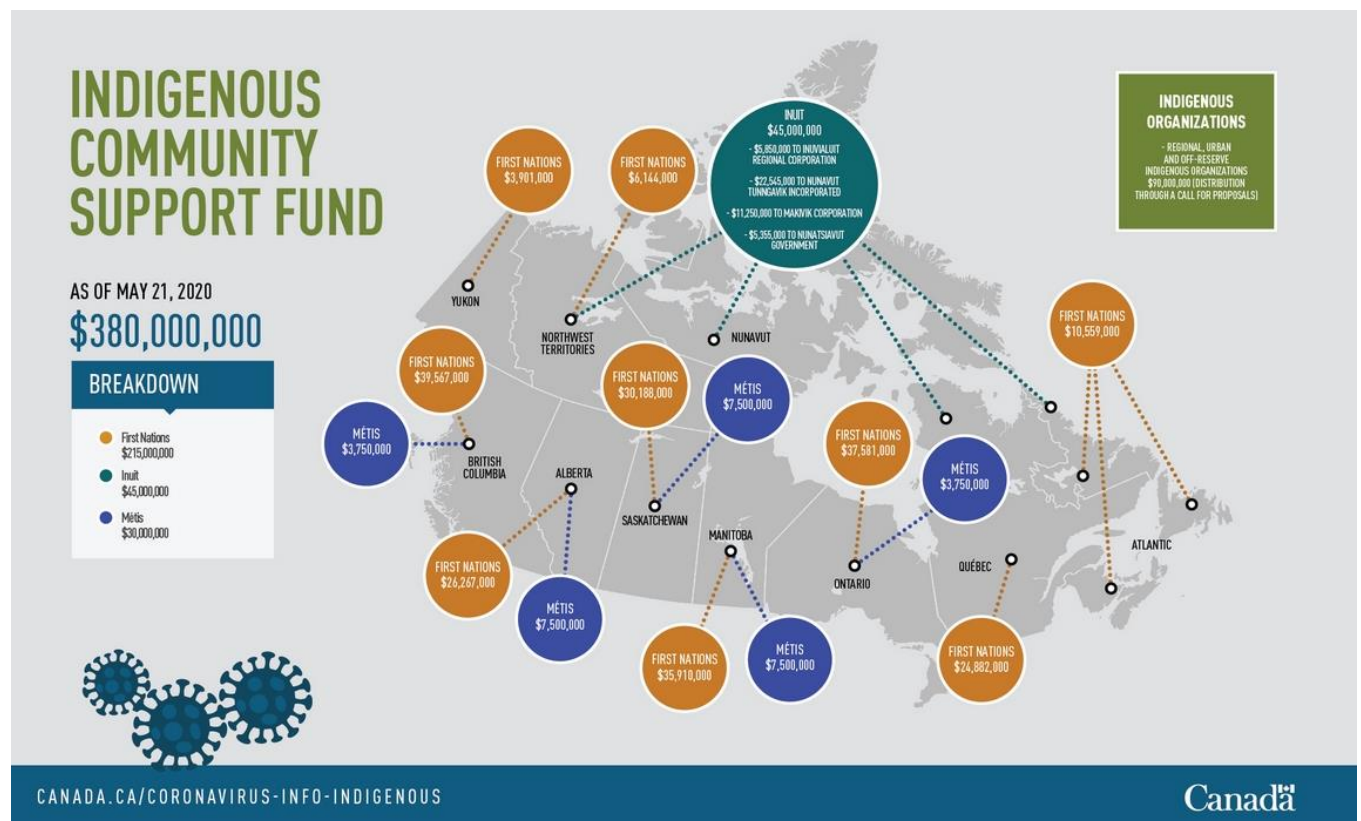
Indigenous organizations. This portion was increased from \$15 million to \$90 million on May 21 for a total fund of \$380 million.

On August 12, the Government of Canada announced an additional \$305 million for the Indigenous Community Support Fund. It will be distributed through a combination of allocations directly to First Nations, Inuit and Métis leadership, and needs-based funding, which will be application driven. This funding will be available to First Nations, Inuit, and Métis communities, as well as Indigenous communities and organizations serving Indigenous peoples, including First Nations living off-reserve as well as Inuit and Metis living in urban centres. Information will be available soon on this webpage. These investments bring the Indigenous Community Support Fund to \$685 million in total.

This fund provides Indigenous leadership with the flexibility needed to design and implement community-based solutions to prepare for and react to the spread of COVID-19 within their communities. These funds could be used for measures including, but not limited to:

- support for Elders and vulnerable community members
- measures to address food insecurity
- educational and other support for children
- mental health assistance and emergency response services
- preparedness measures to prevent the spread of COVID-19

[PDF format](#) (1.29 Mb, 1 page)



As shown in the map, the Indigenous Community Support Fund is distributed as follows (this does not yet include the additional August 12 funding):

- \$215 million for First Nations: allocated to each First Nation based on population, remoteness and community well-being
- \$45 million for Inuit: allocated to each of the 4 land claims organizations through an allocation determined by the Inuit Tapiriit Kanatami and regional Inuit land claims organizations
- \$30 million for Métis Nation communities: allocated to each of the governing members
- 15 million plus another \$75 million announced in May for a total of \$90 million for Indigenous organizations and communities providing services to Indigenous peoples in urban centres or A list identifying Indigenous Community Support Fund [allocations to each community and organization](#) is available but does not yet include the additional August 12 funding.

A list identifying Indigenous Community Support Fund [allocations to each community and organization](#) is available but does not yet include the additional August 12 funding.

Who this supports

- First Nations communities (including self-governing and modern treaty nations)
- Inuit communities in Inuit Nunangat
- Métis governing members in British Columbia, Alberta, Saskatchewan, Manitoba and Ontario
- Urban and off-reserve Indigenous organizations

Deadline

There is no deadline for communities. The funding is flowing through existing agreements.

The \$90 million dedicated to Indigenous organizations and communities providing services to Indigenous peoples in urban centres or First Nations peoples off reserve was allocated through a [call for proposals](#) . This process is now closed.

How it works

This does not yet include the additional August 12 funding.

First Nations

On-reserve and self-governing First Nations communities are receiving funding directly from ISC. The amount provided to each community takes into account a base amount of \$50,000 per community, the total population residing in community (based on 2016 Census population) and is adjusted for remoteness and community wellbeing index scores.

Inuit

Inuit Nunangat Regions received funding directly from ISC. Distribution of funding among Inuit Regional Corporations was in accordance with the general regional allocation funding formula agreed to by the Inuit Tapiriit Kanatami Board of Directors in December 2019 as noted in Resolution #B20-03-01 of March 23, 2020.

Métis

Métis received funding through existing mechanisms to facilitate the speed at which funding can be received. A standard distribution model was applied to decide how much each region received.

Call for proposals for urban and off-reserve Indigenous organizations and communities

Indigenous organizations and communities providing services to Indigenous peoples in urban centres or First Nations peoples off reserve applied for this funding through a [call for proposals](#). This call is now closed and the funding is being distributed.

Resource Guide for Women Entrepreneurs for the Greater Toronto Area

*All content directly sourced from BDC website; citation to follow.

Resource: <https://www.bdc.ca/en/documents/woman-entrepreneur/toronto-complete-guideen.pdf>

BDC is proud to provide you the Resource Guide for Women Entrepreneurs*. This guide identifies the various initiatives of BDC partner organizations that can help women entrepreneurs grow their businesses.

The initiatives are presented according to their needs and stage of development. Women entrepreneur needs Inspiration: Benefit from sharing success with other women entrepreneurs Access to resources:

Learn more about relevant resources and available support options

Financing: Access to financing

Development: Knowledge and access to resources/initiatives that allow women to develop the necessary business skills to succeed

Network of contacts, partners and mentors: Connect with key players and a community of industry experts

Growth stage of target businesses Start-ups: Businesses in the early stages of development Expansion: Businesses looking to grow or scale up Reaching new markets: Businesses expanding in Canada or in international markets.

For more information about the services and programs in your area click here:

<https://www.bdc.ca/en/documents/woman-entrepreneur/toronto-complete-guide-en.pdf>

The Community Economic Development Centre of Thunder Bay

*All content directly sourced from The Community Economic Development Centre of Thunder Bay

Resource: https://www.thunderbay.ca/en/entrepreneur-centre.aspx?fbclid=IwAR3Nisa5bEiQioVhGrDPYqrtucgmi4AWcT1hd_s9oBQANJ90VANEx8_fEy7I#

Self-isolation & closures don't mean you have to put your business on hold.

The Thunder Bay & District Entrepreneur Centre has some tips & tricks to keep you and your business on track.

1. The biggest thing would be to really plan for how things will look once this is over. How will you respond to the upturn and not do so in a hectic or frenzied manner? Take the time now to plan.
2. Time to explore product ventures. Remember that side project that you never had time to experiment on or that new recipe?
3. Website enhancements. Go through your website with a fine toothed comb. Are the product photos up to date? Is your contact information current? Is it time to simplify or condense?

BDC's Co-Lending Program during COVID-19

All information directly derived from the following source.

To provide additional liquidity support for Canadian businesses, the Co-Lending Program will bring the Business Development Bank of Canada (BDC) together with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements.

Eligible businesses may obtain incremental credit amounts up to \$6.25 million BDC's portion of this program is up to \$5 million maximum per loan. Eligible financial institutions will conduct the underwriting and manage the interface with their customers.

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

Businesses: WSIB financial relief package

All information directly derived from the following source.

To help reduce the financial burden of the COVID-19 pandemic on Ontario businesses, we provided the opportunity to defer premiums due between March to August 2020. While businesses may choose to make deferred premium payments at any point, to help further support businesses during this difficult time, repayment is not required to begin until January 2021.

All businesses that chose to participate in the financial relief package will have until June 30, 2021 to repay deferred amounts, interest-free. Deferred amount payments can be made in one or multiple installments between January and June 30, 2021.

How it works

Each business reports and pays on the previous full month or quarter, for example March 31 reporting and payment obligation covers the period of February 1-29. The following payments were eligible for deferral:

- **Monthly:** March 31, April 30, May 31, June 30, July 31, Aug 31
- **Quarterly:** April 30, July 31
- **Annual:** April 30

The relief package also applies to Schedule 2 organizations – publicly funded organizations (municipalities, hospitals, school boards), and other businesses who are involved in federally regulated industries. All payment obligations (weekly and monthly) for Schedule 2 businesses could be deferred until August, 31, 2020.

No interest was accrued on outstanding premium payments for Schedule 1 businesses and no penalties were charged during this six-month deferral period. Schedule 2 account balances did not accrue debit interest as part of the financial relief package.

Costs associated with COVID-19 related claims will not be allocated at an employer or class level. Instead, they will be allocated on a Schedule-wide basis and there will be no change in premium rates for 2020.

Reporting and payment of deferred amounts

Reporting: Schedule 1 businesses are encouraged to start reporting deferred amounts now, ahead of the October 31 due date. You can report deferred premiums by:

- using our [online services](#)
- emailing us at employeraccounts@wsib.on.ca with each outstanding period clearly defined. For example: August 2020 – payroll = \$100, premiums = \$10
- complete the premium remittance form for the corresponding reporting period and mail to P.O. Box 4115 Station A Toronto M5W 2V3

Regular monthly and quarterly [reporting and payment schedules](#) resumed in September 2020 for all businesses.

Payment:

Schedule 1

Repayment of deferred WSIB premiums, due between March to August 2020, will not be required before January 2021. Businesses may choose to start making deferred payments prior to January 2021.

Deferred amount payments can be made in one or multiple installments between January and June 30, 2021. We recognize that some businesses may require longer repayment terms due to the ongoing pandemic. If you require additional support once the repayment period has started, please contact us and we will be happy to work with you.

As of September 1, 2020, all upcoming payment obligations will be due on the normal payment cycle for all businesses, as outlined on your statements or invoices.

More information

The best way to manage your account is through our [online services](#) or email us at employeraccounts@wsib.on.ca. If you need urgent assistance with your account, please call us at 1-800-387-0750, Monday to Friday 7:30 a.m. to 5 p.m.

Schedule 2

Repayment of deferred WSIB claim payments and a to August 2020, will not be required before January making deferred payments prior to January 2021.

See our [main COVID-19 page](#).

Regional Opportunities Investment Tax Credit

All information directly derived from the following source.

The government is proposing to introduce a new 10 per cent refundable Corporate Income Tax credit for capital investments — the Regional Opportunities Investment Tax Credit. The purpose is to support business investment in regions of the province where the employment growth has dipped significantly below the provincial average. The Regional Opportunities Investment Tax Credit will save companies up to \$45,000 in the coming year.

Eligible Corporations

A Canadian-controlled private corporation that makes qualifying investments that become available for use on or after March 25, 2020 in specified regions of Ontario would be eligible for the tax credit.

“Available for use” refers to the rules set out in the Income Tax Act (Canada) that determine the taxation year in which a taxpayer can start to claim capital cost allowance for a depreciable property.

Qualifying Investments

Qualifying investments would be eligible expenditures for capital property included in Class 1 and Class 6 for the purposes of calculating capital cost allowance. Qualifying investments would include expenditures for constructing, renovating or acquiring eligible commercial and industrial buildings and other assets.

Spending Requirement

The tax credit would be available for expenditures in excess of \$50,000 and up to a limit of \$500,000 for qualifying investments that become available for use by a Canadian-controlled private corporation in the taxation year.

Three-Year Reviews

The government proposes to include a mandatory review to be undertaken every three years. The review would evaluate the credit for effectiveness, compliance burden and administrative costs.

Eligible Regions

Areas of the province where investments would be eligible are:

- City of Kawartha Lakes
- County of Bruce
- County of Elgin together with the City of St. Thomas
- County of Essex together with the City of Windsor and Township of Pelee
- County of Frontenac together with the City of Kingston
- County of Grey
- County of Haliburton
- County of Hastings together with the City of Belleville and City of Quinte West
- County of Huron
- County of Lambton
- County of Lanark together with the Town of Smiths Falls
- County of Lennox and Addington
- County of Middlesex together with the City of London
- County of Northumberland
- County of Oxford
- County of Perth together with the City of Stratford and the Town of St. Marys
- County of Peterborough together with the City of Peterborough
- County of Prince Edward
- County of Renfrew together with the City of Pembroke
- District of Algoma
- District of Cochrane
- District of Kenora
- District of Manitoulin
- District of Muskoka
- District of Nipissing
- District of Parry Sound
- District of Rainy River
- District of Sudbury together with the City of Greater Sudbury
- District of Thunder Bay
- District of Timiskaming
- Municipality of Chatham-Kent
- United Counties of Leeds and Grenville together with the City of Brockville, the Town of Gananoque and the Town of Prescott
- United Counties of Prescott and Russell
- United Counties of Stormont, Dundas and Glengarry together with the City of Cornwall

Chart A.2

Northern Ontario: Regions Eligible for the Regional Opportunities Investment Tax Credit



Source: Ontario Ministry of Finance.

Chart A.3

Southern Ontario: Regions Eligible for the Regional Opportunities Investment Tax Credit



Application

The Income Tax would be reported when you file your Annual Income Tax return.

Canada Child Benefit (CCB)

All information directly derived from the following source.

Source: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

The government will increase the **maximum** annual Canada Child Benefit payment amounts for the 2019-2020 benefit year, by \$300 per child. This additional money will be based on your current CCB calculation. The average household will receive an extra \$550. This payment will be automatically added to your May payment. If you are already receiving CCB you do not need to reapply for this additional money. In total, this measure will deliver almost \$2 billion in extra support.

If you are not currently receiving CCB, you should apply for the Canada child benefit (CCB) as soon as any of the following situations happen:

- your child is born
- a child starts to live with you, or returns to live with you after a temporary period with someone else
- you begin, end, or change a [shared custody arrangement](#)
- you get [custody](#) of a child
- you, or your spouse or common-law partner, start to meet the eligibility conditions under [Who can apply](#)

If the child started living with you more than 11 months ago, you will need to provide [additional documents](#).

You don't need to apply separately for related provincial and territorial programs. The CRA will determine your eligibility when you apply for the CCB.

Apply here: [online](#)

Support for women's shelters and sexual assault centers

All information directly derived from the following source.

Source: <https://www.canada.ca/en/employment-social-development/news/2020/04/canadaannounces-support-to-those-experiencing-homelessness-and-women-fleeing-gender-basedviolence-during-the-coronavirus-disease-covid-19-pandemic.html>

Every day, shelters turn away 379 women and 215 children because of space constraints, according to a 2019 report from Women's Shelters Canada.

The federal government will be supporting women and children fleeing violence, by providing up to \$50 million to women's shelters and sexual assault centres, including facilities in Indigenous communities, to help with their capacity to manage or prevent an outbreak in their facilities.

People who are surviving violence in their relationships and families may be experiencing increased isolation and danger caused by social distancing measures during the Coronavirus pandemic. People who are already more vulnerable to economic and health insecurity are facing additional challenges during this unprecedented time.

Women's shelters and transition houses are open during the COVID-19 pandemic to protect women and children fleeing violence. If you or someone you know needs help or wants to speak to a shelter worker, you can find your closest women's shelter and their crisis line on this website, www.sheltersafe.ca. Remember that you can get advice and safety planning through their crisis line without moving into the shelter.

Find a Shelter Near you: <https://www.sheltersafe.ca/ontario/> How abuse can escalate during isolation:

Abusive partners may withhold necessary items, such as hand sanitizer or disinfectants.

Abusive partners may share misinformation about the pandemic to control or frighten survivors, or to prevent them from seeking appropriate medical attention if they have symptoms.

Abusive partners may withhold insurance cards, threaten to cancel insurance, or prevent survivors from seeking medical attention if they need it.

Programs that serve survivors may be significantly impacted — shelters may be full or may even stop intakes altogether. Survivors may also fear entering shelter because of being in close quarters with groups of people.

Survivors who are older or have chronic heart or lung conditions may be at increased risk in public places where they would typically get support, like shelters, counseling centers, or courthouses.

Travel restrictions may impact a survivor's escape or safety plan – it may not be safe for them to use public transportation or to fly.

An abusive partner may feel more justified and escalate their isolation tactics.

Create a safety plan:

- A safety plan is a personalized, practical plan that includes ways to remain safe while in a relationship, planning to leave, or after you leave. Local Women's Shelters or assault Centres will create a safety plan with victims, friends, family members, and anyone who is concerned about their own safety or the safety of someone else.
- You and your partner may be told by either or both of your employers to work remotely to limit social interaction. Having a safety plan laid out can help you to protect yourself during this stressful time.

Internet Resources:

Staying Safe on Your Computer: <https://owjn.org/stay-safe/#computer> Creating a safety plan: <https://owjn.org/2008/12/creating-a-safety-plan/#Res> If you are unsafe in your home, reach out:

IF YOU ARE IN IMMEDIATE DANGER CALL 911

Assaulted Women's Helpline 24-hour crisis line 416-863-0511 or 1-866-863-0511 <http://www.awhl.org/> or TTY 1-866-863-7868 • Provides support, safety planning, information and referral to services throughout Ontario

Talk 4 Healing: is a culturally grounded, fully confidential helpline for Indigenous women available in 14 languages all across Ontario - 1 855 554 HEAL or live chat <https://www.talk4healing.com/>

Femaide 1-877-336-2433 or TTY 1-866-860-7082 <http://femaide.ca/> • 24-hour crisis line for French-speaking women

Find your nearest Women's Shelter at: Sheltersafe.ca

National Aboriginal Circle Against Family Violence Shelters:

Kitchenuhmaykoosib Equaygamik

P.O. Box 66, **Big Trout Lake**, ON P0V 1G0 Tel.: 807-537-2242 Fax: 807-537-2308

Le Thi Nis Ten: Ha Le Thi Non Ronh Khwn

Akwesasne Family Violence Program

P.O. Box 579, **Cornwall**, ON K6H 5T3

Tel.: 613-937-4322 Fax: 613-937-4979

Fort Albany First Nation Women's Shelter

P.O. Box 1, **Fort Albany**, ON P0L 1L0 Tel.: 705-278-8000

Mishkeegogamang Safe House

P.O. Box 29, **Mishkeegogamang**, ON P0V 2H0 Tel.: 807-928-2407 Fax: 807-928-2612

Ganohkwa Sra Family Assault Support Services

P.O. Box 250, **Ohsweken**, ON N0A 1M0 Tel.: 519-445-4324 Fax: 519-445-4825

Naotkammegwanning Women's Shelter

General Delivery, **Pawitik**, ON P0X 1L0

Tel.: 807-226-2605 Fax: 807-226-2606

Nimkii- Naabkawagan Batchewana Family Crisis Shelter

Rankin Reserve 15D, **Sault Ste Marie**, ON P6A 5K9

Tel.: 705-941-9054 Fax: 705-941-9055

Onyota'a:ka Family Healing Lodge

Southwold, ON N0L 2G0

Tel.: 519-652-0657 Fax: 519-652-9091

Wikwemikong Health Centre

16A Complex Drive, **Wikwemikong**, ON P0P 2J0

Tel.: 705-859-3164 Fax: 705-859-3300

Find a Sexual Assault/Domestic Violence Treatment Centre near you:

<https://www.sadvreatmentcentres.ca/find-a-centre/>

You are not alone.

Financial Support if You Are Outside of Canada

All information directly derived from the following source.

1. You should avoid non-essential travel outside Canada until further notice.
2. If you are already outside Canada, think about returning as soon as possible and find out what commercial travel options are still available to you. There are fewer remaining options and you may experience a sudden hike in prices

For Canadians who have no available source of funds to return home, Canada has announced the creation of the COVID-19 Emergency Loan Program for Canadians Abroad.

Criteria:

1. Canadian
2. In exceptional circumstances, Canadian permanent residents (facing a threat to life or other grievous harm, you may be eligible, even if not traveling with a Canadian citizen who is a family member)
3. Directly impacted by COVID-19

Will be able to apply for an emergency repayable loan to facilitate their return to Canada and to cover basic essential needs while they work towards their return. Each application will be assessed according to their specific situation and needs.

How to apply

Eligible Canadians currently outside Canada who need financial assistance can contact the nearest Gov't of Canada office or Global Affairs Canada's 24/7 Emergency Watch and Response Centre in Ottawa at +1613-996-8885 (call collect where available) or CAN.finances.CV19@international.gc.ca.

For all other consular emergencies, contact the nearest Gov't of Canada office or Global Affairs Canada's 24/7 Emergency Watch and Response Centre in Ottawa at +1 613-996-8885 (call collect where available) or email sos@international.gc.ca.

FAQS

Up to how much?

Will be able to apply for an emergency loan of up to \$5000 to help you return to Canada and to cover your short-term needs while you work toward returning

Who is Eligible

Traveling with an immediate family member that is a permanent resident of Canada, immediate being defined as a spouse, parents and children

What expenses are covered?

- Air travel to return to Canada
- Local transport related to return to Canada
- Reasonable costs for essentials needs, including food and shelter
- Medical costs not covered by either local public health services or private insurance
- Hospitalization
- Prescription drugs required for treatment of COVID-19 or pre-existing conditions if return is delayed due to COVID-19
-

How do I apply?

Eligible Canadians currently outside Canada who need financial assistance can contact the nearest Government of Canada office or Global Affairs Canada's 24/7 Emergency Watch and Response Centre in Ottawa at +1 613-996-8885 (call collect where available) or CAN.finances.CV19@international.gc.ca.

For all other consular emergencies, contact the nearest Government of Canada office or Global Affairs Canada's 24/7 Emergency Watch and Response Centre in Ottawa at +1 613-996-8885 (call collect where available) or email sos@international.gc.ca. **Source** <https://travel.gc.ca/assistance/emergency-info/financial-assistance/covid-19-financial-help>

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