

Government Policy Response

Government Announcements for Businesses and COVID-19

- Government of Canada Takes Action on COVID-19
 - <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/canadas-reponse/government-canada-takes-action-covid-19.html>
- Prime Minister announces support for small businesses facing impacts of COVID-19
 - <https://pm.gc.ca/en/news/news-releases/2020/03/27/prime-minister-announces-support-small-businesses-facing-impacts>
- Prime Minister announces more support for workers and businesses through Canada's COVID-19 Economic Response Plan
 - <https://pm.gc.ca/en/news/news-releases/2020/03/18/prime-minister-announces-more-support-workers-and-businesses-through>
- Prime Minister Announces Support for Farmers and Agri-food Businesses under Canada's response to COVID-19
 - <https://pm.gc.ca/en/news/news-releases/2020/03/23/prime-minister-announces-support-farmers-and-agri-food-businesses>
- Prime Minister Announces New Partnerships with Canadian Industries to Fight COVID-19
 - <https://pm.gc.ca/en/news/news-releases/2020/03/31/prime-minister-announces-new-partnerships-canadian-industries-fight>

Government Initiatives for Businesses

- Canada's COVID 10 Economic Response Plan: Support for Canadians and Businesses
 - <https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>
 - <https://www.canada.ca/en/department-finance/economic-response-plan.html>
- Resources for Canadian Businesses Coronavirus Disease (COVID-19)
 - <https://www.canada.ca/en/services/business/maintaingrowimprovebusiness/resources-for-canadian-businesses.html>
- Support to Businesses
 - <https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html>
- Additional Supports for Canadian Businesses
 - https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_New_Loan_Programs

Specific Government Programs for Businesses

1. Canadian Emergency Response Benefit (CERB)

- Canada Introduces Canadian Emergency Response Benefit (CERB)
 - <https://www.canada.ca/en/department-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html>
- How to apply for CERB, Canada's New \$2,000 Emergency Response Benefit
 - https://www.huffingtonpost.ca/entry/coronavirus-benefit-how-to-apply_ca_5e7d073bc5b6cb9dc19cd1eb

2. Work-Sharing Program

- Overview of Work-Sharing Program
 - <https://www.canada.ca/content/dam/esdc-edsc/documents/corporate/notices/coronavirus/overview-presentation-e.pdf>

- Work-Sharing Fact Sheet for Employees
 - <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus/employees-factsheet.html>
- Work-Sharing Program – Temporary Special Measures for the Forestry and Steel and Aluminum Sector
 - <https://www.canada.ca/en/employment-social-development/services/work-sharing/temporary-measures-forestry-sector.html>

3. Wage Subsidy Program

- Temporary Wage Subsidy for Employers Frequently Asked Questions
 - <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>
- Who's Eligible and How to Apply for Canada's Wage Subsidy
 - <https://globalnews.ca/news/6750050/justin-trudeau-coronavirus-wage-subsidy/>

4. Business Credit Availability Program (BCAP)

- Overview of Business Credit Availability Program (BCAP)
 - <https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>
- **Business Development Bank of Canada (BDC)** – Support for Entrepreneurs Impacted by Coronavirus COVID-19
 - <https://www.bdc.ca/en/pages/special-support.aspx>
- **Export Development Canada (EDC)** – How EDC is Helping Canadians During COVID-19
 - <https://www.edc.ca/en/campaign/coronavirus-covid-19.html>

5. Changes to Canadian Taxes and Benefits

- <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html>

6. Deferral of GST/HST Tax Remittances

- <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html>

7. New Small and Medium-Sized Enterprise Loan and Guarantee Program

- https://www.bdc.ca/en/about/mediaroom/news_releases/pages/new-small-medium-sized-enterprise-loan-guarantee-program-help-ease-access-credit-entrepreneurs-impacted-covid-19.aspx

8. Advanced Payment Program for Farmers

- <http://www.agr.gc.ca/eng/agricultural-programs-and-services/advance-payments-program/?id=1462198969862>

Other Government Initiatives for Individuals

- Insured Mortgage Purchase Program
 - <https://www.canada.ca/en/department-finance/news/2020/03/government-of-canada-announces-additional-measures-to-support-continued-lending-to-canadian-consumers-and-businesses.html>
- Increasing Canada Child Benefit
 - <https://www.canada.ca/en/employment-social-development/campaigns/canada-child-benefit.html>
 - <https://globalnews.ca/news/6695313/canada-child-benefit-coronavirus/>

Other Government Initiatives for Indigenous Communities

- Indigenous Community Support Fund
 - <https://www.sac-isc.gc.ca/eng/1585189335380/1585189357198>

Office of the Superintendent of Financial Institutions (OSFI)

- Measures to Support the Resilience of Financial Institutions
 - https://www.osfi-bsif.gc.ca/Eng/osfi-bsif/med/Pages/nr_20200313.aspx
- Capital Treatment of Programs to Support COVID-19 Efforts
 - <https://www.osfi-bsif.gc.ca/Eng/osfi-bsif/med/Pages/nr20200330.aspx>
- Regulatory Flexibility to Support COVID-19 Efforts
 - https://www.osfi-bsif.gc.ca/Eng/osfi-bsif/med/Pages/nr_20200327.aspx

Business Development Canada (BDC)

- Additional Measures to Provide Relief to Canadian Entrepreneurs
 - https://www.bdc.ca/en/about/mediaroom/news_releases/pages/bdc-announces-additional-measures-provide-relief-canadian-entrepreneurs.aspx
- Message from President and CEO
 - https://www.bdc.ca/en/about/mediaroom/public_statements/pages/we-are-here-for-you-your-business.aspx
- Free Online Webinar: How to cope with the impacts of COVID-19 on your business?
 - https://www.bdc.ca/en/articles-tools/entrepreneur-toolkit/webinars/pages/how-cope-impacts-covid-19-on-your-business.aspx?utm_campaign=Covid19-business-advice--2020-03--EN&utm_medium=email&utm_source=Eloqua&elqct=272&elqcsid=9994

Export Development Canada (EDC)

- EDC provides relief for Canadian businesses during COVID-19 crisis
 - <https://www.edc.ca/en/about-us/newsroom/edc-covid-business-support.html>
- EDC's role in supporting all Canadian businesses through COVID-19 crisis
 - <https://www.edc.ca/en/about-us/newsroom/edc-coronavirus-domestic-support.html>

Farm Credit Canada (FCC)

- Our Response to COVID-19
 - <https://www.fcc-fac.ca/en/covid-19.html>
- COVID-19 Support Program
 - <https://www.fcc-fac.ca/en/covid-19/program-details.html>
- Message from the President and CEO
 - <https://www.fcc-fac.ca/en/covid-19/message-from-the-ceo.html>

Other Financial Institutions:

Bank of Montreal

- COVID-19 - BMO is Here to Help
 - <https://www.bmo.com/main/personal/bmo-branches-coronavirus-update/>
- COVID-19 Update - Support for Small Business
 - <https://www.bmo.com/main/business/covid-19-business-support/>
- COVID 19 - Financial Relief
 - <https://www.bmo.com/main/personal/covid19-bmo-financial-relief-program/>

CIBC

- CIBC's Response to COVID-19
 - <https://www.cibc.com/en/personal-banking/advice-centre/covid-19.html>

National Bank of Canada (NBC)

- NBC COVID-19 Notice
 - <https://www.nbc.ca/personal/notice.html>

Scotia Bank

- Scotia Bank COVID 19 Latest Updates
 - <https://www.scotiabank.com/ca/en/personal/scotia-support/latest-updates/coronavirus-covid-19.html>

Royal Bank of Canada (RBC)

- COVID-19 Update
 - <https://www.rbc.com/covid-19/>

TD Canada Trust (TD)

- COVID-19 – Financial Relief
 - <https://www.td.com/ca/en/personal-banking/covid-19/financial-relief/>

Canada Mortgage and Housing Corporation (CMHC)

- Coronavirus (COVID-19) Updates
 - <https://www.cmhc-schl.gc.ca/en/media-newsroom/coronavirus-update>
 - Dealing with Mortgage Payment Difficulties
 - <https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/dealing-with-mortgage-payment-difficulties>
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