

COVID-19 Support for Businesses

Avoiding lay offs and rehiring employees

Canada Emergency Wage Subsidy

Temporary 10% Wage Subsidy

Extending Work-Share Program

Canada Summer Jobs

Access to Credit

Business Credit Availability Program

Canada Emergency Business Account

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Futrepreneur Canada

Industrial Research Assistance Program

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Canada Emergency Response Benefit

GST/HST and Import Duty Payments

Income Taxes

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Sector Support: Cultural, Heritage & Sport

COVID-19 Emergency Support Fund

Waiving CRTC Part 1 Fees

Contribute to the effort to find treatments and help healthcare workers fight COVID-19

Innovative Solutions Challenge

Ontario Call for Innovative Solutions

Call for Emergency Products

Call for Suppliers

Key Program Summaries

Program	Description/Eligibility	How to Apply
Canada Emergency Response Benefit (CERB)	Individuals, whether employed, self-employed or contracted, who cease to work for reasons related to COVID-19 and do not have access to paid leave or other income support – and have not voluntarily quit their employment. If you are eligible for the CERB, you can expect \$2,000 a month.	https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html 1. Go to COVID-19: Canada Emergency responses Benefit in the alert banner at the top of the page. 2. Select the period you want to apply for. 3. Declare that you qualify for the benefit. 4. Confirm they have the right payment information.
Temporary Wage Subsidy (10%)	Provides up to 10% of an employee's wage for a period of 3 months. Eligible employers must employ one or more employees between March 18 to June 19, 2020; have an existing business number and payroll account with the CRA as of March 18, 2020; and pay salary/wages to their employees.	https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html#h2
Canadian Emergency Wage Subsidy (CEWS) (75%)	Provides up to 75% of an employee's wage for a period of 3 months. Can be used to re-hired laid off workers. Available to eligible employers who experience a decrease in gross revenues of at least 30% during the COVID-19 pandemic compared to their gross revenue in the same month in 2019 or January/February 2020. Note: Employers accessing Temporary Wage Subsidy (10%) will have any funds from this program deducted from Canada Emergency Wage Subsidy.	https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html Employers eligible for CEWS would be required to continue to collect and remit employer and employee contributions to EI and CPP and can apply for a 100% refund of the employer paid contributions to those programs
Extending Work-Share Program	Program is for employers and their employees where the employer can demonstrate a recent decline in business activity of at least 10% and a temporary decrease of employee hours of work in the range of 10% to 60%.	https://www.canada.ca/en/employment-social-development/services/work-sharing/guide-applicant.html#he
Business Credit Availability Program	EDC is working with financial institutions to issue new operating credit and cash flow terms loans for SMEs. BDC is working with financial institutions to co-lend term loans to SMEs for their operational flow needs.	EDC Loan Guarantee: https://www.edc.ca/en/campaign/coronavirus-covid-19.html BDC Co-Lending Program: https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19
Canada Emergency Business Account	Interest free loans of up to \$40,000 with loan forgiveness of 25% if repaid in full by December 31, 2020. To be eligible businesses must have a federal business number; employment income over \$20,000 (in 2019); and have a banking account with a financial institution (all prior to March 1, 2020).	https://ceba-cuec.ca/
Canada Emergency Commercial Rent Assistance	Provides forgivable loans to qualifying commercial property owners to cover 50 percent of April, May and June monthly rent payments that are paid by eligible small business tenants who are experiencing financial hardships.	https://news.ontario.ca/opo/en/2020/4/ontario-canada-emergency-commercial-rent-assistance-program.html
Futrepreneur Canada	Injection of \$20.1 million through Futrepreneur Canada to support ongoing lending to young entrepreneurs (age 18-39).	https://www.futrepreneur.ca/en/
Industrial Research Assistance Program	Invested \$250 million through the Industrial Research Assistance Program to support firms that are pre-revenue or early stages of development.	https://nrc.canada.ca/en/research-development/research-collaboration/nrc-covid-19-programs
Community Development Corporations	Provided \$287 million to the Community Futures Program to support rural businesses and communities, including through access to capital.	Contact your local Community Futures Development Corporation: https://communityfuturescanada.ca/

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Program	Description/Eligibility	How to Apply
Canada Summer Jobs	Extending the Canada Summer Jobs wage subsidy to 100% of the provincial or territorial minimum wage for 2020, extending the end date of employment to February 28, 2021, allowing employers to adapt their projects and job activities to support essential services, and allowing employers to hire staff on a part-time basis.	https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs.html
Income Taxes	Tax return deferral for corporations to June 1, 2020. Tax payment deferral of taxes and installments that become owing on or after March 18, 2020 have until September 1, 2020 to remit without penalty or interest.	No application required.
GST/HST and Import Duty Payments	GST, HST, customs duties and GST on import tax payments can be deferred until June 30, 2020.	More information: https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html
Relief from Federal Pension Plans	Temporary relief to sponsors of federally regulated, defined benefit pension plans in the form of a moratorium, through the remainder of 2020, on solvency payment requirements for defined benefit plans. This relief will help ensure that employers have the financial resources they need to maintain their operations and their pension plans, and to protect the retirement security of their workers and retirees.	No application required.
Insured Mortgage Purchase Program	The Canadian Government has purchase up to \$150 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation. This action will provide long-term stable funding to banks and mortgage lenders, help facilitate continued lending to Canadian consumers and businesses, and add liquidity to Canada's mortgage market.	No application required.
Agricultural Temporary Workers Supports	Provide support of \$1,500 for each temporary foreign worker, to employers or those working with them to ensure requirements are fully met. The funding is conditional on employers not being found in violation of the mandatory isolation.	https://www.canada.ca/en/employment-social-development/services/foreign-workers/agricultural/seasonal-agricultural.html
Farm Credit Canada	Additional \$5 billion in lending capacity, offering increased flexibility to farmers and food producers who face cash flow issues and to processors who are impacted by lost sales. Farm Credit Canada has also put in place a deferral of principal and interest payments up to 6 months or a deferral of principal payments up to 12 months for existing loans as well as access to an additional credit line of up to \$500,000.	https://www.fcc-fac.ca/en/covid-19/program-details.html
Agri-Food Bring Your Business Online	Eligible organizations and businesses can apply for a grant of up to \$5,000 to establish an online e-business and marketing presence. Funding under this stream will be quick and responsive for those needing immediate solutions. There is no match required for the funding.	Unique to this stream is that applicants can apply for costs incurred starting now, applicants do not have to wait until approval of funding. Funding is on a first come basis. http://www.omafra.gov.on.ca/english/cap/ebusiness.htm
Agri-Food Develop Online Business Opportunities	Eligible organizations/businesses either independently or in partnership can apply for up to \$75,000 in cost-share funding to develop and implement high-impact online e-business opportunities on a larger scale. Projects must be implemented and completed no later than September 30, 2022.	http://www.omafra.gov.on.ca/english/cap/ebusiness.htm
Culture, Heritage & Sport COVID-19 Emergency Support Fund	Established a \$500 million COVID-19 Emergency Support Fund for cultural, heritage and sport organizations that will help address the financial needs of affected organizations so these organizations can continue to support artists and athletes.	https://www.canada.ca/en/canadian-heritage/services/funding/information-covid-19.html
Waiving CRTC Part 1 Fees	The Canadian Radio-television and Telecommunications Commission (CRTC) will not issue letters requesting payment for Part 1 licence fees by broadcasters for the 2020–21 fiscal year.	No application required.
Innovative Solutions Challenge	The Government of Canada is seeking innovators/entrepreneurs solve a number of issues related to COVID-19.	The Innovation Solution Challenge website is updated with new challenges. https://www.ic.gc.ca/eic/site/101.nsf/eng/00001.html
Ontario Call for Innovative Solutions	The Government of Ontario is seeking innovators/entrepreneurs solve a number of issues related to COVID-19.	https://covid-19.ontario.ca/submit-your-innovative-solutions-to-help-fight-the-impacts-of-coronavirus
Call for Emergency Products	The Government of Ontario is seeking emergency products for the healthcare sector. Please visit website for update list of needed items.	https://covid-19.ontario.ca/supply-emergency-products-help-fight-coronavirus
Call for Suppliers	The Government of Canada is seeking emergency products for the healthcare sector. Please visit website for update list of needed items.	https://buyandsell.gc.ca/calling-all-suppliers-help-canada-combat-covid-19
Ontario: Electricity and Employer Health Tax Exemption	Ontario is setting the electricity prices for residential, farm and small business time-of-use customers at the lowest rate, 24 hours a day for 45 days. The province is also providing a temporary increase to the Employer Health Tax (EHT) exemption from \$490,000 to \$1 million for 2020. With this plan, more than 90% of private-sector employers would not pay EHT in 2020.	No application required.
Ontario: Taxes and Premium Deferrals	From April 1 to August 31, the Province will not apply any penalty or interest on any late-filed returns or incomplete or late tax payments under the majority of provincially administered taxes. Additionally, all employers covered by the Workplace Safety and Insurance Board will be able to defer premium payments for six months.	No application required.

For updated information, virtual learning opportunities, resources for business and more, visit our [resource page](#).

Local Contacts

North Simcoe Community Futures Development Corporation

(Midland, Penetanguishene, Tay, Tiny and Springwater)
Ph: 705-526-1371
admin@nscfdc.on.ca
<https://nscfdc.on.ca/en/index.php>

Orillia & Area Community Development Corporation

(Ramara, Severn, Oro-Medonte and Orillia)
Ph: 705-325-4903
info@orilliacdc.com
<https://www.orilliacdc.com>

Centre for Business and Economic Development

(Collingwood, Clearview and Wasaga Beach)
Ph: 705-445-8410
info@centreforbusiness.ca
<https://centreforbusiness.ca>

Nottawasaga Futures Community Development Corporation

(New Tecumseth, Bradford West Gwillimbury, Innisfil, Essa and Adjala-Tosorontio)
Ph: 705-435-1540
ced@nottawasaga.com
<https://www.nottawasaga.com/index.html>

Southern Georgian Bay Small Business Enterprise Centre

(Collingwood, Wasaga Beach and Clearview)
Ph: 705-446-3355
sbec@collingwood.ca
<http://enterprisecentre.ca>

Small Business Centre: Barrie, Simcoe County and Orillia

(Barrie, Orillia, Bradford West Gwillimbury, Adjala-Tosorontio, Innisfil, Essa, Springwater, Oro-Medonte, Ramara, Severn, Midland, Penetanguishene, Tay and Tiny)
Ph: 705-720-2445
smallbusiness@barrie.ca
<https://barriebusinesscentre.ca>

Disclaimer:

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