

SUPPORT FOR INDIVIDUALS

BENEFITS TO CONTINUE UNTIL FALL

The Government of Canada has extended the deadline for filing income tax returns from April 30 to June 1, 2020 in order to support Canadians affected by COVID-19.

People who currently receive the GST/HST credit or the Canada Child Benefit will continue to receive these payments until the end of September 2020.

However, to ensure the continuity of benefits until the fall, the Canada Revenue Agency (CRA) asks Canadians to file their tax return **by June 1, 2020, or as soon as possible**, in order to receive the right amount of benefits based on their 2019 statement and to continue receiving them after September 2020.

Please note: If the CRA has not received and reviewed the 2019 tax return by the beginning of September 2020, that person's estimated credit and benefit payments will stop in October 2020. He will then have to repay the estimated amounts received since July 2020.

For more information: <https://bit.ly/2WQ3VEh>.

SUPPORT FOR INDIVIDUALS

CANADA EMERGENCY STUDENT BENEFIT

Since May 15, it has been possible to apply for the **Canada Emergency Student Benefit (CESB)**. The CESB supports post-secondary students as well as recent graduates who are unable to find employment due to COVID-19 or who are working but cannot earn more than \$ 1,000 (before tax) per month.

If they are able to work, students must be actively looking for employment to be eligible for CESP. It is possible to visit the Job Bank (<https://www.jobbank.gc.ca/home>) to find opportunities to earn an income and a rewarding work experience.

The CESB will be paid monthly from May to August 2020 to students who are Canadian citizens or permanent residents, and who are enrolled in a post-secondary program leading to a diploma or certificate or who have completed their studies since December 2019.

The eligibility for the CESB has recently been extended. High school students and those working to obtain the equivalent of a high school diploma are now eligible:

- From May to August 2020 if they received their diploma or its equivalent before May 10, 2020;
- From June to August 2020 if they receive their diploma or its equivalent between May 10 and June 6, 2020;
- From July to August 2020 if they receive their diploma or its equivalent between June and December 2020.

SUPPORT FOR INDIVIDUALS

CANADA EMERGENCY STUDENT BENEFIT

The Canada Revenue Agency (CRA) encourages eligible students to prepare by taking the following three steps:

- **By creating a profile with the CRA** by calling 1-800-959-8281 (for students who have never submitted a tax return).
- **By opening an account in CRA's My Account** (<https://bit.ly/2TpTepL>). This is the quickest and easiest way to apply.
- **By signing up for Direct Deposit** (<https://bit.ly/2LKgvhV>) so that the CESB is deposited directly into their bank account.

Financial institutions across the country also allow Canadians to sign up for CRA Direct Deposit in a few easy steps from their portal.

For more information: <https://bit.ly/2TnU0nm>.

NEW MEASURES FOR BOATERS

To ensure the safety of Canadians, Transport Canada reminds boaters that they will have to follow the safety measures associated with COVID-19 during the boating season.

These measures include:

- Compliance with the directives given by the local health authorities;
- Continued measures to limit the spread of COVID-19, including good hygiene practices, frequent hand washing and adherence to the physical distancing instructions;
- Wearing a non-medical mask or a face cover which can be useful when physical distancing is impossible in public places.

Transport Canada is asking boaters to stay at home to help limit the spread of COVID-19. In addition, travel restrictions between Canada and the United States that apply to non-essential travel will remain in effect until at least June 21, 2020.

For more information: <https://bit.ly/2yiR83G>.

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

CANADA EMERGENCY WAGE SUBSIDY

The **Canada Emergency Wage Subsidy (CEWS)** provides eligible employers affected by COVID-19 with a wage subsidy equal to 75% of their employees' wages.

To encourage economic recovery and stimulate job creation, **the CEWS will be extended by an additional 12 weeks until August 29, 2020.**

In addition, it was recently announced that eligibility for the CEWS will be extended to the following groups:

- Partnerships that are up to 50% owned by non-eligible members;
- Registered Canadian amateur athletic associations;
- Registered journalism organizations;
- Non-public colleges and schools, including institutions that offer specialized services, such as arts schools, driving schools, language schools or flight schools.

Finally, legislative changes will be proposed to provide flexibility for employers of existing employees who were not regular employees in early 2020, such as seasonal workers.

Over the next few weeks, the government will consult with key business and labour representatives about possible adjustments to the 30% income cut-off threshold.

For more information: <https://bit.ly/2ZohlZY>.

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

EMERGENCY ACCOUNT FOR COMPANIES AND NON-PROFIT

The \$ 25 billion **Canada Emergency Business Account (CEBA)** provides interest-free loans of up to \$ 40,000 to small businesses and non-profit organizations to help pay for their operating costs.

To allow more small businesses to take advantage of this measure, **the Government of Canada has announced an expansion of the eligibility criteria.**

From now on, the CEBA will also be offered to businesses whose sole proprietor derives its income directly from his business, to businesses whose activities depend on contract workers, or to family businesses that compensate their employees with dividends instead of pay.

For example, if you have a hair salon where your stylists rent chairs, if you are a self-employed physiotherapist, or if you own a gym that employs contract trainers, you may now be eligible. This is also good news for many of our family farms that will directly benefit from changes to the Canada Emergency Business Account.

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

EMERGENCY ACCOUNT FOR COMPANIES AND NON-PROFIT

Previously, to be eligible, the claimant had to have a payroll of between \$ 20,000 and \$1.5 million. Following the changes announced on May 19, 2020, applicants with a payroll of less than \$ 20,000 may still be eligible if they have:

- A business transaction account at a participating financial institution;
- A Canada Revenue Agency business number and filed a tax return in 2018 or 2019;
- Eligible, non-deferred expenses totaling between \$ 40,000 and \$ 1.5 million. These expenses could include rent, property taxes, service charges and insurance.

More information will follow in the coming days, such as the date when it will be possible to submit a request to financial institutions based on the new criteria.

For those farmers, non-profits and companies that are still unable to access the CEBA, they can turn towards the Regional Relief and Recovery Fund (see next page).

For more information: <https://bit.ly/3e5nnT8>.

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

REGIONAL RELIEF AND RECOVERY FUND

The Regional Relief and Recovery Fund (RRRF) is designed to financially support businesses and organizations affected by the pandemic that are unable to benefit from the other COVID-19 measures.

The RRRF is accessible to:

- Companies;
- Cooperatives;
- Non-profit organizations (NPO);
- Business support organizations

Financial Aid

Assistance can cover up to 100% of authorized costs. The RRRF offers two categories of financial support depending on the applicant's needs: more than \$ 40,000 (Profile 1) and \$ 40,000 or less (Profile 2).

For applicants wishing to obtain a financial contribution of **more than \$ 40,000**, the entire loan is considered repayable over a period of 5 years starting on January 1, 2023.

For applicants wishing to obtain a financial contribution of **\$ 40,000 or less**, the interest-free loan is considered repayable, taking into account certain conditions. **If 75% of the loan is reimbursed by December 31, 2022, the remaining 25% will become non-repayable.** Otherwise, the entire contribution is considered repayable over a period of 3 years from January 1, 2023.

For companies or NPOs with a commercial vocation, the contribution is repayable.

For NPOs (non-profit projects), the contribution is non-repayable.

For more information, see: <https://bit.ly/2Xfgw2H>.

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

Submitting a request

It's important to identify the profile that best fits your situation.

PROFILE 1

- Businesses with revenues of \$250,000 and more in the following industries:
 - Manufacturing
 - Value-added services (featuring distinctive know-how or innovative services - e.g., digital content production, technology, artificial intelligence, contribution to technology transition or the the green economy)
- Tourism and cultural businesses, or sporting or cultural events requiring over \$40,000 in funding
- High-potential start-ups in the manufacturing and value-added services sectors
- Non-for-profit organizations in the touristic and cultural sector, or in the sporting and cultural events sector
- Non-for-profit economic organizations active in the above industries or supporting businesses in these industries

Profile 1 describes your situation?

Contact CED!

PROFILE 2

- Businesses with revenues of less than \$250,000 in the manufacturing and value-added service sectors
- Start-ups (other than in the manufacturing and value-added services sectors)
- Tourism and cultural businesses, or sporting or cultural events requiring funding of \$40,000 or less
- Retail businesses, local services, professional and health services (e.g., restaurants, convenience stores, hair salons, funeral homes, cleaners, car dealerships, big box stores, accountants, lawyers, dentists, real estate)
- Social economy enterprises (all sectors)
- Agriculture and fisheries (harvesting and catching)
- Artisanal production and specialty local food products
- Businesses with less than \$250,000 in sales (all other sectors)
- Self-employed workers and sole proprietorships (all sectors)

Profile 2 describes your situation?

Contact your SADC or CAE!

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

Authorized costs

Eligible costs include those that help stabilize SMEs and organizations and mitigate the impact of COVID-19, and that are not fully covered by other federal relief measures.

These costs may include fixed costs, such as:

- Rental or leasing of equipment and machinery;
- Salaries and benefits;
- Property taxes;
- Professional fees;
- Insurance;
- Other fixed overhead costs and one-time stabilization expenses.

Here is the contact information for the offices in our region:

CED of the Eastern Townships

Telephone: 1-800-561-0633

SADC of the RCM of Coaticook

Email: info@sadccoaticook.ca

Telephone: 819-849-3053

SADC of the RCM of Haut-Saint-François

Email: info@sadchsf.qc.ca

Telephone: 819-832-2447

CAE of the RCM of Memphremagog

Email: info@caememphremagog.ca

Telephone: 819-843-4342

For more information: <https://bit.ly/2LH6Zwa>

To consult the FAQ : <https://bit.ly/3bO5XsR>.

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

EMERGENCY COMMUNITY SUPPORT FUND

It is now possible to submit a funding request to the **Emergency Community Support Fund (ECSF)** with a budget of over \$ 1.3 million to support charities, non-profit organizations and qualified donees in the Eastern Townships that provide essential services to vulnerable Canadians impacted by COVID-19.

This aid is intended to support activities such as home deliveries of food and medicine by volunteers, transportation services like driving or accompanying seniors or the disabled to appointments, support for telephone help lines, training, materials and other resources necessary for volunteers to continue making a valuable contribution to the COVID-19 relief efforts and replacing in-person contact in private or at social gatherings with virtual contact such as phone calls, text messages, teleconferences or the Internet.

Through the ECSF, three national partners, the Canadian Red Cross Society, Community Foundations of Canada and United Way Centraide Canada, will coordinate their operations to quickly get funding to community and charitable organizations.

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

Centraide Estrie

Centraide Estrie is overseeing an ECSF budget of \$ 783,167. Charities registered in Canada can apply until July 17, 2020. Community not-for-profit organizations offering front-line services can also apply if they form a coalition with a registered charity or donee.

To be eligible, the applicant must:

- Have a volunteer board of directors which meets regularly;
- Hold an annual general assembly;
- Have financial statements that have been audited by a chartered accountant (or a financial review for charities or non-profit organizations whose annual revenues are less than \$ 100,000);
- Commit to providing eligible emergency support to one or more groups of vulnerable people as defined by ECSF, the funds to be used in full by March 31, 2021;
- Not receive funding for the same activity from more than a source, government or otherwise;
- Ensure that public funding for the proposed activities does not exceed 100% (including any combination of municipal, provincial or territorial, or federal funding);
- Grant permission to share the request and contact information with Community Foundations of Canada and the Canadian Red Cross for funding review and coordination.

For more information or to submit a request to Centraide Estrie, visit the website: [**https://bit.ly/2WP8TB3**](https://bit.ly/2WP8TB3).

Funding decisions will be made within 15 business days of filing the request.

You can also contact Centraide Estrie by phone at 819-569-9281.

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

Community Foundations of Canada

In the Eastern Townships, \$ 600,150 will be distributed through the Community Foundations of Canada to support local charities and qualified donees helping vulnerable populations.

To be eligible, your organization must be on the Canada Revenue Agency list of charities (<https://bit.ly/2WOTEs4>) or on the lists of other qualified donees. Important: Registered municipalities are considered qualified donees (<https://bit.ly/2XjJ1fG>).

For more information or to apply **before July 27, 2020**, see: <https://bit.ly/2yiUpjt>.

You can also contact la Fondation communautaire de l'Estrie by email at info@fondationcommunautairedelestrie.com or by phone at 819-481-5017.

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

Canadian Red Cross

The Canadian Red Cross is another partner responsible for administering the ECSF for non-profit organizations across the country. Among the organizations that can apply are NPOs, non-governmental organizations, Aboriginal organizations, religious organizations and any other organization that meets an immediate need for social inclusion or well-being caused by COVID-19 or that helps vulnerable people.

To be eligible, NPOs must be established and operating exclusively for the collective well-being, improvement of civic life, entertainment, leisure or any other purpose other than profit. In addition, the organization must meet all of the following criteria:

- Be incorporated in Canada or have its head office in Canada;
- Generate annual revenues of \$ 1,500,000 or less;
- Have started its activities on or before December 31, 2019;
- Regularly devote at least 50% of its main activities to providing direct services;
- Require a grant of at least \$ 5,000;
- Present a governance structure comprising a board of directors, a management committee, etc. made up of at least three people;
- Have in place accountability measures such as internal control and accountability practices and procedures;
- Carry out activities similar to those presented above.

For more information, visit: <https://bit.ly/3bQzMZR> as well as the Frequently Asked Questions section: <https://bit.ly/2ynF4OM>.

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

TRAINING AND EQUIPMENT PROGRAM FOR PREVENTION OF DISEASE TRANSMISSION

The Emergency Fund for Community Support also provides additional support to the Canadian Red Cross to train and equip volunteers for community organizations working on the front lines.

As part of this program, front-line workers and volunteers will receive personal protective equipment (PPE), including masks and gloves, as well as training on the proper wearing of PPE to ensure their health and their well-being.

The program is open to NPOs and registered charities in Canada, as well as qualified donees (including municipalities). To be eligible, organizations must be established and operating exclusively for the purpose of collective well-being, improvement of civic life, entertainment, leisure or for any purpose other than profit.

Priority will be given to organizations that provide direct essential services or support, that respond to an urgent need for social inclusion or wellness related to COVID-19, that offer direct services in support of vulnerable populations and which have reserves of unrestricted funds corresponding to less than 20% of the annual operating budget.

For more information or to apply, see the following link: <https://bit.ly/2Xew4UD>.

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

SUPPORTING WOMEN ENTREPRENEURS

The Government of Canada will provide \$ 15 million in additional funding to support women entrepreneurs through the Women in Entrepreneurship Strategy (WES).

This amount will allow organizations that are currently beneficiaries of the **WES Ecosystem Fund** to help female entrepreneurs during the pandemic through business workshops, mentoring activities and professional training in order to adapt to a digital market.

For more information: <https://bit.ly/2XeFHTh>.

SECTORAL SUPPORT

AGRICULTURE AND FOOD BUSINESS SOLUTIONS FUND

Agricultural and food processing businesses face a multitude of challenges, and to continue supporting them during this difficult period, the Government of Canada has launched the **Agriculture and Food Business Solutions Fund**.

The \$ 100 million fund established by Farm Credit Canada will be managed by Forage Capital Inc. and will provide businesses with the stability and flexibility they need through innovative solutions such as convertible debt investments and other flexible financing solutions.

Who will benefit?

The funding will be available to different types of agri-food businesses, including producers and processors, across the country. Companies involved in primary production, agri-tech, manufacturing, packaging and distribution will be eligible.

Are these new loans?

The fund will mainly offer investments in the form of convertible debts as well as flexible financing solutions, up to a maximum of \$10 million.

How to apply?

The fund manager, Forage Capital Inc, will establish an application process to administer the funds on behalf of FCC.

To be eligible, businesses must demonstrate the impact of an unexpected business disruption, such as the loss of a major supplier, the temporary loss of a facility or the permanent loss of essential personnel or leadership. The funds cannot be used to repay loans to shareholders or to buy equity shares from shareholders.

For more information: <https://bit.ly/3cQja5B>.

SECTORAL SUPPORT

INVESTING IN UNIVERSITY RESEARCH

To support university research in Canada during the pandemic, the Government of Canada has announced new funding totaling \$ 450 million.

This important investment will provide salary support to universities and health research institutes so that they can retain research staff whose work is funded by industry or philanthropic sources.

In addition, this funding will help universities and health research institutes continue their essential research activities during the pandemic, and to resume all of their research activities once physical distancing measures are lifted.

For more information: <https://bit.ly/2LMEY6p>

BEST SANITARY PRACTICES

To have up-to-date information concerning the coronavirus, we invite you to contact:

- The Canadian Government Website : <https://bit.ly/2QFBAwY>
- Phone **1-833-347-4397** (toll free).

If ever you are experiencing symptoms (fever, cough or difficulty breathing), contact **1-877-644-4545** (toll free).

For more information on ways to reduce the spread of COVID-19 in the **workplace**, consult the following link: <https://bit.ly/3adWvz3>.



Public health experts recommend that we:

- Limit our contact with other people by practicing social distancing;
- Frequently wash our hands for a minimum of 20 seconds;
- Use an alcohol-based sanitizer if we don't have access to water and soap;
- Cough and sneeze in a tissue or in the crux of our arm
- Avoid touching our eyes, nose or mouth if we haven't previously washed our hands;
- Use approved sanitizers to clean hard surfaces;
- Clean surfaces that are frequently touched (telephones, door handles, etc...)

To learn more on risk prevention, consult the following link: <https://bit.ly/2Uv9d5M> or send an email to phac.inof.aspc@canada.ca.