

Canada - Federal Benefits for Individuals	Eligibility	Benefit
<p>Employment Insurance</p> <p>For more information click link below: https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html</p>	<ul style="list-style-type: none"> ▪ An individual must have 120 Insurable hours in the past 52 weeks. ▪ An individual did not voluntarily quit their job. 	<p>Minimum \$500/week or \$300/week for extended parental benefits.</p>
<p>Canada Recovery Benefit This benefit will replace the Canada Emergency Response Benefit as of October 12 onward</p> <p>For more information click link below: https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit/crb-how-apply.html</p>	<ul style="list-style-type: none"> • The employee has stopped working due to COVID-19 or • The employee's wages have decreased 50% weekly compared to the previous year. The decrease must have been caused by COVID-19. 	<p>\$500/week (taxable)</p>
<p>Canada Recovery Sickness Benefit</p> <p>For more information click link below: https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit/crsb-how-apply.html</p>	<ul style="list-style-type: none"> ▪ The employee is unable to work for at least 50% of their workweek because they contracted COVID-19. or ▪ The employee is self-isolated for reasons related to COVID-19 or ▪ The employee has an underlying conditions that would increase the chances of contracting COVID-19 making them unable to work. 	<p>\$500/week (taxable)</p>
<p>Canada Recovery Caregiving Benefit</p> <p>For more information click link below: https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit/crcb-how-apply.html</p>	<ul style="list-style-type: none"> ▪ The employee is unable to work 50% of their workweek because they must care for a child or family member due to schools, daycares or care facilities being closed in relation to COVID-19. <ul style="list-style-type: none"> ○ or ▪ The employee must care for the child or family member because they are sick and/or required to quarantine or is at high risk of serious health implications because of COVID-19. 	<p>\$450/ week (taxes taken out.)</p>
<p>One time, tax-free payment to persons with disabilities.</p> <p>For more information click link below: https://www.canada.ca/en/services/benefits/covid19-emergency-benefits/one-time-payment-persons-disabilities.html</p>	<ul style="list-style-type: none"> ▪ The employee holds of a valid Disability Tax Credit certificate ▪ As of July 1, 2020 Member is receiving a benefit from one of the following: <ul style="list-style-type: none"> ▪ Canada Pension Plan Disability ▪ Quebec Pension Plan Disability Pension ▪ Disability supports provided by Veterans Affairs Canada 	<p>\$600 one time payment.</p>
<p>Changes to Canada Student Loan Program</p> <p>For more information click link below: https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html#:~:text=Doubling%20of%20Canada%20Student%20Grant,part%2Dtime%20studies%20to%20%243%2C600.</p>	<p>Must be applying for Canada Student Loans Program.</p>	<p>Student loans will no longer require spousal contributions. Student grant amounts will also be doubled</p>

Canada - Federal Benefits for Businesses	Eligibility
<p>Canada Emergency Wage Subsidy</p> <p>For more information click link below: https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-how-apply.html</p>	<ul style="list-style-type: none"> ▪ The employer must have had a CRA payroll account as of March 15, 2020 And; ▪ The employer must be one of the following types of employers: <ul style="list-style-type: none"> ▪ Individual ▪ Corporation ▪ Registered Charity ▪ Partnership of eligible employers And; ▪ Employer must have experienced a drop in revenue
<p>Temporary 10% Wage Subsidy</p> <p>For more information click link below: https://www.canada.ca/en/revenue-agency/services/subsidy/temporary-wage-subsidy/tws-get.html</p>	<ul style="list-style-type: none"> ▪ The employer had a Canada Revenue Agency payroll program account as of March 18, 2020 ▪ The employer paid salary, wages, or bonuses to employees from March 18 to June 19, 2020 ▪ The employer is one of the following: <ul style="list-style-type: none"> ▪ Individual or Sole Proprietor ▪ Partnership ▪ Non-Profit Organization ▪ Registered Charity ▪ Canadian Controlled Private Corporation.
<p>Extending the Work-Sharing Program</p> <p>For more information click link below: https://www.canada.ca/en/employment-social-development/services/work-sharing/apply.html</p>	<ul style="list-style-type: none"> ▪ To be eligible for a Work-Sharing agreement, your business must: <ul style="list-style-type: none"> ▪ Have been a year-round business in Canada for at least 1 year ▪ be a private business or a publicly held company, or ▪ have at least 2 employees in the Work-Sharing unit
<p>Canada Emergency Business Account – Interest Free Loan – until Oct. 31, 2020</p> <p>For more information click link below: https://ceba-cuec.ca/</p>	<ul style="list-style-type: none"> ▪ Employer must be Canadian business as of March 1, 2020 ▪ Employer must have a federal tax Registration ▪ Employer must have had a total employment income between \$20,000 and \$1,500,000 in 2019
<p>Canada Emergency Commercial Rent Assistance</p> <p>For more information click link below: https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-ccra-small-business</p>	<ul style="list-style-type: none"> ▪ Employer must own commercial property, which is occupied by one or more impacted small business tenants. ▪ Employer must agree to enter into legally binding agreement to decrease rent to receive funding.

New Brunswick COVID-19 Relief Small businesses impacted by COVID-19 can apply for \$100,000 loans through NB Small Business Emergency Working Capital Program. For more details click the link below: https://www.cbdc.ca/en/gnb-small-business-emergency-working-capital-program	Eligibility To be eligible, employers must have 1-49 employees and sales of less than \$10 million to qualify. Loans are available to corporations, proprietorships, partnership or First Nation enterprise.
Business property taxes normally due by May 31 will be reviewed on a case-by-case basis to determine if late penalties will be waived. For more details click the link below: https://www.cbdc.ca/en/gnb-small-business-emergency-working-capital-program	To be eligible, employers must have faced financial challenges, such as having to close their business due to COVID-19.
Regional Relief and Recovery Fund (RRRF) - Atlantic Canada Opportunities Agency For more details click the link below: https://www.canada.ca/en/atlandic-canada-opportunities/campaigns/covid19/rrrf.html	This fund is designed to help businesses that are having financial troubles and did not qualify for Federal funding. To apply employer must be a business or organization that has either: <ul style="list-style-type: none"> ▪ Applied for other federal relief funding and has not been successful, or; ▪ Accessed COVID-19 relief measures and continue to experience hardship.

Nova Scotia COVID-19 Relief Income assistance support For more information click the link below: https://novascotia.ca/coms/employment/income_assistance/index.html	Eligibility <ul style="list-style-type: none"> ▪ You live in and are a resident of Nova Scotia. ▪ You are 19 years old or over. ▪ You need financial support to pay for your basic needs.
Regional Relief and Recovery Fund (RRRF) - Atlantic Canada Opportunities Agency For more details click the link below: https://www.canada.ca/en/atlandic-canada-opportunities/campaigns/covid19/rrrf.html	This fund is designed to help businesses that are having financial troubles and did not qualify for Federal funding. To apply employer must be a business or organization that has either: <ul style="list-style-type: none"> ▪ Applied for other federal relief funding and has not been successful, or; ▪ Accessed COVID-19 relief measures and continues to experience hardship.

Prince Edward Island COVID Relief	Eligibility
<p>Urban Main Street Loan</p> <ul style="list-style-type: none"> Maximum \$40,000 loan at 0% interest until Dec. 31, 2022. No repayment until Dec. 31, 2022 25% forgivable if paid off by December 31, 2022 <p>For more information click the link below: https://www.cbdc.ca/en/programs/urban-main-street-loan-initiative-umsli-initiative-des-prets-pour-les-entreprises-urbaines</p>	<p>The Applicant's office must be located within the Greater Charlottetown area.</p> <p>The Applicant must have applied for other federal relief and been denied.</p>
<p>Property taxes are deferred until December 31, 2020.</p> <p>For more information click the link below: https://www.princeedwardisland.ca/en/information/finance/property-tax-relief-measures-due-covid-19</p>	<p>Must have property on Prince Edward Island.</p>
<p>Regional Relief and Recovery Fund (RRRF) - Atlantic Canada Opportunities Agency</p> <p>For more details click the link below: https://www.canada.ca/en/atlantic-canada-opportunities/campaigns/covid19/rrrf.html</p>	<p>This fund is designed to help businesses that are having financial troubles and did not qualify for Federal funding.</p> <p>To apply employer must be a business or organization that has either:</p> <ul style="list-style-type: none"> Applied for other federal relief funding and has not been successful, or; Accessed COVID-19 relief measures and continues to experience hardship.

Newfoundland and Labrador COVID Relief	Eligibility
<p>Hospitality and Tourism Support Program – \$5,000 or \$10,000 grant for businesses operating in the hospitality and tourism business.</p>	<ul style="list-style-type: none"> Applicant businesses must have been in operation for at least one year on March 16, 2020. Applicant businesses must be operating in the hospitality and tourism sector and: <ul style="list-style-type: none"> Have experienced a loss of sales from March, 2020 to May 2020, and; Have predicted losses from June 2020 to December 2020, and; Have a plan to continue business.
<p>Regional Relief and Recovery Fund (RRRF) - Atlantic Canada Opportunities Agency</p> <p>For more details click the link below: https://www.canada.ca/en/atlantic-canada-opportunities/campaigns/covid19/rrrf.html</p>	<p>This fund is designed to help businesses that are having financial troubles and did not qualify for Federal funding.</p> <p>To apply employer must be a business or organization that has either:</p> <ul style="list-style-type: none"> Applied for other federal relief funding and has not been successful, or; Accessed COVID-19 relief measures and continues to experience hardship.