



COVID-19 government initiatives update

Monday, April 6, 2020



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Government of Canada

Support for businesses

Categories	Announced measures	Additional details
 <p>Loan programs for businesses</p>	<p>New Small and Medium-sized Enterprise Loan and Guarantee program</p> <ul style="list-style-type: none">• The Development Bank of Canada (BDC), Canada's bank for entrepreneurs, and Export Development Canada (EDC), Canada's export credit agency, have launched the new Small and Medium-sized Enterprise Loan and Guarantee program, which will make available up to \$40 billion in additional lending.• The new Small and Medium-sized Enterprise Loan and Guarantee program will operate as follows:<ul style="list-style-type: none">○ \$20G: Small and medium-sized businesses can get support through a new co-lending program that will bring together the BDC and financial institutions to co-lend term loans to these businesses for their operational cash flow requirements. Eligible businesses may obtain additional credit amounts up to \$6.25 million, 80% of which would be provided by BDC, with the remaining 20% by their financial institution.○ \$20G: EDC will also provide funding to financial institutions so that they can issue new operating credit and cash flow term loans of up to \$6.25 million to small and medium-sized businesses, as a result of a new national mandate enhancing EDC's role in supporting Canadian businesses through the COVID-19 crisis. These loans will be 80% guaranteed by EDC, to be repaid within one year. (This measure complements those presented on pages 16-17).○ Eligible companies could obtain up to \$12.5 million through these two loan options.	<ul style="list-style-type: none">• The program will help Canadian financial institutions provide credit and liquidity options that various businesses need immediately, funded by BDC and EDC.• To access these loans, entrepreneurs must <u>contact their main financial institution</u>, which will assess their situation and provide funding accordingly. <p>Source :</p> <p>www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html</p>

Government of Canada

Support for businesses

Categories	Announced measures	Additional details
 <p>Supporting Canadian Businesses through the Canada Emergency Business Account</p>	<ul style="list-style-type: none">• \$25G: The Government of Canada is announcing the launch of the new Canada Emergency Business Account, which will be implemented by eligible financial institutions in cooperation with Export Development Canada (EDC).• This \$25 billion program will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where revenues have decreased temporarily due to the economic impacts of COVID-19.	<ul style="list-style-type: none">• To qualify, these organizations will need to demonstrate that they paid between \$50,000 to \$1 million in total payroll in 2019.• Repaying the loan balance on or before December 31, 2022 will result in a 25% loan forgiveness (up to \$10,000).

Government of Canada

Support for businesses

Categories	Announced measures	Additional details
 <p>Ensuring Businesses Have Access to Credit</p>	<p>Other financing options offered by BDC:</p> <ul style="list-style-type: none">• Working capital loans of up to \$2 million with flexible terms and payment postponements for up to 6 months for qualifying businesses;<ul style="list-style-type: none">○ Pricing: Floating Only (Based on Base Rate minus 1.75%);○ Initial capital extension of 12 months;○ 24-month amortization excluding initial extension:<ul style="list-style-type: none">• 40% payable over the term of the loan following initial extension;• 60% payable at the end with balloon payment;○ Standard fees (loan processing, legal fees, waiting fees) apply.• For current clients with a loan commitment of \$1 million or less, BDC offers flexible repayment terms, such as capital payment carryovers for up to six (6) months,• Reduced rates on new eligible loans	<p>How it works:</p> <ul style="list-style-type: none">• <u>Existing BDC customers</u>: contact the account manager by email or telephone.• <u>Non-client businesses</u>: apply online or via a toll-free number: 1-877-232-2269.• BDC.ca > Support for entrepreneurs impacted by the coronavirus COVID-19

Government of Canada

Support for businesses

Categories

Announced measures



- **Changes to bank loan guarantees (Export Guarantee Program and International Expansion Loan Program – for listed financial institutions);**
- Offered in conjunction with our partner financial institutions, EDC's **Export Guarantee Program** offers a payment guarantee to your financial institution, making it more inclined to provide you with additional cash. In the short term, we can:
 - Increase working capital support by \$1 billion through our Export Guarantee Program and our International Expansion Loan Program.
 - Provide a six-month payment period to our new and existing clients for guarantee fees.
 - Simplify our enrollment procedures to provide cash flow support quickly.
 - Increase our credit capacity in the market by easing our general appetite for credit.
- Under the **Business Credit Availability Program (BCP)**, EDC provides your financial institution with a guarantee on a client's one-year operating loan or one-year term loan. This guarantee provides incremental emergency liquidity to Canadian companies affected by the COVID-19 crisis, allowing them to pay their employees and cover their operating expenses in the short term. The key elements of this new program are as follows:
 - A program based on the same principles as the Export Guarantee Program, but with a greater appetite for risk and targeting SMEs.
 - A 75% guarantee given to your financial institution on the underlying credit facility.
 - A maximum term of one year on an operating line of credit or a term loan secured by cash flows of C\$5 million or less.
 - A streamlined process that builds on the underwriting and due diligence processes of EDC-approved partner financial institutions to ensure that SMEs have a quick access to working capital.
 - The possibility of a six-month deferral for the payment of guarantee fees (payable to EDC).
 - *32 financial institutions are authorised to use the BCP.*

Government of Canada

Support for businesses

Categories

Announced measures



- **Changes to our trade finance guarantees (Account Performance Security Guarantee and Foreign Exchange Facility Guarantee) in our bonding products:**
 - EDC's trade financing solutions eliminate the need for collateral, helping businesses to free up their working capital. In the short term, we can:
 - Enhance support by 25% (limit for high-activity period) offered under the Account Performance Security Guarantee for up to US\$5 million in capacity;
 - Simplify our enrollment procedures so that we can meet the needs of businesses during this difficult time and take advantage of our increased appetite for risk;
 - Reduce the rate for our Foreign Exchange Facility Guarantee by 30% and defer payment for six months.
- **Changes to our credit insurance solutions:**
 - In the short term, we are making changes to our insurance solutions (Portfolio Credit Insurance and Select Credit Insurance) to help businesses with temporary cash flow issues. Eligible companies could proceed as follows:
 - When assessing claims for new buyers, EDC is willing to take more risks than in the past.
 - EDC is more flexible when the buyer's solvency has deteriorated.
 - EDC is working on a plan to make premium payments more flexible, either by deferring or adjusting fixed payments.
 - For the next three months, EDC is eliminating the time limit for claims under the export policy, which will allow companies to submit a claim and receive a payment earlier than under normal policy conditions.
 - **IMPORTANT:** claims submitted will be assessed based on standard compensation guidelines.
- **Only for Select Credit Insurance and eligible companies:**
 - EDC is increasing our maximum coverage so that it will insure buyer limits of up to C\$1 million (an increase of C\$500,000). We are currently updating our systems to integrate this change.
 - For the next 90 days, EDC will cover losses for goods shipped even if the purchaser has not accepted the goods in question (subject to policy conditions, including a dispute with the purchaser).

Government of Canada

Support for businesses

Categories	Announced measures	Additional details	How to access
75% subsidy - Canada Emergency Wage Subsidy	<p>NEW MEASURE – FURTHER DETAILS TO COME</p> <ul style="list-style-type: none"> The government is proposing to provide eligible employers a temporary wage subsidy for a period of up to twelve weeks. The monthly subsidy would be equal to the <u>greater of</u> the following two amounts: <ul style="list-style-type: none"> 75% of the amount of “remuneration paid”, up to a maximum benefit of \$847 per week; The amount of “remuneration paid”, up to a maximum of \$847 per week; <u>or</u> 75% of the employee’s pre-crisis weekly earnings, whichever is less. This subsidy would be available to employers who see at least 30% reduction of their gross revenues for 2020 compared to the 2019 revenues for the calendar month (March, April, May) in which the application period begins. 	<ul style="list-style-type: none"> This measure is retroactive to March 15, 2020. This subsidy would apply regardless of the number of employees. There does not appear to be a general limit on the total amount of subsidy that an eligible employer could apply for. The subsidy received by an employer would be considered government assistance and be included in the employers taxable income. Eligible employers would include : <ul style="list-style-type: none"> individuals; taxable corporations; NPOs; registered charities; partnerships of which all members are eligible employers; <u>But does not include</u> public organizations (e.g., municipalities and local governments, Crown corporations, public universities, colleges, schools and hospitals). 	<ul style="list-style-type: none"> The application can be filled in <i>My business account</i> on the CRA site or online. Employers must keep records to demonstrate the reduction of their arm's length income and the compensation paid to employees. More information on the application process will be available soon. <p>Certification In the application, the employer must certify the decrease in income for the application period.</p> <p>https://www.canada.ca/en/department-finance/news/2020/04/the-canada-emergency-wage-subsidy.html</p>

Government of Canada

Support for businesses

Categories	Announced measures	Additional details	How to access
<p>75% subsidy – Canada Emergency Wage Subsidy</p>	<ul style="list-style-type: none"> • Specific measures would apply to non-arm's length employees (e.g. owner-managers). • "Revenues" would be revenues from a Canadian-based business and from non-arm's length sources. • Revenues are also calculated using the regular accounting method. Extraordinary items and capital amounts would not be included. 	<ul style="list-style-type: none"> • Eligible remuneration would include: <ul style="list-style-type: none"> ○ wages; ○ salaries; ○ other remuneration such as amounts from which employers are required to withhold or deduct amounts to be paid; <u>but will not include</u> benefits related to stock options, severance payments or the use of a business vehicle. • Remuneration to new employees would also be eligible. <p>Further details are expected The federal government will shortly provide further details including on:</p> <ul style="list-style-type: none"> • how to define employee remuneration received prior to the crisis. 	<p>Interaction with other announced measures</p> <ul style="list-style-type: none"> • To find out the interaction between the various measures announced, refer to page 22.

Government of Canada

Support for businesses

Categories	Announced measures	Additional details	How to access
<p><i>10% subsidy – Temporary Wage Subsidy for employers</i></p>	<ul style="list-style-type: none"> • The government provides “eligible employers” with a temporary wage subsidy for a period of three months beginning March 18, 2020. • The subsidy is equal to a maximum of 10% of wages paid from March 18, 2020 to June 19, 2020, up to a maximum of \$1,375 for each “eligible employee”, and up to a maximum of \$25,000 per employer. 	<ul style="list-style-type: none"> • “Eligible employers” would include: <ul style="list-style-type: none"> ○ individuals with a business number; ○ NPOs; ○ registered charities; ○ certain partnerships; ○ Canadian-controlled private corporations eligible for the small business deduction. • An “eligible employee” is an employed person in Canada. 	<ul style="list-style-type: none"> • The subsidy is calculated manually. • No application required. • The employer simply has to reduce its current federal, provincial or territorial withholding tax remittance to the CRA by the amount of the subsidy calculated. • If income tax deductions are not sufficient to cover the subsidy calculated over a specific period, future withholding tax remittances will simply be reduced to close the gap. <p>To find out the interaction between the various measures announced, refer to page 22.</p>

Government of Canada

Support for workers and families

Categories	Announced measures	Additional details	How to benefit
Longer-term income support for workers	<p>The Canada Emergency Response Benefit (CERB) replaces and combines the previously announced Emergency Care Benefit and Emergency Support Benefit.</p> <p>This program offers a taxable benefit of \$500 per week for a maximum of 16 weeks to workers who have lost their income due to COVID-19.</p>	<p>The CERB covers Canadians who:</p> <ul style="list-style-type: none"> • are 15 years of age or older and reside in Canada; • have stopped working because of COVID-19 and have not voluntarily left their employment; • have earned at least \$5,000 of income in 2019 or within 12 months of the date of application; • are, or expect to be, without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For the following benefit periods, they expect no employment income. • It was announced on April 5th that students will not be eligible for the CERB. Targeted measures for students will soon be announced. <p>In any case, all Canadians who have ceased working due to COVID-19, whether they are EI-eligible or not, would have access to the CERB.</p>	<p>You can request the new Canada Emergency Response Benefit via My Account or by calling the automated phone line starting April 6, 2020.</p> <p>CERB payments should begin within 10 days of application, and will be made every four weeks from March 15, 2020 to October 3, 2020.</p> <ul style="list-style-type: none"> • Those who are already receiving EI regular and sickness benefits will continue to receive their benefits and should not apply to the CERB. <ul style="list-style-type: none"> If their EI benefits end before October 3, 2020, they could apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19. • Those who have already applied for EI and whose application has not yet been processed do not need to reapply. • Those who are eligible for EI regular and sickness benefits may still be able to access their normal EI benefits, if still unemployed, after the 16-week period covered by the CERB. <p>EI eligible Canadians who have lost their jobs can continue to apply for EI here.</p> <p>To find out more about this measure see the CRA website, and to find out the interaction between the various measures, see page 22.</p>

Government of Canada

Support for businesses

Interaction between CERB, supplementary unemployment benefit (SUB), 75% wage subsidy and 10% wage subsidy

- At this time, it appears that any benefit received under the Temporary Wage Subsidy (10%) reduces the amount that can be claimed under the Canada Emergency Wage Subsidy (75%).
- In addition, for a particular employee, an employer cannot claim the Canada Emergency Wage Subsidy (75%) for the remuneration paid in a week that is part of the application period for which the employee is eligible for the CERB. Further details are expected.
- Employers who are not eligible for the Canada Emergency Wage Subsidy (75%) may be eligible for the Temporary Wage Subsidy (10%). This would be the case if the employer in question did not see a drop of at least 30% of their gross “revenues” for 2020 over 2019 for a given calendar month (March, April, May).
- Employers can use a Supplementary unemployment benefit Program (SUBP) plan to increase weekly income of their employees who are unemployed due to a temporary stoppage of work, training, illness or quarantine. Payments made under a SUB plan registered with Service Canada are not considered as remuneration and are not deducted from an employees' EI benefits. These amounts do not reduce a taxpayer's entitlement to the CERB.
- Assistance received under either Canada Emergency Wage Subsidy (75%) or Temporary Wage Subsidy (10%) would reduce the amount of remuneration eligible for other federal tax credits calculated on the same remuneration.

Government of Canada

Support for businesses

Categories	Announced measures	Additional details
	<p>For producers, agribusinesses and food processing industry:</p> <ul style="list-style-type: none"> • deferral of capital and interest payments for a maximum of six months for existing loans or deferral of capital payments for a maximum of 12 months; • access to an additional line of credit of up to \$500,000, guaranteed by a general security contract or universal mortgage (in Quebec only). 	<ul style="list-style-type: none"> • For additional information about the options available or how FCC can help you improve your financial situation, please contact your local office or the Client Service Center at 1-888-332-3301. FCC-FAC.ca > Summary of current program details
<p>Call to action: Canadian manufacturers needed</p>	<p>The federal government is looking for Canadian manufacturers or Canadian companies that can help Canada meet the needs of medical supplies:</p> <p>Criteria to meet:</p> <ul style="list-style-type: none"> • Manufacturing activities are based in Canada or the company has easy access to the necessary inputs through their supply chain; • The company has equipment that can be modified or facilities that can be reorganized quickly to meet medical needs, including the manufacture of personal protective equipment such as gloves, masks and surgical gowns; disinfectants; wipes; fans; and other medical equipment and supplies; • The company has skilled workers who are responsive and would be available to work under the current circumstances. 	<ul style="list-style-type: none"> • If the company qualifies, it may write to: ic.mid-dim.ic@canada.ca. • The company should also make local representations to its MP.

Government of Canada

Support for businesses

Categories	Announced measures	Additional details
	<ul style="list-style-type: none">• The Government is launching an Insured Mortgage Purchase Program (IMPP). Under this program, the government will purchase up to \$50 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation (CMHC).• As a result of the Minister of Finance's agreement to provide additional authorizations, the government is prepared to purchase up to \$150 billion in insured mortgage pools through the CMHC.• This represents a \$100 billion increase over the \$50 billion announced on March 16, 2020. This measure will provide stable funding to banks and mortgage lenders and support continued lending to Canadian businesses and consumers.	<ul style="list-style-type: none">• The terms are as follows : CMHC > Insured Mortgage Purchase Program.

Government of Canada

Support for businesses

Categories	Announced measures	Additional details
Canada Economic Development (CED) for Quebec Regions	<p>If you are an existing CED client and are affected by the current situation:</p> <ul style="list-style-type: none"> Effective April 1st, CED will apply a three-month moratorium on all amounts owing to CED; You may also be eligible for additional funding and flexibility in your arrangements; Each case will be assessed individually as the situation evolves to determine if additional support is required. <p>If you are not an CED client and are affected by the current situation:</p> <ul style="list-style-type: none"> CED may provide you with advice and guidance on other federal programs and services available to you; You may have access to federal funding to help you maintain your operations. 	<ul style="list-style-type: none"> If you are a company or organization residing in Quebec, please call 1-800-561-0633 or send us an email to learn more about the support available to you. DEC.ca > CED support for businesses and communities affected by COVID-19
Support for the air transport sector	<ul style="list-style-type: none"> The government will waive rent payments from March 2020 to December 2020 for the 21 airport authorities that pay rent to the federal government. This measure will provide a maximum relief of \$331.4 million due to payments made during the same period in 2018. 	<ul style="list-style-type: none"> Government of Canada > News Release - Department of Finance Canada

Government of Canada

Support for businesses

Categories	Announced measures	Additional details
National Research Council Canada	<p>1) The COVID-19 Challenges Procurement Program</p> <p>Purpose: This program will post challenges seeking near-to-market solutions from small and medium-sized businesses (fewer than 500 staff) that need financial support from the National Research Council of Canada Industrial Research Assistance Program (NRC IRAP) to refine and sell their product or solution to meet a COVID-19 related need.</p> <p>Through this initiative, the Public Health Agency of Canada (PHAC) and Health Canada (HC) will establish a number of challenges corresponding to needs of health providers to deal with COVID-19.</p>	<p>Together, NRC IRAP and Innovative Solutions Canada will:</p> <ul style="list-style-type: none"> • Post the PHAC and HC challenges; • Award Phase 1 funding to successful small and medium-sized businesses to develop a proof of concept for their solution (NRC IRAP); • Award Phase 2 funding to the firms with the best concepts so they can develop a working prototype (NRC IRAP).
	<p>2) The Pandemic Response Challenge Program:</p> <p>Purpose: This program will build teams to address challenges requiring further research and development for solutions to meet COVID-19 related needs. The NRC will build these teams drawing on internal-to-government capacity and academic researchers who register online to indicate their interest, and related areas of expertise and capabilities.</p>	<p>The NRC will receive \$15M to form dedicated teams to address challenges in the areas of greatest research and development (R&D) need in the fight against COVID-19.</p> <p>The Pandemic Response Challenge Program is currently structured around 3 main research areas:</p> <ul style="list-style-type: none"> • Rapid detection and diagnosis; • Therapeutics and vaccine development; and • Digital Health

Government of Canada

Support for businesses

Flexibility for income tax filings and payments

The CRA will allow all businesses to defer the filing of **T2 returns** for the current taxation year that were due after March 18, 2020 to June 1st, 2020.

The CRA defers to September 1st 2020 the **payment** of installments and income tax for the current tax year that become due on or after March 18, 2020 and before September 2020.

- This relief would apply to the tax balance payable, as well as installment payments, under Part I of the Income Tax Act. No interest or penalty will apply to these amounts during this period.

All businesses can defer until June 30, 2020, any **GST/HST remittances** that become owing on or after March 27, 2020 and before June 2020 without interest or penalty. However, the filing deadline for these returns does not appear to be extended. The CRA will allow late filing until June 30, 2020, without interest or penalty.

- GST/QST relief is available to filers who were required to remit amounts collected:
 - monthly for the February, March and April 2020 reporting periods;
 - quarterly for the period covering January, February and March 2020;
 - annually if the period ended in March, April or May 2020.

With respect to **customs duties**, the due dates for account statements and payment of these fees for March, April and May are extended to June 30, 2020. The CBSA will also temporarily suspend trade compliance activity interaction with importers/exporters and their representatives until April 20, 2020 (i.e. all deadlines imposed in connection with a customs import verification will be automatically extended by a period of time equivalent to the period of suspension. Given the circumstances, the length of this suspension period may be re-evaluated at a later date.)

The CBSA will continue to process applications for the duties relief program, and B2 requests for adjustments, which are unaffected by this temporary suspension. Importers that need information about their particular accounting and payment obligations may contact CBSA for more details.

Administrative application

- No action is required. The new deadlines and administrative practices apply automatically.
- When the business expects to receive a tax or input tax credit refund, KPMG recommends that the relevant returns be filed as soon as possible.
- In addition, the CRA has indicated that it will be flexible with respect to payment arrangements and will consider requests for relief of penalties and interest. To enter into a payment arrangement, visit the CRA's [website](#).
- For the majority of businesses, the CRA will temporarily suspend audit interaction between taxpayers and representatives.

Government of Canada

Support for workers and families

Categories	Announced measures	Additional details	How to benefit
Temporary income support for workers	<p>To assist Canadians affected by COVID-19 and quarantined, Service Canada is taking the following support measures:</p> <p>Improved access to Employment Insurance Sickness Benefit</p> <ul style="list-style-type: none"> Waiving the one-week waiting period for those individuals in imposed quarantine that claim Employment Insurance (EI) sickness benefits. This temporary measure has been in effect since March 15, 2020; and Waiving the requirement to provide a medical certificate to access EI sickness benefits. 	<ul style="list-style-type: none"> Claimants who cannot complete their claim due to quarantine may apply later and have their EI claim backdated to cover the period of delay. Providing priority EI application processing for EI sickness claims for people under quarantine. 	<p>Improved access to Employment Insurance Sickness Benefit</p> <ul style="list-style-type: none"> Eligible Canadians can apply here. See the Employment and Social Development Canada's Coronavirus Disease (COVID-19) webpage for more information.

Government of Canada

Support for workers and families

Categories	Announced measures	Additional details	How to benefit
Longer-term income support for workers	<p>Implementation of the Employment Insurance Work Sharing Program.</p> <p>This program provides benefits to workers who agree to reduce their normal working hours and to share the available work due to new circumstances beyond their employer's control. This program is modified so to :</p> <ul style="list-style-type: none"> ● increase the eligibility period for shared work agreements to 76 weeks; ● waive the mandatory waiting period between agreements; ● relax the eligibility requirements; and ● simplify the application process. 	<ul style="list-style-type: none"> ● The special measures will be in force from March 15, 2020 until March 14, 2021. ● The program allows employers to temporarily reduce an employee's work schedule between a minimum of 10% (one half day) and a maximum of 60% (three days), for the duration of the program. ● Eligible employees must agree to reduce their normal working hours and share the available work. 	<ul style="list-style-type: none"> ● The employer or employee wishing to benefit from the program may consult the Applicant Guide for eligibility criteria and application terms. ● A tripartite agreement between the employer, employee and Service Canada must be concluded. ● The applicant must identify the form relevant to his/her situation by consulting Section E of the Applicant Guide. ● Prior to COVID-19, employers were required to send their Work-Sharing request (and supporting documentation) 30 calendar days before the requested start date. ● Employers are now asked to submit their application 10 calendar days before the requested start date. ● The streamlined measures taken by Service Canada will strive to reduce the processing time to 10 calendar days.

Government of Canada

Support for workers and families

Categories	Announced measures	Additional details	How to benefit
Income support for individuals who need it most	<ul style="list-style-type: none"> For over 12 million low- and modest-income families who may require additional help with their finances, the Government proposes to provide a one-time special payment by early May 2020 through the GST credit. This will double the maximum annual GST credit payment amounts for the 2019-20 benefit year. 	<ul style="list-style-type: none"> The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and to \$600 for couples. This assistance should be paid starting April 9. 	<ul style="list-style-type: none"> No eligibility criteria have been announced. Assistance payment should be automatic. See the CRA's GST page for more information.
Income support for individuals who need it most	<p>For over 3.5 million families with children:</p> <ul style="list-style-type: none"> Increase of the maximum annual Canada Child Benefit (CCB) payment amounts, only for the 2019-20 benefit year, by \$300 per child. The overall increase for families receiving CCB will be approximately \$550 on average. 	<ul style="list-style-type: none"> The impacted families will receive an extra \$300 per child as part of their May 2020 payment. 	<ul style="list-style-type: none"> No eligibility criteria have been announced. Assistance payment should be automatic. See the CRA webpage for more details.

Government of Canada

Support for workers and families

Flexibility for Individuals – other tax and economic measures

Tax measures

The CRA will defer the filing deadline for the 2019 T1 tax returns of individuals (to June 1, 2020) and certain T3 trusts returns (to May 1st, 2020 for trusts with a taxation year ending on December 31, 2019).

The CRA will allow all taxpayers to defer to September 1st 2020 the payment of any income tax amounts that become owing on or after March 18, 2020, and before September 2020.

- This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.

Administrative application

- No action necessary. The new filing and payment deadlines apply automatically.
- However, when the individual expects to receive a tax refund, KPMG recommends that the tax return be filed as soon as possible.

Other economic measures

Repayment of **student loans** is suspended without interest for 6 months from March 30, 2020.

The Canada Mortgage and Housing Corporation (**CMHC**) and other mortgage insurers offer tools to lenders that can assist homeowners who may be experiencing financial difficulty. These include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.

Reduce the minimum withdrawals from Registered Retirement Income Funds (**RRIFs**) by 25% for the 2020 taxation year. This reduction also applies to the minimum amount under the money purchase provisions of Registered Pension Plans.

Government of Alberta

Categories	Announced measures	Additional details
Deadline Extension for Corporate Tax Payments and Returns	<p>Alberta businesses with corporate income tax balances that become owing on or after March 18, 2020 or installment payments coming due between March 18, 2020 and August 31, 2020, can defer making these payments until August 31, 2020.</p> <p>The filing due date for an Alberta Corporate Income Tax Return (AT1) has also been extended to June 1, 2020 for all Alberta Corporate Income Tax Returns due after March 18, 2020 and before June 1, 2020.</p>	<ul style="list-style-type: none"> • See Alberta's Special Notice Vol. 5 No. 56 and Alberta's Special Notice Vol. 5 No. 57 • This payment deferral measure is not available in respect of tax balances or installment payments coming due during this period for which payments were made to government prior to March 18, 2020.
Education Property Tax Deferral for Business	<p>Effective March 23, 2020, the government will defer education property tax for businesses for six months.</p> <p>The government encourages commercial landlords to pass on these savings to their tenants through reduced or deferred payments. This will help employers continue to manage their debts, pay their employees and stay in business.</p>	<ul style="list-style-type: none"> • See Alberta's Additional Financial Support for Albertan's and Employers News Release • The government expects municipalities to set education property tax rates as they normally would, but defer collection. Deferred amounts will be repaid in future tax years. • Businesses capable of paying their taxes in full are strongly encouraged to do so. This will assist the province in being able to support Albertans through this pandemic.

Government of Alberta's Response Plan

Categories	Announced measures	Additional details
Education Property Tax Freeze	The government will immediately cancel the decision made in Budget 2020 and will freeze education property taxes at last year's level.	<ul style="list-style-type: none"> See Alberta's Additional Financial Support for Albertan's and Employers News Release
WCB Premiums Deferral and Partial Waiver for Small and Medium Businesses	<p>All private sector employers will have their 2020 WCB premiums deferred to early 2021, effectively for one year. For small and medium businesses, the government will cover 50% of their 2020 premium when due.</p> <p>Large employers will also receive a break by having their 2020 WCB premium payments deferred until 2021, at which time their premiums will be due.</p>	<ul style="list-style-type: none"> See Alberta's Additional Financial Support for Albertan's and Employers News Release Employers who have already paid their WCB premium payment for 2020 are eligible for a rebate or credit.

Government of Alberta

Categories	Announced measures	Additional details
Deferral of Tourism Levy Payments	Hotels and other lodging providers in Alberta can delay paying the tourism levy until August 31, 2020 for amounts that become due to government on or after March 27, 2020.	<ul style="list-style-type: none">• See Alberta's Tax Relief for Tourism Industry News Release• Hotels and other lodging providers are still expected to file returns, as required by legislation, and must continue to collect the tourism levy from guests staying at their properties during this period. Payments deferred until August 31, 2020 will not be subject to penalties or interest.

Government of British Columbia

Categories	Announced measures	Additional details
New B.C. Emergency Benefit for Workers	<p>A new B.C. Emergency Benefit for Workers will provide a tax-free \$1,000 payment to British Columbians whose ability to work has been affected by the outbreak. The benefit will be a one-time payment for British Columbians who receive federal Employment Insurance (EI), or the new Canada Emergency Response Benefit, as a result of COVID-19 impacts.</p> <p>This includes workers who have been laid-off, who are sick or quarantined, parents with sick children, parents who stay at home from work while child care centres and schools are closed, and those caring for sick family members, such as an elderly parent.</p>	<ul style="list-style-type: none"> • See British Columbia's COVID-19 Action Plan: B.C.'s First Steps to Support People, Businesses • The workers can be EI-eligible and non-EI eligible, such as the self-employed. • The benefit will be paid to B.C. residents, in addition to their federal income supports..
Expand the B.C. Climate Action Tax Credit	<p>The one-time enhanced July 2020 payment is:</p> <ul style="list-style-type: none"> • Up to \$218, an increase of up to \$174.50 from the regular tax credit amount, for you, your spouse or common-law partner, or your first child in a single parent family • Up to \$64, an increase of up to \$51.25 from the regular tax credit amount, for each additional child <p>The enhanced July 2020 payment also has an increased income threshold amount before the tax credit is reduced to zero.</p>	<ul style="list-style-type: none"> • See British Columbia's One-Time Enhanced July 2020 Payment for the Climate Action Tax Credit Site • You do not need to apply for the one-time enhanced July 2020 payment. You only need to file your income tax return for 2019 and the CRA will determine your eligibility and advise you if you're eligible to receive the payment.

Government of British Columbia

Categories	Announced measures	Additional details
Deferral of Employer Health Tax Payments	Effective March 23, 2020, businesses with a payroll over \$500,000 can defer their employer health tax payments until September 30, 2020. Businesses with a payroll under this threshold are already exempt from the tax.	<ul style="list-style-type: none"> See British Columbia's COVID-19 Action Plan: B.C's First Steps to Support People, Businesses
Deadline Extension for Certain Indirect Tax Returns and Remittances	<p>The Province is extending tax filing and payment deadlines for the following taxes until September 30, 2020 (if they were originally due after March 23, 2020 and before September 30, 2020):</p> <ul style="list-style-type: none"> Provincial sales tax (PST) Municipal and regional district tax on short-term accommodation Tobacco Tax Motor fuel tax Carbon tax 	<ul style="list-style-type: none"> The deferral is automatic and no application is required See British Columbia's Notice 2020-002: COVID-19 – Sales Tax Changes Also See British Columbia's COVID-19 Action Plan: B.C's First Steps to Support People, Businesses
Certain Indirect Tax Measures Delayed	The scheduled April 1 increase to the provincial carbon tax, as well as the expanded PST registration requirements for Canadian sellers of goods, along with Canadian and foreign sellers of software and telecommunication services and the implementation of PST on sweetened carbonated drinks, will be delayed and their timing will be reviewed by Sept. 30, 2020.	<ul style="list-style-type: none"> See British Columbia's Notice 2020-002: COVID-19 – Sales Tax Changes Also See British Columbia's COVID-19 Action Plan: B.C's First Steps to Support People, Businesses
Reduction to Property Tax for Businesses	Business and light- and major-industry property classes will see their school tax cut in half.	<ul style="list-style-type: none"> See British Columbia's COVID-19 Action Plan: B.C's First Steps to Support People, Businesses

Government of British Columbia

Categories	Announced measures	Additional details
Expanding Income Assistance and Disability Assistance	<p>For people in B.C. currently receiving income assistance or disability assistance, the Province as announced the following measures:</p> <ul style="list-style-type: none">• Temporarily exempt federal employment insurance benefits, including the CERB, for three months so these new emergency federal support programs won't reduce monthly assistance payments• An automatic \$300-monthly supplement for the next three months for everyone on income assistance or disability assistance who is not eligible for the emergency federal support programs, including the CERB• Monthly \$52 Transportation supplement for all BC Bus Pass Program users receiving income assistance and disability assistance for the duration of the fare suspension by BC Transit and Translink.	<ul style="list-style-type: none">• See British Columbia's New emergency supports for province's most vulnerable

Government of Manitoba

Categories	Announced measures	Additional details
Deadline Extension for RST returns and remittances	<p>Manitoba has extended the deadline for certain monthly retail sales tax (RST) returns to June 22, 2020 (from April 20 and May 20, 2020). This extension applies to small- and medium businesses with monthly RST remittances of no more than \$10,000 per month. In addition, Manitoba has extended the deadline for businesses that file RST returns quarterly to June 22, 2020 (from April 20, 2020).</p> <p>In addition, Manitoba advises that where these eligible businesses were not able to file and remit their February RST return by the due date on March 20, 2020, they will not be subject to late filing penalties or interest until after June 22, 2020.</p>	<ul style="list-style-type: none"> • See Manitoba's Notice RST 2020-03 • Interest will continue to apply on all outstanding tax debts established prior to the March remittance deadlines. • Businesses will still receive paper returns in the mail or web notice reminders by email for return periods March and April.
Deferral of Health and Post secondary Education Tax Levy Filings and Remittances	<p>Health and Post Secondary Education Tax Levy (also known as HE Levy) returns for small and medium businesses with monthly HE Levy remittances of no more than \$10,000 per month that would normally be due on April 15th and May 15th will now be due on June 15, 2020.</p> <p>Businesses that qualify for the above filing extension that were not able to file and remit their February HE Levy tax return by the March 16th due date will not be assessed a late filing penalty and interest will not be applied until after June 15, 2020.</p>	<ul style="list-style-type: none"> • See Manitoba's Notice HE 2020-01 • Interest will continue to apply on all outstanding tax debts established prior to the March remittance deadlines. • Businesses will still receive paper returns in the mail or web notice reminders by email for return periods March and April.

Government of Manitoba

Categories	Announced measures	Additional details
Deferral of Certain Tax Measures Announced in the 2020 Budget	The previously announced retail sales tax rate reduction, introduction of a green levy and the tobacco tax rate increase that were effective July 1, 2020 have all been deferred until further notice.	<ul style="list-style-type: none">See Manitoba's Bulletin No. 120

Government of New Brunswick

Categories	Announced measures	Additional details
Worker's Emergency Income Benefit	A one-time income benefit of \$900 is available for workers or self-employed people residing in New Brunswick who have lost their job due to the state of emergency. The benefit will help to bridge the gap between when a person lost their job or closed their business on or after March 15, 2020, to when the national benefit takes effect. The benefit will end on April 30, 2020.	<ul style="list-style-type: none"> See New Brunswick's The New Brunswick Workers Emergency Income Benefit site
Waiving late penalties on property taxes	Though business property taxes must be paid by May 31, late penalties will be reviewed on a case-by-case basis to see if the penalty can be waived due to undue financial challenges, such as having to close a business due to COVID-19.	<ul style="list-style-type: none"> See New Brunswick's COVID-19 Guidance for Businesses site

Newfoundland and Labrador

Categories	Announced measures	Additional details
<p>Deadline Extended for Fuel Tax Exemption Permits</p>	<p>The expiry date for Fuel Tax Exemption Permits, which allows permit holders to purchase tax-exempt marked gasoline and light fuel oil, which was set to expire on March 31, 2020 has been extended to June 30, 2020.</p> <p>Gasoline and carbon product retailers throughout the province are authorized to accept such permits and continue to sell marked diesel and light fuel oil exempt of gasoline and carbon tax to these permit holders up to and including June 30, 2020.</p>	<ul style="list-style-type: none"> • See Newfoundland and Labrador's Public Advisory: Deadline Extended for Fuel Tax Exemption Permits • Extension of the exemption will ensure permit holders (primarily fishers), are not negatively impacted by any inability to apply for a permit extension or processing delays resulting from COVID-19.

Government of Nova Scotia

Categories	Announced measures	Additional details
Worker Emergency Bridge Fund	The government will provide a one-time, \$1,000 payment, to bridge the gap between layoffs and closures and the federal government's Canada Emergency Response Benefit. The payment is intended to help the self-employed and those laid-off workers who do not qualify for Employment Insurance.	<ul style="list-style-type: none">See Nova Scotia's Measures to Help Citizens, Businesses Affected by COVID-19

Government of Ontario

Categories	Announced measures	Additional details
Interest and Penalty Relief	<p>Tax filing and remittance deadlines will remain the same. However, beginning April 1, 2020, penalties and interest will not apply to Ontario businesses that miss any filing or remittance deadline under select provincial taxes. This will continue for a period of five months.</p> <p>The following provincial taxes are included in the relief period:</p> <ul style="list-style-type: none"> • Employer Health Tax • Tobacco Tax • Fuel Tax • Gas Tax • Beer, Wine & Spirits Tax • Mining Tax • Insurance Premium Tax • International Fuel Tax Agreement • Retail Sales Tax on Insurance Contracts and Benefit Plans • Race Tracks Tax 	<ul style="list-style-type: none"> • See Ontario's Interest and Penalty Relief for Businesses Tax Bulletin • If a business is unable to file their return or remittance during the relief period, they do not need to contact or notify the Ministry of Finance. Penalties and interest will be waived automatically for all late returns or remittances by Ontario businesses during the relief period. • Ontario businesses are also not required to provide the Ministry of Finance with information about the impact of COVID-19 on their staff or daily operations during the relief period. • The relief period does not include business accounts with outstanding taxes, interest or penalties owing to the government from previous filing periods. Existing debts from before the relief period will continue to accrue interest.
Suspension of Ontario Audits	<p>The government is also temporarily suspending audit interactions with most Ontario business and representatives for the month of April 2020.</p>	<ul style="list-style-type: none"> • See Ontario's Interest and Penalty Relief for Businesses Tax Bulletin

Government of Ontario

Categories	Announced measures	Additional details
One Time Payment for Families with Children	The Ontario government will provide a one-time \$200 payment per child up to 12 years of age, and \$250 for those with special needs.	<ul style="list-style-type: none"> See Ontario's Action Plan: Responding to COVID-19
Financial support for seniors	The government is doubling the Guaranteed Annual Income System (GAINS) maximum payment for low-income seniors, for six months beginning April 2020.	<ul style="list-style-type: none"> See Ontario's Action Plan: Responding to COVID-19 This would increase the maximum payment to \$166 per month for individuals and \$332 per month for couples.
Temporary Increase to the Employer Health Tax (EHT) Exemption	The government is temporarily increasing the Employer Health Tax (EHT) exemption from \$490,000 to \$1 million for 2020.	<ul style="list-style-type: none"> See Ontario's Action Plan: Responding to COVID-19 The exemption would return to its current level of \$490,000 on January 1, 2021.
Regional Opportunities Investment Tax Credit	To support business investment in regions of the province where employment growth has been significantly below the provincial average, Ontario is proposing a new 10 per cent refundable Corporate Income Tax credit.	<ul style="list-style-type: none"> See Ontario's Action Plan: Responding to COVID-19 The Regional Opportunities Investment Tax Credit would be available to eligible businesses that construct, renovate or acquire qualifying commercial and industrial buildings in designated regions of the province, saving them up to \$45,000 in the year.

Government of Ontario

Categories	Announced measures	Additional details
Educational Property Tax Deferrals	<p>The government is deferring the June 30, 2020 quarterly property tax remittance property municipalities make to school boards by 90 days.</p> <p>This measure has been proposed to encourage municipalities to introduce measures to provide property tax relief, for example, by allowing taxpayers to defer property tax payments.</p>	<ul style="list-style-type: none"> See Ontario's Action Plan: Responding to COVID-19
Deferral of Workplace Safety and Insurance Board Payments	<p>Schedule 1 employers with premiums owed to the WSIB will be allowed to defer reporting and payments until August 31, 2020. The deferral will also apply to Schedule 2 businesses that pay WSIB for the cost related to their workplace injury and illness claims. In addition, no interest will be accrued on outstanding premium payments and no penalties will be charged during the deferral period.</p>	<ul style="list-style-type: none"> See Ontario's Ontario's Action Plan: Responding to COVID-19 All employers covered by the WSIB's workplace insurance are automatically eligible for the financial relief package.

Government of Prince Edward Island

Categories	Announced measures	Additional details
<p>COVID-19 Income Support Program</p>	<p>The province has announced a one time, taxable, \$750 payment for eligible individuals. The benefit is available to individuals who, as of March 13, 2020, have lost their job or have been laid off, have had their Employment Insurance benefits expire and do not yet have a job to return to, or are self-employed and have lost all revenues through self-employment (and have not already accessed the Emergency Income Relief for the Self-Employed), due to the public state of emergency in the province.</p> <p>To qualify, individuals must:</p> <ul style="list-style-type: none"> • be 18 years of age or older; • be a resident of Prince Edward Island as of December 31, 2019; • have earned a minimum of \$5,000 gross earnings in the last 12 months or in the last calendar year; • lost their primary source of income; and • have applied for federal benefits (e.g. Employment Insurance or the Canada Emergency Response Benefit). 	<ul style="list-style-type: none"> • See PEI's COVID-19 Income Support Fund Site • See PEI's COVID-19 Income Support Fund Frequently Asked Questions • Online applications can be submitted until April 30 2020.
<p>Emergency Income Relief for the Self-Employed</p>	<p>A maximum of \$500 per week is being made available to certain self-employed individuals for the period of March 16 to March 29, 2020 (this period will be reviewed as required).</p> <p>To be eligible for this component self-employed individuals must:</p> <ul style="list-style-type: none"> • Have declared business income on their most recent tax return. • Business income must be their primary source of income. • Be able to demonstrate direct financial losses resulting from the COVID - 19 isolation measures at the time of application. • Not be EI eligible or receiving any other income support (i.e., Business Interruption Insurance). 	<ul style="list-style-type: none"> • See PEI's Emergency Income Relief for the Self-Employed site • Online applications can be submitted until April 30 2020.

Government of Prince Edward Island

Categories	Announced measures	Additional details
<p>Emergency Relief - Worker Assistance Program</p>	<p>The province has announced a maximum payment of \$250 per week to eligible employers for each employed worker that experienced a reduction of at least 8 hours per week during the two week period March 16-29, 2020</p> <p>Eligible employers include registered private sector businesses or non-profit organizations in Prince Edward Island where employed workers have experienced a reduction of at least 8 hours per week during the two week period March 16-29, 2020.</p> <p>Workers laid off during this period are not eligible for support under this program.</p>	<ul style="list-style-type: none"> See PEI's Emergency Working Capital Financing Site
<p>Employee Gift Card Program</p>	<p>The province has announced a temporary program put in place to offer a \$100 Sobeys gift value to any employee, living and working on Prince Edward Island, who has received an ROE as lay-off notice as a direct result of the impacts associated with COVID-19.</p>	<ul style="list-style-type: none"> See PEI's Employee Gift Card Program To be eligible, the employer must have issued an ROE to lay-off 1 or more employee(s) as a result of COVID-19 between March 13 and March 31, 2020

Government of Quebec

Support for businesses

Categories	Announced measures	Additional details
<p>  Concentrated temporary action program for businesses (PACTE) </p> <p>(included in the ESSOR program)</p>	<ul style="list-style-type: none"> This funding program is targeted at companies whose cash flow is affected by the impact of COVID-19. This financial assistance is available to businesses operating in Québec, including cooperatives and other social economy enterprises with commercial activities. Eligible businesses are those that find themselves in a precarious situation and temporary difficulty as a result of COVID-19. They must show that their financial structure offers realistic prospects for profitability. <p>Eligible Projects:</p> <p>Businesses must show that their cash flow issues are temporary and that the liquidity shortage stems from:</p> <ul style="list-style-type: none"> A problem involving the supply of raw materials or products (goods or services) An inability, or a substantially decreased ability, to deliver goods, products or services <p>Applications will be reviewed on a case-by-case basis, according to the business' circumstances and Investissement Québec's management practices.</p> <p>Funding details:</p> <ul style="list-style-type: none"> A loan guarantee is the preferred form of financing. Financing can also take the form of a loan from Investissement Québec. Businesses in all industries are eligible to this program, certain exceptions apply (see next column). 	<p>All industries are eligible, except for the following:</p> <ul style="list-style-type: none"> Weapons manufacturing or distribution Games of chance and gambling, combat sports, racing and other similar activities Production and sale of tobacco and drugs along with services related to their use, except for projects involving pharmaceutical-grade products approved by Health Canada and having a DIN, or their ingredients, as well as R&D projects licensed by Health Canada Any activity whose main purpose is protected by the Canadian Charter of Rights and Freedoms (religion, politics, human rights advocacy, etc.) Any other activity that may offend public morals. <p>Investissement Québec aims to work in close cooperation with financial institutions and federal authorities (BDC/EDC) in order to share risks</p> <ul style="list-style-type: none"> The minimum funding amount is \$50,000; Refinancing is prohibited; This measure is designed to shore up the business's working capital. <p>How it works:</p> <p><u>Existing IQ clients</u>: contact the account manager by email or telephone.</p> <p><u>Non-client businesses</u>: to obtain a loan guarantee, contact the financial institution, which will then be able to contact one of the IQ account managers.</p>

Government of Quebec

Support for businesses

Categories	Announced measures	Additional details
 <p>Concerted temporary action program for businesses (PACTE)</p> <p>(included in the ESSOR program)</p>	<p>NEW MEASURE</p> <p>EMERGENCY ASSISTANCE FOR SMALL AND MEDIUM-SIZED BUSINESSES</p> <ul style="list-style-type: none"> • This is in addition to the Concerted temporary action program for businesses (PACTE). • To help businesses, the he Government of Quebec is making available an initial amount of \$150 million to the RCMs and territories. The cities of Montreal and Quebec will each receive \$40 million and \$10 million respectively, of the allocated \$150 million. The other RCMs and equivalent territories will share the remaining \$100 million. • Businesses in all industries, including cooperatives, not-for-profit organizations and social economy enterprises engaged in business activities, will be able to obtain a loan or loan guarantee of up to \$50,000 to address the liquidity shortfall due to COVID-19. 	<ul style="list-style-type: none"> • Eligible businesses seeking more information or wishing to benefit from this funding can contact their RCM.

Government of Quebec

Support for businesses

Categories	Announced measures	Additional details
	<p>NEW MEASURE</p> <p>Temporary exemption for companies modifying their production in an effort to combat COVID-19</p> <ul style="list-style-type: none">• Program aiming to streamline procedures for companies wishing to convert their operations in an effort to combat COVID-19.• In order to meet an increasing and urgent demand, particularly in the health and social services sector, the Government of Quebec will exempt businesses that temporarily modify an operation (for example, increasing production) or add an operation (for example, designing new products) in connection with the fight against COVID-19. As a result, these companies will not need to obtain prior authorization from the Ministère de l'Environnement et de la Lutte contre les changements climatiques, which will alleviate the procedures for temporarily converting their operations.	<ul style="list-style-type: none">• In order to benefit from this exemption, the business will have to notify the Ministère de l'Environnement et de la Lutte contre les changements climatiques, as indicated on its website. The exemption will be valid upon receipt of the Ministère's response, which will be sent within 48 hours of receiving the required information.• For more information on the measure, consult the following government website: http://www.environnement.gouv.qc.ca/autorisations/exemption/

Government of Quebec

Support for businesses

Categories	Announced measures	Additional details
Outstanding loans and guarantees	<ul style="list-style-type: none"> Loan flexibility measures already provided by Investissement Québec can be implemented. 	<ul style="list-style-type: none"> This is not an automatic measure. A request must therefore be made specifically to benefit from the flexibility measures.
	<p>MEASURE MODIFIED</p> <ul style="list-style-type: none"> Local investment funds (Fonds locaux d'investissement, or "FLI"): a three (3) month moratorium was introduced for the repayment (principal and interest) of loans already granted. Two-year extension of the FLI, i.e. until December 31, 2022. 	<ul style="list-style-type: none"> Interest earned during this period will be added to the loan balance. This is in addition to the moratorium already in place under most of the investment policies in force in the RCMs, which can reach twelve months.
Municipal World: local measures	<ul style="list-style-type: none"> Several municipalities have announced measures such as: deferral of payment of property taxes, deferral of payment of property transfer fees, grants, loans, etc. 	<ul style="list-style-type: none"> For more information, visit the respective municipal websites.
	<p>CNESST is implementing exceptional flexibility measures for businesses. More specifically:</p> <ul style="list-style-type: none"> Employers have until August 31, 2020 to pay their Statement of Account related to the CNESST contribution. In addition, no penalty or interest will be charged during this period. The deadline for submitting the 2019 statement of wages is extended. Employers have until June 1, 2020 to submit it. There will be tolerance in the application of time limits for the filing of complaints, for example for the transmission of documents necessary for an investigation. 	<ul style="list-style-type: none"> Frequently visit the CNESST website or subscribe to the organization's press releases via the following website: Québec.ca > Information feed Québec.ca > Information feed > Mesures d'assouplissement de la CNESST pour les employeurs et les travailleurs dans le contexte de la COVID-19

Government of Quebec

Support for businesses

Categories	Announced measures	Additional details
Financière agricole du Québec (FADQ)	<p>The FADQ is implementing measures for businesses in the agriculture and agri-food sector, including:</p> <ul style="list-style-type: none">• A 6-month moratorium on loan repayment is available to all FADQ clients who apply for it. This period of payment holiday will reduce corporate obligations and provide liquidity for the coming months.• For the Crop Insurance Program (ASREC), the membership date is extended from April 30 to May 21, 2020, and notices of assessment are extended from June 1 to July 1, 2020.	<ul style="list-style-type: none">• Frequently visit the FADQ's website or subscribe to their press releases here:• Québec.ca > Information feed• Québec.ca > Information feed > La Financière agricole du Québec met en place de nouvelles mesures pour accompagner les producteurs agricoles

Government of Quebec

Support for businesses, workers, and families

Organizations	Announced measures
	<ul style="list-style-type: none">• There will be no power cut off to anyone for non-payment.• There will be no planned service interruptions for system maintenance, with the exception of those that are absolutely necessary.• Since Monday, March 23, Hydro Québec stopped applying administration charges for unpaid bills until further notice for all customers. Customers unable to pay their electricity bills over the coming months will thus not be penalized. They can enter into a payment arrangement with Hydro Québec to defer payment.
	<p>Deferral of payment of amounts due to retain the right of movement for commercial vehicles and taxis.</p> <ul style="list-style-type: none">• The Government of Quebec and the Société de l'assurance automobile du Québec announced that the payment of amounts due to maintain the right of movement for commercial vehicles and taxis is deferred to September 1st, 2020. The 5-month deferral will allow businesses to retain nearly \$165 million in cash.• Companies wishing to benefit from this deferral should:<ul style="list-style-type: none">• Contact their financial institution to request a stop to the pre-authorized debits or to request the cancelation of their payment cheque issued in the name of the Company;• If the above action is not possible or for any other reason, go to https://saaq.gouv.qc.ca/services-en-ligne/entreprises/formulaire-de-report-de-limmatriculation-commerciale/ and complete the commercial registration deferral form;• Send the form to sae.report.entreprise@saaq.gouv.qc.ca to facilitate and speed up the processing of each request, in order to answer questions and ensure that the approach is personalized for this particular transaction.

Government of Quebec

Support for businesses, workers, and families

Organizations	Announced measures
 <p>Agriculture, Pêcheries et Alimentation Québec</p>	<ul style="list-style-type: none"> • Despite the COVID-19 crisis, the Department's inspectors continue to accompany operators to ensure food safety and animal health and well-being. They also educate operators on public health measures to be followed in relation to COVID-19 for food preparation and processing. • However, some services offered by the Department may be affected, such as licensing. In these circumstances, no negative consequences will be attributed to the Department's clients in this regard.
 <p>Régie des alcools, des courses et des jeux Québec</p>	<ul style="list-style-type: none"> • As of March 18, 2020, no annual fee payment notification has been issued to licensees. As a result, no penalties will be imposed on concerned licensees, and no licenses will be canceled. Similarly, any expiring license, license or authorization will be renewed automatically or will remain in effect.
<p>Ministry of Tourism</p>	<ul style="list-style-type: none"> • The Ministry of Tourism is working on measures to help the tourism industry. Some measures will have immediate effects to help the tourism industry navigate the crisis. Other measures will be implemented as activities resume to promote faster recovery.

Government of Quebec

Support for workers and families

Categories	Announced measures	Additional details	How to benefit
Temporary Aid for Workers Program (TAWP COVID-19) - PATT in French	<ul style="list-style-type: none"> The program offers financial assistance to meet the needs of workers who, because they are in isolation to counter the propagation of COVID-19, cannot earn all of their work income and are not eligible for another financial assistance program. 	<ul style="list-style-type: none"> The lump-sum amount granted to an eligible person is \$573 per week, for a period of 14 days of isolation. If justified by your state of health, the coverage period for an eligible person could be extended to a maximum of 28 days. The program is offered by the Government of Quebec, in partnership with the Red Cross. You will be able to apply starting March 19, 2020. 	<ul style="list-style-type: none"> The worker must first ensure that he or she is not eligible for another assistance program (e.g., private insurance, employer compensation, federal program such as employment insurance). The application is made by the worker, who must complete the Red Cross form. The assistance will be paid by bank transfer. Each adult in the same family must apply and complete their own form.
Incentive Program to Retain Essential Workers (IPREW)	<ul style="list-style-type: none"> The Program will provide a benefit of \$100 per week for low-income employees working full-time or part-time in essential service sectors. The benefit will be paid retroactively to March 15 for a maximum of 16 weeks. 	<ul style="list-style-type: none"> Eligible workers will receive a monthly taxable lump sum of \$400. To be eligible, the applicant must: <ul style="list-style-type: none"> Work in a sector declared essential during the covered period earn a gross salary of \$550 a week or less; have an annual employment income of at least \$5,000 and a total annual income of \$28,600 or less, calculated before the benefit. 	<ul style="list-style-type: none"> Applications will be made through a Revenue Québec online form that will be available as of May 19, and the incentive will be paid by direct deposit starting May 27.

Government of Quebec

Support for businesses, workers, and families

Flexibility for income tax filings and payments

Companies

The filing of any income tax returns (CO-17) that are due from March 17, 2020 to May 31, 2020 is deferred to June 1st, 2020. The payment of the 2019 income tax amounts that become due on or after March 17 and before September 2020 is deferred to September 1st, 2020.

This relief would apply to tax balances and provincial instalments payable. No interest or penalty will apply to these amounts during this period.

Clarification is expected for the deadlines and terms of payments of the deferred amounts.

GST/QST remittances are extended until June 30, 2020. The filing deadline for these returns is not extended at this time. However, Revenu Québec will allow late filing until June 30, 2020, without any interest or penalty.

- Note that the delay for remitting other indirect taxes such as payroll and fuel tax, remain unchanged and is not subject to administrative relief.

Individuals

The deadline for filing the 2019 income tax return (TP1) and payment of tax is harmonized with the federal government (i.e. the filing is deferred to June 1st (June 15th if in business) and the payment is deferred to September 1st). Payment of QPP, QPIP, HSF and RAMQ contributions are also deferred to September 1st, 2020.

Trusts

The filing of a trust income tax return for the current taxation year (TP646, T3) is deferred to May 1st, 2020. Payment of income tax and installment payments that become due on or after March 17, 2020 and before September 2020 is deferred to September 1st.

Partnerships

Partnerships that are required to file their information return (TP600, T5013) by March 31, 2020, will have until May 1, 2020 to do so. If all members are corporations, when the deadline for filing this return would otherwise be after March 16, 2020 but before May 1st, 2020, this date is also extended to May 1st, 2020.

Administrative application

- No action is required. The application of new production and payment deadlines and new administrative practices is automatic.
- Where the individual, trust or business expects to receive a tax or an input tax refund, KPMG recommends that the relevant tax return be filed as soon as possible.
- In addition, tax verification and collection activities will be temporarily suspended. Revenu Québec also indicated that it would be flexible with respect to payment agreements.

Government of Saskatchewan

Categories	Announced measures	Additional details
Deadline Extension for PST Remittance and PST Return Filing Due Dates	<p>Saskatchewan businesses who are unable to remit their PST due to cash flow concerns related to COVID-19 will have relief from penalty and interest charges as follows:</p> <ul style="list-style-type: none"> Monthly filers may defer payment of amounts due for February, March and April 2020 reporting periods to July 31, 2020 Quarterly filers may defer payments of amounts due for the January 1, 2020 to March 31, 2020 reporting period to July 31, 2020 	<ul style="list-style-type: none"> See Saskatchewan's Information Notice 2020-03 Finance has indicated that PST returns must still be filed each month/quarter (with or without payment) if taxpayers are able to do so. Businesses are not required to submit a request for relief from penalty and interest changers for these returns. However, full payment or a payment arrangement must be in place by July 31, 2020 to qualify for the automatic deferral and waiver of penalty and interest.
Deferral of WCB Premium Payments	<p>The Saskatchewan Workers' Compensation Board (WCB) is introducing additional relief measures for employers who are unable to pay their WCB premium payments. Effective April 1 until June 30, 2020, the WCB will waive penalties and interest charges for late premium payments.</p>	<p>The Saskatchewan WCB is:</p> <ul style="list-style-type: none"> Forgiving interest and penalties for late payments on 2020 premiums applied in the month of March. Prioritizing employer payroll revisions to help employers reduce their premiums. Suspending payroll audits until further notice except in situations where an employer may be eligible for a refund. <p>See Saskatchewan's WCB's Employer Relief Measures</p>
Suspension of Audit Activity	<p>At this time, audit program and compliance activities have been suspended to allow businesses time to focus on the health and safety of their customers and staff, reduce impacts to their business operations, and minimize the spread of the virus through reduced audit travel.</p>	<ul style="list-style-type: none"> See Saskatchewan's Information Notice 2020-03

Other available assistance programs

Support for businesses

Categories	Announced measures	Additional details
<p>Caisse de dépôt et placement du Québec</p> 	<ul style="list-style-type: none"> This funding program is targeted at companies whose cash flow is affected by the impact of COVID-19. \$4 billion to support Quebec businesses temporarily affected by the crisis: <ul style="list-style-type: none"> This support is intended to complement various initiatives announced by other financial institutions, Quebec institutional investors and the governments of Quebec and Canada. <p><u>Eligibility criteria</u></p> <ol style="list-style-type: none"> Available to all Quebec businesses (whether they are already clients or not); Profitable business before the COVID-19 crisis; Firm with promising growth prospects in their sector and seeking <u>more than \$5M</u> in financing. 	<p>How it works:</p> <ul style="list-style-type: none"> Companies wishing to apply for funding are invited to complete a form at www.cdpq.com/fr/formulaire-covid-19; Once the form has been received, an initial phone call will be made as soon as possible to obtain further information and to evaluate the application.

Other available assistance programs

Support for businesses

Categories	Announced measures	Additional details
	<ul style="list-style-type: none"> The Fund provides all businesses in its portfolio with a six (6) month carryover of payments related to loans, capital and interest included. This measure aims to relieve in the short term the financial pressures of the companies in its network, which includes the FTQ Regional Solidarity Funds. 	<ul style="list-style-type: none"> This temporary relief will also be implemented by the FTQ Local Solidarity Funds so that the RCMs and other local fund management bodies can benefit from it if needed. <p>How it works:</p> <ul style="list-style-type: none"> Leaders of partner companies are invited to contact the person responsible for their file within the Fund network, if more information is needed. Contractors can also contact the Fund by email at entreprise@fondsftq.com.
	<ul style="list-style-type: none"> On March 13, 2020, Fondaction announced that the payment of loans, capital and interest, for all businesses directly financed by Fondaction, would be deferred for a period of three (3) months starting from the date of announcement. 	<ul style="list-style-type: none"> The Fund does not plan to reassess transactions that have already been approved – these will move forward.

Government initiatives regarding COVID-19

Useful links

Government of Canada

[COVID-19 > Exporter assistance](#)

[Canada.ca > Canada's COVID-19 Economic Response Plan](#)

[Canada.ca > Work-Sharing](#)

[Canada.ca > Canada outlines measures to support the economy and the financial sector](#)

[Canada.ca > Additional Support for Canadian Businesses](#)

[Canada.ca > Call to action: Canadian Manufacturers needed to help combat COVID-19](#)

[Canada.ca > The Canada Emergency Wage Subsidy](#)

[Canada.ca > Frequently Asked Questions – Temporary Wage Subsidy for Employers](#)



home.kpmg/ca/COVID19



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