



COVID-19: AVAILABLE RESOURCES

We're here for you!

A WORD FROM YOUR M.P.

Hello,

The season is launched, and gradually our farmers markets will display their colours. These essential summer events are an opportunity to meet our local agricultural producers who do extraordinary work to feed us.

To support these exceptional workers, the Government of Canada has put in place a variety of emergency assistance programs that are available to agricultural and food businesses.

Through the Canada Business Emergency Account, we estimate the non-repayable portion of loans available to agricultural producers at \$ 670 million. Added to this is the Regional Aid and Recovery Fund which provides additional support to our farmers.

I understand that agricultural producers need special help to weather the storm, and that is what I am working on in Ottawa. In our Compton-Stanstead community, we can also support them by registering for vegetable baskets and by participating in farmers markets while respecting the rules of physical distancing. So, let's take advantage of the sunny days to show our farmers that we are grateful for their essential work which ensures our food security.

Like every week, through this newsletter I am sharing with you the latest information available on measures to support people and businesses affected by COVID-19. Also, I invite you to visit CANADA.CA for all the reliable information you need. Please do not hesitate to contact my team and me if you have any questions or comments.

Have a good summer!

Marie-Claude Bibeau



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SUPPORT FOR INDIVIDUALS

MAKING THE SEARCH FOR BENEFITS EASIER

To help Canadians weather the crisis, the federal government has put in place numerous support measures. To make it easier to find aid programs that may apply to you, the Government of Canada has launched a new platform that provides the support you need.

After completing a questionnaire, this new search tool offers services linked to COVID-19 which correspond to the specific situation of the applicant.

Try it today: <https://covid-benefits.alpha.canada.ca/en/start>

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

CANADA'S EMERGENCY COMMERCIAL RENT ASSISTANCE

Canada's Emergency Commercial Rent Assistance (CECRA), administered by the Canada Mortgage and Housing Corporation (CMHC), helps small businesses and not-for-profit and charitable organizations that are struggling financially because of COVID-19.

As part of the program, building owners will reduce the rent of small business tenants by at least 75% for the months of April and May (retroactively) as well as June. CECRA will cover 50% of the rent, tenants will pay up to 25% of their usual rent, and the owners will waive at least 25% of the monthly rent fees.

How to apply?

As of May 25, building owners can submit a CECRA request through the new web portal (<https://bit.ly/2X4G7g2>).

To better manage the high volume of requests, owners must register according to their category.

Owner of buildings in Quebec with up to 10 tenants eligible for the program

All property owners in Quebec

All property owners

WHEN TO REGISTER

MONDAY

THURSDAY

FRIDAY

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

CANADA'S EMERGENCY COMMERCIAL RENT ASSISTANCE

Once registered, applicants will have access to the portal 24 hours a day, 7 days a week to enter data and upload documents as needed.

The deadline to apply is August 31, 2020. **We encourage all building owners to participate in this program!**

The Government of Canada offers other programs that can help tenants who are struggling to pay their share of the rent: <https://bit.ly/36yQRGJ>.

For more information on CECRA: <https://bit.ly/36y5kTe>.

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

BUSINESS RESILIENCE SERVICE

Thanks to the new **Business Resilience Service (BRS)**, small and medium-sized businesses, non-profit organizations and charities will now have direct and free access to a network of qualified business advisers.

The program will run for 4 weeks starting May 25th and will involve the support of approximately 125 business advisers from across the accounting profession.

The BRS, offered free of charge by the federal government and the Canadian Chamber of Commerce, will:

- Provide advice on options and eligibility for the program;
- Quickly direct companies to the most appropriate support organizations;
- Help organizations make decisions about their recovery plans.

Small and medium-sized businesses, non-profit organizations and charities can access the BRS seven days a week by calling **1-866-989-1080**.

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

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

CANADA EMERGENCY BUSINESS ACCOUNT

The **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.

By expanding the eligibility criteria, more small businesses will be able to benefit. Thus, businesses whose sole proprietor derives his income directly from his company, businesses whose activities depend on contract workers or even family businesses that compensate their employees with dividends instead of pay are now eligible.

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-reportable expenses totaling between \$ 40,000 and \$ 1.5 million. These expenses could include rent, property taxes, service charges and insurance.

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/3eoToWt>.

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 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.

Before submitting your request, it's important to identify the profile that best fits your situation (see next page). Then, you'll be able to send your request to one of 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>

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

EMERGENCY COMMUNITY SUPPORT FUND

The **Emergency Fund for Community Support (EFCS)** is a program funded by the federal government to support community organizations that provide essential services to vulnerable Canadians through COVID-19.

For charities, not-for-profits and recognized donors providing essential services in the Eastern Townships, a budget of \$ 1.3 million is available through the EFCS.

You can apply now via one of the three program partners. Please find on the next page a program summary to help you apply.

	CANADIAN RED CROSS	COMMUNITY FOUNDATIONS OF ESTRIE	UNITED WAY CENTRAIDE ESTRIE
Who can apply ?	Non-profit organizations	Registered charities Recognized donors Municipalities	Registered charities Recognized donors Partnerships between charities and non-profit
Funding request	Minimum: \$5,000 Maximum: \$100,000	Maximum of \$40,000 for communities of ≤15,000 or Maximum of \$75,000 for big cities and regions	Reasonable amount, no maximum or minimum
Application deadline	June 21, 2020	July 27, 2020	July 17, 2020
End of project	October 31, 2020	March 31, 2021	March 31, 2021
Processing time	2 to 3 weeks	2 to 3 weeks	2 to 3 weeks
To speak to a representative	1-866-221-2232	819-481-5017	819-569-9281
To apply	https://bit.ly/2X4QArQ	https://bit.ly/2ZGaPxA	https://bit.ly/3c4uxWB

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

LARGE EMPLOYER EMERGENCY FINANCING

The **Large Employer Emergency Financing Facility (LEEFF)** is designed to provide short-term liquidity to large Canadian employers affected by the COVID-19 outbreak that do not have access to conventional assistance.

LEEFF is available to large Canadian employers that:

- Have a significant impact on the Canadian economy;
- Post annual sales of approximately \$ 300 million or more;
- Need a loan of at least \$ 60 million.

In return, companies seeking support must commit to minimizing job loss and maintaining their national business activities and must demonstrate that funding for LEEFF is part of their overall plan to return to financial stability.

Applicants are invited to indicate their interest at the following address: LEEFF-CUGE@cdev.gc.ca. Representatives from the Canada Business Emergency Financing Corporation and Innovation, Science and Economic Development Canada will contact applicants to begin the process.

For more information: <https://www.cdev.gc.ca/leeff-factsheet/>

SUPPORT FOR BUSINESSES AND ORGANIZATIONS

EXTENDED PRODUCTION TIME

To relieve pressure on businesses during the tax season, the production deadline for the current tax year has been extended. This way, companies with a filing deadline of June, July or August, now have until September 1, 2020 to file their returns.

We remind you that the CRA requires individuals to file their tax return by June 1, 2020 to ensure the accuracy of federal and provincial benefit payments.

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

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.