

Employment Insurance Waivers

Federal Government program for individuals (such as **self-employed persons, contract workers, ect.**) without paid sick leave (or similar workplace accommodation) who are sick, quarantined or forced to stay at home to care for children. Service Canada is ready to support Canadians affected by COVID-19 with the following support actions:

- Waiving the one-week waiting period for EI sickness benefits for new claimants who are quarantined so they can be paid for the first week of their claim
- Establishing a new dedicated toll-free phone number to support enquiries regarding to waiving the EI sickness benefits waiting period
- People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate
- People who cannot complete their claim for EI sickness benefits due to quarantine may apply at a later date and will have their EI claim backdated to cover the period of delay

Implementation date: Effective start date of March 15, 2020

For more information: <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

Businesses in Conjunction with Employees

Federal government program for Businesses affected by COVID-19 as well as Businesses in the forestry and steel & aluminum sectors. The eligibility period for this active program has been extended to 76 weeks, has eased the eligibility requirements and has streamlined the application process. This program is open until March 14, 2021.

Implementation date: March 15, 2020

For more information: <https://www.canada.ca/en/employment-social-development/services/work-sharing/temporary-measures-forestry-sector.html>

Business Credit Availability Program (BCAP)

Federal government program providing financing and credit insurance for small and mid-sized businesses. This currently active program works with private sector to co-ordinate credit solutions for businesses. The near term credit available to farmers and the Agri-food sector will also be increased through Farm Credit Canada. For more information, contact the Business Development Bank of Canada (BDC) or Export Development Canada.

Implementation date: Effective Immediately

For more information: www.bdc.ca/en/pages/special-support.aspx
www.edc.ca

Support of Entrepreneurs - Business Development Bank of Canada (BDC)

Program to support the health and well-being of entrepreneurs, clients and non-clients as well as partners of the BDC. Relief measures available to eligible businesses include working capital loans (up to \$2 million) with flexible terms, reduced loan rates, and payment postponement for up to six month, free of charge, for for existing BDC clients with total BDC loan commitment of \$1 million or less.

Implementation date: March 18 2020

For more information: <https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19>

Small Business Loan (\$10 - 100 thousand) - Business Development Bank of Canada (BDC)

Loan program designed for Canadian companies in operation for at least 24 months to support purchase of equipment, software and/or hardware, and/or application process for a patent, a trademark, or other intellectual property. The application process is free of charge, with max loan amount of \$100,000 repayable over 5 years.

Implementation date: Effective Immediately

For more information: <https://www.bdc.ca/en/financing/business-loans/pages/small-business-loan.aspx>

Support for Indigenous Businesses

The Federal Government has announced up to \$306.8 million in funding to help small and medium-sized Indigenous businesses, and to support Aboriginal Financial Institutions that offer financing to these businesses. The funding will allow for interest-free loans, as well as non-repayable contributions, to help Indigenous businesses unable to access the government's existing COVID-19 support measures. These supports will be granted through Aboriginal Financial Institutions, which offer financing and business support services to First Nations, Inuit, and Métis businesses. Additional funding will help Aboriginal Financial Institutions cover operational expenses, and help the National Aboriginal Capital Corporations Association increase its operational capacity.

Implementation date: April 18 2020

For more information: <https://www.nacca.ca>