

Business Resource Links for the COVID-19 pandemic

United Way of Brandon is accepting donations and providing resources to families during this time of crisis: Phone 204-571-8929, website: <https://www.brandonuw.ca>

Manitoba Chamber of Commerce guide for business supports:
<https://mbchamber.mb.ca/2020/04/mcc-launches-new-federal-relief-measures-guide/>

Government of Canada COVID-19 Current Situation: <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html#a1>

Government of Canada – COVID-19 Disease website
https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_covid-19

Canada Emergency Wage Subsidy: <https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses>

Federal Support for Individuals, Businesses and Industries: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

Province of Manitoba - COVID-19 Disease website: <https://manitoba.ca/covid19/>

Provincial Cash Flow Relief for Individuals and Corporations:
<https://news.gov.mb.ca/news/index.html?item=47380&posted=2020-04-03>

City of Brandon:
<https://www.youtube.com/user/CityofBrandonMB> OR <https://www.brandon.ca/public-notice>

City of Brandon Property Tax COVID-19 Update: [Property Tax Update, April 6, 2020](#)

COVID-19 Manitoba Business Action Report: <https://mbchamber.mb.ca/wp-content/uploads/2020/03/MCC-COVID-19-Manitoba-Business-Action-Report-FINAL-v2.pdf>

Conference Board of Canada – COVID-19 Implications for Canada and the economic impact:

https://www.conferenceboard.ca/insights/covid-19?utm_source=BRAND&utm_medium=EMAIL&utm_campaign=RATB20APR3&mkt_tok=eyJpIjoiTldFd01UbG1NV0UxT1RGaylsInQiOilwTEEXeW96ZGhXeHppODJuNlpgZGkzSDhLVkdaako1OGVzSGQwN0ZzZ0d0Qk5oU2JHbGxmYVNyZkdhZ0l6czkyV0JtZE5qUFcrd3NwMVl2ajhEZThPdGdEdFJcL1piVWNZR0Q3RWdGT1B6c3ppT28yWVwvU1BwN284U1B6MGVZVUJ1In0%3D

Business Specific Information Related to COVID-19

Manitoba Businesses deemed “Essential Services and Functions”

https://www.gov.mb.ca/asset_library/en/proactive/2019_2020/orders-soe-03312020.pdf

Canada Businesses deemed Essential Services and Functions

<https://www.publicsafety.gc.ca/cnt/ntnl-scr/crtcl-nfrstrctr/esf-sfe-en.aspx>

Supply Goods and Services to aid in Canada’s Response to COVID-19

<http://www.ic.gc.ca/eic/site/080.nsf/eng/00048.html>

Supply Goods and Service to aid in Manitoba’s Response to COVID-19

<https://app.smartsheet.com/b/form/e3cd6b9139904951abe87252d83fc6f3>

Business Tool Kit <http://www.manitoba.ca/covid19/infomanitobans/workplaces.html>

Tools and Resources <https://www.winnipeg-chamber.com/tools-resources.html>

Business Questions & Answers (ability to pose questions)

https://engagemb.ca/covid19-csp?tool=qanda#tool_tab

Right to refuse Dangerous Work <http://www.manitoba.ca/covid19/infomanitobans/workplaces.html>

COVID-19 Manitoba Business Action Report <https://mbchamber.mb.ca/wp-content/uploads/2020/03/MCC-COVID-19-Manitoba-Business-Action-Report-FINAL-v2.pdf>

Government Assistance to Deal with the Impacts of COVID-19

Wage Related Assistance

Government of Canada – Canada Emergency Response benefit (temporary income support for employees) <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

Emergency Wage Subsidy for Employers <https://www.canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html>

Work Share Program

<https://www.canada.ca/en/employment-social-development/services/work-sharing/apply.html>

Business Operation Assistance

Government of Canada – Additional support for Canadian Businesses from the Economic Impact of COVID-19 (payment deferrals, loans, etc.)

<https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html>

It is strongly recommended that when enquiring about the eligibility and applicability of all COVID-19 loan programs, businesses ask their financial providers whether receiving the new loan(s) trigger payback covenants on previous debts.

Businesses should contact their financial institutions to discuss eligibility for and applicability of the Federal “Business Credit Availability Program”(BCAP) <https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>

Canada Emergency Business Account 1-800-229-0575

- Small businesses and not-for-profits should contact their financial institution to apply for these loans.
- To ensure that small businesses have access to the capital they need to see them through the current challenges, 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 their revenues have been temporarily reduced, due to the economic impacts of the COVID-19 virus.
- To qualify, these organizations will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 percent (up to \$10,000).

New Loan Guarantee for Small and Medium Enterprises

- SME's should contact their financial institution to determine eligibility and applicability of the New Loan Guarantee program
- Export and Development Canada will guarantee new operating credit and cash flow term loans that financial institutions extend to Small and Medium Sized Enterprises, up to \$6.25 million.
- The program cap for this new loan program will be a total of \$20 billion for export sector and domestic companies.

New Co-Lending Program for Small and Medium Enterprises

- Contact the Business Development Bank of Canada, National 1-877-232-2269 to determine eligibility and applicability for the Co-Lending Program for SMEs

To provide additional liquidity support for Canadian businesses, the Co-Lending Program will bring the Business Development Bank of Canada (BDC) together with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements.

Eligible businesses may obtain incremental credit amounts up to \$6.25 million BDC's portion of this program is up to \$5 million maximum per loan. Eligible financial institutions will conduct the underwriting and manage the interface with their customers. The potential for lending for this program will be \$20 billion.