

COMPARISON OF FINANCIAL RELIEF MEASURES ANNOUNCED BY CANADIAN GOVERNMENTS

Governments across Canada have announced measures designed to ease the financial strain resulting from the actions that have been taken to slow the spread of the COVID-19. Below is a summary of the provisions of the plans (the “**Plans**”) that have been announced by each of (1) the Government of Canada, (2) the Government of Ontario, (3) the Government of Quebec, (4) the Government of Alberta and (5) the Government of British Columbia, that are, in each case, of particular importance to businesses. Links that will take you to information about the financial relief measures that have been announced by Governments in other provinces and territories can be found below.

- Saskatchewan: [Here](#).
- Manitoba: [Here](#).
- Nova Scotia: [Here](#) and [here](#).
- New Brunswick: [Here](#).
- Newfoundland and Labrador: [Here](#).
- Prince Edward Island: [Here](#).
- Yukon: [Here](#).
- Northwest Territories: [Here](#).

Given the uncertainty created by the COVID-19 virus, the Plans continue to evolve. As such, the summaries below are subject to any changes that are adopted by applicable Governments after the “Currency” dates indicated below.

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Credit / Lending Solutions					
Financing Solutions					
1.	<p>Business Credit Availability Program (“BCAP”)</p> <p>Plan: The federal government has announced (here and here) that a total of \$65 billion will be available to Canadian businesses under BCAP. BCAP is comprised of the following three programs, each of which will be discussed below:</p> <ul style="list-style-type: none"> • Canada Emergency Business Account • BDC – Co-Lending Program • EDC – Loan Guarantee 	None.	<p>Concerted Temporary Action Program for Business/ Programme d’action concertée temporaire pour les entreprises (“PACTE”)</p> <p>Plan: On March 19, 2020, the Quebec government <u>announced</u> the implementation of support measures totaling \$2.5 billion for Quebec businesses impacted by the health emergency caused by COVID-19 pandemic.</p> <p>Available Solutions: The PACTE plan is incorporated within the <u>ESSOR</u> program administered by Investissement Québec (“IQ”). The ESSOR program aims to support, with a view to increasing competitiveness and productivity, job creation and sustainable development, investment projects in Quebec. The PACTE plan is set out on the IQ website.</p> <p>The financial assistance offered by the PACTE plan has the following characteristics:</p> <ul style="list-style-type: none"> • in the form of a loan guarantee (preferred form) • a loan from IQ is also envisioned • the minimum funding amount is \$50,000 and is intended to support the working capital of the business • excludes refinancing • special conditions may apply. <p>For a line of credit guarantee, the guarantee is only applicable in the following specific conditions:</p> <ul style="list-style-type: none"> • New lines of credit • Increases to existing lines of credit. In such case, IQ only guarantees the portion of the increase, based on 	None.	None.

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			<p>the agreed upon collateral rate.</p> <p>Eligibility: The PACTE plan is directed at businesses whose liquidity is affected by the repercussions of COVID-19. Businesses eligible for the PACTE plan are described as:</p> <ul style="list-style-type: none"> • businesses operating in Québec, including cooperatives and other social economy enterprises with commercial activities • businesses that find themselves in a precarious situation and temporary difficulty as a result of COVID-19, such businesses must show that their financial structure offers realistic prospects for profitability • cash flow issues experienced by such businesses must be shown to be temporary • the liquidity shortage experienced must stem from certain determined causes described as follows: <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>Excluded entities include those that are under the protection of the <i>Companies' Creditors Arrangement Act</i> or the <i>Bankruptcy and Insolvency Act</i>.</p> <p>Businesses seeking support through the PACTE plan that are not currently clients of IQ, are being informed to contact their financial institutions. IQ clients are instructed to communicate with their account or project manager.</p> <p>Industries Eligible for the PACTE plan: The PACTE plan is available to businesses in all industries, other the following:</p> <ul style="list-style-type: none"> • Weapons manufacturing or distribution • Games of chance and gambling, combat sports, bars, 		

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			racing and other similar activities <ul style="list-style-type: none"> • Bars or any establishment where most of its revenue is earned from alcohol consumption or slot machines • 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. 		
2.	<p><u>BCAP Program 1: Canadian Emergency Business Account</u></p> <p>Plan: \$25 billion will be available to Canadian small businesses under the Canadian Emergency Business Account (“CEBA”) plan. Under this plan, EDC will cooperate with private sector lenders to provide interest-free loans of up to \$40,000 to small businesses and not-for-profits. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 percent (up to a maximum of \$10,000). If the loan is not repaid by December 31, 2022, the remaining balance will be converted to a three-year term loan at 5% interest.</p> <p><u>Eligibility:</u></p> <ul style="list-style-type: none"> • Companies will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019. • Companies must have been operating since March 1, 2020. <p><u>How to Apply:</u></p> <ul style="list-style-type: none"> • To apply, interested companies should contact their primary financial institution for further details <p><u>Notes:</u></p>	None.	<p><u>Flexibility Measures</u></p> <p>Investissement Québec (“IQ”)</p> <p>On March 19, the Quebec government <u>announced</u> the implementation of flexibility measures respecting the terms and conditions of loans already granted by IQ. Details concerning these measures are not publicly available and will presumably be handled on a case-by-case basis.</p> <p>Le Fonds local d’investissement (<u>FLI</u>)</p> <p>A three-month moratorium has been put in place for the repayment (capital and interest) of loans already granted through the FLI. Interest accrued during this period will be added to the loan balance. This measure is in addition to the moratorium already in place within the framework of most of the investment policies in force in the regional county municipalities.</p> <p>On April 3, an announcement was made extending this period for an additional 3 months, for a total of 6 months.</p>	None.	None.

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	<ul style="list-style-type: none"> Trudeau announced on April 14, 2020 that the government is “working to enhance” CEBA by offering “new supports on commercial rent”. No further details were provided. We expect an announcement providing CEBA eligible companies the ability to defer commercial rent obligations. 				
3.	<p>BCAP Program 2: Co-Lending Program for Small- and Medium-Sized Enterprises (“SMEs”)</p> <p>Plan: Up to \$20 billion will be available to Canadian SMEs under the Co-Lending Program. Under this plan, BDC will cooperate with private sector lenders 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, which the government has announced will be risk-shared at 80% between the BDC and the private sector lenders. BDC’s portion of this program is up to \$5 million maximum per loan. For greater certainty, the loans that are available under this program are as follows:</p> <ul style="list-style-type: none"> Loans of up to \$312,500 to businesses with revenues of less than \$1 million. Loans of up to \$3.125 million for businesses with revenues between \$1 million and \$50 million. Loans of up to \$6.25 million for businesses with revenues in excess of \$50 million. <p>Loans would be interest-only for the first year, with a 10-year repayment period. Interests rates to be set by the applicable financial institution.</p> <p>Eligibility:</p> <ul style="list-style-type: none"> Businesses in all sectors are eligible – including those in the cannabis sector and those in the hospitality sector 	None.	<p>Initiative by Caisse de dépôt et placement du Québec (“CDPQ”)</p> <p>Plan: CDPQ is making \$4 billion available to eligible Quebec businesses temporarily affected by COVID to address their specific liquidity needs. It is intended for businesses across Quebec and in all sectors of activity, whether or not in CDPQ’s portfolio.</p> <p>Eligibility: To qualify for financing, the business must meet the following criteria:</p> <ul style="list-style-type: none"> be profitable before the start of the COVID-19 crisis have promising growth outlook in its sector be seeking financing of \$5 million or more. <p>The CDPQ website provides an on-line application form.</p>	<p>ATB Financial's COVID-19 Customer Relief Program</p> <p>Plan: Small business customers of ATB Financial can apply for a payment deferral on loans and lines of credit for up to 6 months. As well, additional working capital can be made available for small business customers upon application. Other ATB Financial business and agriculture customers can access support on a case-by-case basis. Further solutions are being considered at this time.</p> <p>The ATB Financial website provides contact information for customers seeking to explore the above options.</p>	None.

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	<p>operating bars and lounges (which is a recent development).</p> <ul style="list-style-type: none"> Businesses must have been financially viable and revenue-generating prior to the COVID-19 outbreak – i.e. demonstrate ability to repay loan after the pandemic is over. Businesses must have been impacted directly or indirectly by the COVID outbreak. <p><u>How to Apply:</u></p> <ul style="list-style-type: none"> To apply, interested companies should contact their primary financial institution for further details. If a current BDC client, contact BDC account manager. 				
4.	<p>BCAP Program 3: Loan Guarantee for SMEs</p> <p><u>Plan:</u> EDC will guarantee new operating credit and cash flow term loans that financial institutions extend to SMEs, up to \$6.25 million. The cap for this loan program will be a total of \$20 billion. There loans will be 80% guaranteed by EDC (up to \$5 million), to be repaid within one year. Interest rate would be set by the financial institution involved. This money is to be used for operational expenses, not for dividend payouts, shareholder loans, bonuses, stock buyback, option issuance, increases to executive compensation or repayment/refinancing of other debt.</p> <p><u>Eligibility:</u></p> <ul style="list-style-type: none"> Guarantees can apply to both export and domestic companies (EDC mandate broadened). Similar to the BDC Co-Lending program: <ul style="list-style-type: none"> Businesses in all sectors are eligible – including those in the cannabis sector and those in the hospitality sector operating bars and lounges (which is a recent development). Businesses must have been financially viable and revenue-generating prior to the COVID-19 	None.	<p><u>Emergency Support Program for Small and Medium Size Businesses / Le programme Aide d'urgence aux petites et moyennes entreprises (COVID-19) ("Emergency Support Program")</u> in the amount of \$150 million</p> <p><u>Plan:</u> To support, for a limited period, eligible businesses who are experiencing financial difficulties due to COVID-19 and who need liquidity in an amount less than \$ 50,000.</p> <p><u>Eligibility:</u> Eligible entities include:</p> <ul style="list-style-type: none"> companies from all sectors of activity cooperatives non-profit organizations social economy enterprises including cooperatives and non-profit organizations carrying out commercial activities. <p>An eligible entity must:</p> <ul style="list-style-type: none"> have been in business in Quebec for at least one year be temporarily closed, likely to close or show warning signs of closure 	None.	None.

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	<p>outbreak – i.e. demonstrate ability to repay loan after the pandemic is over.</p> <ul style="list-style-type: none"> ▪ Minimum of a C+ (or equivalent) risk rating at the signing of the loan. ○ Businesses must have been impacted directly or indirectly by the COVID outbreak. <p><u>How to Apply:</u></p> <ul style="list-style-type: none"> • To apply, interested companies should contact their primary financial institution for further details. • If a current EDC client, contact EDC account manager. 		<ul style="list-style-type: none"> • be in a context of maintaining, consolidating or relaunching its activities • have demonstrated a cause and effect link between its financial or operational problems and the COVID-19 pandemic. <p>Excluded entities include those who are under the protection of the Companies' Creditors Arrangement Act or the Bankruptcy and Insolvency Act.</p> <p><u>Financing Available:</u> The financing:</p> <ul style="list-style-type: none"> • relates to the company's liquidity needs • is determined on the basis of justified and reasonable expenses • must make it possible to make up for the lack of liquidity caused by: <ul style="list-style-type: none"> ▪ an impossibility or a substantial reduction in the capacity to deliver products (goods or services) or merchandise ▪ a problem in the supply of raw materials or products (goods or services). <p><u>Form of Assistance:</u></p> <ul style="list-style-type: none"> ▪ loan or loan guarantee of up to \$50,000. <p>To obtain information on the program, applicants are asked to contact their:</p> <ul style="list-style-type: none"> ▪ regional county municipality/ <i>municipalité régionale de comté</i> (MRC) ▪ municipal office or ▪ the organization responsible for managing Le Fonds local d'investissement (FLI) in their MRC. <p>The Emergency Support Program website contains links to the</p>		

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			various offices referenced above identified by region.		
5.	<p>Other Solutions</p> <p>In addition to the solutions provided under BCAP, each of BCD and EDC is offering additional COVID-19 related credit / insurance solutions:</p> <ul style="list-style-type: none"> BDC has <i>offered</i> to (a) provide working capital loans of up to \$2 million with flexible terms and payment postponements for up to 6 months for qualifying businesses, (b) provide flexible repayment terms, such as postponement of principal payments for up to six months, for existing BDC clients with total BDC loan commitment of \$1 million or less and (c) reduce rates on new eligible loans. More details and terms can be found on BDC's website; EDC has <i>offered</i>, for exporting companies, to cover losses for goods shipped even if the buyer has not accepted the goods. More details and terms can be found on EDC's website; and <p>Contract BDC / EDC for more information.</p>	None.	<p>City of Montreal: A particular mention</p> <p>The PME MTL network is offering an automatic, six-month moratorium on capital and interest to private and social economy businesses who have received a loan through the PME MTL fund, Fonds Locaux de Solidarité and Fonds de commercialisation des innovations. The City of Montreal will pay the portion of interest during this period. More information is available from the PME MTL advisor of the business.</p> <p>The City of Montreal has created a \$5 million emergency financial assistance fund for purposes of offering support to sectors that, in the short term, have been hit the hardest, namely retail businesses, social economy, creative and cultural industries and tourism.</p>	None.	None.
Guarantees Solutions					
6.	Loan Guarantee for SMEs (above at #4)	None.	PACTE (see above at #1).	None.	None.
7.	BCAP (see above at #1).	None.	Emergency Support Program (see above at #4)	None.	None.
Wage Subsidies					
Subsidization of Employee Wages					
8.	<p>Canada Emergency Wage Subsidy (“CEWS”)</p> <p>General:</p> <p>On April 11, 2020, the Parliament of Canada passed Bill C-14, A</p>	None.	See PACME below which includes employee training and the ability to claim certain wages paid during training.	None.	None.

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	<p><i>second Act respecting certain measures in response to COVID-19.</i> The legislation amends the <i>Income Tax Act</i> to provide a mechanism for employers suffering revenue losses to claim an emergency wage subsidy in respect of wages paid to their employees in the months following the COVID-19 pandemic.</p> <p>Generally, CEWS provides a subsidy of up to 75% to eligible employers in respect of “eligible remuneration” (see “Eligible Remuneration” below for a discussion of what is eligible remuneration) for “eligible employees” (see “Who are Eligible Employees” below for a discussion of eligible employees) for a 12-week period (retroactive from March 15 to June 6, 2020), up to \$847 per week per eligible employee. The legislation permits the government to extend CEWS for additional periods up to September 30, 2020. See “How will the Subsidy be Calculated?” below for a discussion of the subsidy calculation.</p> <p>CEWS is intended to incentivize employers to pay employees who have been sent home for health and safety reasons or due to lack of work, and to enable employers to retain employees who are still on the payroll and rehire workers who have been previously laid off as a result of COVID-19.</p> <p>Which Employers are Eligible for CEWS?:</p> <p>The employer eligibility criteria for CEWS is as follows.</p> <p>1. <i>What Businesses are Eligible for CEWS?</i></p> <p>Employers of all sizes and across all sectors of the economy are eligible, with certain exceptions including “public institutions” and certain tax-exempt corporations/persons. Eligible employers include individuals, taxable corporations, partnerships consisting of eligible employers, certain non-profit organizations, and registered charities. This means that public corporations, corporations that are, or are controlled by, non-residents of</p>				

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	<p>Canada (i.e. non- Canadian-controlled private corporations (“CCPCs”)) and larger CCPCs, in each case, are eligible for CEWS.</p> <p>A “public institution” is generally defined to include municipalities and local governments, Crown corporations, wholly owned municipal corporations, public universities, colleges, schools, school boards, hospitals and health authorities.</p> <p><i>2. Decline of “Qualifying Revenues” Test</i></p> <p>To qualify for CEWS, eligible employers will have to sustain losses of “qualifying revenues” (see “Qualifying Revenues – Computation of Revenues” below for a discussion of qualifying revenues). Such losses must meet the following thresholds in each of March, April, and May 2020 (subject to the deeming rules described under “Deemed Satisfaction of Decline of Qualifying Revenues Test” below):</p> <ul style="list-style-type: none"> • For March 2020, a decrease in revenue of 15% (down from the originally proposed 30%), either compared to March 2019 or to an average of January and February 2020. • For April and May 2020, a decrease in revenue of 30%, either compared to the same month of 2019, or to an average of January and February 2020. • For any “qualifying periods” (see “Qualifying Periods” below for a discussion of what are the applicable 4-week claim periods that exist during the course of CEWS) after June 6, 2020, the required reduction in revenue will be as prescribed by regulation. <p>For further discussion on the benchmark against which the revenue decrease is measured, see below “Revenue Benchmark”.</p>				

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	<p><i>Deemed Satisfaction of Decline of Qualifying Revenues Test</i></p> <p>If an employer satisfies the decline of qualified revenues test for one qualifying period, the employer <u>will automatically be deemed to have satisfied the decline of qualified revenues test for the subsequent qualifying period.</u></p> <p>By way of example, if an employer satisfies the March 2020 decline of qualified revenues test by showing that it has suffered a 15% or more decline in qualified revenues as compared to the applicable benchmark (i.e. March 2019 or to an average of January and February 2020), such employer will be deemed to have satisfied the April 2020 decline in qualified revenues test on the basis of the March decline in qualified revenues of 15% or more. However, the employer will not be deemed to have satisfied the May 2020 decline of qualified revenues test, and will have to establish independently that it qualifies for the May 2020 period (Period 3) to receive CEWS for May 2020.</p> <p><i>3. Attesting that Application is Complete</i></p> <p>The individual who has principal responsibility for the employer's financial activities must attest that the application is complete and accurate in all material respects. It is likely that in most cases such individual would be the chief financial officer.</p> <p><i>4. Canada Revenue Agency (the "CRA") Business Number</i></p> <p>The eligible employer must have had a business number and related payroll account registered with the CRA as of March 15, 2020.</p> <p><i>5. Deadline for Application</i></p> <p>An eligible employer must file an application with the CRA</p>				

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	<p>before October 2020.</p> <p>Potential for publication of applicants' names by Minister:</p> <p>The legislation provides that the Minister of National Revenue may communicate or otherwise make available to the public the name of any person or partnership that applies for the CEWS. Employers should bear this in mind when making a decision to apply for CEWS.</p> <p>Qualifying Revenue – Computation of Revenue:</p> <p><i>What is Qualifying Revenue?</i></p> <p>Qualifying revenue of an eligible employer means the inflow of cash, receivables or other consideration arising in the course of its ordinary activities in Canada in the particular period. Generally, this includes revenue from the sale of goods, the rendering of services and the use by others of resources of the employer. Generally, this excludes extraordinary items, amounts derived from non-arm's length persons or partnerships, and amounts received under CEWS.</p> <p>Employers would be allowed to calculate their revenues under (1) the accrual method (as revenues are earned) or (2) the cash method (as revenues are received), but not a combination of both. Employers would select an accounting method when first applying for CEWS and would be required to use that method for the entire duration of the program.</p> <p>In the case of registered charities, qualifying revenue includes gifts, revenue from a related business and other amounts received in the course of its ordinary activities. Registered charities may elect to exclude funding received from government sources in determining their qualifying revenue. Once chosen, the same approach would have to apply</p>				

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	<p>throughout the CEWS program period.</p> <p>In the case of not-for-profit entities, labour organizations and certain other non-taxable entities, qualifying revenue includes membership fees and other amounts received in the ordinary course of their activities. Such entities may also elect to exclude funding received from government sources. Once chosen, the same approach would have to apply throughout the CEWS program period.</p> <p>Other specific rules apply to charities and non-profit organizations and such organizations are encouraged to seek out advice tailored to their particular circumstances.</p> <p><i>What if an Employer has Revenues from Foreign Sources?</i></p> <p>Under the legislation, an employer's revenue for the purposes of CEWS is its revenue (consisting of cash, receivables or other consideration arising in the course of the employer's ordinary activities) in Canada earned from arm's-length sources. Revenue excludes extraordinary items. If the company carries on business in Canada and earns ordinary course revenue from outside Canada, it is likely that such revenue is included in qualifying revenues. The intention of the policy (described above) supports this interpretation, as do the following arguments:</p> <ul style="list-style-type: none"> • To exclude would export companies which seems contrary to the policy of ensuring all Canadian companies continue employee employment. • If Canadians are employed by a company that sell inside and outside of Canada, the point of sale shouldn't matter because the company employs Canadians (again, in promotion of the policy). • If revenues are divided between Canadian revenue and revenue from exports, and assuming the Canadian 				

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	<p>revenues drop by the required % / the wage subsidy applies, then do only the employees who support the Canadian revenue stream receive the subsidy, and those who support the export side do not? Practically, making this distinction would be difficult from a business perspective.</p> <p><i>Special Eligibility Considerations for Employers who are Part of a Corporate Group</i></p> <p>The legislation provides some welcome flexibility for corporate groups – special rules address issues for corporate groups, non-arm’s length entities and joint ventures. Generally, the term qualifying revenue for the purposes of calculating the revenue loss excludes amounts derived from persons or partnerships <u>not dealing at arm’s length</u> with the eligible employer. This being said, for:</p> <table border="1" data-bbox="245 823 963 1315"> <tr> <td data-bbox="245 823 459 1044">Entities in a group that normally prepare consolidated financial statements</td> <td data-bbox="459 823 963 1044">if a group of eligible entities normally prepares consolidated financial statements, each member of the group may determine its qualifying revenue separately, provided every member of the group determines its qualifying revenue on that basis.</td> </tr> <tr> <td data-bbox="245 1044 459 1315">Affiliated entities</td> <td data-bbox="459 1044 963 1315">if an eligible entity and each member of an affiliated group of eligible entities of which the eligible entity is a member jointly elect, the qualifying revenue of the group determined on a consolidated basis in accordance with relevant accounting principles is to be used for each member of the group.</td> </tr> </table>	Entities in a group that normally prepare consolidated financial statements	if a group of eligible entities normally prepares consolidated financial statements, each member of the group may determine its qualifying revenue separately, provided every member of the group determines its qualifying revenue on that basis.	Affiliated entities	if an eligible entity and each member of an affiliated group of eligible entities of which the eligible entity is a member jointly elect, the qualifying revenue of the group determined on a consolidated basis in accordance with relevant accounting principles is to be used for each member of the group.				
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	<table border="1"> <tr> <td data-bbox="245 309 459 632">Joint ventures</td> <td data-bbox="459 309 959 632">if all of the interests in an eligible entity are owned by participants in a joint venture and all or substantially all of the qualifying revenue of the eligible entity for a qualifying period is in respect of the joint venture, then the eligible entity may use the qualifying revenues of the joint venture (determined as if the joint venture were an eligible entity) instead of its qualifying revenues.</td> </tr> <tr> <td data-bbox="245 632 459 1036">Non-arm's-length entities</td> <td data-bbox="459 632 959 1036">if all or substantially all of an eligible entity's qualifying revenue (generally, 90% or more) (determined without reference to the exclusion of amounts derived from persons or partnerships not dealing at arm's length with the eligible entity) is from one or more non-arm's-length entities and a joint election is made, the revenues of the non-arm's-length entities may be used in the determination of the eligible entity's qualifying revenue according to a formula provided in the legislation.</td> </tr> </table>	Joint ventures	if all of the interests in an eligible entity are owned by participants in a joint venture and all or substantially all of the qualifying revenue of the eligible entity for a qualifying period is in respect of the joint venture, then the eligible entity may use the qualifying revenues of the joint venture (determined as if the joint venture were an eligible entity) instead of its qualifying revenues.	Non-arm's-length entities	if all or substantially all of an eligible entity's qualifying revenue (generally, 90% or more) (determined without reference to the exclusion of amounts derived from persons or partnerships not dealing at arm's length with the eligible entity) is from one or more non-arm's-length entities and a joint election is made, the revenues of the non-arm's-length entities may be used in the determination of the eligible entity's qualifying revenue according to a formula provided in the legislation.				
Joint ventures	if all of the interests in an eligible entity are owned by participants in a joint venture and all or substantially all of the qualifying revenue of the eligible entity for a qualifying period is in respect of the joint venture, then the eligible entity may use the qualifying revenues of the joint venture (determined as if the joint venture were an eligible entity) instead of its qualifying revenues.								
Non-arm's-length entities	if all or substantially all of an eligible entity's qualifying revenue (generally, 90% or more) (determined without reference to the exclusion of amounts derived from persons or partnerships not dealing at arm's length with the eligible entity) is from one or more non-arm's-length entities and a joint election is made, the revenues of the non-arm's-length entities may be used in the determination of the eligible entity's qualifying revenue according to a formula provided in the legislation.								
	<p><i>Revenue Benchmark</i></p> <p>As noted above, to measure revenue loss, employers have the choice to compare their revenue of March, April and May 2020 to that of the same month of 2019, or to an average of their revenue earned in January and February 2020.</p> <p>Employers would select the general year-over-year approach or this alternative approach when first applying for CEWS and</p>								

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	<p>would be required to use the same approach for the entire duration of the program.</p> <p>Note: The availability of January and February 2020 as a reference period is intended to allow fast-growing businesses, which might not have been able to demonstrate the requisite revenue reduction if measured year-over-year, to benefit from CEWS.</p> <p>How will the Subsidy be Calculated?:</p> <p>Generally, CEWS will subsidize up to 75% of the first \$58,725.33 normally earned by eligible employees – representing a benefit of up to \$847 per week. Specifically, the amount of the weekly wage subsidy for a given eligible employee on remuneration paid for the period between March 15 and June 6, 2020 (or such date up to September 30, 2020, if extended by regulation) is the greater of:</p> <ul style="list-style-type: none"> • 75% of the amount of remuneration paid, up to a maximum benefit of \$847 per week, or, in the case of non-arm's-length employees, \$0; and • the amount of remuneration paid, up to a maximum benefit of \$847 per week, or 75% of the employee's weekly baseline remuneration (i.e., the employee's average weekly remuneration paid between January 1 and March 15, 2020, excluding any seven-day periods in respect of which the employee did not receive remuneration) up to a maximum benefit of \$847 per week, whichever is less. <p>Put another way, an employer can calculate the subsidy for any particular employee (not including non-arm's-length employees) using the following rules.</p>				

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	<p>Employer has not decreased the employee's remuneration from baseline remuneration</p>	<p>Employer has decreased the employee's remuneration from baseline remuneration, but not by more than 25%</p>	<p>Employer has decreased the employee's remuneration from baseline remuneration, by more than 25%</p>			
	<p>The amount of the subsidy will be equal to the lesser of:</p> <ol style="list-style-type: none"> 1. 75% of eligible remuneration paid to the eligible employee in respect of that week; and 2. \$847. 	<p>The amount of the subsidy will be equal to the lesser of:</p> <ol style="list-style-type: none"> 1. 75% of baseline remuneration in respect of the eligible employee determined for that week; and 2. \$847. 	<p>The amount of the subsidy will be equal to the lesser of:</p> <ol style="list-style-type: none"> 1. 100% the amount of eligible remuneration paid to the eligible employee in respect of that week; and 2. \$847. 			
	<p>Note: If an employee is employed by two or more qualifying employers that do not deal with each other at arm's length, the total amount of CEWS subsidy claimed by the qualifying employers cannot exceed the amount that would arise if the employee's eligible remuneration were paid by one qualifying employer.</p> <p>Eligible Remuneration:</p> <p>"Eligible remuneration" means, subject to the exclusions that are listed below, the following amounts:</p>					

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	<ul style="list-style-type: none"> • any salary, wages, or other remuneration; and • fees, commissions, or other amounts for services, <p>in respect of which employers are <i>generally required to withhold or deduct amounts to remit to the Receiver General on account of the employee's income tax obligation.</i></p> <p>Eligible remuneration <u>excludes</u>:</p> <ul style="list-style-type: none"> • A retiring allowance (i.e. severance pay); • Stock options or other arrangements for the selling or issuing of securities to employees as compensation; • Any amount received that can reasonably be expected to be paid or returned to the employer, a person or partnership not dealing at arm's length with the employer, or to another person or partnership at the direction of the employer; and • Any amount paid in respect of a week in the benefit period, if, as part of an arrangement involving the employee and the employer, <ul style="list-style-type: none"> ○ the amount is in excess of the eligible employee's baseline remuneration; ○ after the benefit period, the employee is reasonably expected to be paid a lower weekly amount than their "baseline remuneration" (see "How will the Subsidy be Calculated" for a discussion of baseline remuneration); and ○ one of the main purposes of the arrangement is to increase the amount of CEWS subsidy. <p>Regarding RRSPs, there is a special rule that the employer does not need to withhold income tax on an RRSP contribution (as long as it's within the employee's RRSP room), so RRSP's likely don't fall within eligible remuneration.</p> <p>Who are Eligible Employees?:</p>				

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	<p>An eligible employee is an individual who is employed in Canada, unless such individual has been without remuneration by the employer in respect of 14 or more consecutive days in the claiming period.</p> <p>Qualifying Periods:</p> <p>Eligibility must be established for each of three 4-week claim periods during the course of the program:</p> <table border="1" data-bbox="245 622 971 1071"> <thead> <tr> <th data-bbox="245 622 314 709"></th> <th data-bbox="314 622 439 709">Claiming period</th> <th data-bbox="439 622 608 709">Required reduction in revenue</th> <th data-bbox="608 622 971 709">Reference period for eligibility</th> </tr> </thead> <tbody> <tr> <td data-bbox="245 709 314 828">Period 1</td> <td data-bbox="314 709 439 828">March 15 to April 11</td> <td data-bbox="439 709 608 828">15%</td> <td data-bbox="608 709 971 828">March 2020 over: <ul style="list-style-type: none"> March 2019 or Average of January and February 2020 </td> </tr> <tr> <td data-bbox="245 828 314 947">Period 2</td> <td data-bbox="314 828 439 947">April 12 to May 9</td> <td data-bbox="439 828 608 947">30%</td> <td data-bbox="608 828 971 947">April 2020 over: <ul style="list-style-type: none"> April 2019 or Average of January and February 2020 </td> </tr> <tr> <td data-bbox="245 947 314 1071">Period 3</td> <td data-bbox="314 947 439 1071">May 10 to June 6</td> <td data-bbox="439 947 608 1071">30%</td> <td data-bbox="608 947 971 1071">May 2020 over: <ul style="list-style-type: none"> May 2019 or Average of January and February 2020 </td> </tr> </tbody> </table> <p>Will employers have to top up CEWS?: There is no requirement that employers must top up employees' remuneration in order to qualify for CEWS. However, the Government has indicated, in announcements preceding the enactment of the Act, that employers will have to make best efforts to top up employees' wages to their baseline remuneration (i.e. their pre-crisis remuneration). It is not clear at this time what "best efforts" will be required and no guidance is</p>		Claiming period	Required reduction in revenue	Reference period for eligibility	Period 1	March 15 to April 11	15%	March 2020 over: <ul style="list-style-type: none"> March 2019 or Average of January and February 2020 	Period 2	April 12 to May 9	30%	April 2020 over: <ul style="list-style-type: none"> April 2019 or Average of January and February 2020 	Period 3	May 10 to June 6	30%	May 2020 over: <ul style="list-style-type: none"> May 2019 or Average of January and February 2020 				
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	<p>provided in the legislation.</p> <p>Refund for Certain Payroll Contributions:</p> <p>Employers are required to continue to collect and remit employer and employee contributions to Employment Insurance (EI), the Canada Pension Plan (CPP), the Quebec Pension Plan (QPP), and the Quebec Parental Insurance Plan (QPIP), as applicable, on the wages actually paid to employees. Eligible employers may apply for a refund at the same time that they apply for the CEWS.</p> <p>Employers are required to continue to collect and remit income tax payable on the remuneration in respect of which they claim the CEWS but may receive a refund to the extent the employer is deemed to have overpaid with respect to their liability under Part 1 of the <i>Income Tax Act</i> as a result of the wage subsidy.</p> <p>Eligible employers are entitled to receive a 100% refund for certain employer-paid contributions to EI, CPP, QPP, and QPIP. This refund applies to the entire amount of employer-paid contributions in respect of remuneration paid to employees on <u>leave with pay</u> in a period where the employer is eligible to claim for the CEWS for those employees. There is no overall limit on the refund amount that an eligible employer can claim.</p> <p>In general, an employee will be considered to be on leave with pay throughout a week if that employee is remunerated by the employer for that week but does not perform any work for the employer in that week. This refund would not be available for eligible employees that are actively at work, or that are on leave with pay for only a portion of a week.</p> <p>What will the Employers have to Pay Out of Pocket? Are there any Hidden Costs?:</p>				

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	<p>In addition to having to deduct and remit income tax and CPP/EI/QPP/QPIP as discussed above, employers will also have to pay, out of pocket:</p> <ul style="list-style-type: none"> • vacation pay and statutory holiday pay, in accordance with the applicable employment standards legislation; • employer health tax, if applicable; and • employer contributions to pension plans, where pension plan terms so require (note that employers may modify plan terms to reduce their contributions, but must provide notice of such changes). <p>These out-of-pocket outlays will have cashflow implications for employers, who must first make the payments and then wait to receive a refund. The application process and timing of refund payments are discussed further below.</p> <p><u>Is there a Limit on the Overall CEWS an Eligible Employer may Claim?:</u></p> <p>No. There is no overall limit on the subsidy amount that an eligible employer may claim.</p> <p><u>Will Employers be Taxed on CEWS Monies?:</u></p> <p>The CEWS will be considered as government assistance and included in the employer's taxable income. Assistance received under either the CEWS or the previously announced 10% wage subsidy would reduce the amount of remuneration expenses eligible for other federal tax credits calculated on the same remuneration.</p> <p><u>Will the subsidy be available in respect of new employees?:</u></p> <p>Yes. Eligible employees are employees who are employed in Canada by the eligible entity in the qualifying period. With the exception of employees not dealing at arm's length with the</p>				

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	<p>employer, there is no requirement that such employee was employed by the eligible entity prior to the qualifying period.</p> <p>Will the subsidy be available in respect of non-arm's-length employees?:</p> <p>Yes, with some qualifications. The subsidy amount for non-arm's-length employees will be limited to the eligible remuneration paid in any pay period between March 15 and June 6, 2020, up to a maximum benefit of the lesser of \$847 per week and 75% of the employee's baseline remuneration. The non-arm's-length employee must have been employed prior to March 15, 2020.</p> <p>Interaction Between CEWS and Other Programs</p> <p><i>Interaction with 10% Wage Subsidy</i></p> <p>Any benefit from the 10% wage subsidy for remuneration paid in a specific period would generally reduce the amount available to be claimed under the CEWS in that same period.</p> <p><i>Interaction with the Work-Sharing Program</i></p> <p>For employers and employees that are participating in a work sharing program, EI benefits received by employees through the work sharing program will reduce the benefit that their employer is entitled to receive under the CEWS.</p> <p><i>Interaction with CERB</i></p> <p>The Government has announced that it is considering implementing an approach to limit duplication of the CERB and the CEWS.</p> <p>How to Apply:</p>				

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	<ul style="list-style-type: none"> Eligible employers will be able to access CEWS by applying through a Canada Revenue Agency (CRA) <i>My Business Account</i> online portal. Employers would have to keep records demonstrating their reduction in arm's-length revenues and remuneration paid to employees. More details about the application process will be made available shortly. According to this announcement, the program will take from two to four weeks before money is delivered under CEWS. 				
9.	<p><u>Temporary Wage Subsidy for Employers ("TWSE")</u></p> <p>Plan: According to the April 1, 2020 announcement, those organizations that do not qualify for CEWS may continue to qualify for the previously announced TWSE which is a wage subsidy of 10% of remuneration paid from March 18 to before June 20, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer.</p> <p>Eligibility: To be eligible for the 10% wage subsidy, the business must:</p> <ul style="list-style-type: none"> Be a Canadian-controlled private corporation (CCPC) (including a cooperative corporation) eligible for the small business deduction; have an existing business number and payroll program account with the CRA on March 18, 2020; and pay salary, wages, bonuses, or other remuneration to an eligible employee. An eligible employee is an individual who is employed in Canada. See here. <p>Partnerships: Partnerships are only eligible for the subsidy if their members consist exclusively of individuals (excluding trusts), registered charities, or CCPCs eligible for the small business deduction.</p>	None.	None.	None.	None.

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	<p>CCPCs: To be <u>considered a CCPC</u>, an entity has to meet all of the following requirements at the end of the tax year:</p> <ul style="list-style-type: none"> • it is a private corporation; • it is a corporation that is resident in Canada and was either incorporated in Canada or resident in Canada from June 18, 1971, to the end of the tax year; • it is not controlled directly or indirectly by one or more non-resident persons; • it is not controlled directly or indirectly by one or more public corporations (other than a prescribed venture capital corporation, as defined in Regulation 6700 of the Income Tax Regulations); • it is not controlled by a Canadian resident corporation that lists its shares on a designated stock exchange outside of Canada; • it is not controlled directly or indirectly by any combination of persons described in the three preceding conditions; • if all of its shares that are owned by a non-resident person, by a public corporation (other than a prescribed venture capital corporation), or by a corporation with a class of shares listed on a designated stock exchange, were owned by one person, that person would not own sufficient shares to control the corporation; and • no class of its shares of capital stock is listed on a designated stock exchange. <p>How to Apply: According to <u>this announcement</u>, receipt of this subsidy occurs as follows:</p> <ul style="list-style-type: none"> • You do not need to apply for the subsidy. • You will continue deducting income tax, Canada Pension Plan (CPP) contributions, and Employment Insurance (EI) premiums from salary, wages, bonuses, or other remuneration paid to your employees, as you 				

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	<p>currently do.</p> <ul style="list-style-type: none"> The subsidy is calculated when you remit these amounts to the CRA. Once you have calculated your subsidy, you can reduce your current payroll remittance of federal, provincial, or territorial income tax that you send to the CRA by the amount of the subsidy. For example, if you deducted \$2,500 of income tax from your employees' pay and calculated a subsidy of \$2,050, you would reduce your current payroll remittance of federal, provincial, or territorial income tax by \$2,050. You would remit \$450 of income tax to the CRA. The remaining \$2,050 that you keep would represent your subsidy. To calculate your subsidy, see here. 				
10.	<p>Canada Summer Job's Program</p> <p>Plan: The federal government announced on April 8, 2020 temporary changes to the Canada Summer Jobs program that will help employers hire summer staff and provide young Canadians access to the jobs they need during this unprecedented time. This program will help create up to 70,000 jobs for youth between 15 and 30 years of age. The government has earmarked \$263 million in funding for the Canada Summer Jobs program in 2020. The temporary changes to the program for this year include:</p> <ul style="list-style-type: none"> an increase to the wage subsidy, so that private and public sector employers can also receive up to 100% of the provincial or territorial minimum hourly wage for each employee; an extension to the end date for employment to February 28, 2021. Job placements could begin as early as May 11, 2020; allowing employers to adapt their projects and job activities to support essential services; 				

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	<ul style="list-style-type: none"> allowing employers to hire staff on a part-time basis. <p>Eligibility: TBD.</p>				
Tax Matters					
Tax Deferrals					
11.	<p>Plan / Eligibility: For all taxpayers (including corporations but excluding trusts), the payment of income tax amounts may be deferred until after August 31, 2020, if the amount becomes owing on or after March 18, 2019 and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. Further, no interest or penalties will accumulate on these amounts during this period.</p> <p>The CRA will not initiate any post assessment GST/HST or income tax audits with respect to any small or medium businesses for the next four weeks. For the vast majority of businesses, the CRA will temporarily suspend audit interaction with taxpayers and representatives.</p>	<p>Plan: For a period of five months, the government announced that penalties and interest will be waived for Ontario businesses that miss required filing or remittance deadlines under the following provincially administered tax programs:</p> <ul style="list-style-type: none"> Employer Health Tax; Tobacco Tax; Fuel Tax; Gas Tax; Beer, Wine and Spirits Taxes; Mining Tax; Insurance Premium Tax; International Fuel Tax Agreement; Retail Sales Tax on Insurance Contracts and Benefit Plans; and Race Tracks Tax <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. Ontario businesses are required to file any late returns or remittances by the end of the relief period.</p> <p>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.</p>	<p>Plan: Québec has introduced the following tax deferrals:</p> <p>QST</p> <ul style="list-style-type: none"> allowing businesses to postpone filing until June 30, 2020 their returns and payments in respect of the March 31, April 30 and May 31 QST remittances, without interest or penalties. For reporting periods whose filing deadlines fall after June 1, 2020, the filing and payment deadlines stipulated in the tax legislation will apply. <p>Income taxes:</p> <ul style="list-style-type: none"> Revenu Québec and the Canada Revenue Agency are harmonizing their practices and postponing to June 1, 2020 the deadline for individuals to file their income tax returns. The deadline for both individuals and businesses to pay any tax balance due with respect to income tax returns for the 2019 taxation year and tax instalments is postponed to September 1, 2020. See Revenu Québec site for details (available in French only) 	<p>Plan: The Alberta government has introduced the following tax changes:</p> <p>Corporate Income Tax:</p> <ul style="list-style-type: none"> Payments in respect of corporate income tax balances and instalment payments coming due between March 18, 2020 and August 31, 2020 may be deferred until August 31, 2020. <p>Education Property Tax:</p> <ul style="list-style-type: none"> Education property tax collection will be deferred for 6 months. In addition, education property tax rates have been frozen at last year's level. <p>Tourism Levy:</p> <ul style="list-style-type: none"> Hotels and other lodging providers subject to the Alberta tourism levy (4% of the purchase price of accommodation) can delay payment until August 31 for amounts that become due to the Alberta government on or after March 27, 2020. Deferred remittances will not be subject to penalties or interest. The levy must continue to be collected from guests staying at the premises. <p>Eligibility: All taxpayers subject to such taxes.</p>	<p>Plan: The BC government announced the following tax changes for business:</p> <p>Payment deadline for the following taxes deferred to September 30, 2020</p> <ul style="list-style-type: none"> Employer health tax Provincial sales tax (including municipal and regional tax on accommodation) Carbon tax Motor fuel tax Tobacco tax <p>School tax rates for business will be reduced by 50% for the 2020 tax year.</p> <p>Tax changes announced in budget 2020 will be postponed until further notice:</p> <ul style="list-style-type: none"> Elimination of PST exemption for carbonated beverages Expanded registration requirements for certain sellers of goods Changes to carbon tax rates <p>There will also be \$1.5 billion in provincial funding to support economic stimulus once the pandemic has passed. The BC government is working in partnership with the business and labour sectors to develop the long-term plan for economic recovery.</p>

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		Eligibility: All businesses apply and relief is automatic.			
12.	<p>Plan:</p> <ul style="list-style-type: none"> The federal government announced that it will allow businesses, including self-employed individuals, to defer until June 30, 2020 payments of the Goods and Services Tax / Harmonized Sales Tax (GST/HST), as well as customs duties owing on their imports. The deferral will apply to GST/HST remittances for the February, March and April 2020 reporting periods for monthly filers; the January 1, 2020 through March 31, 2020 reporting period for quarterly filers; and for annual filers, the amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer's current fiscal year. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May. These amounts were normally due to be submitted to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of this month. 	<p>Plan: The government announced that the Workplace Safety and Insurance Board ("WSIB") is allowing employers to defer insurance premium payments for a period of six months. No interest will be accrued on outstanding insurance premium payments and no penalties will be charged during this six-month deferral period.</p> <p>Eligibility: All employers covered by the WSIB's workplace insurance are automatically eligible for the financial relief package.</p>	<p>Plan: On March 20, 2020, the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST) announced various flexibility measures applicable to employers. For purposes hereof note that employers have until August 31, 2020 to pay their Statement of Account related to their CNESST contribution (<i>État de compte</i> lié à la cotisation à la CNESST). No interest or penalty will be charged during this deferral period.</p>	<p>Plan: The Alberta government has granted private sector employers the ability to defer WCB premium payments until 2021. Employers who have already paid WCB premiums for 2020 will be eligible for a rebate or credit. In addition, for small and medium businesses, the government has pledged to cover 50% of the premium when due in 2021.</p> <p>Eligibility: All employers are eligible for 2020 premium deferrals. According to Alberta's Workers' Compensation Board, employers with \$10 million or less in insurable earnings for 2020 may qualify for a waiver of 50% of their 2020 premiums, effective in 2021.</p>	<p>WorkSafe</p> <p>Plan: WorkSafe BC announced that employers may defer payment of their Q1 2020 premium by 3 months without penalty, so employers who pay on a quarterly basis can defer payment until June 30, 2020.</p> <p>Eligibility: Employers who report and pay on a quarterly basis and Personal Option Protection (POP) coverage holders.</p> <p>WorkSafeBC is granting COR audit waivers on any Certificate of Recognition (COR) certificates that are due to expire by August 31, 2020. Employers will need to contact their certifying partner to request an audit waiver.</p>
13.	None.	<p><u>Ontario Providing Relief for Remote Taxpayers Who Live In Unincorporated Northern Areas</u></p> <p>Plan: The government announced that Ontario is giving taxpayers in unincorporated areas in northern Ontario more time to pay each of the four 2020 Provincial Land Tax installments. Taxpayers will have 90 extra days to pay without incurring interest or penalties. For example, taxpayers who would be required to pay the April 7 property tax installment will have until July 6 to pay without interest or penalties.</p> <p>Notes:</p> <ul style="list-style-type: none"> The Provincial Land Tax is the property tax paid in unincorporated areas of northern Ontario outside municipal boundaries. 	None.	None.	None.

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		<ul style="list-style-type: none"> This deferral of unincorporated area property tax payments applies to all of the levies that are collected through the consolidated Provincial Land Tax bill. This includes Provincial Land Tax, education property tax, and any Local Road Board and Local Service Board levies that are paid through the Provincial Land Tax bill. 			
Tax Credits					
14.	None.	<p><u>Regional Opportunities Investment Tax Credit</u></p> <p>Plan: The government is proposing (here and here) to introduce a new 10 percent refundable Regional Opportunities Investment Tax Credit for capital investments.</p> <p>Eligibility:</p> <ul style="list-style-type: none"> The credit will be available to CCPCs that make expenditures in excess of \$50,000 and up to a limit of \$500,000 on qualifying investments that become “available for use” (determined in accordance with the <i>Income Tax Act</i> (Canada)) on or after March 25, 2020 in specified regions of Ontario outside the Greater Toronto Area (GTA). A qualifying investment will include an eligible expenditure for capital property included in Class 1 and Class 6 for the purposes of calculating capital cost allowance; e.g. expenditures for constructing, renovating or acquiring eligible commercial and industrial buildings and other assets. The government proposes to include a mandatory review to be undertaken every three years, which would evaluate the credit for effectiveness, compliance burden and administrative costs. 	Plan: The Quebec government announced accelerating the processing of requests for tax credits intended for businesses and tax refunds.	None.	None.
Tax Exemptions					
15.	None.	Employer Health Tax Exemption	None.	None.	None.

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		<p><u>General</u>: The Employer Health Tax (“EHT”) is a payroll tax paid by employers based on their total annual Ontario remuneration, and has a top rate of 1.95 percent.</p> <p><u>Plan</u>: The government has <u>announced</u> that private-sector employers with total Ontario remuneration of less than \$5 million are currently eligible for an EHT exemption on up to \$1,000,000 of their payroll.</p> <p><u>Eligibility</u>:</p> <ul style="list-style-type: none"> Private-sector employers with total Ontario remuneration of less than \$5 million are eligible for the above exemption from EHT. Private-sector employers (except registered charities) with total annual Ontario remuneration over \$5 million, and public-sector employers are not eligible for the above exemption. 			
	Other				
16.	None.	<p><u>Postponing Property Tax Reassessment</u></p> <p><u>General</u>: The Property Tax Reassessment updates the assessed values of properties in Ontario every four years. The Municipal Property Assessment Corporation was scheduled to issue new assessments for more than five million properties beginning in the spring of 2020 for the 2021 taxation year.</p> <p><u>Plan</u>: The government <u>announced</u> that the 2021 property tax reassessment will be postponed in order to redistribute government resources and provide stability for Ontario’s property taxpayers and municipalities. This means that assessments for the 2021 taxation year will continue to be based on the same valuation date (January 1, 2016) that was in effect for the 2020 taxation year.</p>	None.	None.	None.

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17.	None.	<p>Property Tax Remittance</p> <p>Plan: The government announced it is deferring the upcoming June 30, 2020, quarterly municipal remittance of education property tax to school boards by 90 days, which will provide municipalities the flexibility to, in turn, provide property tax deferrals to residents and businesses.</p>	<p>Property Tax Remittance</p> <p>The City of Montreal announced the postponement of the second instalment of municipal taxes until July 2, 2020. The due dates of all other invoices (duties on transfers of immovables, water and waste fees, unfounded alarms, etc.) that have been received are maintained.</p> <p>A number of other cities have also postponed payment of municipal taxes. Consult the applicable city website for information.</p>	None.	None.
Other Relief					
Miscellaneous					
18.	None.	<p>Electricity Relief</p> <p>Plan: The government announced that it will be supporting more affordable electricity bills for eligible residential, farm and small business consumers, by providing approximately \$5.6 billion for electricity cost relief programs in 2020–21. Furthermore, the government is setting electricity prices for residential, farm and small business time-of-use customers at the lowest rate, known as the off-peak price, 24 hours a day for 45 days. No further information about this program is available at this time.</p>	None.	<p>Utility Payment Deferral</p> <p>Plan: The government announced the ability for residential, farm and small commercial customers to defer electricity and natural gas bill payments until June 19, 2020 without any late fees or added interest payments. The entire balance need not be paid on June 19 as a repayment plan can be established. Customers are encouraged to contact their natural gas or electricity provider directly to make such arrangements.</p> <p>Eligibility: Must be experiencing financial hardship and unable to make regular payments as a result of the COVID-19 outbreak. Must consume less than 250,000 kilowatt hours of electricity per year and/or less than 2,500 gigajoules of natural gas per year.</p>	<p>BC Hydro</p> <p>Plan: BC Hydro introduced a COVID-19 Customer Assistance Program so that commercial and residential customers can defer payments or arrange for flexible payment plans with no penalty. Customers are encouraged to call BC Hydro's customer team at 1 800 BCHYDRO (1 800 224 9376) to discuss bill payment options. BC Hydro is also stopping disconnections for non-payment.</p> <p>In addition, under BC Hydro's COVID-19 Relief Fund, small businesses that needed to close due to COVID-19 may be eligible to have their business' electricity use charges waived for up to three months. BC Hydro expects the applications to open the week of April 13, but eligible business customers can apply any time before June 30, 2020 to have their business' bills waived for April, May and June.</p>
19.	None.	None.	None.	None.	ICBC Autoplan Payments

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					Plan: ICBC announced that customers on a monthly Autoplan payment plan can defer their payment for up to 90 days with no penalty.
20.	None.	None.	None.	Additional Information General: For additional information, see the Alberta Government's COVID-19 Support for Employers and Employees website here .	Additional Information General: For additional information, see the British Columbia Government's COVID-19 Provincial Support and Information website here .
21.	<p>Support to Airports</p> <p>Plan: The government announced that it is waiving rents paid on ground leases for the 21 airport authorities that form part of the National Airport System and that pay rent to the government. The government will waive rent payments for March 2020 through December 2020. The government is also providing comparable treatment for PortsToronto, which operates Billy Bishop Toronto City Airport, by waiving payments made to the federal government on revenues generated by the airport.</p> <p>The 21 airport authorities that will receive relief are:</p> <ul style="list-style-type: none"> • St. John's International Airport Authority • Gander International Airport Authority Inc. • Halifax International Airport Authority • Charlottetown Airport Authority Inc. • Saint John Airport Inc. • Greater Moncton International Airport Authority Inc. • Fredericton International Airport Authority • Aéroport de Québec Inc. • Aéroports de Montréal • Ottawa Macdonald-Cartier International Airport Authority • Greater Toronto Airports Authority • Greater London International Airports Authority • Thunder Bay International Airports Inc. • Winnipeg Airports Authority Inc. 	None.	<p>Regional Air Transport</p> <p>Plan: On April 1, the Ministry of Transport announced the implementation of a program entitled <i>Programme d'aide pour le maintien des services aériens régionaux essentiels en période d'urgence sanitaire</i> (informal translation: Assistance Program for the Maintenance of Essential Regional Air Services during Health Emergencies) with a maximum budget of \$40 million.</p> <p>Objective: Ensure the transportation of essential goods and personnel assigned to essential services in isolated regions, as well as the transportation of patients requiring medical care to major centers.</p> <p>Eligible Entities:</p> <ul style="list-style-type: none"> • Quebec-owned carriers, offering regular commercial air services to remote areas of Quebec. • Carriers licensed by the Canadian Transportation Agency to conduct scheduled flights. <p>Air carriers operating international commercial flights are not eligible for this program.</p> <p>Eligible air services are those with the final destination of one of the following isolated areas: Magdalen Islands, the Lower North Shore, Anticosti Island, the territory of Eeyou Istchee</p>	None.	None.

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	<ul style="list-style-type: none"> Regina Airport Authority Saskatoon Airport Authority Edmonton Regional Airports Authority Calgary Airport Authority Prince George Airport Authority Inc. Vancouver International Airport Authority Victoria Airport Authority 		<p>James Bay, Schefferville, Fermont area and Nunavik.</p> <p>Financial Assistance: Provides financial assistance by covering the entire operating deficit, for eligible routes, incurred since March 13, 2020, which corresponds to the date of the decree declaring a state of health emergency throughout the territory Quebecois.</p> <p>Financial assistance must not exceed 100% of <u>eligible expenses</u>. Similarly, the cumulative rate of financial aid paid by all public organizations must not exceed 100% of eligible expenditures.</p> <p>An applicant who receives financial support under this program must provide the information necessary for the accountability required by the Ministry of Transport.</p> <p>Following the announcement, additional details concerning this program have been made available. Click this link.</p>		
22.	<p><u>Relief to the Norther Air Carriers</u></p> <p>The government <u>announced</u> it is providing up to \$17.3 million to the governments of Yukon, Northwest Territories, and Nunavut to support critical air services to Northern and remote communities, in partnership with investments by the territorial governments, to ensure the continued supply of food, medical supplies, and other essential goods and services to remote and fly-in communities.</p>	None.	None.	None.	None.
23.	<p><u>Relief to the Broadcasting Sector</u></p> <p>Plan: Canadian Radio-television and Telecommunications Commission (CRTC) will not issue letters requesting payment for Part I licence fees by broadcasters for the 2020–21 fiscal year. The government will transfer necessary funds to the CRTC</p>	None.	None.	None.	None.

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	to support its operations. See release here .				
24.	<p>Plan to Mobilize Industry</p> <p>Plan: The federal government has announced (here and here) Canada's Plan to Mobilize Industry to fight COVID-19. Part of the plan seeks to build the industrial capability needed to manufacture critical supplies at scale in Canada. This will be done either by re-tooling the manufacturing lines of existing Canadian businesses or rapidly scaling up the production of others that already produce these products. Amount of the funding available is not specified.</p> <p>Eligibility: According to this call to action issued by the federal government, if you are a Canadian manufacturer or business that can assist Canada in meeting the need for medical supplies, respond to the call to action if the following apply:</p> <ul style="list-style-type: none"> You manufacture in Canada and/or have ready access to necessary inputs through your supply chain. You have equipment or facilities that can be rapidly re-tooled to meet medical needs, including for personal protective equipment such as gloves, masks and surgical gowns; sanitizers; wipes; ventilators; and other medical equipment and supplies. You have skilled workers who are able to respond and who could be available for work in the current circumstances. <p>How to Apply:</p> <ul style="list-style-type: none"> Submit a short summary of your offer to ic.mid-dim.ic@canada.ca or to the link here. : http://www.ic.gc.ca/eic/site/080.nsf/eng/00048.html. The summary should introduce your company and the capabilities you offer to fight COVID-19. These may include manufacturing capacity, that can be retooled to produce essential health products; You manufacture in 	<p>Ontario Together Fund</p> <p>Plan: The Ontario government announced that it is launching a new \$50 million Ontario Together Fund to help businesses provide innovative solutions or retool their operations in order to manufacture essential medical supplies and equipment, including gowns, coveralls, masks, face shields, testing equipment and ventilators. This new Fund will support the development of proposals submitted by businesses and individuals through the Ontario Together web portal here.</p> <p>Eligibility / Application for Fund:</p> <ul style="list-style-type: none"> Supplies: If your business or organization can provide medical products such as ventilators, swabs, masks and eye protection, you are encouraged to apply for this program here. Innovation: If your business or organization can help communities withstand the pandemic and you have a solution for (1) virtual mental health services for people who are vulnerable or living in remote communities, (2) supply chain resiliency monitoring, (3) financial planning and advising for small businesses that can be delivered online at low-cost including advice about relief programs and how to apply and/or (4) remote learning for elementary and secondary students while schools are closed, you are encouraged to apply for this program here. Other ideas, products or services: If your business, research institution or organization has ideas, other products or services that could help Ontarians, you are encouraged to apply for this program here. <ul style="list-style-type: none"> Similar to the federal Plan to Mobilize Industry, the Together Fund proposal should introduce your company and the capabilities 	None.	None.	None.

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	<p>Canada and/or have ready access to necessary inputs through your supply chain, and/or; You have skilled workers who are able to respond and who could be available for work in the current circumstances.</p> <ul style="list-style-type: none"> You will hear back within 48 hours from Departmental Officials / Minister's Office. They are currently dealing with the most immediate needs like supply of masks, bed availability. 	<p>you offer to fight COVID-19. These may include manufacturing capacity, that can be retooled to produce essential health products; You manufacture in Canada and/or have ready access to necessary inputs through your supply chain, and/or; You have skilled workers who are able to respond and who could be available for work in the current circumstances.</p>			
25.	<p>Canada Emergency Response Benefit (“CERB”)</p> <p>Plan: The government has <u>announced</u> CERB which will provide a benefit of \$2,000 a month (equivalent of \$500 per week), for up to 16 weeks to individuals (including eligible self-employed individuals) who have lost their income for 14 days or more. This flat-payment benefit will be administered through the CRA.</p> <p>Eligibility: CERB will be available to workers:</p> <ul style="list-style-type: none"> residing in Canada, who are at least 15 years old; who have stopped working because of COVID-19 or are eligible for Employment Insurance regular or sickness benefits; who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application (<i>see note below</i>); and who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. <p>Note: The income of at least \$5,000 may be from any or a combination of the following sources:</p> <ul style="list-style-type: none"> employment; self-employment; maternity and parental benefits under the Employment Insurance program; and/or 	None.	None.	None.	None.

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	<ul style="list-style-type: none"> similar benefits paid in Quebec under the Quebec Parental Insurance Plan. <p>CERB is only available to individuals who stopped work and are not earning employment or self-employment income as a result of reasons related to COVID-19. If you have not stopped working because of COVID-19, you are not eligible.</p> <p><u>How to Apply:</u></p> <ul style="list-style-type: none"> Applications for the CERB will begin the week of Monday, April 6, 2020. There are two ways to apply: <ul style="list-style-type: none"> Online with CRA My Account Over the phone with an automated phone service <p><u>Notes:</u></p> <ul style="list-style-type: none"> Once you apply, you can expect to get your payment in 3 business days if you have signed up for direct deposit, and approximately 10 business days if you haven't signed up for direct deposit. 				
26.	<p><u>Support for food banks and local food organizations</u></p> <p><u>Plan:</u> The Prime Minister announced on April 3, 2020 that the government will invest \$100 million to improve access to food for Canadians facing social, economic, and health impacts of the COVID-19 pandemic. The government will provide funding to national, regional, and local organizations across Canada that are able to reach people and communities experiencing food insecurity. These organizations – including but not limited to Food Banks Canada, Salvation Army, Second Harvest, Community Food Centres Canada, and Breakfast Club of Canada – will work with partners to meet the urgent food needs of Canadians, including Indigenous peoples and Northern populations. This funding will be used to:</p>	None.	None.	None.	None.

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	<ul style="list-style-type: none"> • purchase food and other basic necessities; • buy or rent equipment and other materials to help address the unique needs of the communities they serve and the health-related challenges presented by COVID-19; • support for the transportation and distribution of food; • hiring temporary help to fill volunteer shortages; and • go towards activities to implement biosecurity measures, such as the purchase of personal protective equipment, to reduce the spread of COVID-19 among volunteers and clients. <p>The \$100 million investment is divided as follows:</p> <ul style="list-style-type: none"> • \$50 million to Food Banks Canada; • \$20 million divided evenly between Salvation Army, Second Harvest, Community Food Centres Canada, and Breakfast Club of Canada; and • \$30 million for local-level organizations who serve people experiencing food insecurity. 				
27.	None.	None.	<p><u>Employee Retention Concerted Action Program / Le Programme actions concertées pour le maintien en emploi (PACME)</u></p> <p>Note: The following is an internal translation as the PACME is currently only available in French.</p> <p><u>The Plan:</u> On April 6 the Quebec government, in collaboration with <i>la Commission des partenaires du marché du travail</i> (Commission), announced the allocation of \$100 million for the implementation of this program that offers direct financial support to businesses and self-employed workers (who meet certain criteria) whose normal business activities are affected by the COVID-19 pandemic, whether by suspension, decline, increase or diversification of activity. The program supports the development of skills, particularly digital skills, and the</p>	None.	None.

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			<p>implementation of good practices with respect to the management of human resources.</p> <p>PACME has the following two components:</p> <p>Business Component</p> <ul style="list-style-type: none"> • To provide direct assistance to businesses for their activities with respect to the management of human resources and skills development of workers, in the workplace, online or remotely. • To support businesses that <ul style="list-style-type: none"> ▪ will have to make changes to their usual activities, in the short or medium term, in order to continue their operations ▪ will want to resume their operations and increase their business revenues when the current crisis is alleviated. <p>In all cases of training in the workplace, the procedures must comply in all respects with the instructions and directives of public health.</p> <p>Collective Promoters Component</p> <p>The Commission has adopted a collective approach to respond to training needs of businesses and the workforce, with a focus on organizations whose actions affect several businesses and employed individuals to generate multiple effects.</p> <p><u>Who is eligible for PACME</u></p> <ul style="list-style-type: none"> • employers • self-employed workers (incorporated or not) with employees • employee and employer associations • professional associations • employer associations • workers organizations 		

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			<ul style="list-style-type: none"> collective promoters recognized by the Commission for the collective promoter component of the program: collective promoters are employer associations or workers organizations able to create projects related to employment and who can supervise or ensure their implementation, such as sectorial workforce committees, mutuelles de formation, recognized employers' associations, legally constituted workers' associations and others click here for additional eligible entities. <p>Eligible Activities</p> <p>For both the Business and the Collective Promoter Components, eligible training activities are:</p> <ul style="list-style-type: none"> basic employee training francization digital skills training continuing education related to the business' activities, whether or not related to the position of employee undergoing training training recommended by professional orders training made necessary for the resumption of the business' activities training related to a strategy for adjusting or modifying business activities in the context of economic uncertainty related to COVID-19 that makes it possible to maintain or diversify business activities (health, teleworking, etc.) training for the requalification of workers. <p>It is strongly recommended that the training provided can be followed online or remotely so as to comply with the instructions and directives of public health.</p> <p>For the Business Component, eligible activities with respect to</p>		

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			<p>the management of human resources are:</p> <ul style="list-style-type: none"> • diagnosis of the human resources function, and if applicable, other functions • consulting mandates concerning the management of human resources (e.g. organizational communication, teleworking policy, employee mobilization, planning of workforce needs for the maintenance and resumption of activities, support for the diversification of activities) • coaching and the development of management skills. <p><u>Expenses Eligible for the PACME</u></p> <ul style="list-style-type: none"> • the wages of workers undergoing training (excluding payroll costs) to a maximum of \$25 an hour • professional fees of consultants or trainers to a maximum of \$150 an hour • indirect costs for trainers (travel, meals, accommodation, etc.) at actual cost • indirect costs for workers undergoing training (travel, meals, accommodation, etc.) at actual cost • the development, adaptation and purchase of pedagogical and learning materials at actual cost • the materials and supplies necessary to carry out the activities at actual cost • the development and adaptation of training content at actual cost • the transfer of face-to-face training to online training at actual cost • registration fees or other fees related to the use of a platform at actual cost • if applicable, the costs related to management and administrative activities (bank charges, materials, supplies needed to carry out the activities, etc.) assumed by the delegated organization, up to a maximum of 10% of eligible costs. 		

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			<p>Financial Assistance Provided</p> <p>Reimbursement of eligible expenses for training projects of businesses:</p> <ul style="list-style-type: none"> • 100% of expenses of \$100,000 or less; • 50% of expenses between \$100,000 and \$500,000. <p>Eligible Expenses are listed as follows:</p> <ul style="list-style-type: none"> • Reimbursement of salaries up to: <ul style="list-style-type: none"> ▪ 25% of the total payroll of workers undergoing training (maximum eligible wage of \$25 per hour), if the business receives the Canada Emergency Wage Subsidy of 75%; ▪ 90% of the total payroll of workers undergoing training, if the business receives the Canada Temporary Wage Subsidy for Employers of 10%; ▪ 100% of the wages of the workers undergoing training, if the business does not receive a wage subsidy from the federal government. • Reimbursement of up to 100% of training expenses, related fees and costs related to human resources management activities, according to applicable scales (e.g., professional fees). <p>PACME can be combined with, and be complementary to, all the other measures announced by the federal or provincial government during the applicable period.</p> <p>PACME Duration</p> <p>Projects are accepted until September 30, 2020, or until the \$100 million budget is exhausted. The training or human resources management projects submitted may be of variable duration (from a few days to a few weeks or months).</p> <p>How to Apply</p>		

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			<p>It is possible to apply retroactively to March 15, 2020.</p> <p>Business component: businesses and self-employed workers must contact an advisor to enterprises in their region / <i>conseiller aux entreprises de leur région</i>. (this link is provided)</p> <p>Collective Promoter component: must submit their grant application by email at partenaires@mtess.gouv.qc.ca.</p> <p><u>Grant Application Tools</u></p> <p>PACME site contains links to 3 documents (in French only)</p> <p><u>Tools for Requesting Payment</u></p> <p>PACME site contains a link to 5 documents (in French only)</p>		
28.	None.	None.	<p><u>Forest Industry</u></p> <p>On April 7th, Quebec government announced two economic measures to support the forest sector during the COVID-19 pandemic.</p> <p>A safer workplace:</p> <p>The Bureau de mise en marché des bois (timber marketing board) has begun to assess the additional costs generated by the introduction of physical distancing and safety measures for silvicultural workers in both the public and private forests. These costs will be added to the silvicultural work tariff grids for the year 2020-2021. Among other things, this exceptional measure will allow for the introduction of worker travel and lodging initiatives.</p> <p>Postponement of payments for harvested volumes:</p> <p>To lighten the financial load of companies and provide them with the cash resources they need to weather the crisis, volumes harvested in the public forests in and after March 2020 will not be invoiced until September 2020. Depending on</p>	<p><u>Relief for the Forestry Industry</u></p> <p><u>Plan:</u> The Alberta government will allow all Alberta Timber Disposition Holders to defer timber dues for six months. Businesses that are unable to submit timber dues payments by the due date may submit a request for relief from penalty and interest charges for a period of no longer than six months. See the release here.</p>	None.

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			individual companies' harvesting rates, this measure involves an amount of approximately \$60 million, invoicing for which will subsequently be spread over the remainder of the year 2020-2021.		
29.	None.	None.	<p>Mining Industry</p> <p>The Qc government announced that it is suspending the validity period of all mining claims in force in Quebec, for a period of 12 months beginning April 9, 2020.</p> <p>On the current expiry date of each claim, there will be a 12-month delay. Note that this suspension does not apply to claims already suspended and is not retroactive.</p> <p>A claim holder who does not wish to suspend the validity period of his claims or a portion of his claims must request the lifting of the suspension by email to services.mines@mern.gouv.qc.ca, within 10 business days of receiving his notice of suspension from the Ministère de l'Énergie et des Ressources Naturelles.</p>	None.	None.
30.	None.	None.	None.	<p>Relief for the Energy Industry</p> <p>Plan: The Alberta government has implemented several measures to provide economic relief to Alberta's energy industry:</p> <ul style="list-style-type: none"> • Mineral agreements expiring in 2020 will be extended for one additional year. • The Alberta Energy Regulator industry levy will be funded by the Alberta government for a period of 6 months. • As of April 9, 2020, certain legislated reporting requirements for energy companies under the <i>Coal Conservation Act</i>, the <i>Oil and Gas Conservation Act</i> and the <i>Oil Sands Conservation Act</i> are deferred until August 14, 2020 unless terminated earlier or extended by the Lieutenant Governor in Council. 	None.

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				For further detail regarding these deferrals, see the Ministerial Order here .	
31.	None.	None.	None.	None.	<p>FortisBC Customer Recovery Fund</p> <p>Small businesses that have experienced income loss or been forced to close as a result of the COVID-19 outbreak can receive assistance from FortisBC through the following options:</p> <ul style="list-style-type: none"> • receive support in the form of bill credits to help offset the charges on the small business account while they are unable to operate their business; and • defer their bill payments from April 1 to June 30, 2020. Application to this program means the small business will automatically be entered into a repayment plan that will be spread out over the next 12 months to help lessen the immediate financial impacts to the small business during this time. <p>Depending on the situation, a small business may be eligible for both options.</p>
32.	<p><u>Government announces relief for federally regulated pension plan sponsors</u></p> <p>Plan: Finance Minister Bill Morneau announced on April 15, 2020 that the government will provide immediate, temporary relief to sponsors of federally regulated, defined benefit pension plans. This relief will be in the form of a moratorium, through the remainder of 2020, on solvency payment requirements for defined benefit plans. The government also recognises that the impacts of the global pandemic on pension plan assets and liabilities could also significantly affect solvency funding obligations in 2021. The government will consult with stakeholders over the coming months on options to provide relief from 2021 funding obligations, as necessary.</p>	None.	None.	None.	None.

