

## COVID-19 - Updates from our Chamber and “Partners in Prosperity”

Dear Members and Associates:

Hallelujah! This has been a long time in the works (well, feels that way). Today, Prime Minister Trudeau announced the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. I anticipate this will bring a sigh to many as we have been awaiting this announcement for a while now, seemingly, forever. This is a partnership at its best, considering the number of provinces, territories and country all had to align to ‘make this happen’. Small business matters. Governments recognize the value to our local, provincial and federal economies and recognize that small business is the oil keeping this machine, PROSPERITY, moving forward. The financial burden of paying rent when the revenue is not being made, clearly, is top of mind of many.

This morning I ‘attended’ the virtual Annual General Meeting of the Ontario Chamber of Commerce. Although we missed our annual conference set for this weekend, the legal aspects of the organization stayed on course, formalizing a new set of Directors, ratifying members and acceptance of previous years financials. After my many years at the helm of the Chatham-Kent Chamber, hearing the forward focus and messaging thereof was much different than in past. I can proudly say, the *Indispensable Partner in Business* is true to its word.

Canada Employment Wage Subsidy applications open Monday. If eligible, don’t delay in applying. Government monies are moving fast into hands of those that have been applying for other program funds, I’m certain this will be the same.

There is an array of community initiatives underway with positive support for one another, business and citizens alike. Thank You to everyone taking the steps to make someone’s life or livelihood a little more manageable. Local sector committees for Chatham-Kent’s economic recovery are currently in organization stage with action and recommendations to move swiftly. So many people have been making positive efforts in to ensure a positive future for our local business, and community at large. Thank You. Chatham-Kent is strong, and stronger, together.

This information, and that below, is for open to sharing, please pass it on.

Stay Safe, Distanced and Connected. Yours in Prosperity, *Gail Hundt* / President & CEO [gail@chatham-kentchamber.ca](mailto:gail@chatham-kentchamber.ca)

Visit the *Canadian Business Resilience Network* at [CBRN.ca](http://CBRN.ca) for the most up-to-date, relevant tools and links to aid you through this crisis and through to the path of success.

Be sure to follow us on [Facebook](https://www.facebook.com/chathamkentchamber) and [Twitter](https://twitter.com/chathamkentchamber) for up-to-date information regarding COVID-19. Below, and other, resources area available at [www.chatham-kentchamber.ca](http://www.chatham-kentchamber.ca)

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### Spotlight on Chatham-Kent Positive Initiatives...



#### **North Kent Wind – Provides Medical Supplies**

The NKW team donated 100 N95 masks to **Chatham Kent Health Alliance-Chatham Campus** by leveraging long term partnerships with local suppliers and vendors. They also donated PPE for front line workers. Ryan Turner, Assistant Facility Manager at NKW, had the honour of delivering the supplies. We would like to extend our special thanks to Lucier Products, JM controls, Tenaquip, Fastenal and Linestar Products.

#### **South Kent Wind – Fights Hunger**

**Outreach for Hunger** is a non-profit charitable organization supported entirely through the generosity of the community. They rely on monetary and in-kind donations to provide nutritious meals to families in crisis, and the economic impact of the COVID-19 pandemic has greatly increased the number of families in need. South Kent Wind donated \$1,000 to help Outreach for Hunger provide food and other essentials, which has had to change how it distributes items due to strict social distancing rules and a reduction in volunteers. To ensure the safety of all involved, instead of having clients enter the Outreach for Hunger facility, they now hand out boxes of items to people lined up outside.

In response, Pattern Canada & South Kent Wind donated eight iPads to six local long-term living facilities in Chatham-Kent, Riverview Gardens, Meadow Park, Copper Terrace, Tilbury Manor, The Meadows of Wheatley, Blenheim Community Village making it possible for residents to have video calls with their families. Facility staff schedule, set up the iPads, and initiate the calls. Providing these devices frees staff to attend to other tasks while residents connect with their families. Once calls are complete, iPads are thoroughly cleaned and set up for use by the next residents.

**We are PROUD of our Chatham-Kent Businesses, our Community Thanks YOU!**

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### Canada Emergency Wage Subsidy: Get Ready To Apply

The Canada Revenue Agency will open the application process on April 27. CEWS claims will be subject to verification by the CRA, therefore the CRA will begin to release funds for approved applications on May 5. To get ready, the CRA has released instructions on what you need to do, a wage subsidy calculator and enhanced eligibility information.

1. Sign up for [My Business Account](#) or [Represent a Client](#) – Employers will be able to apply through these portals. You can [watch this video](#) for instructions on registering for My Business Account.
  2. Register for [Direct Deposit](#) for your payroll account (RP) – Employers who are not registered for direct deposit will receive their CEWS payment by cheque and additional time will be required for mail delivery.
  3. [Calculate your CEWS eligibility](#) – The CEWS webpage includes a calculator function that guides employers through a step-by-step calculation of the CEWS and enables employers to determine the subsidy amount they can expect to claim based on the information that they enter into the calculator.
  4. If you are expecting a payment of \$25 million or more, you will have to get your payment through the large value transfer system (LVTS). To do this, you have to be enrolled in direct deposit on your payroll account and be registered for the LVTS. If you are not already set up for LVTS, [begin the registration process](#).
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### Saskatchewan Phased Re-Opening Begins May 4

Today, the Government of Saskatchewan announced their initial plans for re-opening the provincial economy. Over the next several weeks, restrictions will gradually be lifted, with more businesses being allowed to re-open. Social distancing requirements will remain in place. The first re-opening phase begins on May 4. [More Information](#)

### National Medical And Research Strategy

The government announced \$1.1 billion in COVID-19 medical funding, including:

- \$150 million for research on vaccines and treatments.
- \$662 million for Canada-led clinical trials.
- \$350 million to expand national testing and modelling, including creating an Immunity Task Force.

#### [More Information](#)

### Applications Open: NRC IRAP Innovation Assistance Program (IAP)

On April 17, 2020, the Government of Canada announced \$250 million in funding for the Innovation Assistance Program (IAP) to assist Canadian small and medium-sized enterprises. IRAP IAP provides a wage subsidy to eligible employers for up to 12 weeks, who have been unable to secure funding under the Canada Emergency Wage Subsidy. Applications close on April 29. [Apply Here](#)

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### Update from the Federal Government

The Prime Minister, Justin Trudeau, [today announced](#) that the federal government has reached an agreement in principle with all provinces and territories to implement the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. This program will lower rent by 75 per cent for small businesses that have been affected by COVID-19.

The government is also providing further details on the program:

- The program will provide forgivable loans to qualifying commercial property owners to cover 50 per cent of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.
- The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants' rent by at least 75 per cent for the three corresponding months under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25 per cent of the rent.
- Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70 per cent drop in pre-COVID-19 revenues. This support will also be available to non-profit and charitable organizations.

The government continues to assess and respond to the impacts of COVID-19, and stands ready to take additional actions as needed to stabilize the economy and mitigate the impacts of the pandemic.

### WHERE TO START:

Whether you are self-employed, a small business owner, or an entrepreneur – you shouldn't have to worry about having to lose your business or your job.

To get the help you need:

1. [Visit our government's COVID-19 Economic Response Plan website](#) for information about supporting your employees and your business. It is constantly updated as the COVID-19 crisis evolves.
2. [Contact your local financial institution](#). Since we know most small businesses have a relationship with their local financial institution already, we've worked with the financial sector to increase their lending capability to support you in in this challenging time. They are a good first place to start for help.
3. [Consult the Canadian Business Resilience Network](#) and [Canadian Chamber of Commerce's pandemic preparedness guide](#) to help prepare you business in the days and weeks to come.

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## UPCOMING WEBINARS

### **KPMG helps you understand government programs – Tuesday, April 28<sup>th</sup> 2:00 – 3:00 p.m.**

There is an impressive array of federal and provincial/territorial government programs that offer subsidies, loans and other measures to meet urgent business needs during COVID-19. Join professionals from KPMG for a live interactive discussion on to help you better understand the programs in more detail and how they can help your operations. [Register Now](#)

### **Colleges And Institutes Canada Webinar For SMEs - Wednesday, April 29<sup>th</sup>**

SMEs interested in knowing more about the innovation and research supports available through local colleges [REGISTER NOW](#)

### **What To Feel when stressors collide**

**Wednesday, April 29<sup>th</sup> 2:00 - 3:00 p.m.**

*Canadian Business Resilience Network* presents What To Feel stressors collide. Mary Ann Baynton, Director of Collaboration and Strategy from Workplace Strategies for Mental Health (compliments of Canada Life), will discuss building resilience when stressors are high. [REGISTER NOW](#)

## PRE-RECORDED WEBINARS

[Cross Border Transportation During COVID-19](#) WATCH NOW: <https://bit.ly/2zqtH8T>

You can find a full list of the Ontario Chamber of Commerce webinars [here](#)

Through our relations and affiliations with the Ontario Chamber and Canadian Chambers of Commerce, you are invited to participate in the webinars that they have organized, and we recommend you participate in to help guide you through relief programs and availabilities.

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# ARE YOU ELIGIBLE FOR THE CANADA EMERGENCY WAGE SUBSIDY?



## WHAT IS THE CANADA EMERGENCY WAGE SUBSIDY (CEWS)?

The CEWS provides a wage subsidy of 75% (that's up to \$847 per employee per week), to eligible employers, for up to 12 weeks, retroactive to March 15, 2020.



## MANY TYPES OF CANADIAN EMPLOYERS ARE ELIGIBLE



INDIVIDUALS



TAXABLE  
CORPORATIONS



REGISTERED  
CHARITIES



NON PROFIT  
ORGANIZATIONS



PARTNERSHIPS  
CONSISTING  
OF ELIGIBLE  
EMPLOYERS

## BEFORE YOU APPLY, MAKE SURE YOU KNOW:



### 1. WHAT IS YOUR ELIGIBLE REVENUE REDUCTION?

Determine if your revenue reduction makes you eligible for the CEWS in a particular period:

- ▶ For March 15-April 11 – 15% drop in revenue
- ▶ For April 12-May 9 – 30% drop in revenue
- ▶ For May 10-June 6 – 30% drop in revenue

To calculate your reduction, compare your eligible revenue for the starting month of the claim period with your **baseline revenue**. Your baseline revenue is the amount you earned in the corresponding month in 2019 **OR** the average of January and February 2020.



### 2. WHO ARE ELIGIBLE EMPLOYEES?

An eligible employee is an individual who:

- ▶ Is employed by you in Canada, and
- ▶ Has received eligible remuneration for 14 or more consecutive days in the eligibility period



### 3. WHAT IS ELIGIBLE REMUNERATION?

Eligible remuneration includes amounts you paid an employee as salary, wages and other taxable benefits, fees, and commissions.

Severance pay and items such as stock option benefits or the personal use of a corporate vehicle are not part of eligible remuneration.

Find out more on how you can apply at [canada.ca/coronavirus](https://canada.ca/coronavirus).

Does your employer know about the CEWS? Share the information to help during the pandemic.

Canada





# HOW IS THE CANADA EMERGENCY WAGE SUBSIDY (CEWS) CALCULATED?

Use our calculator to estimate the amount of your wage subsidy at [canada.ca/coronavirus](https://canada.ca/coronavirus).



## 1. SELECT YOUR CLAIM PERIOD

- ▶ March 15 to April 11, 2020
- ▶ April 12 to May 9, 2020
- ▶ May 10 to June 6, 2020



## 2. DETERMINE YOUR GROSS PAYROLL FOR ELIGIBLE EMPLOYEES

The CEWS provides a wage subsidy of 75% (that's up to \$847 per employee per week).

The amount that you can claim for eligible employees depends on whether they:

- ▶ Earned \$1,129.33 or more per week
- ▶ Earned \$1,129.32 or less per week and have **NOT** had their pay reduced since the crisis
- ▶ Earned \$1,129.32 or less per week and **HAVE** had their pay reduced since the crisis
- ▶ Are arm's length or non-arm's length



## 3. CLAIM A REFUND FOR CERTAIN PREMIUMS AND CONTRIBUTIONS

You can claim a 100% refund for the employer-paid part of contributions made on behalf of eligible **furloughed employees** (on leave with partial or full pay) for any full week in the claim period. This includes:

- ▶ Employment Insurance (EI)
- ▶ the Quebec Pension Plan (QPP), and
- ▶ the Canada Pension Plan (CPP)
- ▶ the Quebec Parental Insurance Plan (QPIP)



## 4. ENTER DEDUCTIONS

The amount you can claim for the CEWS will be reduced by:

- ▶ Amount that you are eligible to claim under the 10% Temporary Wage Subsidy for Employers (for the claim period)
- ▶ Total amount that your eligible employees have received under ESDC's Work Sharing Benefit program



## 5. GET RESULTS

Fill out the CEWS online calculator to determine the subsidy you can expect to claim and print your results using the printable statement feature.

Starting April 27, apply through CRA's My Business Account, Represent a Client, or our online portal. Go to [canada.ca/coronavirus](https://canada.ca/coronavirus)

## Canada Post

Since the beginning of this pandemic, Canada Post has continued to provide exceptional service to Canadians across the country. For essential businesses open as usual, mail delivery service continues.

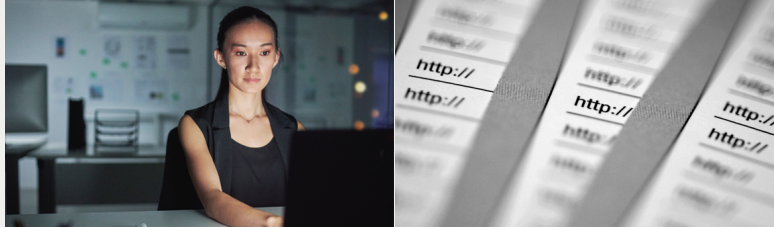
Businesses that continue to receive mail but would like Canada Post to start holding their mail can sign up for the service [here](#). The fee will be refunded. Any Hold Mail services purchased online since late March will be refunded.

Canada Post is also offering free Mail Forwarding services. Businesses can sign up for it [here](#).

# business advice



## COVID-19 Resource Guide for Businesses



We know these are challenging times for you and your business. This is why we've created a list of support measures available from the federal, provincial and territorial governments to help you through to a more stable period.

[Download now](#)

Share with your network:



**Great news! The discount for the Chamber UPS Canada shipping program has increased to 50%**

Make the most out of your Chamber membership and take advantage of some of the most competitive rates available on shipping services with the UPS Members Benefit Program. We're excited to share this opportunity with you and enhance our members' savings through UPS\*. Visit [www.membersbenefitprogram.com/CKChamber](http://www.membersbenefitprogram.com/CKChamber) or call 1-800-MEMBERS (1-800-636-2377), M-F, 8 a.m. – 5 p.m. EST. and see how you'll save!

## Chamber Members!

### WE WANT TO KNOW WHAT YOUR BUSINESS IS UP TO!

We want to continue to support our Chamber members during this time and encourage our community to shop local where they can.

Please send us your promotions, updates or special offers and we will happily share them on our Social Media.

This offer is only available for our Chamber members.

## Resources:

### Local

[Public Health Information on COVID-19](#)

[Workplace Information](#)

[Chatham-Kent Economic Development](#)

[Community Futures CK](#)

[Business Credit Availability Program](#)

### Provincial & Federal

[Canadian Business Resilience Network](#)

[Government of Canada Support for Small Businesses](#)

[Wage subsidy for Businesses](#)

[Chamber Plan Ontario](#)

[Canada's COVID-10 Economic Response Plan](#)

[Ontario Chamber of Commerce – COVID-19 Preparedness Toolkit](#)

[Canadian Chamber of Commerce – Pandemic Preparedness Guide for Business](#)

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