

Immediate Supports and Resources for Business

General Resources for Canadian Businesses:

- General Resources - Trade Commissioner:
<https://www.tradecommissioner.gc.ca/campaign-campagne/ressources-entreprises-COVID-19-business-resources.aspx?lang=eng>
- Export Advice - Trade Commissioner:
<https://www.tradecommissioner.gc.ca/offices-bureaux-internationaux.aspx?lang=eng>
- Canadian Chamber of Commerce Resources:
<http://www.chamber.ca/resources/pandemic-preparedness/>
- Pandemic Preparedness Toolkit - Ontario Chamber of Commerce:
<https://occ.ca/covid-19-pandemic-preparedness-toolkit-for-ontario-business/>
- Canada's COVID-19 Economic Response Plan - Department of Finance Canada:
<https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>
- Preparing your workplace - World Health Organization:
https://www.who.int/docs/default-source/coronaviruse/getting-workplace-ready-for-covid-19.pdf?sfvrsn=359a81e7_6
- COVID-19 – Provincial Government – Support for Businesses - Ministry of Economic Development, Job Creation and Trade:
https://drive.google.com/drive/folders/1q7akeGWiJ4rO-YH_8bHy5w2q0uAUWqs?usp=sharing
- COVID-19 Resources - The Small Business Centre:
<https://www.thesmallbusinesscentre.ca/covid-19>
- COVID-19 Support - Economic Developers Council of Ontario:
<https://edco.on.ca/COVID-19-Support/>
- Suppliers: Are you a business that can supply products and services in support of Canada's response to COVID-19? Canada wants to hear from you:
<https://buyandsell.gc.ca/calling-all-suppliers-help-canada-combat-covid-19>
- Business Information Line - Government of Ontario:
https://news.ontario.ca/opo/en/2020/03/stop-the-spread-business-information-line-now-open-at-1-888-444-3659.html?utm_source=ondemand&utm_medium=email&utm_campaign=o
- Canada's Regional Development Agencies:
<https://www.ic.gc.ca/eic/site/icgc.nsf/eng/07677.html>

- CityShare/Canada:
https://citysharecanada.ca/?utm_source=Podcast%20Alerts&utm_campaign=a869a88ea6-MPR-MWSharesMar26-CUI-Podcast&utm_medium=email&utm_term=0_518d1d6fe3-a869a88ea6-67369346
- Resources for Canada's career professionals navigating COVID-19:
https://careerwise.ceric.ca/2020/03/20/career-professionals-resources-covid-19/?utm_source=CERIC+Subscriptions&utm_campaign=2313ca743a-EMAIL_CAMPAIGN_2017_05_25_COPY_01&utm_medium=email&utm_term=0_1d052da7c8-2313ca743a-457903673#Other-Sector-Resource-Compilations
- Planning for Coronavirus - a guide for businesses and organizations - BC Economic Development Association:
https://www.bceda.ca/docs/Planning_for_Coronavirus-A_guide_for_businesses_and_organizations.pdf
- List of Essential Workplaces:
<https://s3.amazonaws.com/files.news.ontario.ca/opo/en/2020/03/list-of-essential-workplaces-2.html>
- Submit ideas to help fight COVID-19:
<https://www.ontario.ca/form/submit-your-ideas-to-help-fight-coronavirus>
- Submit your innovative solutions to help fight the impacts of Coronavirus:
<https://www.ontario.ca/form/submit-your-innovative-solutions-to-help-fight-the-impacts-of-coronavirus>
- Extended validation periods for driver, vehicle and carrier products and services:
<https://www.ontario.ca/page/extended-validation-periods>
- Invest in Middlesex Business Resources and Supports:
https://investinmiddlesex.ca/sites/default/files/editor_images/COVID-19%20Business%20Resources.pdf

Surveys

- COVID-19 Worker Impact Survey - Workforce Planning West:
<https://www.surveymonkey.com/r/3F7W85Y>
- OBIAA COVID-19 Impact to BIA Communities Survey:
https://mcusercontent.com/4db9e3e90e782357fee0aa8c7/files/c0f3f9c8-404a-45f2-91e3-4061b8b09fc7/OBIAA_COVID19_IMPACT_TO_BIA_COMMUNITIES_SURVEY_SUMMARY_RESULTS.pdf

General Resources and FAQ - COVID-19

- Public Health Office Contacts:
<http://www.health.gov.on.ca/en/common/system/services/phu/locations.aspx>
- FAQs - Centres for Disease Control and Prevention:
<https://www.cdc.gov/coronavirus/2019-ncov/faq.html#spreads>
- FAQs - U.S. Food & Drug:
<https://www.fda.gov/emergency-preparedness-and-response/mcm-issues/coronavirus-disease-2019-covid-19-frequently-asked-questions>
- Mental Health Resources - CMHA: <https://cmha.ca>
- Government of Ontario resource website: <https://covid-19.ontario.ca>
- Government of Canada resource website:
<https://www.canada.ca/en/services/business/maintaingrowimprovebusiness/resources-for-canadian-businesses.html>
- COVID-19 fraud:
<https://www.antifraudcentre-centreantifraude.ca/features-vedette/2020/covid-19-eng.htm>
- Ontario's Action Plan: Responding to COVID-19:
<https://budget.ontario.ca/2020/marchupdate/action-plan.html>

Webinars:

- Panel-palooza: Pivoting & Move Forward - Tourism Oxford and Ontario's Southwest:
<http://events.r20.constantcontact.com/register/event?oeidk=a07egzln88mc8dc1ed0&llr=yv4flqdad>
- Webinar: Managing the impact on global supply chains by Export Development Canada:
<https://www.edc.ca/en/events/webinar/managing-impact-on-global-supply-chains.html>
- IFSQN Webinar: The Influence of Coronavirus (COVID-19) on the Food Industry:
<https://www.ifsqn.com/forum/index.php/blog/1/entry-181-ifsqn-webinar-the-influence-of-coronavirus-covid-19-on-the-food-industry/>
- Webinar: Managing Farm Employees in a Pandemic - OFA
<https://ofa.on.ca/resources/webinar-managing-farm-employees-in-a-pandemic/>
- COVID-19 Update - Crisis Management in your Workplace - Excellence in Manufacturing Consortium:
<https://www.emccanada.org/event/covid-19-update---crisis-management-in-your-workplace%20-%20April>

Community Futures Development Corporations

(available by phone and email)

- Community Futures Oxford: <https://cfoxford.ca/covid19supportforsmallbusiness/>
- The Business Help Centre of Middlesex County:
<https://www.thebusinesshelpcentre.ca/>
- Enterprise Brant: <https://www.enterprisebrant.com/services/services-overview/>
 - Emergency Loan Relief <https://www.enterprisebrant.com/services/loans-2/>
- Venture Norfolk: <http://www.venturenorfolk.ca>
- Elgin Business Resource Centre: <https://www.elginbusinessresourcecentre.com/>

Financial Supports

- Flexibility Filing Taxes:
https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_Canada_Revenue_Agency's
- NGen Supercluster Funding: <https://www.ngen.ca/covid-19-response>
- Business Development Canada:
 - <https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid-19>
 - [Small Business Loan](#): up to \$100,00 can be obtained online
 - [Working Capital Loan](#): get extra funds to bridge cash flow gaps and support everyday operations
 - [Purchase Order Financing](#): increase your cash flow to fulfill domestic or international orders with very flexible terms
 - Advisory services:
 - <https://www.bdc.ca/en/consulting/pages/financial-planning.aspx>
 - <https://www.bdc.ca/en/consulting/pages/operational-efficiency.aspx>
 - Business Continuity Planning:
<https://www.bdc.ca/en/articles-tools/entrepreneur-toolkit/templates-business-guides/pages/business-continuity-guide-templates-entrepreneurs.aspx>
- Business Credit Availability Program - BDC & EDC:
 - The program will further support financing in the private sector through the BDC and EDC. Under this program, BDC and EDC will enhance their cooperation with private-sector lenders to coordinate financing and credit insurance solutions for Canadian businesses.
<https://www.edc.ca/en/about-us/newsroom/edc-covid-business-support.html>

- WSIB Financial Relief Package: <https://www.wsib.ca/en/financialrelief>
- Electricity Relief to Families, Small Businesses and Farms During COVID-19: https://news.ontario.ca/opo/en/2020/03/ontario-providing-electricity-relief-to-families-small-businesses-and-farms-during-covid-19.html?utm_source=ondemand&utm_medium=email&utm_campaign=p
- Deferral of Sales Tax Remittance and Customs Duty Payments - Department of Finance: https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_Deferral_of_Sales
- New Loan Programs for Businesses - Department of Finance: https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_New_Loan_Programs
- Ontario Together Fund: will help companies retool, build capacity or adopt the technological changes needed to produce supplies and equipment for hospitals, long-term care homes and other critical public services (more details to come) <https://www.ontario.ca/page/how-your-organization-can-help-fight-coronavirus>
- Canada Emergency Response Benefit <https://www.canada.ca/en/services/benefits/ei/ceerb-application.html>

Agricultural Resources and Financial Supports

- The AgriHR Toolkit - CAHRC: <https://hrtoolkit.cahrc-ccrha.ca/>
- OFA Resource page: <https://ofa.on.ca/information-and-resources-covid-19/>
- Information and Tips on COVID-19 - CAHRC: <https://cahrc-ccrha.ca/programs/emerging-agriworkforce-issues/information-and-updates-coronavirus-covid-19>
- Free resources to help your farm business during COVID-19 - OFA: <https://ofa.on.ca/resources/free-resources-to-help-your-farm-business-during-covid-19/>
- Resources on COVID-19 - Canadian Federation of Agriculture: <https://www.cfa-fca.ca/resources/resources-on-covid-19/>
- Coronavirus disease (COVID-19) - Information for Industry - Agriculture and Agri-Food Canada: <http://www.agr.gc.ca/eng/coronavirus-disease-covid-19-information-for-industry/?id=1584732749543>
- AgriJobs - CAHRC: <https://cahrc-ccrha.ca/programs/agrijobs>

- AgriHR Toolkit: <https://hrtoolkit.cahrc-ccrha.ca/> (use code COVID-19)
- Farm Credit Canada Response to COVID-19:
<https://www.fcc-fac.ca/en/covid-19.html>
- Free Food Safety Training - Agriculture and Food Education:
<http://www.agandfoodeducation.ca>

Food Safety and Processing

- COVID-19 Guidance for Food Premises - Ministry of Health:
<https://omafra--c.na154.content.force.com/servlet/servlet.EmailAttachmentDownload?q=ulrkSzXome5BvQebCwoo2sltC90rHF94T1V8u%2FZ9zfAUu56%2FI%2BqLIZu%2BOZTS8BgG8Q%2B2ZPuML2mQ32rWjGEM1A%3D%3D>
- Coronavirus: no evidence that food is a source or transmission route - EFSA:
<https://www.efsa.europa.eu/en/news/coronavirus-no-evidence-food-source-or-transmission-route>
- CFIA information for industry:
<https://www.inspection.gc.ca/covid-19/cfia-information-for-industry/eng/1584462704366/1584462704709>
- Managing the Virtual Workplace (free) - Canadian Food Processors Institute:
<https://foodprocessorsinstitute.com/shop/managing-the-virtual-workplace/>
- National Sanitation Training Program (free) - Canadian Food Processors Institute:
<https://foodprocessorsinstitute.com/shop/national-sanitation-training-program/>
- FCPC releases COVID-19 Operations Best Practices for Industry
<http://www.fcpc.ca/COVID-19-Operations-Best-Practices-for-Industry>
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Employment

- Work Sharing Program: Work-Sharing (WS) is an adjustment program designed to help employers and employees avoid layoffs when there is a temporary reduction in the normal level of business activity that is beyond the control of the employer.
<https://www.canada.ca/en/employment-social-development/services/work-sharing.html>
- Employment Insurance: The Government of Canada will waive the one-week waiting period for people who are in quarantine or have been directed to self-isolate and are claiming for Employment Insurance (EI) sickness benefits, at

an estimated cost of \$5 million.

<https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/working-while-claim.html>

- Temporary Wage Subsidy: is a three-month measure that will allow eligible employers to reduce the amount go payroll deductions required to be remitted to the Canada Revenue Agency (CRA).
https://drive.google.com/open?id=1GX6qosgL_gz1Y3meFA_WDXQ9iL1_mh6M
- Community Career and Employment Services - Fanshawe College:
<https://www.fanshawec.ca/student-life/campus-services/employment/community-career-and-employment-services>
- News Release: Ontario Supporting Workers, Municipalities and Retailers in Response to COVID-19:
<https://news.ontario.ca/opo/en/2020/03/ontario-supporting-workers-municipalities-and-retailers-in-response-to-covid-19.html>
- News Release: Premier Ford Announces Job Protection for Workers during the COVID-19 Situation:
<https://news.ontario.ca/opo/en/2020/03/premier-ford-announces-job-protection-for-workers-during-the-covid-19-situation.html>
- Jobs Hub - Elgin Middlesex Oxford Workforce Planning and Development Board:
<https://workforcedevelopment.ca>
- 6 tips to respond to employee anxiety about COVID-19 - CMHA:
<https://cmha.ca/news/6-tips-to-respond-to-employee-anxiety-about-covid-19>
- How to attract, hire and retain remote employees:
<https://resources.workable.com/tutorial/hiring-remote-employees>
- Essential Guide to Managing Employees During Disruption (free download) - Your Workplace: <https://www.yourworkplace.ca/product-category/tool-guides/>
- Guidance for Employers of Temporary Foreign Workers Regarding COVID-19 - OFA
<https://ofa.on.ca/wp-content/uploads/2020/03/Guidance-for-Employers-of-TFWs-on-COVID-19-March-27-2020-FINAL-EN1.pdf>
- Coronavirus disease (COVID-19) – Employment and Social Development Canada:
<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

Municipal Resources

- County of Brant Economic Response:
<https://invest.brant.ca/en/ecdev-resources/covid-19-response.aspx>

- County of Brant will not be charging late payment fees on water and wastewater usage billed by Energy+ Inc. effective April 1, 2020
<https://www.brant.ca/Modules/News/index.aspx?lang=en&newsId=04dadd0d-af56-4408-bb7c-e615daf77725>
- County of Brant will not be charging any late payment fees on accounts receivable or property taxes until further notice.
<https://www.brant.ca/Modules/News/index.aspx?lang=en&page=2&newsId=abdbb8f1-cfc0-4def-b703-a85e6b956663>
- Norfolk County delays property tax payment deadline to April 30
<https://www.norfolkcounty.ca/news/norfolk-county-delays-property-tax-payment-deadline-to-april-30/>
- Strathroy-Caradoc - is waiving penalty/interest on property tax payments and accounts receivable until further notice
<https://www.strathroy-caradoc.ca/en/city-hall/covid-19-updates.aspx#>
- Southwest Middlesex - At the March 18, 2020 Emergency meeting of Southwest Middlesex Council, staff were directed NOT to apply interest and penalties to outstanding water, property tax, or dog tag accounts until 30 days following the end of the state of emergency.
https://southwestmiddlesex.ca/Public/Page/Files/38_COVID19%20Update%20%20March%2025%202020%20Payments%20Communication%20to%20Residents.pdf
- Lucan Biddulph updates <https://www.lucanbiddulph.on.ca/residents>
- Village of Newbury updates <http://www.newbury.ca/>
- Adelaide Metcalfe updates <http://www.adelaidemetcalfe.on.ca>
- Township of Malahide <http://www.malahide.ca>
- Thames Centre - All billings with due dates during the time the municipal office is closed will be deferred to the end of the month following the opening of the municipal office to the public
<https://www.thamescentre.on.ca/articles/information-covid-19>
- North Middlesex - Interest and Penalties will be waived on overdue payments (Water/Tax) until further notice
<https://www.northmiddlesex.on.ca/en/live/covid-19-information.aspx#>
- Middlesex Centre
 - Waive late payment charges on unpaid water/wastewater/stormwater bills due March 31, 2020 and April 30, 2020. Bills will still be issued and any outstanding balances will remain.
 - Waive non-sufficient funds charges through to June 30, 2020.
 - Not issue overdue account statements or transfer unpaid accounts to property taxes through to June 30, 2020.

- Waive the \$10 mail charge for dog tags through to May 31, 2020, as there is no in-office pick-up option at this time.
- Authorize staff to enter into special payment arrangements for residents and businesses in need of financial support due to the COVID-19 pandemic. These are anticipated to be short-term measures for a six-month period.
- <https://middlesexcentre.on.ca/articles/information-covid-19>
- Municipality of Bayham updates
<https://www.bayham.on.ca/blogs/news/covid-19-coronavirus>
- Municipality of Dutton Dunwich updates
<https://www.duttondunwich.on.ca/covid-19-information>
- Town of Aylmer <https://www.aylmer.ca/index.php/PublicNotices/Index>
- Central Elgin- If you are enrolled in one of our pre-authorized property tax payment plans and would like us to temporarily stop your monthly or bi-weekly withdrawal due to the financial impacts of the COVID-19 Pandemic, our office requires **three business days notice** to stop your payment
<https://www.centralelgin.org/en/index.aspx#>
- Township of Southwold - The March 31st Property Tax installment remains in place at this time; however, Council authorized the waiving of penalty related to late payment of this installment.
http://www.southwold.ca/sites/default/files/public_info_2020-03-18-1050-am.pdf
- Township of Blandford-Blenheim If you are enrolled in the monthly pre-authorized payment plan and would like to defer the April and May 2020 payments to November and December 2020, please email your request to kkoski@blandfordblenheim.ca as soon as possible.
<https://www.blandfordblenheim.ca/Newsroom>
- Town of Ingersoll The Town is prepared to waive late payment interest that would normally be charged on April and May 1st, 2020. However, staff would appreciate property owners continuing to pay your property taxes on time at your bank, using online banking services, by entering into a pre-authorized payment plan (PAP) with the Town, or paying via cheque
<https://www.ingersoll.ca/covid-19/>
- Township of Norwich updates: <https://www.norwich.ca/covid-19>
- Township of East Zorra-Tavistock updates <http://ezt.ca/Newsroom>
- Township of South-West Oxford updates <http://www.swox.org/>
- Town of Tillsonburg Response Plan
<https://www.tillsonburg.ca/en/town-hall/novel-conoravirus-covid-19-information.aspx>

- City of Woodstock Council has approved waiving penalty and interest on outstanding taxes normally charged on April 1st, and May 1st.
<https://www.cityofwoodstock.ca/en/live-and-play/covid-19.aspx#Wednesday-March-25---Update>
- Zorra Township updates <http://www.zorra.ca/Home/Info/COVID-19>

Recent Announcements

Ontario's Premier Doug Ford News Releases: <https://news.ontario.ca/opo/en>

Prime Minister Justin Trudeau News Releases: <https://pm.gc.ca/en/news/releases>

“Trudeau unveils \$27-billion in aid, \$55-billion of tax deferrals in coronavirus response”

- Prime Minister Justin Trudeau has unveiled a sweeping \$27-billion emergency aid package that offers immediate and direct help to Canadians and businesses, plus \$55-billion in tax deferrals, to help them survive the severe economic downturn caused by the coronavirus pandemic.
- The massive stimulus package will inject cash into businesses to keep workers on the payroll even if they have been sent home and bolstering federal benefits and employment insurance programs.
- “The measures we are announcing today will provide up to \$27-billion in direct support to Canadian workers and businesses, plus \$55-billion to meet liquidity needs for Canadian businesses and households through tax deferrals to help stabilize the economy,” he said. “This \$82-billion in support represents more than 3 per cent of Canada’s GDP.”
- https://www.theglobeandmail.com/politics/article-trudeau-unveils-82-billion-in-aid-tax-deferrals-for-coronavirus/?utm_source=Shared+Article+Sent+to+User&utm_medium=E-mail:+Newsletters+/-E-Blasts+/-etc.&utm_campaign=Shared+Web+Article+Links

Bankers' Acceptance Purchase Facility

- In order to support the continuous functioning of financial markets, the Bank of Canada (Bank) is announcing its intention to launch the Bankers' Acceptance Purchase Facility (BAPF). The Bankers Acceptance market is one of Canada's core funding markets and a key source of financing for small- and medium-size corporate borrowers.

- <https://www.bankofcanada.ca/2020/03/bankers-acceptance-purchase-facility/>

Standing Term Liquidity Facility

- In the coming weeks, the Bank of Canada will launch the **Standing Term Liquidity Facility** (STLF). Announced in November 2019, the STLF complements the Bank's current tools for the provision of liquidity and will strengthen the Bank's efforts to enhance the resilience of the Canadian financial system. Under the STLF, the Bank could provide loans to eligible financial institutions in need of temporary liquidity support and where the Bank has no concerns about their financial soundness.
- <https://www.bankofcanada.ca/2019/11/information-standing-term-liquidity-facility/>

Ontario Providing Electricity Relief to Families, Small Businesses and Farms During COVID-19

https://news.ontario.ca/opo/en/2020/03/ontario-providing-electricity-relief-to-families-sm-all-businesses-and-farms-during-covid-19.html?utm_source=ondemand&utm_medium=email&utm_campaign=p

- Government of Ontario is providing immediate electricity rate relief for families, small businesses and farms paying time-of-use (TOU) rates.
- For a 45-day period, the government is working to suspend time-of-use electricity rates, holding electricity prices to the off-peak rate of 10.1 cents-per-kilowatt-hour. This reduced price will be available 24 hours per day, seven days a week to all time-of-use customers, who make up the majority of electricity consumers in the province.

Canada's big banks to allow mortgage payment deferrals:

<https://globalnews.ca/news/6694459/coronavirus-canada-big-banks-mortgage-payment-deferrals/>

Canada's [big six banks](#) will allow [mortgage](#) payment deferrals for up to six months as part of extraordinary measures to help customers struggling with the financial impacts of the novel [coronavirus](#) pandemic.

More information from each financial institution ([information courtesy of County of Brant](#))

- CIBC - <https://www.cibc.com/en/personal-banking/advice-centre/covid-19.html>
- Scotia Bank - <https://www.scotiabank.com/ca/en/about/relief-and-support/coronavirus-covid-19.html?cid=S1eCOVID0320-001>

- RBC - <https://www.rbc.com/covid-19/index.html>
- Bank of Montreal (BMO) - <https://www.bmo.com/main/personal/bmo-branches-coronavirus-update/>
- TD Bank - <https://www.td.com/ca/en/personal-banking/covid-19/>
- National Bank of Canada - <https://www.nbc.ca/en/about-us/news/news-room/press-releases/2020/20200317-six-grandes-banques-canadiennes-mesures-decisives-COVID-19.html>

Coronavirus: Ontario government unveils \$17B aid package in response to COVID-19:

<https://globalnews.ca/news/6731962/coronavirus-ontario-economic-and-fiscal-update/>

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