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Although we strive to provide accurate, relevant and timely information, there is no guarantee that the information will continue to be accurate in the future. Government programs, and other programs available to small businesses, can change daily. The information we provide you through this website is for educational and informational purposes only. For advice that pertains to your unique business situation, please get in touch with us at 1.800.265.1002 or email at fbc.@fbc.ca

Read more on government programs, tools, calculators and advice on how to navigate your business through COVID-19 on FBC's resource centre www.fbc.ca/covid19-updates

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Re-Open Saskatchewan Plan	 Re-Open Saskatchewan is a plan built on a methodical and phased-in approach to slowly and responsibly lift restrictions on businesses and services. 	 Re-Open Saskatchewan will consist of five phases. The timing and order of the businesses/workplaces included in each phase is subject to change throughout the process based on a continuous assessment of transmission patterns and other factors. As restrictions related to COVID-19 are gradually lifted, more information about the Re-Open Saskatchewan Plan will be available. Visit the Plan Updates page for information on the restrictions that have been lifted
BUSINESS Government Mandated Business Restrictions, Closures and Essential Workplaces	 Refer to the "Re-Open Saskatchewan" Plan for updated information on business restrictions The government released a list of critical public services and business services that will be allowed to continue operating during the COVID-19 response and maintaining critical services to the public and industry to prevent supply chain disruption 	 Please refer to the Government orders relevant to your business category Public Health Order (PDF) includes Business Closures List of Critical Public and Business Services (PDF) If you have questions on the status of your business on the list of allowable business services, please contact the Business Response Team at 1-844-800-8688.



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SUBJECT

SUMMARY

BUSINESS Re-Open Saskatchewan Training Subsidy

 The Re-Open Saskatchewan Training Subsidy (RSTS) program is an employer-driven, short term training program that provides eligible employers with financial support to train employees.

PROGRAM DETAILS

- The program will provide 100% reimbursement to eligible employers for approved training, up to a maximum of \$10,000
 - Approved employers will receive 33% of the cost of training upon entering into a training agreement with the government.
 - The remaining 67% will be paid upon completion of final reporting and verification of actual expenditures
- To be eligible, employers must be on the Government of Saskatchewan's list of <u>critical public services</u> and allowable businesses during the emergency period, or eligible to resume operations in a confirmed phase of the Re-Open Saskatchewan Plan
- Publicly funded organizations such as health regions, post-secondary training institutions, public libraries, municipalities and school divisions are not eligible under this program
- Self-employed individuals are not eligible to participate as RSTS supports trainees.
- Eligible Trainees:
 - Must be a Canadian citizen or permanent resident with a Social Insurance Number;
 - o Must be an existing employee; and
 - o Temporary Foreign Workers are not eligible.
- Training Costs:
 - o Tuition fees or fees charged by the training provider;
 - Mandatory student fees;
 - o Textbooks, software and other required materials;
 - o Learning material fees; and
 - Examination fees.
- Training taken prior to an approved contract is **not eligible** for funding.
- Full program details are available online
- Employers can apply online
 - o <u>Program Overview and Application Instructions</u> (PDF)
 - o Application Form
- Deadline for applications is December 31, 2020



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SUBJECT

SUMMARY

- BUSINESS Small Business Emergency Payment
- The Saskatchewan Small Business Emergency Payment (SSBEP) provides a one-time payment for small and medium-sized enterprises directly affected by government public heath orders related to COVID-19
- The program has now been opened for Seasonal businesses in Saskatchewan. Benefits and eligibility requirements differ, please refer to Seasonal notes as they relate to your business.
- UPDATE: APPLICATIONS ARE CLOSED

PROGRAM DETAILS

- Payments are based on 15% of a business's monthly sales revenue in either April 2019 or February 2020. Businesses may select either of these months to calculate their payment.
- The maximum payment is \$5,000 per business per eligibility period.
- Payments can be used for any purpose, including paying fixed costs or expenditures related to re-opening the business following the pandemic.
- To be eligible, a Saskatchewan business or not-for-profit must:
 - Have been carrying on business in Saskatchewan on February 29, 2020;
 - Have been ordered to temporarily close or curtail operations through a COVID-19 public health order;
 - Have less than 500 employees;
 - Attest that they:
 - have experienced a loss in revenue due to a COVID-19 public health order;
 - plan to reopen operations following the cancellation of the COVID-19 public health order; and
 - have not received any payments or amounts from any other sources, including insurance, to replace or compensate for the loss of sales revenue other than amounts from other government assistance programs; and
 - o Apply on or before July 31, 2020
 - Application Instructions (PDF)
- To be eligible for a payment in the second eligibility period, a
 Saskatchewan business must meet all of the above eligibility
 requirements and continue to be ordered to temporarily close or
 substantially curtail operations through a public health order after May 19,
 2020
- Information for seasonal businesses on next page



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SUBJECT

SUMMARY

BUSINESS Small Business Emergency Payment

- The Saskatchewan Small Business Emergency
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 small and medium-sized enterprises directly
 affected by government public heath orders related
 to COVID-19
- The program has now been opened for Seasonal businesses in Saskatchewan. Benefits and eligibility requirements differ, please refer to Seasonal notes as they relate to your business.
- UPDATE: APPLICATIONS ARE CLOSED

PROGRAM DETAILS

- Details on year-round or not-for-profit business on previous page.
- Payments are based on 15% of a business's average monthly sales revenue, based on the full months that the business carried on operations in 2019.
- The maximum payment is \$5,000 per business per eligibility period.
- Payments can be used for any purpose, including paying fixed costs or expenditures related to re-opening the business following the pandemic.
- To be eligible, a **seasonal** Saskatchewan business must:
 - Have been eligible to carry on business in Saskatchewan on February 29, 2020;
 - Have been ordered to temporarily close or substantially curtail operations during the public emergency period;
 - Have less than 500 employees;
 - In the year before the COVID-19 public health order; or
 - When averaged for the 3 years before the year in which the COVID-19 public health order;
 - Attest that thev:
 - Have experienced a loss of sales revenue due to a COVID-19 public health order;
 - Plan to reopen operations following the cancellation of the COVID-19 public health order;
 - Have not received any payments or amounts from any other sources, including insurance, to replace or compensate for the loss of sales revenue other than amounts from other government assistance programs;
- Apply on or before July 31, 2020.
 - Application Instructions (PDF)
- To be eligible for a payment in the second eligibility period, a business must meet all of the above eligibility requirements and continue to be ordered to temporarily close or substantially curtail operations through a public health order after May 19, 2020



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SUBJECT SUMMARY PROGRAM DETAILS

BUSINESS Provincial Sales Tax Saskatchewan businesses who are unable to remit their PST due to cashflow concerns will have threemonth relief from penalty and interest charges

- Tax returns must still be filed each month/quarter (with or without payment) if you are able to do so.
 - Monthly filers may defer payment of amounts due for February, March and April 2020 reporting periods to July 31, 2020.
 - O Quarterly filers may defer payment of amounts due for the January 1, 2020 to March 31, 2020 reporting period to July 31, 2020.
- Businesses are not required to submit a request for relief from penalty and interest charges for these returns.
- Full payment or a payment arrangement must be in place by July 31, 2020 to qualify for the automatic deferral and waiver of penalty and interest.
- Payment arrangements may be made by submitting a request electronically through the Saskatchewan eTax Services (SETS) located at sets.saskatchewan.ca, or by contacting by email at sasktaxinfo@gov.sk.ca or in writing: Ministry of Finance Revenue Division PO Box 200 Regina SK S4P 2Z6
- Audit program and compliance activities have been suspended
- FBC Summary and Details

BUSINESS INDIVIDUAL Utility Payment Deferral All Crown utilities will implement bill-deferral programs for up to six months

- All Crown utilities will implement bill-deferral programs allowing a zerointerest bill deferral for up to six months for Saskatchewan customers whose ability to make bill payments may be impacted by the COVID-19 restrictions
- Over this period, no late payment charges or interest will be applied.
 After six months, the balance of regular monthly payments will be due.
- Contact your energy provider for details and application processes
- FBC Summary and Details



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SUBJECT SUMMARY PROGRAM DETAILS

BUSINESS Workers Compensation Board (WCB) Relief Measures Saskatchewan Workers Compensation Board (WCB) is waiving premium penalties for employers Support offered to businesses from the WCB:

- Penalties and interest charges for late premium payments from April 1 until July 31, 2020 will be waived.
- Penalties applied in 2020 will be removed. This includes late filing, under-estimate and late registration penalties. This will be automatically applied.
- Waiving of interest has been extended until July 31, 2020. If no additional extensions occur, interest will be applied on August 08, 2020.
- Payroll audits will be suspended until further notice except in situations where an employer may be eligible for a refund.
- Employers that are able to make premium payments are encouraged to do so.
- Employers that have already made 2020 premium payments but who are now either experiencing financial hardship, or who have experienced a significant change to their payroll are encouraged to contact the WCB.
 - Email: employerservices@wcbsask.com
 - o Phone: 1.800.667.7590 Option 2
- FBC Summary and Details

BUSINESS INDIVIDUAL Public Emergency Layoff Provisions Employers can issue layoffs as part of their response to a public emergency during an order of the chief medical health officer or an emergency declaration by the Government of Saskatchewan

- Employers do not have to provide notice, or pay instead of notice, for layoffs that will occur for a maximum of 12 weeks in a 16-week period.
 - The 16-week period begins on the first day of the interruption of work.
 - Once a layoff exceeds 12 weeks within the 16-week period from when the layoff started and the employee is not reinstated, pay instead of notice is due.
- Employees are still considered employees but are able to immediately access supports being provided through provincial and federal programs.
 Please note those programs will vary depending on the current situation
- Layoffs without notice or pay instead of notice of this duration can only be issued when there is a public emergency.
- Government of Saskatchewan Employment and Labour Standards
- FBC Summary and Details



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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS INDIVIDUAL Public Health Emergency Leave	 The Public Health Emergency Leave is for employees required to isolate themselves or care for someone during a public health emergency. The Saskatchewan Employment Act has been temporarily amended 	 Temporary amendments to the Saskatchewan Employment Act: Employees can access unpaid public health emergency leave; Removal of the requirement of 13 consecutive weeks of employment with an employer prior to accessing sick leave; and Removal of the provision requiring a doctor's note or certificate Public Health Emergency Leave
BUSINESS INDIVIDUAL Vacation Pay, Leave or Banked Overtime	 Employers and employees may consider using other available leaves should an employee be required to self-isolate. 	 Employees can request using their vacation pay or banked overtime, but employers are not required to grant the request. Employers can request employees voluntarily take vacation leave and/or use their vacation pay or banked overtime but cannot force them to do so under provincial employment rules Saskatchewan "Managing Staff and Leave"
INDIVIDUAL Self-Isolation Financial Support	This program offers financial assistance to Saskatchewan workers who are in self-isolation due to COVID-19 symptoms, have been in contact with someone infected with COVID-19 or have recently returned from international travel and have been required to self-isolate	 Support of \$450 per week, for a maximum of two weeks, or \$900 total, will be granted to an eligible Saskatchewan worker This program is for workers who reside in Saskatchewan and are in self-isolation for one of the following reasons: You have contracted COVID-19 or present symptoms You have been in contact with a person who is infected with COVID-19 You have returned from abroad In addition, workers who are in isolation or likely to be under the above criteria are eligible if: You are not receiving compensation from your employer You do not have private insurance You are not covered by another government program, such as federal Employment Insurance The program only applies to adult workers aged 18 or over Application for Self-Isolation Support Program



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SUBJECT	SUMMARY	PROGRAM DETAILS
INDIVIDUAL Student Loan Repayment Moratorium	Effective immediately, a six-month student loan repayment moratorium has been put in place	 The six-month moratorium is effective March 30, 2020. Student loan repayments will not be collected from borrowers. The moratorium is automatic, and borrowers do not need to apply. Students who are able and wish to continue making payments should contact the National Student Loan Service Centre Phone: 1-888-815-4514 FBC Summary and Details