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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, insights and advice on how to navigate your business through COVID-19 on FBC's online [COVID Resource Centre](#)

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS COVID-19 Restriction Updates	<ul style="list-style-type: none">Per the Nova Scotia Government: "Measures put in place to help contain the spread of COVID-19 are gradually changing. As restrictions change, you need to continue to follow public health directives for gathering and social distancing."	<ul style="list-style-type: none">Please refer to the updated restrictions list below. The Government of Nova Scotia will continue to update this list:<ul style="list-style-type: none">Nova Scotia Restriction Updates
BUSINESS Access to Credit	<ul style="list-style-type: none">Changes to the Small Business Loan Guarantee Program, allows businesses to apply for deferred principal and interest payments, and to apply for loans (Program is administered through credit unions)	<ul style="list-style-type: none">Changes to the Small Business Loan Guarantee Program include:<ul style="list-style-type: none">Deferral of principal and interest payments until June 30Program enhancements to make it easier for businesses to access credit up to \$500,000For those businesses who might not qualify for a loan, the government will guarantee the first \$100,000Contact your credit union branch for more information

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SUBJECT	SUMMARY	PROGRAM DETAILS
FARM COVID-19 Agriculture Response Program	<ul style="list-style-type: none">The COVID-19 Agriculture Response Program is designed to help Nova Scotia's agriculture industry mitigate the effects of the COVID-19 pandemic on the industry's competitiveness, productivity, and profitability.Applications for this program are now closed.	<ul style="list-style-type: none">There are 4 streams for funding under the COVID-19 Response and Mitigation Program.The funding does not need to be repaid.Stream 1: COVID-19 Mitigation and Adaptation for Health Protocol:<ul style="list-style-type: none">Applicants are eligible for 75% funding assistance on total eligible project costs to a maximum of \$50,000 per program year, to help applicants comply with recommended health protocols.Stream 2: COVID-19 Marketing, Product Movement and Distribution<ul style="list-style-type: none">Agriculture companies and registered Nova Scotia farms as applicants are eligible for 50% funding assistance on total eligible project costs to a maximum of \$20,000 per project.Stream 3: COVID-19 Strategic Projects<ul style="list-style-type: none">Initiatives at a sector or industry level will be reviewed for funding on an individual basis. If they're deemed to meet the objectives of the Program, they will be assessed on an individual merit, impact and reach basis.Stream 4: COVID-19 Abattoir Efficiency and Development<ul style="list-style-type: none">Applicants are eligible for 75% funding assistance on total eligible project costs to a maximum of \$50,000 per program year. <p>ELIGIBILITY:</p> <ul style="list-style-type: none">Farms:<ul style="list-style-type: none">if the owner is at least 19 years old and is actively farming in the program yearif the farm is registered in the correct income category under the Farm Registration ActAgri-businesses:<ul style="list-style-type: none">that represent identifiable Nova Scotia agriculture and agri-food productsthat conduct value-added processing of a raw Nova Scotia agriculture product (at least 50% of the business's product), showing a direct partnership and significant economic impact to Nova Scotia's primary agricultural activity <p><i>continued next page</i></p>

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SUBJECT	SUMMARY	PROGRAM DETAILS
COVID-19 Agriculture Response Program	<ul style="list-style-type: none">The COVID-19 Agriculture Response Program is designed to help Nova Scotia's agriculture industry mitigate the effects of the COVID-19 pandemic on the industry's competitiveness, productivity, and profitability.Applications for this program are now closed.	<ul style="list-style-type: none"><i>continued from previous page</i>Agricultural Industry Associations:<ul style="list-style-type: none">that represent identifiable Nova Scotia agriculture and agri-food productsthat can prove their not-for-profit statusProvincially or Federally Licensed AbattoirsMi'kmaq First Nations and other indigenous organizations involved in agriculture business <p>HOW TO APPLY:</p> <ol style="list-style-type: none">Read the program guidelines for full program details, including eligible expenses (PDF)Complete the application form (PDF)<ul style="list-style-type: none">Clients who are new to Department of Agriculture funding programs need to complete the Program Funding Registration Form (see below) for their type of business or organization. If you're a returning client, use the form if you need to update your information.Program Funding Registration Forms (PDF):<ul style="list-style-type: none">FarmAgri-businessOrganizations, Associations, Education and Research Institutions and Government AgenciesSend your completed application and supporting documents by mail, email, or fax: Programs and Business Risk Management Division Department of Agriculture 74 Research Drive Bible Hill B6L 2R2 Phone: 902-893-6377 or Toll-free: 1-866-844-4276 Fax: 902-893-7579 Email: prm@novascotia.ca <ul style="list-style-type: none">Application intake dates are May 15, 2020 to December 31, 2020Full program details can be found online Agriculture Response Program

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SUBJECT	SUMMARY	PROGRAM DETAILS
FARM Emergency On-Farm Support Fund Program	<ul style="list-style-type: none">The Emergency On-Farm Support Fund Program helps farms improve their workers' health and safety by limiting the spread of COVID-19 in agriculture operations.Applications for this program are now closed.	<ul style="list-style-type: none">Funding is available through this program to cover:<ul style="list-style-type: none">adjustments to farm operations to ensure worker safety during the COVID-19 pandemicpersonal protective equipmentcosts related to training workers on COVID-19 protocolsFunding maximums:<ul style="list-style-type: none">Applicants are eligible for assistance of 75% on eligible project costs to a maximum of \$50,000.Disposable personal protective equipment is capped at 10% of eligible project cost, to a maximum of \$7,000Farms can apply to the program if they:<ul style="list-style-type: none">are currently registered under the Farm Registration Acthave an owner who is at least 19 years oldreport gross commodity income of at least \$30,000have at least 5 employeesadhere to the Federal Quarantine ActProgram guidelines can be found online and include a list of eligible expenses (PDF).How to apply:<ul style="list-style-type: none">Review program guidelines (PDF)Clients who are new to Department of Agriculture funding programs need to complete the Program Funding Registration Form for their type of business or organizationComplete the application form (PDF)Send your completed application and supporting documents by mail, email or fax to the Nova Scotia Department of Agriculture, Programs and Business Risk Management Division (contact information is available on the application form)

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Small Business Reopening and Support Grant	<ul style="list-style-type: none">The Small Business Reopening and Support Grant provides funding for small businesses, non-profits, charities and social enterprises that were ordered to close or greatly reduce operations because of the Public Health Order or were greatly impacted by orders to stay home.Applications for this program are now closed.	<ul style="list-style-type: none">PROGRAM IS CLOSEDThe program helps small businesses affected by COVID-19 by providing a grant and a business continuity voucher for advice and services from a business consultant.Funding includes a:<ul style="list-style-type: none">one-time grant of up to \$5,000 to help your business safely reopenbusiness continuity voucher of up to \$1,500 for advice and services to help your business adaptThe grant is intended to help businesses reopen and adapt to COVID-19, not to replace lost revenues <p>ELIGIBILITY</p> <ul style="list-style-type: none">You can apply for the Small Business Reopening and Support Grant if your small business, non-profit, charity or social enterprise is in 1 of the groups of eligible businesses below. All groups are also eligible for the Business Continuity Voucher.In summary:<ul style="list-style-type: none">Group 1 - Businesses and organizations approved for the Small Business Impact Grant or that were eligible but didn't apply for the Small Business Impact Grant and plan to reopenGroup 2 - Independent, Nova Scotian owned small retail businessesGroup 3 - Small independent retail gas dealersGroup 4 - Dental offices <p>APPLYING FOR THE GRANT:</p> <ul style="list-style-type: none">Applications from some businesses in Group 1 (those that received the Small Business Impact Grant) are being processed the week of June 8, 2020. Grant deposits started on June 9, 2020.Applications for other businesses in Group 1 (those that were eligible for the Small Business Impact Grant but didn't apply) and business in Group 2 will open June 15, 2020.In late June, businesses in Groups 3 and 4 will receive information on their streamlined application process directly from government and their sector associations.

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Small Business Credit and Support Program	<ul style="list-style-type: none">The Small Business Credit and Support Program is a new temporary program to help small businesses affected by COVID-19. It includes a loan, a grant, and business advice and support.Applications for this program are now closed.	<ul style="list-style-type: none">Applications for this program are no longer being accepted. A summary is provided below for reference:Eligible small businesses can get a loan of up to \$25,000 through participating provincial credit unions.If you are approved for the loan, you will also be eligible for:<ul style="list-style-type: none">a one-time grant of up to \$1,500a business continuity voucher of up to \$1500 – the voucher gives businesses access to professional advice and support to help adapt to or recover from the effects of COVID-19. The voucher program is administered by Nova Scotia Business Inc. and will be available until 29 May 2020. Projects funded by the program must be completed by 3 July 2020.Applications already submitted are being assessed and processed. If you have questions on the status of your application, contact the credit union you're working with.
BUSINESS Small Business Impact Grant	<ul style="list-style-type: none">New \$20-million flexible grant program to support small businesses that have been ordered to close or reduce operations due to the COVID-19 Public Health OrderApplications for this program are now closed.	<ul style="list-style-type: none">Applications for this program are now closed. A summary is provided below for reference:This one-time grant is equal to 15 per cent of revenue from sales, either from April 2019 or February 2020, up to a maximum of \$5,000.