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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 fbcc@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 Reopening Plan	<ul style="list-style-type: none">Nova Scotia's reopening plan takes a phased approach to safely easing restrictions. The 5-phase plan is based on ongoing progress of provincewide vaccination rates and improvements of public health and healthcare indicators like COVID-19 activity and hospitalizations.	<ul style="list-style-type: none">Nova Scotia is currently in Phase 2 of the Reopening PlanPlease refer to the updated restrictions list below. The Government of Nova Scotia will continue to update this list:<ul style="list-style-type: none">Reopening Plan
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
<p>FARM COVID-19 Agriculture Response Program</p>	<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. Application deadline is December 31, 2021 	<ul style="list-style-type: none"> Update April 1, 2021: There are 2 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 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. <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 year if the farm is registered in the correct income category under the Farm Registration Act Agri-businesses: <ul style="list-style-type: none"> that represent identifiable Nova Scotia agriculture and agri-food products that 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 <i>continued next page</i>

SUBJECT	SUMMARY	PROGRAM DETAILS
<p>COVID-19 Agriculture Response Program</p>	<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. Application deadline is December 31, 2021 	<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 products that can prove their not-for-profit status <p>HOW TO APPLY:</p>

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		<ol style="list-style-type: none"> 1. Read the program guidelines for full program details, including eligible expenses (PDF) 2. 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"> ○ Farm ○ Agri-business ○ Organizations, Associations, Education and Research Institutions and Government Agencies 3. Send your completed application and supporting documents by mail, email, or fax: <p>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</p> <ul style="list-style-type: none"> • Applications will be accepted from April 1 to December 31, 2021 • Full program details can be found online Agriculture Response Program

SUBJECT	SUMMARY	PROGRAM DETAILS
<p>FARM Emergency On-Farm Support Fund Program</p>	<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"> • Applications for this program are no longer being accepted. A summary is provided below for reference: • 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 pandemic ○ personal protective equipment

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- costs related to training workers on COVID-19 protocols
- Funding maximums:
 - 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 \$7,000
- Farms can apply to the program if they:
 - are currently registered under the Farm Registration Act
 - have an owner who is at least 19 years old
 - report gross commodity income of at least \$30,000
 - have at least 5 employees
 - adhere to the Federal Quarantine Act
- Program guidelines [can be found online](#) and include a list of eligible expenses (PDF).
- How to apply:
 - 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 organization
 - Complete [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	<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	<ul style="list-style-type: none">• Applications for this program are no longer being accepted. A summary is provided below for reference:

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<p>Small Business Reopening and Support Grant</p>	<p>close or greatly reduce operations because of the Public Health Order or were greatly impacted by orders to stay home.</p> <ul style="list-style-type: none"> • Applications for this program are now closed. 	<ul style="list-style-type: none"> • The 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 reopen ○ business continuity voucher of up to \$1,500 for advice and services to help your business adapt ○ The 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 reopen ○ Group 2 - Independent, Nova Scotian owned small retail businesses ○ Group 3 - Small independent retail gas dealers ○ Group 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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<p>BUSINESS Small Business Credit and Support Program</p>	<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 \$1,500 a 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.
<p>BUSINESS Small Business Impact Grant</p>	<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 Order Deadline to apply is June 25, 2021 	<ul style="list-style-type: none"> The Small Business Impact Grant Part 3 supports businesses that have been directly affected by public health measures introduced in April 2021. The program provides businesses with a 1-time grant of up to \$5,000 based on their sales revenue, plus an additional 1-time grant of \$5,000. Eligible businesses include: <ul style="list-style-type: none"> restaurants offering in-person dining service bars or licensed drinking establishments fitness, recreational and leisure facilities independent retailers with a physical location personal services businesses like hair and nail salons, barbershops, driving instruction and spas (excluding pet care) organizations offering live performing arts Your business must either: <ul style="list-style-type: none"> have experienced an average monthly revenue decrease of 30% or more for the period of 1 March 2020 to 28 February 2021, compared with the same period the previous year

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		<ul style="list-style-type: none">○ expect at least a 30% decrease in revenues in May 2021 compared with average monthly revenue between 1 March 2019 and 28 February 2020, or any month between March 2020 and April 2021• Complete the application form• Contact Small Business Impact Grant Part 3 Program for more info at SBIG3@novascotia.ca
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