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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
FARM Farm Credit Canada	<ul style="list-style-type: none">Farm Credit Canada will have an additional \$5 billion in lending capacity to producers, agribusinesses, and food processors	<ul style="list-style-type: none">Effective immediately, FCC has put the following deferrals and funding in place:<ul style="list-style-type: none">Deferral of principal and interest payments for six months; orDeferral of principal payments up to 12 monthsAccess to an additional credit line up to \$500,000, secured by general security agreementsAccess to an additional term loan up to \$2.5MImportant to note - FCC is not providing funds in the form of grants or other interest-free loansCredit Line Option:<ul style="list-style-type: none">A 24-month no-fee credit line up to \$500,000 at a rate of Prime +1%The loan is secured by general security agreements.The purpose is to ensure producers, agribusinesses, and food processors have access to the cash flow they need to manage through this challenging time.It is not intended to pay out other debts.Applicants will be subject to FCC's normal lending due diligence which evaluates:<ul style="list-style-type: none">Business viabilityCredit historyManagement integrity and historycall FCC Customer Service Centre at 1-888-332-3301FCC customers and non-customers are eligible to apply for FCC lending productsFarmers will continue to have support under the Canadian Agricultural PartnershipFor more information please visit the FCC online

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
BDC Co-Lending
Program

- A Business Credit Availability Program (BCAP) has been established to provide \$65 billion of additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).
- The loan is intended to help eligible businesses impacted by COVID-19 with a boost in liquidity to cover critical business expenses such as rent, payroll and utilities to maintain operational continuity.
- **Available until or before December 31, 2021 (extended)**

- **Overview of Program**
 - EDC/BCAP Programs are available with eligible participating banks and financial institutions only
 - BCAP Programs are subject to each financial institution's underwriting criteria
- [Review the BCAP-EDC guarantee on the EDC website](#)
- If you are interested in exploring financing opportunities for your business through the BCAP, please contact your financial institution directly and it will contact BDC and EDC where appropriate
- Application, fees, and repayment details vary by financial institution.

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
Canada Emergency
Rent Subsidy (CERS)

- The Canada Emergency Rent Subsidy Program (CERS) is a replacement for the Canada Emergency Commercial Rent Assistance Program
- (CERS) provides a direct rent and mortgage subsidy of up to 65% of eligible expenses to qualifying businesses.
- This subsidy will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords.
- **UPDATE: The government has recently proposed an extension to the program until May 2022 for businesses operating in the industries facing the greatest impact by COVID-19. We will provide updates as they are made available.**

- Canadian businesses, non-profit organizations, or charities who have seen a drop in revenue due to the COVID-19 pandemic may be eligible for a subsidy to cover part of their commercial rent or property expenses, starting on September 27, 2020, until October 23, 2021.
- CERS is taxable and must be claimed as income on your business tax returns.
- Eligibility: your business will need to meet all four of the following criteria:
 1. At least one of the following
 - You had a CRA business number on September 27, 2020 OR
 - You had a payroll account on March 15, 2020 or another person/partnership made payroll remittances on your behalf
 - You purchased the business assets of another person or partnership who meets the second condition above and have made an election under the [special asset acquisition rules](#) OR
 - You meet other prescribed conditions that might be introduced. Note: if you don't have a business number but you qualify under condition b or c, you will need to set up a business number before you are able to apply for CERS. You do not need a payroll account to apply for CERS.
 2. You are an [eligible business, charity or non-profit](#) (eligible entity).
 3. You have experienced a drop in revenue.
 - Your drop in revenue is calculated by comparing your eligible revenue during the reference period with your eligible revenue from a previous period (baseline revenue)
 - There is no minimum revenue drop required to qualify for the subsidy. The rate your revenue has dropped is only used to calculate how much subsidy you receive for these periods.
 - Calculate your revenue online using the [Government's online calculator](#) or view details on how the [revenue drop is calculated](#)
 4. Have eligible expenses
 - To apply for CERS, you must have a qualifying property. [Only certain expenses you pay for qualifying properties are eligible for CERS](#)

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
Canada Emergency
Rent Subsidy (CERS)

- The Canada Emergency Rent Subsidy Program (CERS) is a replacement for the Canada Emergency Commercial Rent Assistance Program
- (CERS) provides a direct rent and mortgage subsidy of up to 65% of eligible expenses to qualifying businesses.
- This subsidy will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords.
- **UPDATE: The government has recently proposed an extension to the program until May 2022 for businesses operating in the industries facing the greatest impact by COVID-19. We will provide updates as they are made available.**

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- Applications for the subsidy must be submitted in claim periods. Note that a CERS application must be filed no later than 180 days after the end of a claim period.
- The CERS covers a portion of eligible expenses in respect of a claim period for each qualifying property, subject to certain maximums. The CERS is calculated on a property-by-property basis.
- For each claim period, you can claim eligible expenses up to a maximum of
 - \$75,000 per business location (base and top-up)
 - \$300,000 in total for all locations (including any amounts claimed by affiliated businesses)
 - applies to the base subsidy only
 - there is no maximum for the top-up subsidy
- For a list of eligible expenses for qualifying properties, please [visit the Government of Canada website](#)
- Applications are now being accepted through [CRA My Business Account](#)
 - You will be required to create a CERS number once you have logged in to CRA My Business Account
- For a list of information you will be required to provide for your applications, please visit the [Government of Canada website](#)
- FBC Members, please [contact FBC](#) if you need assistance in applying for CERS.
- [FBC Summary and Details](#)

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SUMMARY

PROGRAM DETAILS

BUSINESS
Highly Affected Sector
Credit Availability
Program (HASCAP)

- The HASCAP Loans program is designed to provide guaranteed, low interest, loans between \$25,000 to \$1 million to Canadian small businesses that were heavily impacted by COVID-19.
- Program Dates: February 1, 2021, to December 31, 2021

- HASCAP loans are for small and medium-sized businesses that have seen their revenues decrease by 50% or more due to COVID-19.
- BDC has been mandated by the Government of Canada to provide a guarantee to your financial institution for 100% of the value of your loan, to help you access additional liquidity and cover operating costs, as follows:
 - loans ranging from \$25,000 to \$1 million to qualifying businesses;
 - low-interest loans and repayment terms of up to 10 years;
 - up to a 12-month postponement on principal repayments at the start of the loan.
- Your primary financial institution will determine whether you qualify for this program, based on the eligibility criteria established by the Government of Canada:
 - Your business is Canadian based.
 - Your business must have been financially stable and viable prior to March 1st (pre-pandemic).
 - You must have received payments either from the Canada Emergency Subsidy (CEWS) or the Canada Emergency Rent Subsidy (CERS) by having demonstrated a minimum 50% revenue decline for at least three months (not necessarily consecutive) within the eight-month period prior to the date of the HASCAP Guarantee application.
 - If your business does not qualify for CEWS and CERS, but otherwise meets all HASCAP eligibility criteria, you must provide financial statements that reflect at least three months (not necessarily consecutive) in which monthly year-over-year revenue decreased by at least 50% within the eight-month period prior to the date of application.
 - The loan will be used to continue or resume operations.
 - The loan cannot be used to pay or refinance existing debts.
 - Minimum risk ratings will apply, varying by size of new loan.
 - You can apply for a loan under the HASCAP Guarantee for each legal entity you own, up to a maximum combined amount of \$6.25 million (all legal entities combined).
 - Other conditions may also apply.
- [A list of financial institutions accepting applications can be found online.](#)

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PROGRAM DETAILS

BUSINESS
Canada Emergency
Wage Subsidy (CEWS)

- The Canada Emergency Wage Subsidy is one of two wage subsidy programs for qualifying employers who have experienced drops in revenue due to the COVID-19 pandemic.
- Please see details on the Canada Recovery Hiring Program (CRHP) (follows) for more information.
- Program dates: March 15, 2020, to October 23, 2021
- During the periods where employers are eligible for CEWS, they may have their wages subsidized through CRHP if the benefit payable is higher through CRHP.
- **UPDATE: The government has recently proposed revisions to this program until May 2022 for businesses operating in the industries facing the greatest impact by COVID-19. We will provide updates as they are made available.**
- **FBC Members: If you need assistance with applying for CEWS, you can get help through [FBC's REBOOT Program](#).**

- Program details available in this summary are general and are not intended to review specific period eligibility and calculation requirements.
- To be eligible to receive the wage subsidy, you must meet all three of the following criteria:
 1. Have had a CRA Payroll account on March 15, 2020.
 - If you didn't have a payroll account, you may still qualify if another person or partnership made remittances on your behalf OR [you purchased all \(or almost all\) of another person's or partnership's business assets](#)
 2. Be of the following types of employers including:
 - Individuals
 - Taxable corporations or trusts
 - persons that are exempt from corporate tax (Part I of the Income Tax Act), other than public institutions:
 - non-profit organizations
 - agricultural organizations
 - boards of trade
 - chambers of commerce
 - non-profit corporations for scientific research and experimental development
 - labour organizations or societies
 - benevolent or fraternal benefit societies or orders
 - registered charities
 - partnerships consisting of eligible employers
 - [Full list is available on the Government of Canada website](#)
 3. Have experienced a drop in revenue
 - Your drop in revenue is calculated by comparing your eligible revenue during the crisis with your [eligible revenue](#) from a previous period (baseline revenue)
- When applying for CEWS, you will need to know which of your employees can be included in your calculation. You will also need to know how much their pay (eligible remuneration) was. [Review employee eligibility here](#)

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SUBJECT

SUMMARY

PROGRAM DETAILS

USINESS
Canada Emergency
Wage Subsidy (CEWS)

- The Canada Emergency Wage Subsidy is a wage subsidy program for qualifying employers who have experienced drops in revenue due to the COVID-19 pandemic.
- Please see details on the Canada Recovery Hiring Program (follows) for more information.
- Program dates: March 15, 2020, to October 23, 2021
- During the periods where employers are eligible for CEWS, they may have their wages subsidized through CRHP if the benefit payable is higher through CRHP.
- **UPDATE: The government has recently proposed an extension to the program until May 2022 for businesses operating in the industries facing the greatest impact by COVID-19. We will provide updates as they are made available.**
- **FBC Members: If you need assistance with applying for CEWS, you can get help through [FBC's REBOOT Program](#).**

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- Each CEWS claim period is for a specific period of 4 weeks, beginning on a Sunday.
- The wage subsidy does not renew automatically.
- Each period, you must confirm that you're eligible and calculate your amount according to that period's rules before you apply.
- You can review claim period eligibility requirements for revenue reductions when you choose the claim period on the [Government of Canada website](#)
- You can use the online calculator to calculate your subsidy amount
- Note: You cannot receive BOTH CEWS and CRHP subsidies in the same claim period. You may be eligible for both, but you should apply only for the program that provides you with the higher subsidy.
- You can apply for different programs each claim period (i.e. apply for CEWS one period and CRHP the next)

How to Apply:

- Apply through [CRA My Business Account](#) – find the CEWS application under “Payroll” on the main menu or
- Business representatives may apply using [Represent a Client](#)
 - Only representatives authorized at Level 2 or 3 will be able to apply
 - The employer or person financially responsible for the company must sign and [attestation form \(RC661\)](#)
 - Keep it on file as the CRA may request a copy
- Or sign in using the [Web Forms Application](#)
 - You will need a [Web Access Code](#) in order to use Web Forms.
- As part of the application process, employers will be required to attest to the requisite reduction in revenue.
- FBC Members: If you need assistance with applying for CEWS, you can get help through [FBC's Reboot Program](#).

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Canada Recovery Hiring Program (CRHP)	<ul style="list-style-type: none">• The Canada Recovery Hiring Program is one of two wage subsidy programs for qualifying employers who have experienced drops in revenue due to the COVID-19 pandemic.• Program dates: June 6, 2021, to November 20, 2021.• During the periods where employers are eligible for Canada Emergency Wage Subsidy (CEWS), they may have their wages subsidized through CRHP if the benefit payable is higher through CRHP.• UPDATE: The government has recently proposed revisions to this program for businesses operating in the industries facing the greatest impact by COVID-19. We will provide updates as they are made available.• FBC Members: If you need assistance with applying for CRHP, you can get help through FBC's REBOOT Program.	<ul style="list-style-type: none">• Program details available in this summary are general and are not intended to review specific period eligibility and calculation requirements.• The CRHP is calculated using how much your eligible remuneration to your employees has increased from the time of the base period of March 14 to April 10, 2021, to the time of the claim period. The change in overall pay is referred to as incremental remuneration.• Note: You cannot receive BOTH CEWS and CRHP subsidies in the same claim period. You may be eligible for both, but you should apply only for the program that provides you with the higher subsidy.• You can apply for different programs each claim period (i.e., apply for CEWS one period and CRHP the next)• To be eligible to receive the wage subsidy, you must meet both of the following criteria:<ol style="list-style-type: none">1. You meet all of the eligibility requirements for CEWS (see previous).<ul style="list-style-type: none">▪ You had a CRA payroll account on March 15, 2020 (exceptions apply in payroll provider and asset acquisition situations)▪ You are an eligible employer▪ You experienced the required revenue drop to be eligible for the CEWS2. If you are a for-profit corporation or partnership, you meet additional CRHP criteria:<ul style="list-style-type: none">▪ Canadian-controlled private corporations (CCPCs)▪ Cooperative corporations that are eligible for the small business deduction▪ Partnerships where at least 50% of the partnership's interests are held by employers eligible for the CRHP▪ Exceptions include some corporations and partnerships

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
Canada Recovery Hiring
Program (CRHP)

- The Canada Recovery Hiring Program is one of two wage subsidy programs for qualifying employers who have experienced drops in revenue due to the COVID-19 pandemic.
- Program dates: June 6, 2021, to November 20, 2021.
- During the periods where employers are eligible for Canada Emergency Wage Subsidy (CEWS), they may have their wages subsidized through CRHP if the benefit payable is higher through CRHP.
- **UPDATE: The government has recently proposed revisions to this program for businesses operating in the industries facing the greatest impact by COVID-19. We will provide updates as they are made available.**
- **FBC Members: If you need assistance with applying for CRHP, you can get help through [FBC's REBOOT Program](#).**

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- Employee eligibility:
 - Employees who are eligible for the CEWS are eligible for the CRHP, including arm's-length and non-arm's-length eligible employees
 - An eligible employee is a person who was employed by you, as an eligible employer, primarily in Canada throughout the claim period.
 - Employee eligibility depends on the person [being physically employed in Canada](#).
 - Amounts for employees who were on leave with pay are not included in the CRHP calculation.
- Eligible remuneration:
 - The type of pay that is considered eligible remuneration, and how you determine the pay for each week, is the same for the CRHP as the CEWS.
 - Amounts for employees who were on leave with pay are not included in the CRHP calculation.
 - For the CRHP, there are three time periods you will need to know the pay amounts for your active eligible employees:
 - each week of the 4-week claim period you are applying for
 - each week of the 4-week base period (March 14 to April 10, 2021)
 - for non-arm's-length employees, the average weekly amount for the pre-crisis period
- Each CRHP claim period is for a specific period of 4 weeks, beginning on a Sunday.
- The wage subsidy does not renew automatically.
- Each period, you must confirm that you're eligible and calculate your amount according to that period's rules before you apply.
- To calculate your subsidy, [use the online calculator or downloadable spreadsheet available on the CRA's website](#).
- You can review claim period eligibility requirements for revenue reductions when you choose the claim period on the [Government of Canada website](#)

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SUMMARY

PROGRAM DETAILS

BUSINESS
Canada Recovery Hiring
Program (CRHP)

- The Canada Recovery Hiring Program is one of two wage subsidy programs for qualifying employers who have experienced drops in revenue due to the COVID-19 pandemic.
- Program dates: June 6, 2021, to November 20, 2021.
- During the periods where employers are eligible for Canada Emergency Wage Subsidy (CEWS), they may have their wages subsidized through CRHP if the benefit payable is higher through CRHP.
- **UPDATE: The government has recently proposed revisions to this program for businesses operating in the industries facing the greatest impact by COVID-19. We will provide updates as they are made available.**
- **FBC Members: If you need assistance with applying for CRHP, you can get help through [FBC's REBOOT Program](#).**

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How to Apply:

- Apply through [CRA My Business Account](#) – find the CRHP application under “Payroll” on the main menu
- Business representatives may apply using [Represent a Client](#)
 1. Only representatives authorized at Level 2 or 3 will be able to apply
 2. The employer or person financially responsible for the company must sign [an attestation form \(Form RC661\)](#).
- Or sign in using the [Web Forms Application](#)
 1. You will need a [Web Access Code](#) in order to use Web Forms.
- As part of the application process, employers will be required to attest to the requisite reduction in revenue.
- FBC Members: If you need assistance with applying for CRHP, you can get help through [FBC's Reboot Program](#).

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Extending Work Sharing
Program

- Work-Sharing 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.
- The program provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers.
- Employees participating in a Work-Sharing agreement must agree to a reduced schedule of work and to share the available work over a specified period of time.
- **UPDATE: The Work-Sharing Program has been extended to September 24, 2022.**

- Effective March 15, 2020 to September 24, 2022, and not limited to one specific sector or industry, the Government of Canada is introducing temporary special measures:
 - Extension of the maximum possible duration of an agreement from 38 weeks to 76 weeks
 - Mandatory cooling off period has been waived for employers who have already used the Work-Sharing program so that eligible employers may immediately enter into a new agreement
 - Reduce the previous requirements for a Recovery Plan to a [single line of text in the application form](#)
 - Reduce the requirement and expand eligibility to employers affected by accepting business who have been in business for only 1 year rather than 2, and eliminate the burden of having to provide sales/production figures at the same time, and
 - Expand eligibility for staff who are essential to recovery, Government Business Enterprises (GBEs) and non-for-profit organization employers
- To be [eligible for a work-sharing program](#), your business must:
 - be a year-round business in Canada for at least 1 year
 - be a private business or a publicly held company, or
 - have at least 2 employees in the WS unit
- Eligible employees:
 - must be “core employees”
 - agree to a reduction in normal working hours
 - be eligible to receive Employment Insurance benefits
- It is important to understand the Work-Sharing [eligibility criteria](#) and program terms and conditions before applying.
 - Please consult the [Work-Sharing Applicant Guide](#) and provide your employees with a copy of the [Employee Annex](#) before applying
 - The application method varies based on location of the employer.
 - [Application for Work-Sharing Agreement \(EMP5100\)](#)
 - [Work-Sharing Unit Attachment \(EMP5101\)](#)
 - An application for a Work-Sharing agreement must be submitted a minimum of 10 days prior to the requested start date.

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SUBJECT

BUSINESS
INDIVIDUAL
Canada Recovery
Benefit (CRB)

SUMMARY

- This benefit would provide up to \$1,000 for a 2-week period for self-employed workers and other workers not eligible for EI.
- **CRB ended on October 23rd, 2021 – applications will be accepted until December 22, 2021.**
- **The government is proposing to establish a new program to provide income support to workers affected by local lockdowns between October 24, 2021, to May 7, 2022. We will provide updates when additional information becomes available.**

PROGRAM DETAILS

- The CRB is for self-employed workers and other workers not eligible for EI and who still require income support. [Eligibility requirements](#) for each two-week period applied for:
 - Not working for reasons related to COVID-19 **OR**
 - Had a 50% reduction in average weekly income compared to previous year due to COVID-19
 - Have not applied for or received any of the following:
 - Canada Recovery Sickness Benefit (CRSB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - short-term disability benefits
 - workers' compensation benefits
 - Employment Insurance (EI) benefits
 - Ineligible for EI
 - Reside and present in Canada
 - At least 15 years old with a valid Social Insurance Number (SIN)
 - Had employment and/or self-employment income of at least \$5,000 in 2019, 2020 or in the 12 months before the date you apply from any of the following sources:
 - Employment income (total or gross pay)
 - Net self-employment income (after deducting expenses)
 - Maternity and parental benefits from EI
 - *Note: disability, loans, scholarships, pension and amounts from other COVID-19 benefits do NOT count as income*
 - Have not voluntarily quit or reduced hours on or after September 27, 2020
 - Must be seeking work during the period, either as an employee or in self-employment
 - Have not turned down reasonable work during the two-week period applied for
- Note: Workers may earn employment or self-employment income while receiving CRB.
 - The CRB has an income threshold of \$38,000
 - Workers will have to reimburse \$0.50 for every dollar of net income earned above \$38,000 on their income tax return for that year

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PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Canada Recovery
Benefit (CRB)

- This benefit would provide up to \$1,000 for a 2-week period for self-employed workers and other workers not eligible for EI.
- **CRB ended on October 23rd, 2021 – applications will be accepted until December 22, 2021.**
- **The government is proposing to establish a new program to provide income support to workers affected by local lockdowns between October 24, 2021, to May 7, 2022. We will provide updates when additional information becomes available.**

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- The amount of CRB you receive will depend on when you applied and for how many weeks you have received benefits. [Please review the amount you are eligible for here.](#)
- Note: 10% taxes will be withheld at source.
- The 10% tax withheld at source may not be all the tax you need to pay. The total tax due will be dependent upon income earned.
- CRB payments must be reported as income when filing personal tax return
- CRA will provide recipients with a T4A tax information slip
- CRA is accepting applications through [CRA My Account for Individuals](#)
 - Applications can be submitted on the first Monday after the 2-week period the worker is applying for has ended
 - [Period dates are listed online](#)
 - Each period must be applied for separately
 - Applications may be submitted for up to 60 days after the period has ended
 - You may receive a maximum of 54 weeks of CRB (27 periods)
- It is recommended that Direct Deposit is set up to receive payments as cheques take 10 to 12 business days to be delivered
- Applications are also being accepted through the toll-free service at 1-800-959-2019, or 1-800-959-2041 from 6AM to 3PM Eastern time
- CRB payments must be returned if workers:
 - applied for the CRB and later found they are not eligible
 - received a payment in error
 - are found to have made a fraudulent claim
 - received one of the following for the same eligibility period:
 - Canada Recovery Caregiving Benefit
 - Canada Recovery Sickness Benefit
 - short-term disability benefits
 - workers' compensation benefits
 - Employment Insurance (EI) benefits
- [Instructions on repayment are provided by the CRA online](#)

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PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Canada Recovery
Sickness Benefit (CRSB)

- This benefit provides \$500 per week for up to two weeks, for workers who are sick or must self-isolate due to COVID-19.
- CRSB is extended until November 20, 2021
- You can no longer receive CRSB payments after you have reached the maximum of 4 periods.
- **The government is proposing an additional extension to May 7, 2022. We will provide further information as it becomes available.**

- The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who are unable to work because they are sick or need to self-isolate due to COVID-19 or have an underlying health condition that puts them at greater risk of getting COVID-19.
- The following [eligibility requirements](#) must be met for each 1-week period you are applying for:
 - You are unable to work at least 50% of your scheduled work week because you're self-isolating for one of the following reasons:
 - You are sick with COVID-19 or may have COVID-19
 - You are advised to self-isolate due to COVID-19
 - You have an underlying health condition that puts you at greater risk of getting COVID-19
 - You did not apply for or receive any of the following for the same period:
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - Short-term disability benefits
 - Workers' compensation benefits
 - Employment Insurance (EI) benefits
 - You reside in and are present in Canada
 - You are at least 15 years
 - You have a valid Social Insurance Number (SIN)
 - You earned at least \$5,000 in 2019, 2020 or in the 12 months before the date you apply from any of the following sources:
 - Employment income (total or gross pay)
 - Net self-employment income (after deducting expenses)
 - Maternity and parental benefits from EI
 - *Note: disability, loans, scholarships, pension and amounts from other COVID-19 benefits do NOT count as income*
- You are not receiving paid leave from your employer for the same period
- You were not self-isolating or in quarantine due to international travel ([with some exceptions](#))

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BUSINESS
INDIVIDUAL
Canada Recovery
Sickness Benefit (CRSB)

- This benefit provides \$500 per week for up to two weeks, for workers who are sick or must self-isolate due to COVID-19.
- CRSB is extended until November 20, 2021
- You can no longer receive CRSB payments after you have reached the maximum of 4 periods.
- **The government is proposing an additional extension to May 7, 2022. We will provide further information as it becomes available.**

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- The CRSB provides a payment of \$500 (before taxes withheld) for each 1-week period you apply for.
 - Note: 10% taxes will be withheld so workers will receive \$450 for each one-week period you apply for
 - The 10% tax withheld at source may not be all the tax you need to pay. The total tax due will be dependent upon income earned.
 - CRSB payments must be reported on your personal tax return
 - CRA will provide recipients with a T4A tax information slip
- You may apply for a maximum of 4 weeks between September 27, 2020, and November 20, 2021
 - The two weeks do not have to be taken consecutively
 - If you become sick or have to self-isolate due to COVID-19 part-way through a period, you can only apply for the period if you missed more than 50% of that work week. If you miss less than that, you need to wait to apply for the next eligibility period.
- CRA is now accepting applications through [CRA My Account for Individuals](#)
 - Note: if you have not filed your 2019- and 2020-income taxes, the CRA will be unable to verify your eligibility. To avoid delays (up to 4 weeks), you should file, even if you owe income tax.
 - Applications can be submitted on the first Monday after the 1-week period the worker is applying for has ended
 - [Period dates are listed online](#)
 - Each period must be applied for separately
 - Applications may be submitted for up to 60 days after period ending
- It is recommended that Direct Deposit is set up to receive payments as cheques take 10 to 12 business days to be delivered
- Applications are also being accepted through the toll-free service at 1-800-959-2019, or 1-800-959-2041 from 6AM to 3PM Eastern time
- The CRA will accept repayments for CRSB payments received in error or if found you are ineligible.
- [Instructions on repayment provided by the CRA online.](#)

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Canada Recovery
Caregiving Benefit
(CRCB)

- This benefit provides \$500 per week, for up to 42 weeks per household to eligible workers who cannot work because they must provide care to children or family members due to the closure of schools, day cares or care facilities.
- The CRCB is extended to November 20, 2021
- **The government is proposing an additional extension to May 7, 2022. We will provide further information as it becomes available.**

- The CRCB gives income support to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care.
- To be eligible, you must meet all the following conditions for the 1-week period you're applying for:
 - You are unable to work at least 50% of your scheduled work week because you are caring for a family member
 - You are caring for your child under 12 years old or a family member who needs supervised care because they are home for one of the following reasons:
 - Their school, daycare, day program, or care facility or regular care services is closed or unavailable due to COVID-19
 - The person under your care is sick with COVID-19 or has symptoms of COVID-19; is at risk of serious health complications if they get COVID-19, as advised by a medical professional; are self-isolating due to COVID-19
 - You did not apply for or receive any of the following for the same period:
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Sickness Benefit (CRSB)
 - short-term disability or workers' compensation benefits
 - EI benefits
 - You reside in and were present in Canada
 - You are at least 15 years old with a valid Social Insurance Number
 - You earned at least \$5,000 in 2019, 2020 or in the 12 months before the date you apply from any of the following sources:
 - Employment income (total or gross pay)
 - Net self-employment income (after deducting expenses)
 - Maternity and parental benefits from EI
 - You are the only person in your household applying for the benefit for the week
 - You are not receiving paid leave from your employer for the same period

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- You were not self-isolating or in quarantine due to international travel ([with some exceptions](#))
- The CRCB provides a payment of \$500 (before with taxes withheld) **per household** for each 1-week period applied for.
 - Note: 10% taxes will be withheld so workers will receive \$450 for each one-week period you apply for
 - The 10% tax withheld at source may not be all the tax you need to pay. The total tax due will be dependent upon income earned.
 - CRCB payments must be reported as income on personal tax return
 - CRA will provide recipients with a T4A tax information slip
 - Only one eligible individual in the same household (living as a family at the same address) can apply for the benefit per week.
- If you're eligible, your payment amount will be the same for each period you've applied for, even if:
 - you are caring for more than one family member who needs supervised care
 - you worked for less than 50% of the work week
- CRA is now accepting applications through [CRA My Account for Individuals](#)
 - Note: if you have not filed your 2019- and 2020-income taxes, the CRA will be unable to verify your eligibility. To avoid delays (up to 4 weeks), you should file, even if you owe income tax.
 - Applications can be submitted on the first Monday after the 1-week period the worker is applying for has ended
 - [Period dates are listed online](#)
 - Each period must be applied for separately and may be submitted for up to 60 days after the period has ended
- It is recommended that Direct Deposit is set up to receive payments as cheques take 10 to 12 business days to be delivered
- The CRA will accept repayments for CRCB payments received in error or if found you are ineligible.
- [Instructions on repayment provided by the CRA online.](#)

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Regional Relief and Recovery Fund	<ul style="list-style-type: none">The Regional Relief and Recovery Fund (RRRF) has been established to support business owners and organizations that have not been able to access other federal emergency support measures.Program has ended	<ul style="list-style-type: none">The RRRF will provide interest-free repayable contributions to help support businesses that have suffered a financial hardship resulting from the COVID-19 pandemic.This initiative is implemented by the six regional development agencies, (RDA) which are familiar with their regions' economic realities.The RRRF is complementary to existing federal programs<ul style="list-style-type: none">You must first apply for other federal support measures such as the Canada Emergency Business Account benefit, the Wage Subsidy benefit, and the Commercial Rent Assistance for small businesses, among others.Application, eligibility, and payment processes vary by region:<ul style="list-style-type: none">Atlantic Canada Opportunities AgencyFederal Economic Development Agency for Southern OntarioFederal Economic Development Initiative for Northern OntarioCanadian Northern Economic Development Agency (CanNor)Western Economic Diversification Canada (WD)Canada Economic Development for Quebec RegionsBusinesses that are already receiving support from the RRRF could now receive up to \$20,000 in additional funding if they meet the eligibility criteria.Contact your RDA for additional information.
BUSINESS Canada Emergency Business Loan (CEBA)	<ul style="list-style-type: none">The Canada Emergency Business Account Loan is an interest-free loan of up to \$40,000 for eligible small businesses and non-profits. The loan is intended to help cover operating costs if your revenue has been temporarily reduced due to the COVID19 crisis.Program has ended	<ul style="list-style-type: none">Loan Amount for eligible small businesses and non-profits:<ul style="list-style-type: none">Up to \$60,000 interest-free<ul style="list-style-type: none">Applicants who have received the \$40,000 CEBA loan may apply for the \$20,000 expansion even if they have already repaid the original \$40,000New applicants will apply for \$60,000 (\$40,000 loans will no longer be available once your financial institution begins to offer the \$60,000)If repaid by December 31, 2022, 33% of the loan (up to \$20,000) could be forgiven.The forgivable portion of the loan will be considered taxable income in the year it was taken.