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SUPPORTS FOR BUSINESS RELATED QUESTIONS

What supports are available to my business?

The Government of Saskatchewan, Government of Canada, Crown Corporations, banks, municipalities and a number of other agencies have enacted a range of supports to help businesses and employers during the COVID-19 pandemic.

Links to organizations that have specific Saskatchewan and/or COVID-19 information include:

- Government of Saskatchewan’s COVID-19 website
- Government of Saskatchewan News Releases
- Canada’s COVID-19 Economic Response Plan: Support for Canadians and Businesses
- Government of Canada Resources for Canadian Businesses to Cope with COVID-19
- SaskPower COVID-19 Response
- SaskTel COVID-19 Updates
- SaskWater COVID-19 Update
- SGI Homepage (link to COVID-19 info is at top of page).
- Saskatchewan Workers’ Compensation Board COVID Response
- Conexus Credit Union COVID-19 Member Resource Centre
- Affinity Credit Union COVID-19 Information
- Bank of Montreal COVID-19 Support
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- City of Saskatoon COVID-19 Information
- City of Regina COVID-19 Information
- City of Prince Albert COVID-19 Information
Are there special loans or programs to help access credit available from either the government or the banks to help my business?

Business Credit Availability Program (BCAP)

The Government of Canada has established the BCAP which will allow the Business Development Bank of Canada (BDC) and Export Development Canada (EDC) to provide more than $10 billion of additional support, largely targeted to small and medium-sized businesses. BDC and EDC are cooperating with private sector lenders to coordinate on credit solutions for individual businesses.

BCAP supports include:

- Working capital loans of up to $2 million with flexible terms and payment postponements for up to 6 months for qualifying businesses;
- Postponement of payments for up to 6 months, free of charge, for existing BDC clients with total BDC loan commitment of $1 million or less; and,
- Reduced rates on new eligible loans.

Businesses seeking support through BCAP should first contact their financial institutions for an assessment of their situation. Private financial institutions will refer to EDC and BDC their existing clients whose needs extend beyond what is available through the private sector alone. Further information on BCAP can be found here.

Support through Farm Credit Canada (FCC)

The Government of Canada has also announced that FCC will receive support that will allow for an additional $5 billion in lending capacity to producers, agribusinesses, and food processors. This will offer increased flexibility to farmers who face cash-flow issues and to processors who are impacted by lost sales.
In addition, all eligible farmers who have an outstanding Advance Payments Program (APP) loan due on or before April 30, 2020, will receive a Stay of Default, allowing them an additional six months to repay the loan. Applicable farmers who still have interest-free loans outstanding will have the opportunity to apply for an additional $100,000 interest-free portion for 2020-2021, as long as their total APP advances remain under the $1 million cap.

Details of how to apply for FCC support have not yet been released.

Additional details and updates may be found at FCC website.

Canada Emergency Business Account

On March 27, 2020, the Government of Canada launched the new Canada Emergency Business Account - a new loan program, that will be implemented rapidly by eligible financial institutions in cooperation with Export Development Canada (EDC).

This $25 billion program will provide interest-free loans of up to $40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced.

To qualify, these organizations will need to demonstrate they paid between $50,000 to $1 million in total payroll in 2019. Repaying the balance of the loan on or before December 31, 2022, will result in loan forgiveness of 25 per cent (up to $10,000).

Details on this program will be available soon.

What supports are available to farmers and agri-business?

Stay of Default on Advance Payments Program (APP) Loans

The Government of Canada has announced that all eligible farmers who have an outstanding Advance Payments Program (APP) loan due on or before April 30, 2020, will receive a Stay of Default, allowing them an additional six months to repay the loan. Applicable farmers who still have interest-free loans outstanding will have the opportunity to apply for an additional $100,000 interest-free portion for 2020-2021, as long as their total APP advances remain under the $1 million cap.

Details and additional measures can be found through your APP Administrator, including CCGA.

Support through Farm Credit Canada (FCC)

The Government of Canada has also announced that FCC will receive support that will allow for an additional $5 billion in lending capacity to producers, agribusinesses, and food processors. This will offer increased flexibility to farmers who face cash-flow issues and to processors who are impacted by lost sales.
To ensure producers, agribusinesses and food processors can remain focused on business-critical functions rather than worrying about how to access funds to keep operating through this challenging period, effective immediately, FCC has put in place:

- a deferral of principal and interest payments up to six months for existing loans; or
- a deferral of principal payments up to 12 months;
- access to an additional credit line up to $500,000, secured by general security agreements.

If you’d like more information on these options or on how FCC can help improve your financial position, please contact your local FCC office or the Customer Service Centre at 1-888-332-3301 for further details.

Additional details and updates may be found at FCC website.

Canadian Agricultural Partnership

Under the Canadian Agricultural Partnership producers continue to have access to a comprehensive suite of Business Risk Management programs to help them manage significant financial impacts and risks beyond their control.

Further information regarding COVID-19 supports for agri-business is available from Agriculture and Agri-Food Canada’s website.

Risk Management Support for Farmers

As part of the Canadian Agriculture Partnership, Saskatchewan continues to offer the suite of Business Risk Management (BRM) programs. This includes access to AgriStability and AgrilInsurance, provided by Saskatchewan Crop Insurance Corporation, as well as AgrilInvest, which is administered by the federal government. These are effective programs that, when used together, can provide comprehensive coverage for uncontrollable factors that affect farm success.

If individuals are looking for more information about these programs to see whether they are the right fit for their operation, they can visit: https://www.scic.ca/

Please note the following deadlines:

- Crop Insurance deadline of March 31 has been extended to April 13, 2020.
- AgriStability enrolment is due April 30: https://www.scic.ca/agristability/how-to-apply/
- WLPIP calf price insurance deadline is May 28: https://www.scic.ca/wlpip/

Mental Health Supports Specifically for Farmers

The Government of Saskatchewan remains committed to providing mental health supports. The Farm Stress Line can help farmers and ranchers who are experiencing difficulties. The Farm
Stress Line remains available 24 hours per day, seven days per week, by calling toll free: 1-800-667-4442. There is no call display, and any discussions are completely confidential.

I’m self-employed/an independent business owner/a sole proprietor and have had to close my business/am ill/have to take care of my family because of COVID-19, what supports are available to me?

Canada Emergency Response Benefit

The Government of Canada has announced The Canada Emergency Response Benefit (CERB). The CERB is a taxable benefit that provides $2,000 every four weeks for up to sixteen weeks for workers who lose their income as a result of the COVID-19 pandemic. Applicants will be able to apply for the benefit retroactively to March 15, 2020. The benefit is available from March 15, 2020 to October 3, 2020. Applications will not be accepted after December 2, 2020.

In order to be eligible workers must:

- be at least 15 years old;
- have stopped working because of COVID-19 an have not voluntarily quit their job or are eligible for EI regular or sickness benefits;
- had an income of at least $5,000 in 2019 or in the 12 months prior to the date of their application;
- be or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment or self-employment income.

Applications opened on April 6, 2020. The Government of Canada is asking workers to apply on certain dates, based on their birth month, so as to not overwhelm the application system. Applications can be made online here or by phone at 1-800-959-2019 or 1-800-959-2041. Both of these services are available 21 hours a day, 7 days a week. Both services are closed from 3:00 a.m. to 6:00 a.m. (Eastern time) for maintenance.

If you have signed up for direct deposit, you should expect your payment within 3 business days. If you have not, a cheque should arrive within 10 business days.

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Additional information regarding the CERB, including a link Questions and Answers from the Government of Canada and the link for applications can be found here.

Private Financial Assistance

If you have not already done so, you may want to consider contacting your bank to see if they are able to provide any assistance. Canada’s “Big Six” Banks have all announced a commitment to work with personal and small business banking customers on a case-by-case basis to provide flexible solutions to help them manage through challenges such as pay disruption due to COVID-19; childcare disruption due to school closures; or those facing illness from COVID-19.

If necessary, your bank can refer you to the Business Development Bank of Canada or Export Development Canada who are the agencies operating the Government of Canada’s recently announced Business Credit Availability Program. The program has over $10 billion in funding for direct lending and other financial supports for qualifying Canadian businesses in all sectors.

While not all specific to business expenses, there are also a number of programs available to help offset other monthly expenses such as mortgages, taxes and utilities for up to six months.

Mortgages

A number of Canadian banks and other mortgage lenders have announced they will provide customers with flexibility with their mortgage payments in response to the COVID-19 pandemic, including delaying payments up to six months.

Credit Cards

A number of issuers of credit cards have announced they will be reducing the interest rates and/or offering payment deferrals for individual and small business customers that are experiencing financial challenges as a result of COVID-19. Customers should contact the issuer of their credit card issuer for specific details as programs vary.

Provincial Sales Tax (PST)

Saskatchewan businesses are currently able to defer PST remittance for three-months to immediately alleviate cash-flow concerns. Businesses that are unable to file their provincial tax return(s) by the due date may submit a request for relief from penalty and interest charges on the return(s) affected.

If you have further PST related questions, I would encourage you to contact the Government of Saskatchewan’s Tax Inquiry Line at 1-800-667-6102 or by email at SaskTaxInfo@gov.sk.ca

Federal Income Tax and Government Sales Tax (GST)

The Canada Revenue Agency (CRA) will allow all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 20, 2020,
and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period. Further information on CRA tax deferments, including how to reach the CRA’s call centre can be found here.

**Property Taxes**

A number of municipalities, including both the City of Regina and City of Saskatoon, have announced that there will be the option to defer the payment of property taxes without the accrual of penalties. You should contact your local municipality to see what programs they are offering and how to access them.

**Utilities**

Effective March 18, 2020, Crown utilities are offering customers a six-month interest waiver program to help residents and businesses deal with the economic impacts of the COVID-19 Pandemic. At the end of the six-month period, the balance of regular monthly payments will be due. Collections and service disconnects are also discontinued for this six-month period.

Further, to help customers get back on their feet, following the six months, any balance outstanding can be paid back over the following 12 months through equal monthly installments with no additional interest charged. In total this provides customers with a period of 18 months to recover from the impact of the pandemic to their finances. The goal is to provide customers with some relief during a very difficult period that is impacting both personal and economic wellbeing.

The Crowns encourage customers to continue to make regular payments, as they are able, to avoid large bills entering the winter season. However, for those experiencing hardship, it is the sincere hope that this will help offset some concerns. To make arrangements regarding customer accounts, please call the Crown utility to discuss your options.

A number of municipalities, including both the City of Regina and City of Saskatoon, have implemented a bill-deferral program allowing a zero interest bill deferral for up to six months for customers whose ability to make payments have been impacted by the COVID-19 restrictions. Please contact your local municipality to make arrangements.

**Saskatchewan Workers’ Compensation Board (WCB) COVID-19 Response**

To provide relief for Saskatchewan employers, the WCB is:

- Waiving penalties and interest charges for late premium payments from April 1 until June 30, 2020. This three-month period of waived charges is similar to other Boards’ relief measures.
- Forgiving interest and penalties for late payments applied in the month of March.
- Prioritizing employer payroll revisions to help employers reduce their premiums.
• Suspending payroll audits 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.

More information can be found here.

My business’ revenue has fallen significantly/I have had to close my business because of COVID-19; what support is available to help me pay my business’ rent/lease?

Neither the Government of Canada or Government of Saskatchewan are currently offering specific programs, funding or protections to assist businesses with paying their rent/lease. If you have questions related to what creditors can and cannot do to try collect debts owed, please visit the Financial and Consumer Affairs Authority of Saskatchewan website or contact them at 1-306-787-5645 or fcaa@gov.sk.ca

On March 26, 2020 the Government of Saskatchewan announced that eviction hearings by the Office of Residential Tenancies would be suspended as a result of the COVID-19 emergency.

This suspension only applies to residential tenants and does not extend to a commercial lease.

The Business Credit Availability Program (BCAP)

The Government of Canada has announced the Business Credit Availability Program (BCAP) which will allow the Business Development Bank of Canada (BDC) and Export Development Canada (EDC) to provide more than $10 billion of additional support, largely targeted to small and medium-sized businesses, which may be able to provide assistance. BDC and EDC are cooperating with private sector lenders to coordinate on credit solutions for individual businesses. BCAP supports include:

• Working capital loans of up to $2 million with flexible terms and payment postponements for up to 6 months for qualifying businesses;

• Postponement of payments for up to 6 months, free of charge, for existing BDC clients with total BDC loan commitment of $1 million or less; and,

• Reduced rates on new eligible loans.

Businesses seeking support through BCAP should first contact their financial institutions for an assessment of their situation. Private financial institutions will refer to EDC and BDC their existing clients whose needs extend beyond what is available through the private sector alone. Further information on BCAP can be found here.
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To qualify, these organizations will need to demonstrate they paid between $50,000 to $1 million in total payroll in 2019. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 per cent (up to $10,000).

Further details on this program will be available soon.

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The Government of Canada has announced The Canada Emergency Response Benefit (CERB). The CERB is a taxable benefit that provides $2,000 every four weeks for up to sixteen weeks for workers who lose their income as a result of the COVID-19 pandemic. Applicants will be able to apply for the benefit retroactively to March 15, 2020. The benefit is available from March 15, 2020 to October 3, 2020. Applications will not be accepted after December 2, 2020.

In order to be eligible workers must:

- be at least 15 years old;
- have stopped working because of COVID-19 an have not voluntarily quit their job or are eligible for EI regular or sickness benefits;
- had an income of at least $5,000 in 2019 or in the 12 months prior to the date of their application;
- be or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment or self-employment income.

Applications opened on April 6, 2020. The Government of Canada is asking workers to apply on certain dates, based on their birth month, so as to not overwhelm the application system. Applications can be made online here or by phone at 1-800-959-2019 or 1-800-959-2041. Both
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Additional information regarding the CERB, including a link Questions and Answers from the Government of Canada and the link for applications can be found [here](#).

**Other supports**

While not all specific to business, there are a number of programs available to help offset other monthly expenses such as mortgages, taxes and utilities for up to six months.

**Mortgages**

A number of Canadian banks and other mortgage lenders have announced they will provide customers with flexibility with their mortgage payments in response to the COVID-19 pandemic, including delaying payments up to six months.

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A number of issuers of credit cards have announced they will be reducing the interest rates and/or offering payment deferrals for individual and small business customers that are experiencing financial challenges as a result of COVID-19. Customers should contact the issuer of their credit card issuer for specific details as programs vary.

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If you have further PST related questions, I would encourage you to contact the Government of Saskatchewan’s Tax Inquiry Line at 1-800-667-6102 or by email at SaskTaxInfo@gov.sk.ca
Federal Income Tax and Government Sales Tax (GST)

The Canada Revenue Agency (CRA) will allow all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 20, 2020, and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.

Further information on CRA tax deferments, including how to reach the CRA’s call centre can be found here.

Property Taxes

A number of municipalities, including both the City of Regina and City of Saskatoon, have announced that there will be the option to defer the payment of property taxes without the accrual of penalties. You should contact your local municipality to see what programs they are offering and how to access them.

Utilities

Effective March 18, 2020, Crown utilities are offering customers a six-month interest waiver program to help residents and businesses deal with the economic impacts of the COVID-19 Pandemic. At the end of the six-month period, the balance of regular monthly payments will be due. Collections and service disconnects are also discontinued for this six-month period.

Further, to help customers get back on their feet, following the six months, any balance outstanding can be paid back over the following 12 months through equal monthly installments with no additional interest charged. In total this provides customers with a period of 18 months to recover from the impact of the pandemic to their finances. The goal is to provide customers with some relief during a very difficult period that is impacting both personal and economic wellbeing.

The Crowns encourage customers to continue to make regular payments, as they are able, to avoid large bills entering the winter season. However, for those experiencing hardship, it is the sincere hope that this will help offset some concerns. To make arrangements regarding customer accounts, please call the Crown utility to discuss your options.

A number of municipalities, including both the City of Regina and City of Saskatoon, have implemented a bill-deferral program allowing a zero interest bill deferral for up to six months for customers whose ability to make payments have been impacted by the COVID-19 restrictions. Please contact your local municipality to make arrangements.
Saskatchewan Workers’ Compensation Board (WCB) COVID-19 Response

To provide relief for Saskatchewan employers, the WCB is:

- Waiving penalties and interest charges for late premium payments from April 1 until June 30, 2020. This three-month period of waived charges is similar to other Boards’ relief measures.
- Forgiving interest and penalties for late payments applied in the month of March.
- Prioritizing employer payroll revisions to help employers reduce their premiums.
- Suspending payroll audits 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.

More information can be found here.

Deferral of Sales Tax Remittance and Customs Duty Payments

On Friday March 27, the Government of Canada announced that they will allow businesses, including self-employed individuals, to defer until June 30, 2020 payments of the Goods and Services Tax / Harmonized Sales Tax (GST/HST), as well as customs duties owing on their imports.

The deferral will apply to GST/HST remittances for the February, March and April 2020 reporting periods for monthly filers; the January 1, 2020 through March 31, 2020 reporting period for quarterly filers; and for annual filers, the amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer’s current fiscal year.

For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.

These amounts were normally due to be submitted to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of this month.

How do I apply for the Canada Emergency Response Benefit?

Applications for The Canada Emergency Response Benefit (CERB) are now being accepted via the Canada Revenue Agency’s My CRA Account portal here or via telephone at 1-800-959-2019 or 1-800-959-2041.

Please note, to manage the high volume of applications, your month of birth determines which day you can apply on:
If you were born the month of: | Apply for CERB on: | Your best day to apply is:
--- | --- | ---
January, February or March | Mondays | April 6
April, May or June | Tuesdays | April 7
July, August or September | Wednesdays | April 8
October, November of December | Thursdays | April 9
Any month | Fridays, Saturdays and Sundays | |

The CERB supports Canadians by providing financial support to employed and self-employed Canadians who are directly affected by COVID-19.

It provides a payment of $2,000 for a 4-week period (the same as $500 a week) for up to 16 weeks. After you apply, you should get your payment in 3 business days if you signed up for direct deposit. If you haven’t, you should get it in about 10 business days.

Further details on CERB, including who can apply and the application process can be found [here](#).

### PREPARING FOR COVID-19 RELATED QUESTIONS

**What do I need to do to prepare my business operations for COVID-19?**

The World Health Organization has prepared advice and detailed guidelines on how to keep your workplace safe for you, your employees and your customers which can be found [here](#).

**How can I prepare for the slowdown in my business?**

Stringent public safety measures have been put in place to limit the spread of COVID-19, including requiring a range of businesses to cease or restrict operations and strongly encouraging people to stay at home. These measures, while important, are creating significant challenges for businesses and employers.

The Canadian Federation of Independent Businesses has suggestions on how to prepare for a reduction of business (and subsequent lack of work for employees) as part of their [COVID-19 Small Business Help Centre webpage](#).

The Better Business Bureau has created a list of tips for helping businesses navigate the COVID-19 pandemic which can be found [on their website](#).

The Business Development Bank of Canada also has some useful advice and templates for developing business continuity plans which can be found [here](#).

**I don’t want to have lay-off staff, what supports are available?**

**Canada Emergency Wage Subsidy**

To support businesses that are facing revenue losses and to help prevent lay-offs, the Government of Canada is planning to provide eligible small employers a temporary wage
subsidy for a period of three months, retroactive to March 15. The following details have been provided regarding the proposed wage subsidy:

- The Canada Emergency Wage Subsidy would apply at a rate of 75 per cent of the first $58,700 normally earned by employees – representing a benefit of up to $847 per week. The program would be in place for a 12-week period, from March 15 to June 6, 2020.

- Eligible employers who suffer a drop in gross revenues of at least 30 per cent in March, April or May, when compared to the same month in 2019, would be able to access the subsidy.

- Eligible employers would include employers of all sizes and across all sectors of the economy, with the exception of public sector entities.

- For non-profit organizations and registered charities similarly affected by a loss of revenue, the government will continue to work with the sector to ensure the definition of revenue is appropriate to their circumstances. The government is also considering additional support for non-profits and charities, particularly those involved in the front line response to COVID-19. Further details will be announced in the near term.

- An eligible employer’s entitlement to this wage subsidy will be based entirely on the salary or wages actually paid to employees. All employers would be expected to at least make best efforts to top up salaries to 100% of the maximum wages covered.

Eligible employers would be able to access the Canada Emergency Wage Subsidy by applying through a Canada Revenue Agency online portal. More details regarding how to apply for the program will follow. Those organizations that do not qualify for the Canada Emergency Wage Subsidy may continue to qualify for the previously announced wage subsidy of 10 per cent of remuneration paid from March 18 to before June 20, up to a maximum subsidy of $1,375 per employee and $25,000 per employer.

**Temporary Measures for Work Sharing**

The Government of Canada has also put in place temporary measures for work sharing, for employers affected by the downturn in business due to COVID-19.

These measures extend the duration of Work-Sharing agreements by an additional 38 weeks, for a total of 76 weeks. The mandatory waiting period has also been waived so that employers with a recently expired agreement may immediately apply for a new agreement, without waiting between applications and ease Recovery Plan requirements for the duration of the WS agreement. The application guide for the temporary Work-Sharing program can be found [here](#).

Service Canada has created a bilingual enquiry unit for employers affected by COVID-19 that are seeking information related to the Work-Sharing Program. Enquiries for both the Work-Sharing program and general enquiries can be sent to their [mailbox](#).

**Canada Emergency Response Benefit**
Canada Emergency Response Benefit

The Government of Canada has announced The Canada Emergency Response Benefit (CERB). The CERB is a taxable benefit that provides $2,000 every four weeks for up to sixteen weeks for workers who lose their income as a result of the COVID-19 pandemic. Applicants will be able to apply for the benefit retroactively to March 15, 2020. The benefit is available from March 15, 2020 to October 3, 2020. Applications will not be accepted after December 2, 2020.

In order to be eligible workers must:

- be at least 15 years old;
- have stopped working because of COVID-19 and have not voluntarily quit their job or are eligible for EI regular or sickness benefits;
- had an income of at least $5,000 in 2019 or in the 12 months prior to the date of their application;
- be or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment or self-employment income.

Applications opened on April 6, 2020. The Government of Canada is asking workers to apply on certain dates, based on their birth month, so as to not overwhelm the application system. Applications can be made online [here](#) or by phone at 1-800-959-2019 or 1-800-959-2041. Both of these services are available 21 hours a day, 7 days a week. Both services are closed from 3:00 a.m. to 6:00 a.m. (Eastern time) for maintenance.

If you have signed up for direct deposit, you should expect your payment within 3 business days. If you have not, a cheque should arrive within 10 business days.

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Additional information regarding the CERB, including a link Questions and Answers from the Government of Canada and the link for applications can be found [here](#).
WORKFORCE RELATED QUESTIONS

My employee(s) is/are not able to come to work because they need to stay home with their children, what should I do?

The Canadian Federation of Independent Business has prepared recommendations of what businesses can do in this situation which can be found on their website.

Canada Emergency Response Benefit

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I have to lay-off staff because of COVID-19, do I have to follow the normal practices to do this?

During a public health emergency such as the COVID-19 pandemic, amendments made to The Employment Standards Act apply. These include:

- That during a public emergency, businesses will not have to provide notice or pay in lieu of notice when they lay-off staff if it is for a period of 12 weeks or less in a 16-week period; and,

- If an employer lays off employees periodically for a total of more than 12 weeks in a 16-week period, the employees are considered to be terminated and are entitled to pay instead of notice as outlined in the Act. This will be calculated from the date on which the employee was laid off.

Questions regarding amendments to Saskatchewan’s employment standards should be directed to the Ministry of Labour Relations and Workplace Safety at 1-306-787-2438 or employmentstandards@gov.sk.ca.

In this circumstance, employees would have immediate access to new federal employment insurance programs, while keeping employers financially stable to ensure employees have a job to return to. Details on recent changes to employment insurance by the federal government can be found here.

You will need to provide your employees with a Record of Employment (ROE) in order for them to access employment insurance. If you are filing the ROE electronically, it must be issued within 5 calendar days of the end of the pay period in which the employee’s interruption of earnings occurs. If you are using a paper ROE, it must be issued within 5 calendar days of the employee’s interruption of earnings, or the date you became aware of the interruption of earnings.

The Government of Canada has created block-by-block instructions for completing the ROE.

What will happen to my Temporary Foreign Workers (TFW), workers on visas (including workers in the Seasonal Agricultural Worker Program (SAWP)) and international students?

On March 20, 2020, Deputy Prime Minister Chrystia Freeland stated that restrictions on travel to Canada would not apply to TFWs, workers on valid work visas (including those in SAWP) and international students.

Please note that any workers or international students that come to Canada are required by law to self isolate for 14 days, so you should plan accordingly to ensure they are available to work when you need them.
My staff need training in order to do their jobs but Saskatchewan Polytechnic/the Regional College has been closed, what can I do?

A number of the province’s educational institutions either have or in the process of developing options to take and/or complete courses online. Please access the webpages of the individual institutions to learn what is currently available and in the process of being developed.

- Saskatchewan Polytechnic, located in Regina, Moose Jaw, Saskatoon and Prince Albert;
- Carlton Trail College, located in Humboldt, Southey, Watrous and Wynyard;
- Northlands College, located in La Ronge, Buffalo Narrows and Creighton;
- Great Plains College, located in Kindersley, Swift Current and Warman;
- Lakeland College, located in Lloydminster, AB;
- Cumberland College, located in Nipawin, Melfort, Tisdale and Hudson Bay;
- Parkland College, located in Canora, Esterhazy, Fort Qu'Appelle, Melville and Yorkton;
- North West College, located in Battlefords and Meadow Lake; and
- Southeast College, located in Assiniboia, Estevan, Indian Head, Moosomin, Weyburn and Whitewood.

My employee needs to have their driver’s licence issued/renewed but SGI is closed, what can I do?

In order to protect the public and their employees, SGI has had to close their public facing operations (including any driving tests) but many employees are working from home. At this time, we would suggest consulting the SGI webpage to see what services are still available and to contact them if you have further questions.

A list of SGI accredited license issuers, including their contact details, who may be of assistance can be found here. Please call before visiting an issuers office.

Who can I talk to about the impact of the COVID-19 pandemic on my Saskatchewan Immigrant Nominee Program (SINP) applicants that are still in the queue?

Employers with questions regarding SINP applicants can call the Employer Services Branch of the Ministry of Immigration and Career Training at:

Ministry of Immigration and Career Training
Employer Services
Phone  1-306 787-7428
Email  employerservices@gov.sk.ca
EMPLOYMENT INSURANCE RELATED QUESTIONS

My employee(s) are ill or have to self-quarantine, are they eligible for Employment Insurance Benefits?

Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are unable to work because of illness, injury or quarantine.

Service Canada has implemented a number of changes to support Canadians affected by COVID-19 and placed in quarantine, with the following support actions:

• The one-week waiting period for EI sickness benefits will be waived for new claimants who are quarantined so they can be paid for the first week of their claim;

• People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate; and,

• People who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have their EI claim backdated to cover the period of delay.

If staff are eligible, they should visit the EI sickness benefits page to apply.

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**My employee(s) do not have access to paid sick leave, but are in quarantine/having to stay home with children/an ill family member. Are they eligible for any benefits?**

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**Self-Isolation Support Program**

The Government of Saskatchewan has created The Self-Isolation Support Program that is targeted at Saskatchewan residents forced to self-isolate that are not covered by recent federally announced employment insurance programs and other supports. The program will mostly benefit self-employed residents of Saskatchewan that meet the following eligibility criteria:

- They have contracted COVID-19 or are showing symptoms;
- They have been in contact with an individual infected with COVID-19;
- They have recently returned from international travel and have been required to self-isolate;

**AND**

- If they are not eligible for compensation including sick leave, vacation leave from their employer;
- If they do not have private insurance covering such disruptions; and,
- If they are not covered by other programs such as federal employment insurance that has been updated.

More information and the application form for the Self-Isolation Support Program can be found here.
**CHALLENGE SOURCING PRODUCTS QUESTIONS**

I’m having trouble getting the products and services I normally import for my business; are there Saskatchewan companies that can help me?

The Government of Saskatchewan maintains a guide that identifies manufacturers and suppliers in the province that can be searched by product, industry or community. We would encourage you to search the guide for a business that meets your particular needs. You can access the guide here.

If your suggestion is related to how to help Saskatchewan address supply chain challenges arising from the COVID-19 pandemic, including accessing critical medical supplies, please contact SaskBuilds at procurement@gov.sk.ca

**My business is dependent on exporting to/importing from another province or the United States, how will the recently announced travel restrictions impact me?**

Travel for recreation and tourism between provinces is being discouraged and not currently possible between Canada and the United States. These measures have been put in place to limit the spread of COVID-19 but are not applicable to people traveling for business or employment reasons. Further information on restrictions in place at the Canada – United States border can be found at the Canada Border Services Agency Website

**TAX/PAYMENT RELATED QUESTIONS**

Am I still required to pay my taxes and utility bills in the current environment? Am I eligible for any tax relief or payment deferrals?

**Provincial Sales Tax (PST)**

Saskatchewan businesses are currently able to defer PST remittance for three-months to immediately alleviate cash-flow concerns. Businesses that are unable to file their provincial tax return(s) by the due date may submit a request for relief from penalty and interest charges on the return(s) affected.

At this time, audit program and compliance activities have been suspended to allow businesses time to focus on the health and safety of their customers and staff, reduce impacts to their business operations, and minimize the spread of the virus through reduced audit travel.

If you have further PST related questions, I would encourage you to contact the Government of Saskatchewan’s Tax Inquiry Line at 1-800-667-6102 or by email at SaskTaxInfo@gov.sk.ca

**Federal Income Tax and Government Sales Tax (GST)**
The Canada Revenue Agency (CRA) will allow all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 20, 2020, and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.

The CRA will not contact any small or medium businesses to initiate any post assessment GST or Income Tax audits for the next four weeks. For the vast majority of businesses, the CRA will temporarily suspend audit interaction with taxpayers and representatives.

Further information on CRA tax deferments, including how to reach the CRA’s call centre can be found here.

Deferral of Federal Sales Tax Remittance and Customs Duty Payments

The Government of Canada has announced that they will allow businesses, including self-employed individuals, to defer until June 30, 2020 payments of the Goods and Services Tax/Harmonized Sales Tax (GST/HST), as well as customs duties owing on their imports.

The deferral will apply to GST/HST remittances for the February, March and April 2020 reporting periods for monthly filers; the January 1, 2020 through March 31, 2020 reporting period for quarterly filers; and for annual filers, the amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer’s current fiscal year.

For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.

These amounts were normally due to be submitted to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of this month.

Property Taxes

A number of municipalities, including both the City of Regina and City of Saskatoon, have announced that there will be the option to defer the payment of property taxes without the accrual of penalties. You should contact your local municipality to see what programs they are offering and how to access them.

Utilities

Effective March 18, 2020, Crown utilities are offering customers a six-month interest waiver program to help residents and businesses deal with the economic impacts of the COVID-19 Pandemic. At the end of the six-month period, the balance of regular monthly payments will be due. Collections and service disconnects are also discontinued for this six-month period.
Further, to help customers get back on their feet, following the six months, any balance outstanding can be paid back over the following 12 months through equal monthly installments with no additional interest charged. In total this provides customers with a period of 18 months to recover from the impact of the pandemic to their finances. The goal is to provide customers with some relief during a very difficult period that is impacting both personal and economic wellbeing.

The Crowns encourage customers to continue to make regular payments, as they are able, to avoid large bills entering the winter season. However, for those experiencing hardship, it is the sincere hope that this will help offset some concerns. To make arrangements regarding customer accounts, please call the Crown utility to discuss your options.

A number of municipalities, including both the City of Regina and City of Saskatoon, have implemented a bill-deferral program allowing a zero interest bill deferral for up to six months for customers whose ability to make payments have been impacted by the COVID-19 restrictions. Please contact your local municipality to make arrangements.

**OPERATING A BUSINESS IN THE COVID-19 ENVIRONMENT RELATED QUESTIONS**

**What does Saskatchewan’s declaration of a state of emergency mean for businesses?**

To help limit the spread of COVID-19, the Government of Saskatchewan has declared a province-wide state of emergency that includes a broad range of measures for both citizens and businesses in the province. The province has published a list of critical public services and business services that can continue to operate in accordance with social distancing practices. The most recent information on the state of emergency, including the restrictions placed on businesses can be found here.

**Am I/my employees still allowed to travel for work?**

Currently, residents are advised to limit any non-essential travel outside of Saskatchewan, with the exception of people who live in border communities and are commuting for work. If you or your employees have to travel for work, it is strongly recommended that you follow all preventive measures such as social distancing, environment and cleaning guidelines for COVID-19, self-monitoring your health and completing the Government of Saskatchewan’s COVID-19 self-assessment tool if you begin to feel ill.

If you or your staff travel outside of Canada (or have recently returned to Canada), you are required to self-isolate for 14 days.

Changes to travel restrictions and recommendations may occur as the situation evolves, please monitor the Government of Saskatchewan’s COVID-19 website for the most up to date information.
Is my business considered a critical public service or allowable business service? What does that mean?

The Government of Saskatchewan announced the mandatory closure of all businesses not deemed a critical public service or allowable business service on March 25, 2020 (effective March 26, 2020). Businesses not on the critical public services and allowable business services list will be unable to provide public-facing services. These businesses are not prevented from expanding into online retailing or providing pick-up or delivery services.

Please visit The Government of Saskatchewan’s COVID-19 Information for Businesses and Workers webpage for the most up to date list of allowable business services.

I have had to temporarily close my business, what do I need to do?

The Canadian Federation of Independent Business is a useful resource for advice on how to deal with the slowdown in business or temporary halting of business. That information can be found at their COVID-19 Small Business Help Centre.

If you are temporarily closing your business, you will need to let the Canada Revenue Agency know and follow their guidelines and processes to ensure your business taxes are amended accordingly. Further details can be found on the Canada Revenue Agency website.

To determine what you need to do in regards to your provincial taxes during the temporary closing of your business, please the Government of Saskatchewan’s Tax Inquiry Line at 1-800-667-6102 or by email at SaskTaxInfo@gov.sk.ca.

If you have had to lay-off staff because you’ve temporarily closed your business as the result of the COVID-19 pandemic, you are not required to follow the standard rules regarding notice to staff for layoffs and termination. During public health emergencies such as COVID-19, the Government of Saskatchewan has amended the Employment Standard Regulations to:

- Ensure that during a public emergency, businesses will not have to provide notice or pay in lieu of notice when they lay-off staff if it is for a period of 12 weeks or less in a 16-week period; and,

- If an employer lays off employees periodically for a total of more than 12 weeks in a 16-week period, the employees are considered to be terminated and are entitled to pay instead of notice as outlined in the Act. This will be calculated from the date on which the employee was laid off.

In this circumstance, employees would have immediate access to new federal employment insurance programs, while keeping employers financially stable to ensure employees have a job to return to.

Further details on changes to the Employment Standard Regulations can be found here. If you have further questions, please contact the Government of Saskatchewan’s Employment Standards Team at 1-306-787-2438 or employmentstandards@gov.sk.ca.
The COVID-19 pandemic/order to close my business has caused me to fall behind in paying my creditors/rent/lease, what can I do?

The COVID-19 pandemic is having significant impacts on Saskatchewan businesses and employers which can limit income and cash flow, making it difficult to meet debt payment commitments.

You may want to speak to your landlord/suppliers/creditors to see if they have implemented programs or flexibility in payments in response to the declaration of a public health emergency.

If you have questions related to what creditors can and cannot do to try collect debts owed, please visit the Financial and Consumer Affairs Authority of Saskatchewan website or contact them at 1-306-787-5645 or fcaa@gov.sk.ca

Neither the Government of Canada or Government of Saskatchewan are currently offering specific programs, funding or protections to assist businesses with paying their rent/lease; however, there are a number of programs and resources that may be of assistance.

The Business Credit Availability Program (BCAP)

The Government of Canada has announced the Business Credit Availability Program (BCAP) which will allow the Business Development Bank of Canada (BDC) and Export Development Canada (EDC) to provide more than $10 billion of additional support, largely targeted to small and medium-sized businesses, which may be able to provide assistance. BDC and EDC are cooperating with private sector lenders to coordinate on credit solutions for individual businesses. BCAP supports include:

- Working capital loans of up to $2 million with flexible terms and payment postponements for up to 6 months for qualifying businesses;

- Postponement of payments for up to 6 months, free of charge, for existing BDC clients with total BDC loan commitment of $1 million or less; and,

- Reduced rates on new eligible loans.

Businesses seeking support through BCAP should first contact their financial institutions for an assessment of their situation. Financial institutions will refer to EDC and BDC their existing clients whose needs extend beyond what is available through the private sector alone. Further information on BCAP can be found here.

Private Capital

If you have not already done so, you may want to consider contacting your bank to see if they are able to provide any assistance. Canada’s “Big Six” Banks have all announced a commitment to work with personal and small business banking customers on a case-by-case basis to provide
flexible solutions to help them manage through challenges such as pay disruption due to COVID-19; childcare disruption due to school closures; or those facing illness from COVID-19.

**Canada Emergency Business Account**

On Friday March 27, the Government of Canada launched the new Canada Emergency Business Account - a new loan program, that will be implemented rapidly by eligible financial institutions in cooperation with Export Development Canada (EDC).

This $25 billion program will provide interest-free loans of up to $40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced.

To qualify, these organizations will need to demonstrate they paid between $50,000 to $1 million in total payroll in 2019. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 per cent (up to $10,000).

Additional details on this program will be available soon.

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### Other supports

While not all specific to business, there are a number of programs available to help offset other monthly expenses such as mortgages, taxes and utilities for up to six months.

#### Mortgages

A number of Canadian banks and other mortgage lenders have announced they will provide customers with flexibility with their mortgage payments in response to the COVID-19 pandemic, including delaying payments up to six months.

#### Credit Cards

A number of issuers of credit cards have announced they will be reducing the interest rates and/or offering payment deferrals for individual and small business customers that are experiencing financial challenges as a result of COVID-19. Customers should contact the issuer of their credit card issuer for specific details as programs vary.

#### Provincial Sales Tax (PST)

Saskatchewan businesses are currently able to defer PST remittance for three-months to immediately alleviate cash-flow concerns. Businesses that are unable to file their provincial tax return(s) by the due date may submit a request for relief from penalty and interest charges on the return(s) affected.

If you have further PST related questions, I would encourage you to contact the Government of Saskatchewan’s Tax Inquiry Line at 1-800-667-6102 or by email at SaskTaxInfo@gov.sk.ca

#### Federal Income Tax and Government Sales Tax (GST)

The Canada Revenue Agency (CRA) will allow all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 20, 2020, and before September 2020. This relief would apply to tax balances due, as well as instalments,
under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.

Further information on CRA tax deferments, including how to reach the CRA’s call centre can be found here.

Deferral of Federal Sales Tax Remittance and Customs Duty Payments

The Government of Canada has announced that they will allow businesses, including self-employed individuals, to defer until June 30, 2020 payments of the Goods and Services Tax / Harmonized Sales Tax (GST/HST), as well as customs duties owing on their imports.

The deferral will apply to GST/HST remittances for the February, March and April 2020 reporting periods for monthly filers; the January 1, 2020 through March 31, 2020 reporting period for quarterly filers; and for annual filers, the amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer’s current fiscal year.

For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.

These amounts were normally due to be submitted to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of this month.

Property Taxes

A number of municipalities, including both the City of Regina and City of Saskatoon, have announced that there will be the option to defer the payment of property taxes without the accrual of penalties. You should contact your local municipality to see what programs they are offering and how to access them.

Utilities

Effective March 18, 2020, Crown utilities are offering customers a six-month interest waiver program to help residents and businesses deal with the economic impacts of the COVID-19 Pandemic. At the end of the six-month period, the balance of regular monthly payments will be due. Collections and service disconnects are also discontinued for this six-month period.

Further, to help customers get back on their feet, following the six months, any balance outstanding can be paid back over the following 12 months through equal monthly installments with no additional interest charged. In total this provides customers with a period of 18 months to recover from the impact of the pandemic to their finances. The goal is to provide customers with some relief during a very difficult period that is impacting both personal and economic wellbeing.
The Crowns encourage customers to continue to make regular payments, as they are able, to avoid large bills entering the winter season. However, for those experiencing hardship, it is the sincere hope that this will help offset some concerns. To make arrangements regarding customer accounts, please call the Crown utility to discuss your options.

A number of municipalities, including both the City of Regina and City of Saskatoon, have implemented a bill-deferral program allowing a zero interest bill deferral for up to six months for customers whose ability to make payments have been impacted by the COVID-19 restrictions. Please contact your local municipality to make arrangements.

Saskatchewan Workers’ Compensation Board (WCB) COVID-19 Response

To provide relief for Saskatchewan employers, the WCB is:

- Waiving penalties and interest charges for late premium payments from April 1 until June 30, 2020. This three-month period of waived charges is similar to other Boards’ relief measures.
- Forgiving interest and penalties for late payments applied in the month of March.
- Prioritizing employer payroll revisions to help employers reduce their premiums.
- Suspending payroll audits 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.

More information can be found here.

Does my business interruption insurance apply to the COVID-19? My insurance company turned down my claim for business interruption insurance, what can I do?

Unfortunately, according to the Insurance Bureau of Canada, generally, commercial insurance policies and traditional business interruption policies do not offer coverage for business interruption or supply chain disruption due to a pandemic such as COVID-19.

However, commercial insurance is complex and specialized and specific to your business. It is important that you speak to your insurance representative if you have any questions or need clarification about your coverage.

Some organizations may have purchased specialized contingent business interruption coverage, stand-alone business interruption coverage and supply chain disruption coverage which may be triggered as a result of the World Health Organization’s declaration of a pandemic.
The Insurance Bureau of Canada has a COVID-19 information page if you have further questions. It can be found here. If you have a specific question or would like to make a complaint, the Insurance Bureau of Canada’s customer contact number is 1-844-227-5422.

**Does the recent announcement regarding the suspension of evictions apply to my commercial property?**

On March 26, 2020, the Government of Saskatchewan announced that eviction hearings by the Office of Residential Tenancies would be suspended as a result of the COVID-19 emergency.

This suspension only applies to residential tenants, and as such does not extend to a commercial lease.

**MISCELLANEOUS QUESTIONS**

**I am feeling very stressed and overwhelmed, what supports are available?**

This is a very stressful and confusing time and a lot of people are feeling overwhelmed. The good news is that there are a number of different types of supports available to help. Professional Health Advice and Mental Health Support is available by dialing 8-1-1. The 8-1-1 line is also being used for information on COVID-19 so is likely very busy. If your need is urgent, please call 9-1-1.

An alternative is to call or text 2-1-1, or visit [https://sk.211.ca/](https://sk.211.ca/) which has a list of available resources and their contact information, including mental health supports. The Government of Saskatchewan has created a list of mental health tips and tools to help deal with the mental and emotional health aspects of the COVID-19 pandemic. It can be found [here](https://sk.211.ca/).

Other helpful resources include:

- **World Health Organization:** [https://www.who.int/docs/default-source/coronaviruse/mental-health-considerations.pdf](https://www.who.int/docs/default-source/coronaviruse/mental-health-considerations.pdf)

**What if the COVID-specific initiatives aren’t enough? How do I access social assistance programs?**

The Saskatchewan Income Support (SIS) Program may be able to help you meet the basic costs of living due to low income or unemployment. The amount of benefit from SIS will vary depending on your specific situation. Any person who needs financial help can apply.

Details on the types of benefits available and eligibility can be found [here](https://sk.211.ca/).
To apply you will need information such as:

- your Social Insurance Number (SIN) and your Saskatchewan Health Services number (HSN);
- basic information about your spouse/partner or children, including SIN and HSN;
- details about your income, such as pay stubs;
- documents to verify your living situation, such as a rental agreement or mortgage statement;
- a bank account in your name, including an individual or joint account;
- a completed Direct Deposit Authorization form;
- details of money available to you, including cash, money in the bank, investments, RRSPs, stocks, bonds, GICs, etc.;
- details of items you own, such as property and vehicles; and
- details on other benefits and/or pensions you are receiving.

Applications can be made online or by phone by calling 1-866-221-5200.

**How do I report a business or individual(s) that are violating the public health orders?**

There is now a Non-Compliance Reporting Form under the Public Health Orders webpage for people to report businesses and individuals they believe are violating the orders.

Any concerns regarding non-compliance with Public Health Orders including mandatory self-isolation or limits on maximum group size can be reported to the Saskatchewan Public Safety Agency at 1-855-559-5502.