

Questions and Answers

Saskatchewan Small Business Emergency Payment (SSBEP)

1. What is the Saskatchewan Small Business Emergency Payment (SSBEP)?

The SSBEP provides financial assistance to small and medium-sized businesses or not-for-profits directly ordered to temporarily close or substantially curtail operations through a Public Health Order by the Chief Medical Health Officer of Saskatchewan to help control transmission of COVID-19.

The program provides a payment to eligible businesses that can be used for any purpose, such as paying fixed costs or reopening the business once the public health order is lifted.

2. How is the payment calculated?

The payment is based on 15% of the business's monthly revenue in either April 2019 or February 2020. The business may select either of those months to calculate their payment. The maximum amount payable per eligibility period is \$5,000 per business.

3. What are the eligibility criteria?

To be eligible a Saskatchewan business or not-for-profit must:

- have been carrying on business in Saskatchewan on February 29, 2020;
- have been ordered to temporarily close or curtail operations through a COVID-19 public health order;
- have less than 500 employees;
- attest that they have experienced a loss in sales revenue due to a COVID-19 public health order and that they plan to reopen operations following the cancellation of the COVID-19 public health order;
- have not received any payments or amounts from any other sources, including insurance, to replace or compensate for the loss of sales revenue other than amounts from other government assistance programs; and,
- apply on or before July 31st, 2020.

4. What types of businesses are eligible?

Businesses that were ordered closed include bars, restaurants, recreational and entertainment facilities, and personal service facilities such as a hairdresser. Businesses that provide dental, optometry, ophthalmology, Physical Therapy, Occupational Therapy, Podiatry, or Chiropractor services were ordered to provide emergency services only. Restrictions have been placed on childcare facilities. Retail services are also eligible if not considered a critical or allowable business service.

Businesses that are still permitted to operate and are considered "Critical Public Services to Address COVID-19" or are allowable business services such as those on the list available at the following link, are not eligible to receive benefits under this program. Municipalities are not eligible. <https://www.saskatchewan.ca/-/media/files/coronavirus/public-health-measures/critical-public-services-to-address-covid-19-and-allowable-business-services.pdf>

5. How will the GOS verify eligibility?

Applicants will complete an application form and attest they have experienced a loss in revenue and plan to re-open.

Applications may be audited following payment. Any payments that are deemed to be ineligible will be considered a debt owing to the Government of Saskatchewan and subject to collection processes outlined in *The Financial Administration Act*.

6. Why is the maximum payment 15% of monthly revenue, up to \$5000 per eligibility period?

We acknowledge many businesses are facing much greater costs. This is intended to provide immediate support and complement federal programs that are not yet accepting applications and processing payments.

7. How soon can I apply? How soon can I expect to receive my payment?

Applications will be accepted starting 2:00pm, Monday, April 13, 2020. Applications will be processed on a first come first serve basis. Completed applications with all required attachments will be given priority. Providing direct deposit bank information on the application form will allow for payments.

The goal is to make payments within 5 business days of submitting an application.

8. Why were the months of April 2019 and February 2020 selected as base months to calculate the payment amount?

The April 2019 base month will work for most businesses as it is a comparable time of year. However, for newly established businesses and those with significant growth, February 2020 would be a more accurate baseline. Businesses may select either of these two months in order to maximize their payment.

9. Who is responsible for administering the program?

The Ministry of Finance will process applications, field inquiries, make payments, and audit the program. The Ministry of Trade and Export Development is responsible for program development and policy.

10. Are not-for-profits eligible?

Not-for-profits that earn regular, monthly sales revenue through a business activity that was ordered to close or significantly curtail (e.g., daycare, gym, restaurant) are eligible.

Eligibility is based on a business or not-for-profit earning sales revenue from business activities, such as the sale of goods or services. Sales revenue is not intended to include membership fees, charitable donations, or sponsorships.

11. Is this program open to businesses that operate in Saskatchewan but are located outside the province?

To be eligible for the program a person, partnership, corporation, or cooperative must maintain a permanent establishment in Saskatchewan and carry on business in Saskatchewan on February 29, 2020.

12. Why is this payment only for businesses directly affected by the public health order?

The province has tried to allow most businesses to continue operating where it is safe to do so. Through this program, the province is offering support for those businesses it has ordered to temporarily close to control transmission of COVID-19. A business that has not been directly ordered to temporarily close or curtail operations does not qualify. We will continue to talk to businesses to monitor effectiveness of provincial and federal programs to identify and address gaps.

13. Am I eligible for this program if I received business interruption insurance?

If a business has received business interruption insurance or other payments that replace or compensate for the loss of sales revenue, other than other government assistance programs, they are not eligible.

14. Am I eligible for this program if I receive money from federal programs?

Yes, this program is intended to complement the federal programs.

15. Where can I go for more information?

A program overview is available on the Government of Saskatchewan COVID-19 Support for Businesses website.

<https://www.saskatchewan.ca/government/health-care-administration-and-provider-resources/treatment-procedures-and-guidelines/emerging-public-health-issues/2019-novel-coronavirus/covid-19-information-for-businesses-and-workers/support-for-businesses>

16. What is the authority to make these payments?

The Executive Government Administration Act and The Economic and Co-operative Development Act.

SSBEP FOR SEASONAL BUSINESSES

1. What is the definition of a seasonal business?

For the purposes of SSBEP, a seasonal business is a small business that carries on business for only part of a year.

2. What are the eligibility criteria for SSBEP for seasonal businesses?

To be eligible a Saskatchewan seasonal business must:

- have been eligible to carry on business in Saskatchewan on February 29, 2020;
- have been ordered to temporarily close or curtail operations through a COVID-19 public health order;
- have less than 500 employees:
 - for the year before the COVID-19 public health order; or
 - when averaged for the 3 years before the COVID-19 public health order;
- attest that they have experienced a loss in sales revenue due to a COVID-19 public health order and that they plan to reopen operations following the cancellation of the COVID-19 public health order;
- have not received any payments or amounts from any other sources, including insurance, to replace or compensate for the loss of sales revenue other than amounts from other government assistance programs; and,
- apply on or before July 31st, 2020.

3. Are events/festivals eligible for SSBEP?

No, this program is for outfitters and seasonal businesses that have regular monthly sales revenue.

4. I already applied through the initial SSBEP application process. What do I do?

Please reapply for the program using the updated SSBEP program application form.

5. I already received a payment through SSBEP for a non-seasonal portion of my business. Am I entitled to another \$5,000 payment?

For each eligibility period, the total amount that any business is eligible for under the SSBEP program is \$5,000. If you have not received the maximum payment and you think the seasonal calculation would result in a higher payment, please contact the SSBEP team by email at ssbep@gov.sk.ca or call 1-800-667-6102 or 306-787-6645 in Regina.

6. I feel like my business is seasonal but it isn't covered by this program. Why?

The recently announced changes to the SSBEP program are intended to include businesses that were not open on February 29, 2020, but are impacted by a COVID-19 public health order. For example, the Government of Saskatchewan has restricted travel to and activity in provincial parks and restricted travel to the Northern Administration District.

7. Why was an amendment made for seasonal businesses, such as outfitters and business operating in provincial parks and not other businesses? The Government of Saskatchewan has restricted travel to and activity in provincial parks and restricted travel to the Northern

Administration District. This affects seasonal businesses operating in those areas. Given variable monthly revenue for these types of businesses, the Government of Saskatchewan wants to provide more flexibility for seasonal businesses to calculate their sales revenue.

8. Are camps eligible for the seasonal SSBEP?

Camps that would have been operating in April or May, the months covered by the SSBEP program are eligible for the program, provided they meet all other eligibility requirements.

SSBEP EXTENSION PAYMENT

1. Why is SSBEP being extended to the month of May?

The Government of Saskatchewan recognizes that many businesses continue to be impacted by restrictions imposed via a provincial public health order.

2. What does the SSBEP extension entail?

Eligible businesses will be able to receive a second SSBEP payment of up to \$5,000. The amount of the extension payment will be based on the payment from April, 2020.

3. Which businesses will be eligible for the SSBEP extension payment?

Businesses that are not allowed to open until Phase 3 or later of the Re-Open Saskatchewan Plan and those affected by other orders, such as the travel restrictions affecting the North, will be eligible for a second SSBEP payment.

4. Do I need to reapply for a second payment?

No you do not need to reapply for the second payment, however if it has been determined that you qualify you will be contacted by email and asked to confirm that you continue to meet the program requirements.

5. I think that my business is eligible for both April and May, but I have not applied yet. Can I still receive a payment for April?

Yes, if your business is eligible for payments in both months you will receive both upon completion of processing of your application.

6. When will payments be issued to eligible businesses?

The second phase of the program opens May 19, 2020. Processing will begin for these payments the week of May 25 and can be expected within five working days of processing. Payments will follow processing and will be made in the same method as the first payment.

7. I think that my business is eligible for a second payment but I haven't received one. What should I do?

Please contact the SSBEP team by email at ssbep@gov.sk.ca or call 1-800-667-6102 or 306-787-6645 in Regina.

8. My May revenues in 2019 were significantly higher than my April revenues. Can I receive a payment based on that revenue instead of April?

The program payment for non-seasonal businesses is based on either April 2019 or February 2020, whichever of these two months is most beneficial to your business.

9. If my business continues to be closed/curtailed in June, can I expect a third payment?

The program is available for April and May.

10. I am expecting a second payment but my payment information has changed, what should I do?

Please contact the Ministry of Finance prior to May 19, 2020 at ssbep@gov.sk.ca to notify us of the change and include supporting information from your financial institution.

11. Why are businesses that are reopening in Phase 2 of the Re-Open Saskatchewan Plan excluded from a second SSBEP Payment? Phase 2 doesn't allow my business to re-open until May 19.

The extension of the SSBEP applies only to those businesses that are required to remain closed for the entire month of May.

12. My business is allowed to re-open under Phase 1 or Phase 2 of the Re-Open Saskatchewan Plan, but public health operating requirements have been imposed that limit my business. Am I considered to be curtailed?

Businesses that have been allowed to reopen and provide all of their regular lines of service are not considered to be curtailed, regardless of the additional public health measures required. Businesses that have not been allowed to resume all of their regular types of services will be considered to be curtailed for the purposes of the second SSBEP payment. For example, a business that provides both hairdressing and esthetics services is eligible as they have not been allowed to resume esthetics services.