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## Alberta Government Support

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<https://www.alberta.ca/coronavirus-info-for-albertans.aspx>

### Support for Farm Businesses

<https://www.alberta.ca/covid-19-financial-support-for-businesses-and-organizations.aspx>

#### Corporate Income Tax

- Income tax balances and installment payments can be deferred from March 19 until August 31.
- Due date for filing Corporate Income tax returns after March 18<sup>th</sup> have been extended to June 1, 2020
- Farms and commercial customers can defer electricity and natural gas bill payments for the next 90 days. Call your utility provider to arrange the deferral if needed.
- Employees are eligible for job protected leave if they are under a 14-day self-isolation period. This may be extended upon advice of the Chief Medical Officer.
- Employers can request employees voluntarily take vacation leave and/or use their vacation pay or banked overtime, but cannot force them to do so under provincial employment rules.
- Businesses can defer **education property tax for six months**. Deferred amount will be paid in future years.
- **WCB premiums can now be deferred** until early 2021. Employers who have already paid their WCB premiums for 2020 are eligible for a rebate or credit.
- For small and medium businesses, government will cover 50% of the 2020 WCB premium when it is due in 2021.

#### Hiring Albertans for Agricultural Work

- Alberta Agriculture has a new job portal for connecting farms with job seekers. Employers can post positions here: <https://www.alberta.ca/agriculture-job-connector.aspx>

#### Employee Training Supports for Agri-Business

- Program intended to offset costs for COVID-19 safety and training, including costs of PPE and to remove barriers to get Albertans safely working
- AB Government providing up to \$5 million in support for farmers, agri-business, and food processors.
- Maximum government contribution is \$2000 per new employee to a maximum of \$50,000 per employer.
- Grants are available on a first come, first serve basis through the Canadian Agricultural Partnership (CAP). Details available soon: <https://cap.alberta.ca/CAP/>



### **AgriRecovery Program**

- AB Government announced \$17.9 million in assistance for beef producers who need to hold back animals due to temporary closures of processing plants. This will match the Federal Government investment of ~\$50 million for AB Beef producers.
  - Details on how to apply will be coming

### **AFSC Programs**

- AFSC is offering loan payment relief through interest-only payments, payment re-amortization, or payment deferral option to any client who needs support.
- Call the Client Services Centre at 1.877.899.2372 or local Relationship Manager:  
<https://afsc.ca/contact/>

### **Farm Credit Canada (FCC)**

- FCC has announced an additional \$5 billion in lending capacity for agriculture business.
- Will include loan payment deferrals and extra access to loans for cash flow needs.
- Contact an FCC relationship manager or customer service at 1.888.332.3301

### **ATB Financial**

- Small businesses (<50 employees) can apply for a payment deferral on loans and lines of credit for up to six months.
- Access additional working capital if needed.

### **Support for Albertans**

<https://www.alberta.ca/covid-19-supports-for-albertans.aspx>

### **Utility Payment Deferral**

- Residential customers can defer electricity and natural gas payments for the next 90 days.

### **Reporting for Registrations/Licences/ Grazing Dispositions**

- Alberta Environment and Parks announced that it is temporarily suspending submitting periodic reports for approvals or registrations under the *Environmental Protection and Enhancement Act*, licences or approvals under the *Water Act*, and returns or reports under grazing dispositions under the *Public Lands Act*.
- Producers must still record and keep reports/documentation up to date, just don't submit them at this time.



## Government of Canada Support

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<https://www.canada.ca/en/departement-finance/economic-response-plan.html>

### Support for Farm Businesses:

#### AgriRecovery Program

- Government announced \$125 million in assistance for beef and pork producers who need to hold back animals due to temporary closures of processing plants.
- Details on how to apply will be coming

#### Canada Emergency Business Account (CEBA)

- Federal government will guarantee bank loans of up to **\$40,000 for small business and will be interest free for the first year**. Under certain conditions up to \$10,000 of the loans could be non-repayable. Apply through your bank or credit union.
- **NEW** (May 22, 2020): Government expanded eligibility criteria to allow businesses with payrolls lower than \$20,000 to access the program
- Eligibility:
  - Need a business operating account at a financial institution
  - A CRA business number and have filed a 2018 or 2019 tax return
  - Have eligible non-deferrable expenses between \$40,000 and \$1.5 million (such as rent, property taxes, utilities, insurance)

#### Canada Emergency Wage Subsidy (CEWS)

- The subsidy is available to employers of all sizes and covers 75% of remuneration paid during the period up to \$847 per week. Apply for this through a Canada Revenue Agency online portal.
- Eligible businesses have suffered a drop in gross revenues of at least 15% in March and 30% in April and May.
- **NEW**: Wage subsidy will be in place until **Aug 29, 2020** and retroactive to Mar 15, 2020
- Employers eligible for CEWS can also receive a 100% refund for employer contributions to EI, CPP.
- Effective immediately employers can reduce their remittances of income tax withheld on their employees' remuneration.
- <https://www.canada.ca/en/departement-finance/economic-response-plan/wage-subsidy.html>
- Apply through the Canada Revenue Agency's "My Business Account" portal.

#### Temporary 10% Wage Subsidy for Employers

- Three-month program to allow employers to reduce amount of payroll deductions to Canada Revenue Agency.
- 10% subsidy for your payroll up to a maximum of \$25,000 per employer for the program or up to \$1,375 maximum per employee.
- No need to apply- continue to deduct income tax, CPP, EI premiums, then the subsidy is calculated when you remit these amounts to CRA. See <https://www.canada.ca/en/revenue->



[agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html](https://www.alberta.ca/agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html)

### Work Sharing

- Available income supplement for employees who are working reduced work hours – intended to supplement EI for part-time reduced employees.
- Need to apply at <https://www.canada.ca/en/employment-social-development/services/work-sharing.html>
- Employer must show a reduction in **business activity** to be eligible, not just a reduction in revenues. Reduction in business activity is in the sale of goods or services greater than 10%.
- Submit application a minimum of 30 days prior to start date of reduced work hours.
- Work share agreements can last for 76 weeks.

### Temporary Foreign Worker Program (TFW) & Seasonal Agricultural Worker Program (SAWP)

- Government of Canada has committed to keep these programs open. Foreign workers coming to Canada are required to self-isolate for 14 days prior to work.
- Government providing support to employers up to \$1500 per TFW that are in the 14 day isolation period. Apply to the Mandatory Isolation Support for TFW Program here: <http://www.agr.gc.ca/eng/agricultural-programs-and-services/mandatory-isolation-support-for-temporary-foreign-workers-program/?id=1588186409721>

### Hiring Canadians for Agricultural Work

- AAFC's job portal is now live, connecting employers with job seekers. If you want to post a position you can do so here: <http://www.agr.gc.ca/eng/canadian-agri-food-sector/step-up-to-the-plate-help-feed-canadians/>
- <https://www.jobbank.gc.ca/jobsearch/jobsearch?searchstring=agriculture+alberta&fsrc=21&mid=&action=Search>
- **Youth Employment and Skills Program (YESP):** Employers can receive up to \$14,000 in matching funds to employ 1 intern. Also eligible to cover travel and accommodation costs where employees are required to relocate.
  - Internships must be a meaningful length and completed by March 31, 2021
  - Can apply anytime: <http://www.agr.gc.ca/eng/agricultural-programs-and-services/youth-employment-and-skills-program/applicant-guide/?id=1558438957602>

### Loans and Credit

- **Business Credit Availability Program (BCAP):** Available through the Business Development Bank of Canada and Export Development Canada.
  - Near term credit available to farmers and the agri-food sector will be increased through Farm Credit Canada.
  - Loan Guarantee of 80% of new operating credit and cash flow term loans up to \$6.25 million for small and medium sized businesses (SMEs)- talk to your financial institution for details <https://cba.ca/canadian-banks-are-standing-by-canadians?!=en-us>
  - Bank of Canada interest rate has been cut to 0.25%.
  - GST and duties and taxes on imports can be deferred until June



- **Regional Relief and Recovery Fund (RRRF)**
  - Interest free, 100% repayable loans up to \$1,000,000, administered through Western Economic Diversification
  - Designed for additional credit if other programs like CEBA are not sufficient enough.
  - For more information go to: <https://www.wd-deo.gc.ca/eng/20059.asp>

#### **Agristability**

- Deadline to enrol for 2020 Agristability has been extended to July 3, 2020

#### **Interprovincial Meat Trade**

- CFIA has put in place a Temporary Ministerial Exemption to allow for interprovincial meat sales from provincially inspected meat facilities. Processors can apply here: <https://www.inspection.gc.ca/covid-19/cfia-information-for-industry/temporary-ministerial-exemption/eng/1590085149461/1590085150008>

#### **Support for Workers/Individuals:**

##### **Canadian Emergency Response Benefit (CERB)**

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

- Provide **\$2,000 per month** for up to **four months** to provide support to:
  - Workers, contract workers, seasonal workers, and self-employed people who don't qualify for employment insurance (EI).
  - Workers who already receiving EI benefits and sickness benefits should not apply to the CERB.
  - Canadians who already applied to EI and whose application has not yet been processed do not need to reapply for EI or CERB.
  - Canadians must be over the age of 15 and have earned more than \$5,000 in the last 12 months and are now not earning income would qualify.
  - People who wish to work part time can earn **up to \$1,000 per month while collecting the CERB.**

##### **Temporary Salary Top-up for Low Income Essential Workers**

- Federal-provincial cost share will top up essential workers salary who work for \$2,500 or less full-time salary. Details to come.

##### **Employment Insurance**

- Fifteen weeks of income replacement for illness or sickness, or if you have to leave work to care for children.
- One week waiting period is waived for new claimants who are quarantined.
- No requirement for medical certificate if quarantined.



### **Additional Support for Individuals**

- Government will provide a one-time special payment in May 2020 through the GST Credit. Boost of ~\$400 for single individuals and \$600 for couples. Targeted to low and modest income families.
- For families with children who require additional support – increase to the Canada Child Benefit (CCB) payment by \$300 per child also in May 2020.
- Effective immediately homeowners facing financial difficulties can defer mortgage payments.
- For retired individuals, government is reducing the required minimum withdrawal by 25% for 2020.