



# **Available Funding and Support Programs for Businesses**

The Cornwall Business Enterprise Centre has compiled the following list of funding and support programs available from senior levels of government and other organizations. Should you have any questions regarding this list or available programs, please do not hesitate to contact us at 613-930-2787 ext. 2277 or email sbaggs@cornwall.ca.

### **Provincial**

#### **Ontario Covid-19 Small Business Relief Grant**

Eligible businesses subject to closures as a result of the province's move to the modified Step Two of the Roadmap to Reopen can apply to receive a grant of \$10,000.

To receive the grant, a small business must:

- be required to close due to public health orders that took effect 12:01 a.m. on January 5, 2022
- have fewer than 100 employees

Eligible businesses that previously qualified for the Ontario Small Business Support Grant will be pre-screened to verify eligibility and will not need to apply for the new program.

Newly established and newly eligible small businesses will need to apply once the application portal opens in the coming weeks. Small businesses that qualify can expect to receive their payment in the coming weeks.

#### More Info:

https://www.ontario.ca/page/businesses-get-help-covid-19-costs#section-0

## **Ontario Business Costs Rebate Program**

The new Ontario Business Costs Rebate Program supports businesses that are most impacted by public health measures in response to the Omicron variant.

Eligible businesses that are required to close or reduce capacity will receive rebate payments for a portion of the property tax and energy costs they incur while subject to these measures. Eligible businesses required to reduce capacity to 50 per cent, such as smaller retail stores, will receive a rebate payment equivalent to 50 per cent of their costs, while businesses required to close for indoor activities, such as restaurants and gyms, will receive a rebate payment equivalent to 100 per cent of their costs. Intake opens January 18 2022.

#### More Info:

https://www.ontario.ca/page/businesses-get-help-covid-19-costs#section-1





## Improving cash flows for Ontario businesses

The Ontario government is providing additional support to help improve cash flows for Ontario businesses by providing a six-month interest- and penalty-free period to make payments for most provincially administered taxes. This will:

- support businesses in the immediate term while capacity restrictions are in place
- provide the flexibility Ontario businesses will need for long-term planning

The six-month period will begin on January 1, 2022 and end on July 1, 2022.

### More Info:

https://www.ontario.ca/page/businesses-get-help-covid-19-costs#section-2

#### **Reconnect Ontario 2022**

Reconnect Ontario supports festivals and events that have a tourism economic impact and motivate visitors to rediscover Ontario, reconnect people with local experiences and increase tourism spending.

Deadline to apply is Wednesday, February 2, 2022 by 5:00 p.m. (Eastern Standard Time).

Note: A <u>ONe-key account</u> is required before the application can be completed and submitted. Please allow time for your account to be created and authorized by the province.

#### More Info:

https://www.ontario.ca/page/available-funding-opportunities-ontario-government#section-20

### **Digital Main Street**

Digital Main Street supports small business through training and grant programs to create online stores, improve digital marketing and skill development.

- ShopHERE creates online stores for independent small businesses and artists at no cost.
- Online training to improve small business e-commerce at no cost.

#### More info:

https://digitalmainstreet.ca/

## **Digital Consult Program**

The Cornwall Business Enterprise Centre (CBEC) helps to connect small business owners in Cornwall, SDG and Akwesasne with experts in finance, legal, marketing, technology and on-line solutions through the Digital Consult Program. Business owners are able to book an industry expert for up to three (3) 90-minute sessions, allowing them to ask questions, identify available assistant programs, and plan out future activities, etc. (Based on availability).

#### More info:

https://businessenterprisecentre.ca/what-we-do/digital-consult-program/





### **Federal**

## **Tourism and Hospitality Recovery Program (THRP)**

If you are a business, charity, or non-profit in Canada who has been affected by the COVID-19 pandemic, you may be eligible for a wage subsidy, a rent subsidy, or both through the THRP.

You may qualify if you are either:

- part of the tourism, hospitality, arts, entertainment, or recreation sectors; or
- affected by a qualifying public health restriction.

### More info:

https://www.canada.ca/en/revenue-agency/services/wage-rent-subsidies/tourism-hospitality-recovery-program.html

## Hardest-Hit Business Recovery Program (HHBRP)

Eligible organizations, regardless of their sector, may qualify for the HHBRP if they don't qualify for the Tourism and Hospitality Recovery Program (THRP).

To qualify for the HHBRP, you must meet the following two conditions:

- You have a 12-month average revenue drop from March 2020 to February 2021 of at least 50%
- You have a claim period revenue drop of at least 50%.

#### More info:

https://www.canada.ca/en/revenue-agency/services/wage-rent-subsidies/hardest-hit-business-recovery-program.html

# **Canada Recovery Hiring Program (CRHP)**

As an employer in Canada who continues to be impacted by the COVID-19 pandemic, you may be eligible to apply for a subsidy to cover part of your wages as you hire new employees and increase existing employees' wages or hours.

Each claim period, eligible employers can claim either the higher of the CRHP, or the wage portion of:

- Tourism and Hospitality Recovery Program (THRP)
- Hardest-Hit Business Recovery Program (HHBRP)

#### More info:

https://www.canada.ca/en/revenue-agency/services/wage-rent-subsidies/recovery-hiring-program.html





## Highly Affected Sectors Credit Availability Program (HASCAP)

HASCAP loans are targeted to those businesses that have been highly-affected by COVID-19. The government has identified several sectors—like tourism, hospitality, arts and culture. These loans are administered by your local financial institution.

For more details contact your financial institution.

More info:

https://hascap.ca/

### Canada Worker Lockdown Benefit (CWLB)

Updated - Canada Worker Lockdown Benefit to include workers in regions where provincial or territorial governments have introduced capacity-limiting restrictions of 50 per cent or more.

As announced previously, this benefit will provide \$300 a week in income support to eligible workers who are directly affected by a COVID-19-related public health lockdown, and who have lost 50 per cent or more of their income as a result.

Check if you meet all other eligibility criteria before applying.

More info:

https://www.canada.ca/en/revenue-agency/services/benefits/worker-lockdown-benefit.html

## **Canada Recovery Sickness Benefit (CRSB)**

The CRSB is extending until May 7, 2022.

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.

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#### More Info:

https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit.html





## **Employment Insurance (EI)**

The Employment Insurance (EI) program provides temporary income support to unemployed workers while they look for employment or to upgrade their skills.

#### More info:

https://www.canada.ca/en/employment-social-development/programs/ei.html

## **Canada Recovery Caregiver Benefit (CRCB)**

The CRCB is extending until May 7, 2022.

The Canada Recovery Caregiving Benefit (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.

### More info:

https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit/crcb-weeks-apply.html

## **Large Employer Emergency Financing Facility (LEEFF)**

This program will provide emergency funding support for large Canadian enterprises facing financial challenges in light of the economic impact of the global COVID-19 pandemic. CEEFC has been formed to administer this mandate.

LEEFF will be open to large Canadian employers who:

- have a significant impact on Canada's economy, as demonstrated by
  - o having significant operations in Canada or
  - o supporting a significant workforce in Canada;
- can generally demonstrate approximately \$300 million or more in annual revenues; and
- require a minimum loan size of about \$60 million.

#### More info:

https://www.cdev.gc.ca/home-ceefc/