

Business Response Team

Frequently Asked Questions

April 27, 2020

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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](#)

[Scotiabank COVID-19 FAQs](#)

[CIBC COVID-19 Advice Centre](#)

[TD Canada Trust COVID-19 Information Page](#)

[RBC COVID-19 Information](#)

[National Bank COVID-19 Updates](#)

[Business Development Canada COVID-19 Support Information](#)

[Export Development Canada COVID-19 Support Information](#)

[City of Saskatoon COVID-19 Information](#)

[City of Regina COVID-19 Information](#)

[City of Prince Albert COVID-19 Information](#)

[City of Moose Jaw COVID-19 Information](#)

[City of Swift Current COVID-19 Information](#)

[City of Yorkton COVID-19 Updates](#)

[Saskatchewan Chamber of Commerce Business Resources for Dealing with COVID-19](#)

[SREDA COVID-19 Support Resource List](#)

[Economic Development Regina COVID-19 Resources](#)

[Canadian Chamber of Commerce COVID-19 Resources](#)

[Canadian Federation of Independent Business COVID-19 Small Business Help Centre](#)

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 (CEBA) - 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 \$20,000 to \$1.5 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).

Loans through this program are now available. Contact your primary business lender for more details. More information on the CEBA can be found [here](#).

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 AgriInsurance, provided by Saskatchewan Crop Insurance Corporation, as well as AgriInvest, 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/>

Support for Farmers and Food Production and Processing Employers in isolating Temporary Foreign Workers

On April 13, 2020, the Government of Canada announced \$50 million in funding to provide support to farmers, fish harvesters, and food production and processing employers to put in place the measures required to follow the mandatory 14-day isolation period of workers arriving from abroad.

In addition to the responsibility of paying the workers for the two weeks during which time they cannot work, many employers are also responsible for providing workers with transportation and accommodations, as well as access to food and basic supplies needed to meet all of the conditions imposed by public health authorities.

Recognizing the importance of this responsibility, the federal government will provide support of \$1,500 for each temporary foreign worker, to employers or those working with them to ensure requirements are fully met. The funding is conditional on employers not being found in violation of the mandatory 14-day isolation protocols or any other public health order. This program will be available as long as the *Quarantine Act* is in force and the isolation protocol is followed.

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 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.

On April 15, 2020, the Government of Canada announced that it would be expanding the eligibility for CERB. The CERB has been expanded to:

- Allow people to earn up to \$1,000 per month while collecting the CERB.
- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.
- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

These changes will be retroactive to March 15, 2020. More details will be posted on the [portal](#) shortly. 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.

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 deferrals, 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?

Canada Emergency Commercial Rent Assistance Program

The Government of Canada has announced the Canada Emergency Commercial Rent Assistance (CECRA) program. The CECRA will lower rent by 75 per cent for small businesses that have been affected by COVID-19 by providing loans to qualifying commercial property owners. Details regarding the program are as follows:

- The program will provide forgivable loans to qualifying commercial property owners to cover 50 per cent of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.
- The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants' rent by at least 75 per cent for the three corresponding months under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25 per cent of the rent.
- Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70 per cent drop in pre-COVID-19 revenues. This support will also be available to non-profit and charitable organizations.

The CECRA is being delivered by the Canada Mortgage and Housing Corporation. It is expected that the CECRA will be operational by mid-May, with commercial property owners lowering the rents of their small business tenant's payable for the months of April and May, retroactively, and for June.

Further details on CECRA will be shared in the near future once final terms and conditions are available.

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:

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- 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.

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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 deferrals, 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

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- 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.

SASKATCHEWAN SMALL BUSINESS EMERGENCY PAYMENT RELATED QUESTIONS

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.

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 is \$5,000 per business.

To be eligible, a 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 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.

You can find further information on the SSBEP and submit your application [here](#).

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email sbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

In addition to details around the type of business operated, number of employees and the business' legal and operating names, the following details will be required order to complete the application:

- Federal Business Number (mandatory if your business has one assigned);
- WCB Registration Number (mandatory if your business has one assigned);
- PST Number (mandatory if your business has one assigned);

- Corporate Registry Number (mandatory if your business has one assigned);
- The date business closed and complied with the order from Saskatchewan Public Health;
- The date the business partially closed or limited the services it provides to customers;
- March 2020 financial results;
- April 2020 financial results;
- Weekly sales reports for the weeks after the Public Health Order started affecting your business;
- The banking details of the account that the SSBEP will be directly deposited into.

If you have further information after reviewing the SSBEP website, you can contact the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

How is the SSBEP 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 is \$5,000 per business.

Further information can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

What are the SSBEP eligibility criteria?

To be eligible, a 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 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.

You can find further information on the SSBEP and submit your application [here](#).

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

What types of businesses are eligible for the SSBEP?

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>

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

How will the Government of Saskatchewan verify eligibility for the SSBEP?

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*.

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

Why is the maximum SSBEP payment 15% of monthly revenue, up to \$5000?

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.

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

How soon can I apply for the SSBEP? How soon can I expect to receive my payment?

You can find further information on the SSBEP and submit your application [here](#).

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

To help prepare your application, in addition to details around the type of business operated, number of employees and the business’ legal and operating names, the following details will be required:

- Federal Business Number (mandatory if your business has one assigned);
- WCB Registration Number (mandatory if your business has one assigned);

- PST Number (mandatory if your business has one assigned);
- Corporate Registry Number (mandatory if your business has one assigned);
- The date business closed and complied with the order from Saskatchewan Public Health;
- The date the business partially closed or limited the services it provides to customers;
- March 2020 financial results;
- April 2020 financial results;
- Weekly sales reports for the weeks after the Public Health Order started affecting your business;
- The banking details of the account that the SSBEP will be directly deposited into.

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

Why were the months of April 2019 and February 2020 selected as base months to calculate the SSBEP 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.

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

Who is responsible for administering the SSBEP 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.

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

Are not-for-profits eligible for the SSBEP?

Eligibility for not-for-profits will be reviewed on a case-by-case basis. Eligibility is based on existing criteria as well as existence of fixed costs such as commercial rent or mortgages. For example, a day or weekly kids camp with primarily variable costs (e.g., staff wages) would not be eligible as federal programs such as the Canada Emergency Wage Subsidy are expected to help with variable costs. This program is intended to support fixed costs.

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

Is this SSBEP 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.

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

Why is the SSBEP 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. This is just the first step in broad-based recovery efforts.

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

Am I eligible for the SSBEP 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.

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

Am I eligible for the SSBEP if I receive money from federal programs?

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

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

Where can I go for more information on the SSBEP?

You can find further information on the SSBEP and submit your application [here](#).

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

Will I need to pay income tax on the SSBEP taxable?

Given the urgent nature in establishing the SSBEP, the income tax implications of the payment are still being confirmed. The Government of Saskatchewan has made a request to the Government of Canada that this SSBEP be non-taxable. An update will be sent when a determination is made.

What is the authority to make these payments?

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

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

QUESTIONS RELATED TO THE RE-OPEN SASKATCHEWAN PLAN

I have been told I can re-open. Where can I get personal protective equipment (PPE) necessary to meet the safety requirements to operate my business safely?

The Government of Saskatchewan is aware of there are currently challenges sourcing some types of PPE which may intensify as demand increases through the re-opening of the province. Government officials are working to ensure there is a consistent and reliable supply of PPE to meet this increase in demand – the safety of the province’s residents is the number one priority for the Government of Saskatchewan.

What do I need to know about the PPE and safety considerations required to operate my business safely?

Operators will need to obtain their own personal protective equipment through local or online suppliers.

Employees working directly with clients should wear droplet PPE, including a procedural/surgical mask and eye protection. Any eye protection that fully covers your eyes is sufficient – goggles, safety glasses or a face shield. Prescription glasses are not classified as appropriate eye protection. Aprons of either cloth or a plastic material can be worn. Cloth aprons must be changed between clients and laundered on the hottest setting.

Workplaces should have protocols for donning and doffing PPE, as well as instructions for proper disposal of it. More information on PPE can be found on page 15 of the Re-Open Saskatchewan plan or [here](#).

Employees should be provided access to tissues, no-touch trash receptacles, hand soap, alcohol-based hand sanitizers approved by Health Canada (DIN or NPN number), disinfectants and disposable towels.

All workers, especially those in contact with the public, should self-monitor for symptoms and use the self-assessment tool available at saskatchewan.ca/COVID19.

Infection Prevention and Control or Occupational Health and Safety staff in the workplace can assist in monitoring employee symptoms and provide advice in line with the public health order.

Clients should be asked to stay home if they are feeling unwell or displaying any cold or flu-like symptoms.

CANADA EMERGENCY RESPONSE BENEFIT QUESTIONS

What is the CERB?

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.

On April 15, 2020, the Government of Canada announced that it would be expanding the eligibility for CERB. The CERB has been expanded to:

- Allow people to earn up to \$1,000 per month while collecting the CERB.
- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.
- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

These changes will be retroactive to March 15, 2020. More details will be posted on the [portal](#) shortly.

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.

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](#).

How do I apply for the CERB?

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.

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](#).

Who is Eligible to Receive the CERB?

To be eligible to receive the Canada Emergency Response Benefit (CERB) from Service Canada, the following must apply:

- You must reside in Canada
- You are 15 years of age or older at the time of application
- You have stopped or will stop working for reasons related to covid-19, or because you are unable to work due to illness, or because you lost your employment for other reasons beyond your control; and
 - If you are submitting for your first benefit period, that you have stopped or will stop working for at least 14 consecutive days within the 4-week benefit period; or
 - If you are filing for a subsequent benefit period, you did not receive any employment or self-employment income for the period for which you previously claimed the benefit and do not expect to receive any employment or self employment income in the 4 week benefit period
- You have not quit your job voluntarily
- You are not receiving nor have you applied for the CERB from the Canada Revenue Agency nor are you receiving Employment Insurance benefits for the same benefit period
- You have earned a minimum of \$5,000 in income within the last 12 months or in the 2019 calendar year from one or more of the following sources:
 - Employment income

- Self-employment income

On April 15, 2020, the Government of Canada announced that it would be expanding the eligibility for CERB. The CERB has been expanded to:

- Allow people to earn up to \$1,000 per month while collecting the CERB.
- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.
- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

These changes will be retroactive to March 15, 2020. More details will be posted on the [portal](#) shortly.

How do I know whether to apply for EI or the CERB?

If you have stopped working because of COVID-19, you should apply for the Canada Emergency Response Benefit, whether or not are eligible for Employment Insurance. The Benefit is available for the period from March 15, 2020 to October 3, 2020.

If you applied for EI regular or sickness benefits on March 15, 2020 or later, your claim will be automatically processed through the Canada Emergency Response Benefit.

In addition, for other EI benefits, including maternity, parental, caregiving, fishing and work-sharing, you should also continue to apply.

Can you receive the CERB if you are not a citizen or permanent resident?

To be eligible for the Canada Emergency Response Benefit, you must reside in Canada and have a valid Social Insurance Number.

Workers who are not Canadian citizens or permanent residents – including temporary foreign workers and international students – may be eligible to receive the Benefit if meet the other eligibility requirements.

What do I need to provide to the Government of Canada to receive the CERB?

You will need to provide your personal contact information, your Social Insurance Number and confirm that you meet the eligibility requirements. You may be asked to provide additional documentation to verify your eligibility at a future date.

If I am already receiving EI/have already applied for EI should I reapply for CERB?

No. If you are already receiving EI benefits you will continue to receive those benefits. If your EI eligibility ends before October 3, 2020 you may then apply for the CERB if you meet the eligibility requirements.

If you have applied for EI and became eligible before March 15, your claim will be processed under the pre-existing EI rules. If you have applied for EI from March 15 onward, your claim will automatically be processed through CERB.

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 (CEWS)

The wage subsidy was established to prevent further job losses, encourage employers to re-hire workers previously laid off as a result of COVID-19, and help better position Canadian companies and other employers to more easily resume normal operations following the crisis.

Eligible employers would include individuals, taxable corporations, partnerships consisting of eligible employers, non-profit organizations and registered charities. This subsidy would be available to eligible employers that see a drop of at least 15 per cent of their revenue in March 2020 and 30 per cent for the following months.

The subsidy amount for a given employee on eligible remuneration paid for the period between March 15 and June 6, 2020 would be the greater of:

- 75 per cent of the amount of remuneration paid, up to a maximum benefit of \$847 per week; and

- the amount of remuneration paid, up to a maximum benefit of \$847 per week or 75 per cent of the employee's pre-crisis weekly remuneration, whichever is less.

In effect, employers may be eligible for a subsidy of up to 100 per cent of the first 75 per cent of pre-crisis wages or salaries of existing employees. These employers would be expected where possible to maintain existing employees' pre-crisis employment earnings.

Further details on the CEWS are now available. The [Government of Canada's CEWS webpage](#) has information on:

- Who is an eligible employer;
- How to determine eligible employees;
- How to calculate the amount of subsidy a business can receive;
- Information on how to apply; and,
- How to contact the Canada Revenue Agency if you have questions about CEWS.

Eligible employers will be able to apply for the CEWS through the Canada Revenue Agency's [My Business Account portal](#) in early to mid-May.

Refund for Certain Payroll Contributions

The Government of Canada has also expanding the CEWS by introducing a new 100 per cent refund for certain employer-paid contributions to Employment Insurance and the Canada Pension Plan. This refund would cover 100 per cent of employer-paid contributions for eligible employees for each week throughout which those employees are on leave with pay and for which the employer is eligible to claim for the CEWS for those employees.

Additional details of the proposed CEWS program and the refund for certain payroll contributions, including further details on eligibility and how to apply when the programs is launched, can be found [here](#).

Eligible employers will be able to apply for the payroll contribution refund at the same time as CEWS through the Canada Revenue Agency's [My Business Account portal](#) in early to mid-May.

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

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.

On April 15, 2020, the Government of Canada announced that it would be expanding the eligibility for CERB. The CERB has been expanded to:

- Allow people to earn up to \$1,000 per month while collecting the CERB.
- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.
- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

These changes will be retroactive to March 15, 2020. More details will be posted on the [portal](#) shortly.

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.

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

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.

On April 15, 2020, the Government of Canada announced that it would be expanding the eligibility for CERB. The CERB has been expanded to:

- Allow people to earn up to \$1,000 per month while collecting the CERB.
- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.
- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

These changes will be retroactive to March 15, 2020. More details will be posted on the [portal](#) shortly.

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.

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](#).

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.

On April 13, 2020, the Government of Canada announced \$50 million in funding to provide support to farmers, fish harvesters, and food production and processing employers to put in place the measures required to follow the mandatory 14-day isolation period of workers arriving from abroad.

In addition to the responsibility of paying the workers for the two weeks during which time they cannot work, many employers are also responsible for providing workers with transportation and accommodations, as well as access to food and basic supplies needed to meet all of the conditions imposed by public health authorities.

Recognizing the importance of this responsibility, the federal government will provide support of \$1,500 for each temporary foreign worker, to employers or those working with them to ensure requirements are fully met. The funding is conditional on employers not being found in violation of the mandatory 14-day isolation protocols or any other public health order. This program will be available as long as the *Quarantine Act* is in force and the isolation protocol is followed.

For more information regarding changes to the TFW Program due to COVID-19, please visit the Government of Canada's [FAQs](#).

For general questions regarding the TFW program, please contact the Employer Services Branch of the Ministry of Immigration and Career Training at 306-787-7428 or employerservices@gov.sk.ca.

For questions or information requests regarding a specific TFW application or worker, please contact the Department of Immigration, Refugees and Citizenship Canada at IRCC.DNEngagement@cic.gc.ca.

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

What does the recently announced change to the Canada Summer Jobs program mean for me? If I hire students, will the federal government cover 100% of their wages?

On April 8, 2020 the Government of Canada announced temporary changes to the Canada Summer Jobs Program to address the needs of students in light of the COVID-19 situation.

The temporary changes to the program for this year include:

- An increase to the wage subsidy, so that private and public sector employers can also receive up to 100 per cent of the provincial or territorial minimum hourly wage for each employee
- An extension to the end date for employment to February 28, 2021
- Allowing employers to adapt their projects and job activities to support essential services

- Allowing employers to hire staff on a part-time basis

An employer has to be approved to participate in the Canada Summer Jobs Program before the above-noted changes would apply to the hiring of students.

The Canada Summer Jobs Program call for applications closed on February 28, 2020. The Government of Canada has advised that in response to the economic impacts created by the COVID-19 situation, they will work with Members of Parliament to identify organizations that provide essential services in the community and could provide youth jobs but did not apply for the Canada Summer Jobs program in 2020. If you believe this situation applies to you, please contact your Member of Parliament. More information about the Canada Summer Jobs Program can be found [here](#).

Can you give me more information about Canada's proposed wage subsidy?

Canada Emergency Wage Subsidy (CEWS)

The wage subsidy was established to prevent further job losses, encourage employers to re-hire workers previously laid off as a result of COVID-19, and help better position Canadian companies and other employers to more easily resume normal operations following the crisis.

Eligible employers would include individuals, taxable corporations, partnerships consisting of eligible employers, non-profit organizations and registered charities. This subsidy would be available to eligible employers that see a drop of at least 15 per cent of their revenue in March 2020 and 30 per cent for the following months.

The subsidy amount for a given employee on eligible remuneration paid for the period between March 15 and June 6, 2020 would be the greater of:

- 75 per cent of the amount of remuneration paid, up to a maximum benefit of \$847 per week; and
- the amount of remuneration paid, up to a maximum benefit of \$847 per week or 75 per cent of the employee's pre-crisis weekly remuneration, whichever is less.

In effect, employers may be eligible for a subsidy of up to 100 per cent of the first 75 per cent of pre-crisis wages or salaries of existing employees. These employers would be expected where possible to maintain existing employees' pre-crisis employment earnings.

Further details on the the CEWS are now available. The [Government of Canada's CEWS webpage](#) has information on:

- Who is an eligible employer;
- How to determine eligible employees;
- How to calculate the amount of subsidy a business can receive;
- Information on how to apply; and,
- How to contact the Canada Revenue Agency if you have questions about CEWS.

Refund for Certain Payroll Contributions

The Government of Canada has also expanding the CEWS by introducing a new 100 per cent refund for certain employer-paid contributions to Employment Insurance and the Canada Pension Plan. This refund would cover 100 per cent of employer-paid contributions for eligible employees for each week throughout which those employees are on leave with pay and for which the employer is eligible to claim for the CEWS for those employees.

Additional details of the proposed CEWS program and the refund for certain payroll contributions, including further details on eligibility and how to apply when the programs is launched, can be found [here](#).

Eligible employers will be able to apply for the payroll contribution refund at the same time as CEWS through the Canada Revenue Agency's [My Business Account portal](#) in early to mid-May.

What can you tell me about the recent announcement regarding top up of wages for essential workers earning less than \$2500?

On April 15, 2020 the Government of Canada announced a plan to work with provinces and territories through a new transfer to cost-share a temporary top up to the salaries of low-income essential workers that the provinces and territories have deemed essential in the fight against COVID-19.

Further details regarding this initiative will be released shortly.

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.

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.

On April 15, 2020, the Government of Canada announced that it would be expanding the eligibility for CERB. The CERB has been expanded to:

- Allow people to earn up to \$1,000 per month while collecting the CERB.
- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.
- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

These changes will be retroactive to March 15, 2020. More details will be posted on the [portal](#) shortly.

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.

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](#).

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?

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.

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- 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.

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- Allow people to earn up to \$1,000 per month while collecting the CERB.
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- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

These changes will be retroactive to March 15, 2020. More details will be posted on the [portal](#) shortly. 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.

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](#).

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.

What if it is impossible for my employees to maintain a two-metre distance between each other while travelling in a vehicle for work?

In situations where it is impossible to maintain a two-meter distance between workers in a vehicle, the following adaptations must be made:

- Encourage the same workers to ride in the same company vehicle every shift.
- If possible, workers should occupy the same seats in a vehicle for the entire shift (e.g. the driver shouldn't change during the shift).
- Workers should avoid physical contact and avoid sharing materials or equipment.
- Vehicles should be frequently cleaned and disinfected with an approved disinfectant during the shift and between each shift. Commonly touched surfaces such as the steering wheel, dashboard, interior and exterior door handles, interior mirror, and any other surface should be thoroughly cleaned and disinfected.

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

Canada Emergency Commercial Rent Assistance Program

The Government of Canada has announced the Canada Emergency Commercial Rent Assistance (CECRA) program. The CECRA will lower rent by 75 per cent for small businesses that have been affected by COVID-19 by providing loans to qualifying commercial property owners. Details regarding the program are as follows:

- The program will provide forgivable loans to qualifying commercial property owners to cover 50 per cent of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.
- The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants' rent by at least 75 per cent for the three corresponding months under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25 per cent of the rent.
- Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70 per cent drop in pre-COVID-19 revenues. This support will also be available to non-profit and charitable organizations.

The CECRA is being delivered by the Canada Mortgage and Housing Corporation. It is expected that the CECRA will be operational by mid-May, with commercial property owners lowering the rents of their small business tenant's payable for the months of April and May, retroactively, and for June.

Further details on CECRA will be shared in the near future once final terms and conditions are available.

There are also a number of programs and resources that may be of assistance.

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.

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 is \$5,000 per business.

To be eligible, a 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 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.

You can find further information on the SSBEP and submit your application [here](#).

Further information on the SSBEP can be obtained by contacting the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

In addition to details around the type of business operated, number of employees and the business' legal and operating names, the following details will be required order to complete the application:

- Federal Business Number (mandatory if your business has one assigned);
- WCB Registration Number (mandatory if your business has one assigned);
- PST Number (mandatory if your business has one assigned);
- Corporate Registry Number (mandatory if your business has one assigned);
- The date business closed and complied with the order from Saskatchewan Public Health;
- The date the business partially closed or limited the services it provides to customers;
- March 2020 financial results;
- April 2020 financial results;
- Weekly sales reports for the weeks after the Public Health Order started affecting your business;
- The banking details of the account that the SSBEP will be directly deposited into.

If you have further information after reviewing the SSBEF website, you can contact the Ministry of Finance by email ssbep@gov.sk.ca or by calling 1-800-667-6102 or 306-787-6645 in Regina.

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 (CEBA) - 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 \$20,000 to \$1.5 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).

Loans through this program are now available. Contact your primary business lender for more details. More information on the CEBA can be found [here](#).

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.

On April 15, 2020, the Government of Canada announced that it would be expanding the eligibility for CERB. The CERB has been expanded to:

- Allow people to earn up to \$1,000 per month while collecting the CERB.
- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.
- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

These changes will be retroactive to March 15, 2020. More details will be posted on the [portal](#) shortly.

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.

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.

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.

Canada Emergency Commercial Rent Assistance Program

The Government of Canada has announced the Canada Emergency Commercial Rent Assistance (CECRA) program. The CECRA will lower rent by 75 per cent for small businesses that have been affected by COVID-19 by providing loans to qualifying commercial property owners. Details regarding the program are as follows:

- The program will provide forgivable loans to qualifying commercial property owners to cover 50 per cent of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.
- The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants' rent by at least 75 per cent for the three corresponding months under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25 per cent of the rent.
- Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70 per cent drop in pre-COVID-19 revenues. This support will also be available to non-profit and charitable organizations.

The CECRA is being delivered by the Canada Mortgage and Housing Corporation. It is expected that the CECRA will be operational by mid-May, with commercial property owners lowering the rents of their small business tenant's payable for the months of April and May, retroactively, and for June.

Further details on CECRA will be shared in the near future once final terms and conditions are available.

How do I access rent relief for my small business?

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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/> 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](#).

Other helpful resources include:

- **Canadian Association for Mental Health:** <https://www.camh.ca/en/health-info/mental-health-and-covid-19>
- **World Health Organization:** <https://www.who.int/docs/default-source/coronaviruse/mental-health-considerations.pdf>
- **Federal Government:** <https://www.canada.ca/en/government/publicservice/covid-19/covid-19-mental-health-work.html>

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](#).

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.