

Government Financial Aid Information for Employers and Employees

Worker Emergency Bridge Fund and Small Business Impact Grant

Applications for the two programs announced Thursday, April 2, will be available online by April 10th, at <https://novascotia.ca/coronavirus/#support>.

The Department of Business is committed to getting money into the hands of our small businesses and workers as quickly as possible. Dalhousie University has agreed to help us with that. All funds will be dispersed by the end of April.

COVID-19 In The Workplace

All positive cases of COVID-19 are reported to Public Health through the lab testing processes. Anyone with a confirmed case of COVID-19 will be contacted by Public Health and they will work to determine who their close contacts are. If co-workers are identified as close contacts, Public Health will follow up with those individuals, typically within 24 hours, with instructions to self-isolate. All other employees should continue to practice good hand hygiene and use cough and sneeze etiquette. Physical distance of 2 metres, or six feet, must be maintained in the workplace.

There is no requirement for businesses to close if an employee has tested positive.

Businesses that are open must take the following steps to keep employees and customers healthy:

- Maintain a two-metre, or six-foot, distance among employees and customers
- Clean and disinfect workplaces a minimum of twice a day, or as required
- Employees must follow proper hand-washing and other hygiene guidelines

To clean and disinfect workspaces, wash with soapy water first. Then disinfect using household cleaning products, following the directions on the label, or a solution of 1 part bleach to 9 parts water. Disinfect phones, remotes, computers, and other handheld devices with 70% alcohol or wipes.

Productivity Innovation Voucher Program

NSBI is taking applications for the Productivity Innovation Program. The program helps small and medium sized companies access direct assistance to help make their business more productive and innovative.

The program helps businesses find expertise within post-secondary institutions to:

- Improve productivity
- Develop a new product, service, or process; and
- Create growth

More information on the program and how to apply is available online at <https://www.novascotiabusiness.com/export/programs-services/productivity-and-innovation-voucher-program>

Employer Assessment Tool

The Employer Assessment tool has proved to be a popular resource for businesses looking to find out if they are complying with the Public Health order. Since it was posted online on March 30, it has been visited 8,316 times, with 7,116, or 86.73% of respondents completing the assessment.

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Respondents included 2,618 businesses exempt from the Public Health order, 2,491 businesses who are permitted to operate if they are able to practice the social distancing measures, 769 employers who chose “other”, 390 from the food service industry, 279 from regulated health professions, 202 from unregulated health professions.

Employer Assessment Tool is located here: <https://covid19-employer-assessment.novascotia.ca/en>

Federal and Provincial Business Support Programs

Program	Terms	Eligibility	Amounts
Canada Emergency Wage Subsidy (CEWS)	75% of salaries (up to 3 mths) for qualifying businesses, retroactive to March 15, 2020	Individuals, corps, partnerships and NFP – all sectors (except public sector entities) Must be able to demonstrate 30% or more drop in revenues	Max \$847 per week per employee
Wage subsidy 10%	Organizations that do not qualify for the CEWS may qualify for the 10% wage subsidy (March 18 – June 19, 2020)	Individuals, CCPC, partnerships and NFP- all sectors (except trusts)	Max \$1375 per employee Max \$25,000 Per employer
Canada Emergency Business Account (CEBA)	Interest free loan (repay Dec/22)	Paid salaries of \$50,000 - \$1 million	up to \$40,000 (\$10,000 potentially forgivable)
Business Credit Availability Program (BCAP) for SMEs 1) Loan Guarantees 2) Co-Lending Program	BDC/EDC working with financial institutions to issue new operating credit and cash flow term loans of up to \$6.25 million to SMEs.	All credit-worthy businesses with viable business models whose activities fall within the mandate of BDC or EDC.	No limits
SBLGP – Credit Unions	90% provincial guarantee on Term loans (10yrs) 75% provincial guarantee on lines of credit (7yrs)	NS owned companies (exclude business with 50%+ alcohol sales)	Up to \$500,000 cumulative loan cap per client
SBLGP- COVID Response Stream	100% provincial guarantee on Term loans/lines of credit	NS owned companies (exclude business with 50%+ alcohol sales)	Up to \$100,000 (loan cap \$500,000 /client)
Small Business Impact Grant	Grant -cash payment to businesses affected by Health order	Corps, NFP, social enterprises	Up to \$5,000 per organization

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Provincial Supports for Small Businesses

The provincial government has announced several initiatives to address cash flow and access to credit for small and medium sized businesses in Nova Scotia:

- Payment deferrals until June 30 on all government loans, including those under the Farm Loan Board, Fisheries and Aquaculture Loan Board, Jobs Fund, Nova Scotia Business Fund, Municipal Finance Corp. and Housing Nova Scotia.
- Fees, including business renewal fees and workers compensation premiums, will be deferred. A list of applicable fees will be posted online.
- Changes to the Small Business Loan Guarantee Program, administered through 15 provincial Credit Unions, include deferring principal and interest payments until June 30.
- Other changes to the Small Business Loan Guarantee Program include enhancing the program to make it easier for businesses to access credit up to \$500,000. For new loans, the first \$100,000 will be fully guaranteed by the province. Other changes to this program will be announced soon.