

COVID-19: Aid Measures Programs

OBJECTIVE OF THE DOCUMENT:

The purpose of this document is to make it as easy as possible for the members of the English-speaking Community (ESC) of the Magdalen Islands to navigate through the numerous governmental and local financial supports and programs facilitating the mitigation of the negative economic impacts resulting from the current Coronavirus pandemic on individuals, NGOs and enterprises.

FIRST STEP:

While putting a lot of financial supports in place, all levels of government are making sure there will be as little embellishment as possible in the distribution of this assistance.

Most support programs are retroactive to the first moment the government started to impose health measures to prevent the spread of the virus and overloading of the health system (approximately March 16, 2020).

Therefore, the first step to take is to assess, from March 2020 going forward, if there have been any noticeable negative impacts (compared the same time last year) from the COVID-19 measures had on individuals, NGOs or enterprises.

If there have been any, it is important to define and describe them as clearly and with as much detail as possible.

QUICK CHANGES:

For the moment, as most economic activities in our ESC are seasonal, we haven't yet noticed any significant negative impacts. Unfortunately, it is very unlikely that negative impacts will spare our communities or, as a matter of fact, any communities worldwide.

Governments are reacting and adjusting on a daily basis, and therefore, financial support programs are constantly shifting.

We are including below a list of measures and interesting links to follow up to these assistance measures, but we suggest that there are two ways of approaching these:

- 1) Consult your accountant (if you have one). They are following the announcements for new measures closer than most people as it is part of their job.
- 2) If you don't have an accountant working for you, contact us directly and we will help you get the help you need to determine which measures apply best to your situation.

*Legend: Available for fishery workers and enterprises

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MUNICIPAL	
Individual	
See provincial and federal measures	
Business	
https://www.muniles.ca/developpement-economique/ https://www.economie.gouv.qc.ca/fr/bibliotheques/programmes/aide-financiere/fonds-local-dinvestissement-fli/ Contact Annie Lebel, Business Support Agent Telephone : 418 986-3100, # 229 Email : alebel@muniles.ca Part 1: Mitigation of financial losses Part 2: Funding of professional fees Part 3: Emergency Aid for businesses Part 4: Support for local businesses to increase their web usage (with SADC) Part 5: Financial Support Request	

PROVINCIAL	
Individual	
Temporary Aid for Workers Program (PATT)	https://www.quebec.ca/en/family-and-support-for-individuals/financial-assistance/temporary-aid-for-workers-program/
Incentive Program to Retain Essential Workers (IPREW)	https://www.revenuquebec.ca/en/press-room/news/details/167331/2020-04-03/
Revenu Quebec Measures	https://www.revenuquebec.ca/en/coronavirus-disease-covid-19/relief-measures-for-individuals-and-businesses/
Suspension of Interest Payments on Student Loans	https://www.quebec.ca/en/education/student-financial-assistance/repayment/
Reduction of Registered Retirement Income Fund (RRIF) Withdrawal Threshold	This measure is in alignment with the federal measure. Decrease in 2020 of the required amount for withdrawals by 25%.

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Support for Women who are Victims of Violence	The goal is to cover: — the costs of lodging and transportation for these women; — overtime hours carried out by support workers.
\$2M Financial Assistance for Food Banks	https://www.msss.gouv.qc.ca/ministere/salle-de-presse/communique-2071/ (in French)
Business	
Concerted Temporary Action Program for businesses (PACTE)	https://www.investquebec.com/quebec/en/financial-products/all-our-solutions/Concerted-temporary-action-program-for-businesses.html
Easing of Community Investment Funds (FLI)	Managed by our MRC: https://www.muniles.ca/developpement-economique/ https://www.economie.gouv.qc.ca/fr/bibliotheques/programmes/aide-financiere/fonds-local-dinvestissement-fli/
SODEC (Cultural Businesses) Emergency Program	Managed by our MRC (Arrimage): https://sodec.gouv.qc.ca/covid-19-mesures-de-la-sodec-pour-soutenir-ses-clienteles/ (in French)
Emergency Aid for Small and Medium Businesses	Managed by our MRC: https://www.quebec.ca/entreprises-et-travailleurs-autonomes/aide-urgence-pme-covid-19/
Revenu Quebec Measures	https://www.revenuquebec.ca/en/coronavirus-disease-covid-19/relief-measures-for-individuals-and-businesses/
Concerted Action Program for Job Retention (PACME)	https://www.quebec.ca/entreprises-et-travailleurs-autonomes/programme-actions-concertees-pour-le-maintien-en-emploi-pacme-covid-19/ (in French)
Le Panier Bleu	https://www.lepanierbleu.ca/
Caisse de dépôt et de placement du Québec	https://www.cdpq.com/en/news/pressreleases/cdpq-joins-the-collective-effort-during-the-covid-19-crisis
Fishing Enterprises Financial Support	https://www.mapaq.gouv.qc.ca/fr/Peche/md/Programmes/Pages/Appuifinancierauxentreprisesdepeche.aspx (in French)

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FEDERAL
Individual
https://www.canada.ca/en/department-finance/economic-response-plan.html
Canada Emergency Response Benefit (CERB): https://www.canada.ca/en/services/benefits/ei/cerb-application.html
Employment Insurance (EI) benefits and leave: https://www.canada.ca/en/services/benefits/ei.html
Work-Sharing: https://www.canada.ca/en/employment-social-development/services/work-sharing.html
Business
https://www.canada.ca/en/department-finance/economic-response-plan.html
Canada Emergency Wage Subsidy (CEWS): https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html
Temporary wage subsidy for Employers: https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html
Canada Emergency Business Account (managed by your financial institution): https://www.bdc.ca/en/pages/special-support.aspx https://www.desjardins.com/covid-19/allegements-entreprises/ https://www.nbc.ca/en/about-us/news/news-room/press-releases/2020/20200408-Compte-durgence-pour-entreprises-canadiennes.html
BDC Co-lending Program: https://www.bdc.ca/en/pages/special-support.aspx
Export Development Canada (EDC): https://www.edc.ca/en/campaign/coronavirus-covid-19.html
Canada Mortgage and Housing Corporation (CMHC) - Canada Emergency Commercial Rent Assistance (CECRA): https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business
Regional Relief and Recovery Fund: https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h_07682.html

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OTHER INTERESTING LINKS AND INFORMATION	
Individual	
Government of Canada:	https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html
	https://www.revenuquebec.ca/en/coronavirus-disease-covid-19/relief-measures-for-individuals-and-businesses/
	**Consult your financial institution for payment relief and loans
	**Consult your accountant for tax relief
Business	
Government of Canada:	https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html
Fishery notices related to COVID-19:	http://www.dfo-mpo.gc.ca/fisheries-peches/covid-notices-avis-eng.html
CEDEC:	https://cedec.ca/covid-19-resources/
Quebec Community Groups Network (QCGN):	https://qcgnc.ca/coronavirus-covid-19-response/
Ressort GIM:	http://ressortgim.ca/covid-19/financement/ (in French)
Table nationale des corporations de développement communautaire :	http://www.tncdc.com/covid-19/ (in French)
Yes Montreal:	https://www.yesmontreal.ca/ignitionweb/data/media_centre_files/5838/Yes-Entrepreneurs_and_Artists_in_the_Time_of_Covid-19050720.pdf
Retail Council of Canada:	https://www.retailcouncil.org/coronavirus-info-for-retailers/provincial-covid-19-resources-and-updates/
McCarthy Tétrault:	https://www.mccarthy.ca/fr/node/63791
Raymond Chabot Grant Thornton:	https://www.rcgt.com/en/on-the-move/coronavirus-covid-19-support-measures-businesses/
	https://www.economie.gouv.qc.ca/ministere/english/act-respecting-hours-and-days-of-admission-to-commercial-establishments/
	https://www.revenuquebec.ca/en/coronavirus-disease-covid-19/relief-measures-for-individuals-and-businesses/
Detail Formation:	http://detailformation.com/covid-19-commerce/?utm_source=All&utm_campaign=Consentement+Loi+C-

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[28&utm_medium=email](#) (in French)

Association Restauration Québec: <https://restauration.org/> (in French)

Corporation de l'industrie touristique du Québec : <https://citq.qc.ca/en/index.php>

Québec Solidaire : <https://aidecovid.info/#/>

Government of Canada Notices;
<https://www.canada.ca/en/employment-social-development/corporate/notices.html>

****Consult your financial institution for payment relief and loans**

****Consult your accountant for tax relief**