



# Navigating Government Support

Financial Resources for BC Not-For-Profits

Presenting from the unceded territory of the Coast Salish Peoples, including that of the x<sup>w</sup>məθkwəy̓əm (Musqueam), Skwxwú7mesh (Squamish), and Səlílwətaʔ (Tsleil-Waututh) Nations.

# Join Our Community

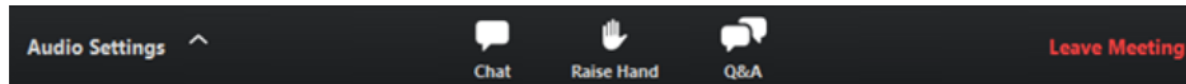
## Become a Member for free.

Join at [www.thevantagepoint.ca/membership](http://www.thevantagepoint.ca/membership) to recruit volunteers, access discounts, receive updates, and COVID-19 supports.



# Important to Know

Use Q&A



Please stay muted!



# Important to Know

- This is a navigator/information sharing
- Not legal advice

## **Links to resources:**

- [Canada's COVID-19 Economic Response Plan](#) – individuals/businesses/industries
- [BC's COVID-19 Action Plan](#) – individuals/housing/transportation, etc

# Important to Know

## Links to resources:

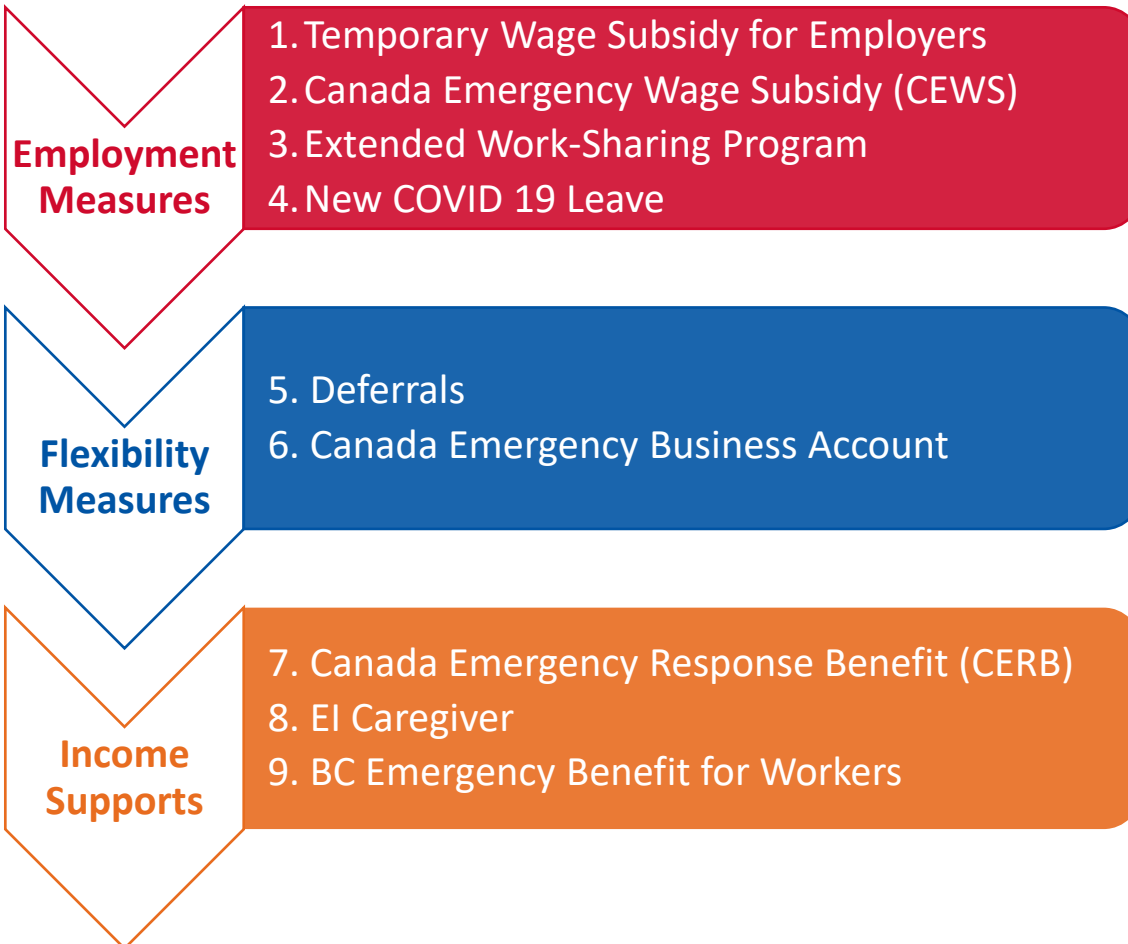
- [Fund Development Workshop](#) – April 28
- [Grant Connect Community Edition](#)
- [PLEO's Legal Lunch & Learn](#)
- [Small Business BC's BC Business COVID19 Support Services](#)

# Agenda



1. Government supports
2. Guide
3. COVID19 Response Team:  
Information Navigators

# Agenda





# Agenda

## Employers Not Paying Remuneration

## Employers Paying Remuneration

New COVID-19 Leave

Cannot continue paying remuneration to workers

Paying and want to continue paying remuneration to workers

Temporary Wage Subsidy for Employers

Deferrals

Canada Emergency Business Account

Deferrals

Canada Emergency Business Account

Canada Emergency Wage Subsidy (CEWS)

Workers who have stopped working

Continue assessing **benefits in red** in preparation to rehire/hire workers

Extended Work-Sharing Program

Wage subsidy measures inaccessible/insufficient

Canada Emergency Response Benefit (CERB) or EI Caregiver

AND BC Emergency Benefit for Workers

# ••• Employment Measures



## Goal #1

**Avoid layoffs and keep workers employed with pay!**

Temp Wage Subsidy

Canada Emerg Wage Subsidy

Extended Work-Sharing Program

New COVID 19 Leave

Deferrals

Canada Emerg Business Account

Canada Emerg Response Benefit

El Caregiver

BC Emerg Benefit for Workers

# Temporary Wage Subsidy for Employers (10% Wage Subsidy)

## What is it?

- Wage subsidy
- Reduce 10% of payroll remittance of federal, provincial income tax (i.e. pay less to CRA)
- Max: \$1375 x # of employee, up to \$25k per organization total within period

→ Temp Wage Subsidy

Canada Emerg Wage Subsidy

Extended Work-Sharing Program

New COVID 19 Leave

Deferrals

Canada Emerg Business Account

Canada Emerg Response Benefit

EI Caregiver

BC Emerg Benefit for Workers

March 18 – June 19

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR

2020

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# Temporary Wage Subsidy for Employers (10% Wage Subsidy)

## Is my organization eligible?

- Are you an employer?
- Do you have an existing business number and payroll program account with CRA on March 18 2020?
- Are you paying salary, wages, bonuses, or other remuneration to eligible employee within the eligible period?
- Eligible employee = are they employed in Canada?

**If yes to all → Eligible!**

**No application required, more info [here](#)**

March 18 – June 19

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR
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# Temporary Wage Subsidy for Employers (10% Wage Subsidy)

## Example: Calculating the benefit

	Example 1 Monthly Payroll = \$20,500	Example 2 Monthly Payroll = \$114,000	Your Organization
A = # of Eligible Employees	5	8	
<b>B = Benefit Maximum (A x \$1375, up to \$25k)</b>	<b>\$6,875</b>	<b>\$11,000</b>	
Total Payroll Over 3 Months	\$61,500	114,000	
<b>C = 10% of Total Payroll Over 3 Months</b>	<b>\$6,150</b>	<b>\$11,400</b>	
Eligible Benefit Over 3 Months = Lesser of B or C	\$6,150	\$11,000	

March 18 – June 19

# Canada Emergency Wage Subsidy (75% Wage Subsidy)

## What is it?

- Wage subsidy for employers
- Receive payment to cover 75% of employee's wages (you cover 25%)
- Max \$847/week per eligible employee, no overall max

Temp Wage Subsidy

→ **Canada Emerg Wage Subsidy**

Extended Work-Sharing Program

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Deferrals

Canada Emerg Business Account

Canada Emerg Response Benefit

El Caregiver

BC Emerg Benefit for Workers

March 15 – June 6

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# Canada Emergency Wage Subsidy (75% Wage Subsidy)

## Is my organization eligible?

- Are you an employer with CRA payroll account as of March 15?
- Have you experienced at least 15% reduction in revenue in March, and 30% in April, May (compared to same month in previous years, or avg of Jan & Feb 2020?)
- Eligible employees = are your employees, existing and new, employed in Canada? (not on CERB)
- If hiring back workers who are on CERB, or employees not dealing at arm's length, attention

**If yes to all → Eligible!**

**Application required, starting April 27, more info [here](#)**

March 15 – June 6

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2020												2021			

# Canada Emergency Wage Subsidy (75% Wage Subsidy)

## April 21 Updates on Employee Eligibility:

### Eligible employees and the CERB

- CERB recipients who already know repaying CERB payment is necessary → mail return

### Eligible employees who are non-arm's length

More details coming, see updates [here](#)

March 15 – June 6



# Canada Emergency Wage Subsidy (75% Wage Subsidy)

**Options: Choosing your approach to calculating revenue reduction, same once chosen**

	Option 1	Option 2
<b>Accounting Method (Usual Method)</b>	Accrual	Cash
<b>Revenue Sources</b>	Include revenue from government	Exclude revenue from government
<b>Method for Comparing Change in Monthly Revenue</b>	Compare year over year with revenue earned for same calendar month in which period began	Compare to average revenue earned in Jan and Feb 2020
Note: any wage subsidy received is ignored for calculating change in monthly revenue		

March 15 – June 6

# Canada Emergency Wage Subsidy (75% Wage Subsidy)

## Interaction with 10% wage subsidy

- If eligible for both: 10% subsidy \$ amount reduces amount available for claiming under CEWS (deduction)
- [Online calculator](#)

March 15 – June 6

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# Canada Emergency Wage Subsidy (75% Wage Subsidy)

## April 21 Updates on Calculating the Benefit: Benefit Calculator [now available](#)

- Number and type of eligible employees
- Amount and type of pay receiving during and before crisis (March 15)
  - 10% Temporary Wage Subsidy for Employers
  - Work-Sharing Program amounts
  - Employer premiums for eligible employees on paid leave

March 15 – June 6

# Canada Emergency Wage Subsidy (75% Wage Subsidy)

AC23

Wage subsidy calculation

Calculate the amount of eligible wage subsidy (before deductions) to input for step 2 at [Calculate your subsidy amount at Canada.ca/calculate-wage-subsidy](https://Canada.ca/calculate-wage-subsidy)

1 Choose the period for which you are calculating the wage subsidy

Select ->

Technical issues: You might need to 'enable editing' on your spreadsheet software before you can select a claim period

2 Complete the sheet (tab below) that describes the pay period you use for payroll deductions: "Weekly (52)" or "Bi-weekly (every 2 weeks)"

This spreadsheet is a way to calculate the basic Canada Emergency Wage Subsidy (CEWS) for the most common pay periods. If you use multiple pay periods (e.g. your part-time and occasional employees are paid on a weekly basis and your full-time employees are paid on a bi-weekly basis), you may split information between both tabs accordingly.

Use 'Weekly (52)' for the following circumstances (and adjust your payroll figures accordingly):

- If you use an alternative pay period, such as monthly, or
- For employees who work variable hours or did not work the same number of hours in each week of the claim period.

**Arm's-length:** Generally, an arm's length employee includes any employee who does not own the business (or in the case of a corporation, have a controlling interest in the corporation) and is not a member of that person's immediate family.

**Non-arm's length (not at arm's length):** A non-arm's length employee is someone who owns the business (or in the case of a corporation, have a controlling interest in the corporation) or is part of that person's immediate family.

Any period of more than 7 consecutive days during which an employee was not paid between January 1 and March 15, 2020, such as unpaid leave from work, should be omitted from the average baseline pay.

3 After you've completed the weekly and/or bi-weekly calculation tab(s), the "Values to use in step 2c" will appear below. Use these amounts to complete section 2 on the Canada.ca calculator and continue through the rest of the steps to determine your actual CEWS amount.

[Canada.ca wage subsidy calculator \(canada.ca/calculate-wage-subsidy\)](https://Canada.ca/wage-subsidy-calculator)

**Values to use in step 2c on Canada.ca:**

Total basic CEWS (select a claim period)	Total gross payroll (select a claim period)	Total number of eligible employees (select a claim)
\$0.00	\$0.00	0

The basic CEWS calculated in this spreadsheet does not include all deductions. Continue through the rest of the steps at the Canada.ca calculator for the actual CEWS amount.

Instructions and results | Weekly (52) | Bi-weekly (every 2 weeks)

March 15 – June 6

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# Canada Emergency Wage Subsidy (75% Wage Subsidy)

Final values to input at step 2c on Canada.ca are displayed on the "Instructions and results" sheet after completion													
Optional batch calculations		Number of employees in this batch		Total gross payroll amount for all employees in batch (select a claim period)				Includes				Claim period total for category*	
Employees that qualify for the weekly maximum of \$847.		0						- arm's length employees that earn \$1,129.33/week or more for all weeks in the claim period; and - non-arm's length employees that have both pre-crisis average weekly gross pay (baseline) and current period weekly pay of \$1,129.33/week or more for all weeks in the claim period				\$0.00	
Employees that qualify for 75% of their total gross payroll		0						- arm's length employees paid less than \$1,129.33/week with no reduction in pay since March 15th for all weeks in the claim period				\$0.00	
Calculation for all other employees			Weekly gross pay during claim period				Employee amount (calculated)				Claim period total for employee*		
Employee name		Average weekly gross pay Jan 1 to Mar 15 2020*	Week 1	Week 2	Week 3	Week 4	Employee at arm's length*: yes/no	Week 1	Week 2	Week 3	Week 4		
			(select period in Instructions)	(select period in Instructions)	(select period in Instructions)	(select period in Instructions)		(select period in Instructions)	(select period in Instructions)	(select period in Instructions)	(select period in Instructions)		
								\$0.00	\$0.00	\$0.00	\$0.00		
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March 15 – June 6

# Canada Emergency Wage Subsidy (75% Wage Subsidy)

## Subsidy calculation:

### A-B-C+D

- A = total benefit basic amount for all eligible employees
- B = 10% Temporary Wage Subsidy for Employers amount
- C = Work-Sharing Program amounts (if any)
- D = Employer premiums (EI), CPP, QPP amounts for employees on paid leave

March 15 – June 6

# Canada Emergency Wage Subsidy (75% Wage Subsidy)

## Example: Calculating the benefit basic amount

	Your Organization
<b>X = Weekly remuneration paid x 0.75, up to maximum of \$847/week</b>	
Y1 = Weekly remuneration paid, up to maximum of \$847/week	
Y2 = Employee's pre-crisis weekly remuneration x 0.75	
<b>Y = Lesser of Y1 or Y2</b>	
Eligible Benefit per week = Greater of X or Y	
Multiplied by 4 weeks = Benefit (Basic Amount) per period, per employee	

March 15 – June 6

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# Canada Emergency Wage Subsidy (75% wage subsidy)

## Example 1: Weekly remuneration = \$1,000 (same as pre-crisis)

Example 1	
<b>X = Weekly remuneration paid x 0.75, up to maximum of \$847/week</b> Ex. $\$1,000 \times 0.75 = \$750$	<b>\$750</b>
<b>Y1 = Weekly remuneration paid, up to maximum of \$847/week</b> <b>Y2 = Employee's pre-crisis weekly remuneration x 0.75</b> <b>Y = Lesser of Y1 or Y2</b>	\$847
	\$750
	<b>\$750</b>
<b>Eligible Benefit (Basic Amount) = Greater of X or Y</b> <b>Multiplied by 4 weeks = Benefit (Basic Amount) per period, per employee</b>	\$750
	<b>\$3,000</b>

March 15 – June 6

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# Canada Emergency Wage Subsidy (75% wage subsidy)

## Example 2: Weekly remuneration = \$1,500 (same as pre-crisis)

		Example 1
<b>X = Remuneration paid x 0.75, up to maximum of \$847/week</b> Ex. $\$1,500 \times 0.75 = \$1,125$ <b>***Caps at \$1,127.33 because <math>\\$1,127.33 \times 0.75 = \\$847</math>***</b>		<b>\$847</b>
<b>Y1 = Remuneration paid, up to maximum of \$847/week</b> <b>Y2 = Employee's pre-crisis weekly remuneration x 0.75</b> <b>Y = Lesser of Y1 or Y2</b>		\$847 \$1,125 <b>\$847</b>
<b>Eligible Benefit (Basic Amount) = Greater of X or Y</b> <b>Multiplied by 4 weeks = Benefit (Basic Amount) per period, per employee</b>		\$847 <b>\$3,388</b>

March 15 – June 6

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR

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# Extended Work-Sharing Program

## What is it?

- Reduced work and work sharing for employers and employees
- Eligible employees: agree to reduce usual working hours, AND agree to share available reduced work with other employees
- Participating employees are paid EI benefits
- Max: 76 weeks

Temp Wage Subsidy

Canada Emerg Wage Subsidy

→ **Extended Work-Sharing Program**

New COVID 19 Leave

Deferrals

Canada Emerg Business Account

Canada Emerg Response Benefit

EI Caregiver

BC Emerg Benefit for Workers

March 15 2020 – March 14 2021

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# Extended Work-Sharing Program

## Is my organization eligible?

- Are you an employer?
- Is your organization experiencing shortage of work due to reduction of activity and/or reduction in revenue levels due to COVID-19?
- Do you have employees who are “core”, essential to recovery and operations, and are EI eligible?

**If yes to all → Eligible!**

**Application required, more info [here](#)**

March 15 2020 – March 14 2021

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# Extended Work-Sharing Program

## Interaction with CEWS 75% wage subsidy

- EI benefits paid to employee reduce the benefit available for employer to claim under CEWS (deductions)
- [Online calculator](#)

March 15 2020 – March 14 2021

# New COVID-19 Leave

## What is it?

- Job protected, unpaid leave
- Change to BC Employment Standards Act

Temp Wage Subsidy

Canada Emerg Wage Subsidy

Extended Work-Sharing Program

→ New COVID 19 Leave

Deferrals

Canada Emerg Business Account

Canada Emerg Response Benefit

EI Caregiver

BC Emerg Benefit for Workers

Jan 27 – Indefinitely

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# New COVID-19 Leave

## Am I eligible/is my employee eligible?

- Is your employee unable to work for any of following?
- Diagnosed with COVID-19 and following medical instructions?
- Quarantined/self-isolating?
- Providing care to minor child/dependent adult who is a child or former foster child for COVID-19 related reasons?
- Outside of BC and unable to work due to travel/border restrictions?
- Directed not to work by you, the employer?

**If yes to ANY → Eligible!**

**See if you qualify for the CERB benefit**

**No doctor's note required, more info [here](#)**

Jan 27 – Indefinitely

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR
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# Flexibility Measures



## Goal #2

Have some flexibility  
when needed

Temp Wage  
Subsidy

Canada Emerg  
Wage Subsidy

Extended Work-  
Sharing  
Program

New COVID 19  
Leave

**Deferrals**

**Canada Emerg  
Business  
Account**

Canada Emerg  
Response  
Benefit

EI Caregiver

BC Emerg  
Benefit for  
Workers

## What is it?

- Extended deadlines
- T1044 and T2 filing: Jun 1
- GST/HST remittances: Jun 30, 2020
- Business income tax remittance: Sep 2020
- Employer health tax instalment payments: Oct 2020
- T3010 filing: Dec 31, 2020

Temp Wage Subsidy

Canada Emerg Wage Subsidy

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New COVID 19 Leave

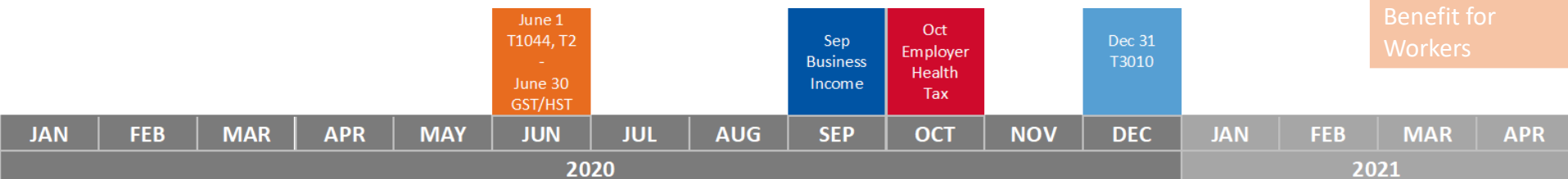
→ Deferrals

Canada Emerg Business Account

Canada Emerg Response Benefit

EI Caregiver

BC Emerg Benefit for Workers





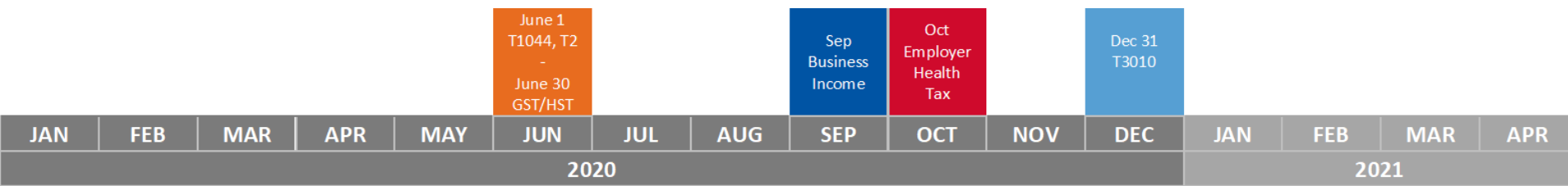
## Is my organization eligible?

- Is your organization scheduled to meet these deadlines?

If yes → Eligible!

Check for other tax and revenue changes [here](#)

More Employer Health Tax info [here](#)



# Canada Emergency Business Account

## What is it?

- Interest-free loan
- 25% of loan will be forgiven if repaid by Dec 31, 2022
- Up to \$40k for operating costs

Temp Wage  
Subsidy

Canada Emerg  
Wage Subsidy

Extended Work-  
Sharing  
Program

New COVID 19  
Leave

Deferrals

→ **Canada  
Emerg Business  
Account**

Canada Emerg  
Response  
Benefit

EI Caregiver

BC Emerg  
Benefit for  
Workers

# Canada Emergency Business Account

## Is my organization eligible?

- Was your organization's total 2019 payroll between \$20k to \$1.5 million?

**If yes → Eligible!**

**Contact your financial institution**



## Goal #3

**Support workers who  
have stopped working to  
continue receiving income**

Temp Wage  
Subsidy

Canada Emerg  
Wage Subsidy

Extended Work-  
Sharing  
Program

New COVID 19  
Leave

Deferrals

Canada Emerg  
Business  
Account

**Canada Emerg  
Response  
Benefit**

**EI Caregiver**

**BC Emerg  
Benefit for  
Workers**

# Agenda

## Employers Not Paying Remuneration

## Employers Paying Remuneration

New COVID-19 Leave

Cannot continue paying remuneration to workers

Paying and want to continue paying remuneration to workers

Temporary Wage Subsidy for Employers

Deferrals

Canada Emergency Business Account

Deferrals

Canada Emergency Business Account

Canada Emergency Wage Subsidy (CEWS)

Workers who have stopped working

Continue assessing **benefits in red** in preparation to rehire/hire workers

Extended Work-Sharing Program

Wage subsidy measures inaccessible/insufficient

Canada Emergency Response Benefit (CERB) or EI Caregiver

AND BC Emergency Benefit for Workers

# Canada Emergency Response Benefit (CERB)

## What is it?

- Temporary income support for EI and non-EI eligible individuals
- Taxable benefit
- \$2000 for every 4-week period
- Up to 16 weeks (can apply for 4 x 4-week periods)

Temp Wage Subsidy

Canada Emerg Wage Subsidy

Extended Work-Sharing Program

New COVID 19 Leave

Deferrals

Canada Emerg Business Account

→ Canada Emerg Response Benefit

EI Caregiver

BC Emerg Benefit for Workers

March 15 – October 3

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2020

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# Canada Emergency Response Benefit (CERB)

## Am I eligible/is my employee eligible?

- Do you reside in Canada, are you at least 15 years old, and earned at least \$5k income in 2019 or past 12 months?

AND

- Have you stopped working because of COVID19 AND earning less than \$1k income for min. 14 days in a row within 4-week period?

OR

- Have you stopped working because of COVID19 AND received EI regular benefits for min. 1 week since Dec 29, 2019 and are no longer eligible for EI benefit?

**If yes to all → Eligible!**

**Application required every 4-week period, more info [here](#)**

March 15 – October 3

# Canada Emergency Response Benefit (CERB)

## Important Clarifications

- EI Regular, EI Sickness, CERB: Same application
- EI eligible before March 15: EI
- EI eligible after March 15: CERB
- Interaction with CEWS

March 15 – October 3

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2020												2021			



## What is it?

- Temporary income support
- Taxable benefit
- Between 15 to 35 weeks
- Up to 55% of earnings or \$573, whichever less

Temp Wage Subsidy

Canada Emerg Wage Subsidy

Extended Work-Sharing Program

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→ EI Caregiver

BC Emerg Benefit for Workers

Pre-existing policy in effective

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## Am I eligible/is my employee eligible?

- Have you stopped working because you are caring for someone who is sick, AND are EI eligible (paid into EI and worked at least 600 hours in last 52 weeks)?

**If yes to all → Eligible!**

**Ask your employer about the additional EI caregiver supplement/top-up, more info [here](#)**

Pre-existing policy in effective

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# BC Emergency Benefit for Workers

## What is it?

- Temporary income support
- Tax free
- One time \$1k

Temp Wage  
Subsidy

Canada Emerg  
Wage Subsidy

Extended Work-  
Sharing  
Program

New COVID 19  
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Deferrals

Canada Emerg  
Business  
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Canada Emerg  
Response  
Benefit

EI Caregiver

→ BC Emerg  
Benefit for  
Workers

# BC Emergency Benefit for Workers

## Am I eligible/is my employee eligible?

- Are you a BC resident?
- Are you receiving federal EI or CERB (unable to work)?

**If yes to all → Eligible!**

**More info [here](#)**

# Using the Information Guide

- See latest guide [here](#)

# Information Navigators

- 1:1 virtual support
- April 27 to end of June
- Registration form [here](#)



# Questions & Comments





# Thank you

Join us for our next learning opportunity.

[info@thevantagepoint.ca](mailto:info@thevantagepoint.ca)  
604 875 9144