

Covid-19 Resources and Supports for Small Businesses

Federal

Canada Emergency Wage Subsidy	Coverage of up to 75% of an employee's wages for qualifying eligible employers to keep and re-hire employees and avoid layoffs
Work-Sharing Program	Income support to employees eligible for Employment Insurance who agree to reduce their normal working hours because of developments beyond the control of their employers – extended from 38-76 weeks
Canada Emergency Business Account	Interest-free, partially forgivable, loans of up to \$60,000, to small businesses and not-for-profits, that have experienced diminished revenues due to COVID-19 but face ongoing non-deferrable costs, such as rent, utilities, insurance, taxes and wages
Canada Emergency Rent Subsidy	A direct and easy-to-access rent and mortgage subsidy of up to 65% of eligible expenses to qualifying businesses, charities and non-profits. This support is available directly to tenants
Highly Affected Sectors Credit Availability Program	Access guaranteed, low-interest loans of \$25,000 to \$1 million to cover operational cash flow needs to businesses heavily impacted by COVID-19 (such as tourism and hospitality, and restaurants that rely on in-person dining).
Loan Guarantee for Small and Medium-Sized Enterprises	A guarantee of 80% of new operating credit and cash flow term loans of up to \$6.25 million to small and medium-sized enterprises from financial institutions working with EDC.
Regional Relief and Recovery Fund	This fund is specifically targeted to those that may require additional help to recover from the COVID-19 pandemic, but have been unable to access other support measures, especially for businesses and organizations in sectors such as manufacturing, technology, tourism and others that are key to the regions and to local economies.
Black Entrepreneurship Loan Fund (no link yet – will start accepting applications in May 2021)	Loans of between \$25,000 and \$250,000 to support Black business owners and entrepreneurs.
Canada Recovery Benefit	\$500 per week for up to 38 weeks for eligible workers who are not employed or self-employed (or have had their income cut by 50%+) due to Covid-19 and do not qualify for regular EI benefits.

Canada Recovery Sickness Benefit	\$500 per week for up to 4 weeks for eligible workers who are unable to work for at least 50% of the week or are self-isolating due to Covid-19.
Canada Recovery Caregiving Benefit	\$500 per week for up to 38 weeks per household for eligible workers who are unable to work for at least 50% of the week because they must care for a child under 12 when schools/daycares are closed, or because a child or family member is sick and must quarantine due to Covid-19.
Relief Measures for Indigenous Businesses	Funding to help small and medium-sized Indigenous businesses, and to support Aboriginal Financial Institutions that offer financing to these businesses by providing short-term, interest-free loans and non-repayable contributions.
Indigenous Community Business Fund	support for First Nation, Inuit and Métis community-or collectively-owned businesses and microbusinesses that do not qualify for other Government of Canada COVID-19 relief measures.
Sector-Specific Support	<ul style="list-style-type: none"> • Agriculture and agri-food • Aquaculture and fisheries • Culture, heritage and sport • Energy • Transportation • Infrastructure

Helpful links:

- [Canadian PPE Supply Hub](#)
- [Canada Business App](#)
- [CRA Covid-19 Changes to Taxes and Benefits](#)
- [Federal Budget 2021](#) - including the announcement of:
 - [Digital Adoption Program](#) – to help Canadian small businesses become more competitive, go digital, take advantage of e-commerce, and become more competitive in Canada and around the world
 - [Canada Recovery Hiring Program](#)
 - [Canada Small Business Financing Program](#) - expansion of loans programs to include start-up costs to help small businesses start, scale up, access new markets, and be global leaders for innovation
 - [Women’s Entrepreneurship Strategy](#) - to address remaining persistent barriers and support growth opportunities
 - [Small Business and Entrepreneurship Development Program](#) - new funding for national organizations to support diverse entrepreneurs and small businesses with financing, mentorship, and advisory services
 - [Canada-wide Early Learning and Child Care System](#)
 - Investing in Canada’s venture capital industry
 - Lowering credit card fees for small businesses by engaging with stakeholders

Provincial

Small Business Loan Guarantee Program	Term loans, working capital and lines of credit through a joint initiative of the Nova Scotia Co-operative Council, Atlantic Central, local participating credit unions, and the Province of Nova Scotia
Small Business Real Property Tax Rebate Program	A one-time rebate of \$1,000 or 50% of property taxes paid for the last 6 months of the 2020-21 tax year for eligible businesses.
Agriculture Response Program	Help for Nova Scotia's agriculture industry to mitigate the effects of the COVID-19 pandemic on the industry's competitiveness, productivity and profitability
Tourism Accommodations Real Property Tax Rebate Program (no link yet – will start accepting applications in Spring 2021)	A one-time 50% rebate on the first 6 months of their commercial property taxes paid for 2021-2022 for eligible tourism accommodation operators.

Helpful links:

- [Covid-19: Working and Business in Nova Scotia](#)
- [Nova Scotia Sector-Specific Re-opening Plans](#)
- [NS Government's Response to Covid-19](#)

Non-Government Resources:

- [Canadian Chamber of Commerce – Canadian Business Resilience Resources](#)
- [Canadian Center for Occupational Health and Safety - Pandemics](#)
- [CFIB Covid-19 Small Business Help Center](#)
- [Covid Alert App](#)
- [NSBI Covid-19 Business Resources](#)
- [CUA Supports for Businesses and Organizations](#)
- [CEED and Covid-19](#)
- [Halifax Partnership's Covid-19 Assessment Tool](#) – to determine which funding and support programs you may qualify for
- [Atlantic Chamber of Commerce Covid-19 Resources](#)
- [CBDC Covid-19 RRRF Program](#)

Courses and Partnership Opportunities

- [Clean it Right](#) - a new training program provided through TIANS to provide awareness and education on cleaning your establishment with the goal of regaining consumer confidence
- [Radiate Tourism Program](#) - a program for those operating tourism businesses or attractions to create, promote and deliver packages across the province (please note: the deadline for applications closes soon!)

Mental Health

Crisis Text Line	Available for adults who are going through a difficult time and need someone to text with. Free and available 24/7. Special support is available for frontline workers. Text NSSTRONG to 741741 Frontline workers: text FRONTLINE to 741741
Good2Talk Nova Scotia	Provides support for university and college students. Call toll-free: 1-833-292-3698 Text GOOD2TALKNS to 686868
Kids Help Phone	A national helpline for young people between the ages of 5 and 20. Confidential and anonymous support is available 24/7. You can phone to speak with a trained counsellor. You can also text to reach a trained volunteer crisis responder. Call toll-free: 1-800-668-6868 Text NSSTRONG to 686868
Access to mental health tools and information - Nova Scotia Health	Links to: eMental health online wellness tools, coping with Covid-19, how to prepare for a virtual mental health/addictions appointment, how to prepare for an in-person mental health/addictions appointment, staying well in stressful times webinar series, virtual health and wellness programs.
Mindwell U	A free online challenge that takes just 5 minutes per day.
Therapy Assistance Online	A free and private online resource available to Nova Scotians. It includes interactive activities and videos for people having challenges with their mental health.
Breaking Free	A free and confidential app is designed to increase your wellness and sense of control over alcohol or drugs, or anything else that may be causing you difficulties.
Wellness Together Canada: Mental Health and Substance Use Support	Free online resources, tools, apps and connections to trained volunteers and qualified mental health professionals when needed.
Gambling Support Network	Online support for those experiencing gambling problems and/or harms.
Provincial Mental Health Crisis Line	The Provincial Mental Health Crisis Line is available 24 hours a day, 7 days a week to those experiencing a mental health or addictions crisis, or are concerned about someone who is. Call toll-free: 1-888-429-8167
Nova Scotia First Responders' Mental Health	Eliminating stigma and providing mental health supports to First Responders.
Healthy Minds NS	Provides free online mental health support for university and college students.