

Resources for Small Businesses during COVID-19

Shopify

<https://www.shopify.ca/covid19>

How we're helping:

- **Gift cards for all plans and customers:** Give customers a way to support you now, while freeing up cash flow by offering gift cards. We're making [physical and digital gift cards](#) available on all new and existing Shopify plans.
- **Local pickup and delivery:** Flatten the curve, while getting products into the hands of your local customers. If you can drop off orders, [create a local delivery option](#) only visible to customers who live in that zone. Brick and mortar retailers using Shopify POS will have the opportunity to offer customers [in-store/curb-side pick up for online orders](#).
- **\$200 million in small business funding:** Weather these challenging times with access to funding with [Shopify Capital](#). We're working with governments to make our capital offerings available in more countries as soon as possible.
- **Extended 90-day free trial:** Take the time you need to move your retail store online, or build a new online store. We're offering a 90-day free trial for all new customers. If you're currently on a 14-day trial, you can extend it to 90 days.
- **Community support:** Connect with fellow business owners and get support in our [COVID-19 community forum](#).
- **Live webinars:** We're bringing our [community together online](#), with weekly virtual programming designed to help your business through these uncertain times.

Facebook

<https://www.facebook.com/business/boost/grants>

Facebook Small Business Grants Program: We know that your business may be experiencing disruptions resulting from the global outbreak of COVID-19. We've heard that a little financial support can go a long way, so we are offering \$100M in cash grants and ad credits to help during this challenging time.

- **Who's eligible?** Facebook is offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries where we operate. We'll share more details as they become available.
- **How the program can help:**
 - Keep your workforce going strong
 - Help with your rent costs
 - Connect with more customers

- Cover operational costs
- **Next steps:** Facebook will begin taking applications in the coming weeks. In the meantime, you can sign up to receive more information when it becomes available. [Sign up for updates](#)

Manage your business through COVID-19: For additional resources about how you can help your business prepare for and manage through disruptions like COVID-19, visit our recently-launched [Business Resource Hub](#).

Adobe

<https://www.adobe.com/ca/covid-19-response/program-changes.html>

Acrobat PDF services FAQ: We are making our web-based [PDF services](#) on Adobe.com free through May 31, 2020. We hope the ability to create and share documents will help customers.

1. What are the free Adobe web services for PDF creation and compression capabilities?

Adobe is offering the ability for anyone to convert and compress PDFs. You will be able to convert Microsoft Word, PowerPoint, and Excel documents as well as JPEG, PNG, and TIFF image files to PDF. Compress PDF allows you to reduce the file size of your documents for easier sharing.

2. How do I access these online tools?

You can access the tools here:

<https://documentcloud.adobe.com/acrobat/us/en/online>

<https://documentcloud.adobe.com/acrobat/us/en/online/compress-pdf>

3. Why do I need to create an account?

Creating an account allows you to access your files from any web browser and gives you access to free cloud storage. You can also access other free online services, including commenting, fill & sign, and online file sharing.

4. Where do I log in to access these free services once I have created an account?

You can log in at <https://documentcloud.adobe.com>

5. How many conversions or transactions can I do for free?

Through May 31, 2020, you will be able to convert and compress up to 10 files per day using these tools.

6. How many languages do the free tools support?

The free online tools and services are available in the following languages: English, French, German, Japanese, Spanish, Italian, Danish, Finnish, Norwegian, Portuguese (Brazil), Dutch, Swedish, Chinese, Korean, Czech, Russian, Polish, and Turkish.

7. I am already a paid subscriber of an Adobe Document Cloud product or service. Does my subscription allow me to do more?

With any Adobe Document Cloud free account you have free tools and services available, including document storage and fill & sign, drawing, and text and commenting tools. As a paid subscriber you are not limited to 10 transactions per day, and you have access to additional premium features.

8. Can I use these free convert and compress services in Adobe Acrobat Reader?

These free services are only available online.

9. What file formats are supported for conversion?

Microsoft Word, Microsoft PowerPoint, Microsoft Excel, JPEG, PNG, TIFF, and BMP.

10. How large of a file can I compress?

Acrobat services allow you to upload and convert files that are up to 100MB.

Value Incentive Plan renewals FAQ: For Creative Cloud and Adobe Document Cloud team and enterprise customers in our [Value Incentive Plan \(VIP\)](#), we're extending the renewal grace period to 60 days.

1. What is the temporary change in policy for renewals to VIP agreements?

Adobe understands that given the current COVID-19 situation, customers might find themselves in difficult situations to assure business continuity. Providing flexibility during this time will help ease the burden. We are providing an extension to the renewal window to give companies and institutions the time they need without impacting their users.

2. Is this applicable to all customers?

Yes, all of our VIP customers worldwide who are reaching the end of the renewal window during this time and unable to process a renewal are eligible.

3. Do I need to do anything to get the extra time to renew?

No, you don't need to contact Adobe. We're currently in the process of adding the additional days for everyone in their renewal window.

4. How long is this offer in effect?

Any VIP customer with their renewal window close date from March 21, 2020, to May 31, 2020, without any renewals processed will be under consideration.

Digital Main Street

Transitioning to digital services during the pandemic? Digital Main Street can help. They have a business starter kit to get you going, as well as Resources for Small Business during COVID-19

<https://digitalmainstreet.ca/wp-content/uploads/2020/03/DMS-Business-Starter-Kit-Mar-2020.pdf>

<https://digitalmainstreet.ca/case-study/resources-for-small-businesses/>

Google My Business

Step by step instructions to help to adjust hours and services on google during COVID-19

<https://support.google.com/business/answer/9773423?hl=en>

Microsoft

<https://www.microsoft.com/en-us/microsoft-365/blog/2020/03/17/helping-smb-customers-work-remotely-microsoft-teams/>

We understand that as an SMB you can't afford to be out of touch. We know that you need to continue to service your existing customers, pitch new business, meet with employees, and do whatever it takes to keep your company running. That's why we're making Microsoft Teams available for everyone, even organizations that don't have Office 365.

What is Microsoft Teams?

Microsoft Teams is a software solution that enables SMBs to perform many essential business tasks remotely. With Teams, you can virtually chat, collaborate, and meet with employees, customers, suppliers, and partners. The Microsoft Office apps are built right into Teams, so you can use and share the files you create in Word, Excel, PowerPoint, and Outlook without leaving the tool. Recently, I shared tips for our team on [how to start working remotely with Teams](#). If you are new to the tool or to working remotely, it can help you acclimatize to both.

Making Teams available for everyone:

Teams is a part of Office 365. If your organization is licensed for Office 365, you already have it and you can log in [here](#). Even if you don't have Office 365, we want to help ensure that everyone has access to Teams during these challenging times.

If you want to get Teams directly from Microsoft, you can do so in the following ways:

- Sign up for a free trial of [Office 365 Business Premium](#), which includes a full-featured version of Teams.
- If you're using a consumer email address such as Gmail or Outlook, you can sign up for the freemium version of Teams [by following this link](#).

Telus

<https://www.telus.com/en/about/covid-19-updates>

Helping you stay connected and protected:

- Waiving all Easy Roam, Travel Passes and pay-per-use roaming charges for postpaid and small business customers until April 30
- Offering flexible payment options for consumers and small business customers who are been financially affected by the crisis
- Offering FREE educational activities encouraging families to 'Learn Do Share' with their partners at Microsoft

Bell

<https://www.bell.ca/Covid-19-update>

Starting on March 19th, to assist those working from home during the COVID-19 situation, we will be providing our consumer and small business customers with Turbo Hubs, Turbo Sticks and MiFi devices an extra 10 GB of domestic usage and a \$10 credit on their existing plan for each of their current and next billing cycles. Please note that data charges incurred before March 19th still apply.

Rogers

<https://www.rogers.com/covid-19/updates>

Connecting Canadians to the people and things that matter most: We know that staying in touch with friends and family, across the country and across the world, is especially critical at this time. Beginning March 16 until June 14, we will ensure accounts will not be suspended or disconnected for any customers experiencing financial difficulties. In addition, we will support our customers facing financial uncertainty because of COVID-19 with more flexible payment options. To help you stay connected, Rogers will be waiving fees as outlined below. These changes have been automatically applied and customers are not required to take any action.

- Wireless Services
 - Until April 30, we will waive long distance calling across Canada for wireless, wireless home phone customers and small businesses.
 - Waiving Roam Like Home™ and all pay-per-use roaming fees [in all countries where we offer roaming](#) for all postpaid consumers and small businesses travelling outside of Canada between March 16th and April 30th 2020.

This includes Small Businesses with 1-9 wireless lines on a single account.

- Residential services
 - Waiving data overage fees for home internet usage starting March 14 until May 31, 2020

- Waving long distance charges for Rogers home phone consumers for calls to anywhere in Canada starting March 16 until April 30, 2020

We have made the decision to postpone previously planned price changes. These were originally planned and communicated before this public health situation. Customers won't need to call us as this change has been automatically postponed for all our customers.

Cogeco

<https://www.cogeco.ca/en/covid19updates>

All the steps implemented by Cogeco:

- Until further notice, Cogeco will not terminate the services of customers unable to pay their bills due to disruptions caused by the COVID-19 pandemic.
- Late payment fees will be waived temporarily if they are caused by a financial situation that is related to the coronavirus pandemic.
- Our customer service agents are available to better adapt Internet, TV or telephone plans to the needs of our customers.
- More than 75% of Cogeco Connexion's customers already have unlimited Internet plans. To simplify the lives of our residential customers who are working from home due to the current situation and who do not already have an unlimited plan, Cogeco will make sure that there are no additional fees until April 30. At the same time, Cogeco is migrating its customers to higher speeds based on their needs.

Government of Canada:

Income Tax filing deadline:

- Individuals: The deadline to file your income tax and benefit return will be deferred until June 1, 2020.
The deadline to pay any balance due for your individual income tax and benefit return for 2019 has been extended from April 30, 2020, to September 1, 2020. This means you will not be assessed any penalties or interest if your balance due is paid by September 1, 2020.
- Self-employed and their spouse or common law partner: For self-employed individuals or those who have spouses or common-law partners that are self-employed, the deadline to pay any balance due for your individual income tax and benefit return has been extended from April 30, 2020, to September 1, 2020.
- Businesses: The deadline for businesses to pay any income tax amounts that become owing or due after March 18, 2020 and before September 1, 2020 has been extended to September 1, 2020. This means you will not be assessed any penalties or interest if your balance due is paid by September 1, 2020.

Temporary Wage Subsidy: Small businesses will get wage support by reducing how much they hand over in payroll deductions to the Canada Revenue Agency (CRA) rather than receiving a government cheque.

The subsidy is equal to 10 per cent of the remuneration paid between March 18 and June 20, 2020, up to \$1,375 per employee and a maximum of \$25,000 total per employer, according to the CRA.

March 27, 2020: PM Trudeau announced new measures to support Small Businesses:

- Increase in the wage subsidy for small business will go up to 75% (up from the original 10%) for qualifying businesses, backdated to Sunday March 15;
- Support for small business cash flow with a new Canada Emergency Business Account offering loans of up to \$40,000 guaranteed by the government and interest free for the 1st year (with up to \$10,000 forgivable for those who qualify). This program will be administered through eligible financial institutions;
- New Small and Medium-sized Enterprise Loan and Guarantee program (supported through Export Development Canada and the Business Development Bank), for guaranteed loans when small businesses go to their financial institutions to help weather the impacts of COVID-19.
 - Export Development Canada will provide guarantees to financial institutions so that they can issue new operating credit and cash flow term loans of up to \$6.25 million to small and medium-sized businesses. These loans will be 80 per cent guaranteed by Export Development Canada, to be repaid within one year.
 - Small and medium-sized businesses can also get support through a new Co-Lending Program that will bring the Business Development Bank of Canada together with financial institutions to co-lend term loans to these businesses for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program, which will be risk-shared at 80 per cent between the Business Development Bank of Canada and the financial institutions. Eligible financial institutions will conduct the underwriting and funding directly for customers.
- HST and GST remittance deferred until June for businesses and self-employed individuals.
- Canada Emergency Response Benefit: This combined the previously announced “Emergency Support Benefit” and “Emergency Care Benefit”
 - Provides up to \$2,000/month for the next four months to workers who aren’t receiving pay due to COVID-19. All employees of a business, including the owner, are eligible, as well as self-employed individuals.
 - The portal is in development and should be ready to accept applications on April 6th, and the benefit should be received within 10 days of applying.

More details can be found in [this press release from the office of the Prime Minister](#). As more information is released on how to access these funds we will update this section. please check back for the latest announcements.

75% Temporary Wage Subsidy

The Canada Emergency Wage Subsidy would apply to 75% of the first \$58,700 normally earned by employees- representing a benefit of up to \$847 per week.

When is this program going to be in place?

For a 12 week period from March 15 to June 6, 2020

Who is eligible?

Employers who have a drop in gross revenues of at least 30% in March, April, or May (when comparing to the same month in 2019), would be able to access the subsidy.

Employers of all sizes and across all sectors of the economy (with the exception of public sector entities)

Non-Profit organizations and registered charities – (more to come)

How much can I get?

This will be based entirely on the salary or wages actually paid to employees. All employers will still be expected to try their best to top up salaries to 100% of the maximum wages covered.

How can I apply?

CRA online portal (more details to come)

For more details, see the [Frequently Asked Questions](#) from CRA

This succinct summary was provided by <https://www.cfib-fcei.ca/en/small-business-resources-dealing-covid-19>

Canadian Emergency Response Benefit (announced March 25)

<https://www.canada.ca/en/department-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html>

This replaces the emergency care benefit and the emergency support benefit that were previously announced. All Canadians who have stopped working due to COVID-19, whether they are EI-eligible or not, will be able to receive the CERB.

1. How much will I receive?

Up to \$2,000 a month for up to four months

2. Who can apply?

The CERB will cover Canadians who:

- Have lost their job
- Are sick, quarantined, or taking care of someone who is sick with COVID-19
- Are working parents who must stay home without pay to care for children who are sick or at home because of school and daycare closures.

- Workers who are still employed, but are not receiving income because of disruptions to their work situation due to COVID-19

The CERB will apply to:

- Wage earners
- Contract workers
- Self-employed individuals who would not otherwise be eligible for Employment Insurance (EI).
- Canadians who are already receiving EI regular and sickness benefits as of today would continue to receive their benefits and should not apply to the CERB

3. How do I apply?

The portal for accessing the CERB will be available in early April. Canadians will begin to receive their CERB payments within 10 days of application. The CERB will be paid every four weeks and be available until October 3, 2020.

This succinct summary was provided by <https://www.cfib-fcei.ca/en/small-business-resources-dealing-covid-19>

The Provincial Government:

<https://news.ontario.ca/mof/en/2020/03/ontarios-action-plan-responding-to-covid-19.html>

The government's plan includes measures that will make available \$10 billion in support for people and businesses through tax and other deferrals to improve their cash flows over the coming months.

The government announced plans to:

- Defer \$6 billion of provincially administered taxes (April 1 to August 31)
- Defer \$1.9 billion of Workplace Safety and Insurance Board (WSIB) premiums and expenses for employers for 6 months
- Work with municipal partners to defer \$1.8 billion in property taxes for 90 days (including the provincial education tax)
- Postpone the 2021 property tax reassessment.
- Retroactively reduce the Employer Health Tax (EHT) and temporarily increase the exemption from \$490,000 to \$1 million
- Help support regions lagging in employment growth with the proposed new Regional Opportunities Investment Tax Credit
- Support energy affordability for small business, farm, and residential consumers with approximately \$5.6 billion towards electricity cost relief programs in 2020-21, an increase of approximately \$1.5 billion compared to the 2019 Budget plan.

Provincial Statement Summary provided by the Ontario Chamber of Commerce