



ENTREPRENEURS AND ARTISTS IN THE TIME OF COVID-19

Resource Guide for Entrepreneurs and Artists

In response to the detrimental effects of COVID-19, Canadian governmental agencies and other organizations have deployed multiple programs to support local entrepreneurs and their businesses. In the current evolving situation, it's hard to know where to turn.

This document contains some of the currently available programs and resources for entrepreneurs and will be updated periodically. Last updated on July 27, 2020.

In partnership with

Montréal 

RESOURCES FOR ENTREPRENEURS

Intuit

[See more here](#)

Intuit recently opened their Prosperity Accelerator, which is dedicated to solving the most pressing financial problems of Canadian small businesses and/or consumers impacted by COVID-19. Applications close September 4th, 2020.

Regional Relief and Recovery Fund

[See more here](#)

- Businesses with revenues of **less than \$250,000** in the manufacturing and value-added service sectors
- Retail businesses, local services, professional and health services (e.g., restaurants, convenience stores, hair salons, funeral homes, cleaners, car dealerships, big box stores, accountants, lawyers, dentists, real estate)
- Start-ups other than in the manufacturing and value-added services sectors
- Tourism and cultural businesses, or sporting or cultural events requiring funding of **\$40,000 or less**
- Agriculture and fisheries (harvesting and catching)
- Self-employed workers and sole proprietorships (all sectors)
- Social economy enterprises (all sectors)
- Artisanal production and specialty local food products

CECRA – Support for Rent Relief for Commercial Tenants

[See more here](#)

How to Apply for EI and Emergency Benefits

- Canada's Economic Response Plan - [See more here](#)
- CBC News article on how to apply - [See more here](#)
- Canada's EI benefits - [See more here](#)

Business Development Bank of Canada (BDC)

- BDC - [See more here](#)
- 7 steps to sustain your business through the disruption - [See more here](#)

Conference Board of Canada

Resources, articles and free webinars - [See more here](#)

Export Development Canada (EDC)

EDC - [See more here](#)

Coronavirus Implications on Contracts

[See more here](#)

Startup Resources

[See more here](#)

Montreal International

Government measures and direct business support - [See more here](#)

Taxes

Canada Revenue Agency and Revenu Quebec will defer the filing due date for the 2019 tax returns of individuals, including certain trusts to June 1st. [See more here](#)

Return to Canada

Canada government have set-up an urgent loan program for Canadian citizens that are having trouble to come back to the country for a maximum amount of 5,000\$. Call (613) 998-885 or write to sos@international.gc.ca.

Ordre des conseillers en ressources humaines agréés (CRHA)

Human Resources Manual (employers and employees) - [See more here](#)

Ville de Montreal Hotline - 514-394-1793

The city has set up as of Friday March 20th, a telephone information line – open from 8 a.m. to 5 p.m., Monday to Friday at 514 394-1793, twenty employees are mobilized to answer questions from SMEs about the support measures offered by the City and provide them with general information on the programs of assistance offered by partners and different levels of government.

Postponement of 2nd payment of Municipal Taxes (Business Taxes)

Owners will have until July 2, 2020 to pay the 2nd instalment of municipal taxes - [See more here](#)

\$5M Emergency Financial Assistance Fund (Ville de Montreal)

Ville de Montreal injecting \$ 5 million into a business assistance fund to support the most vulnerable sectors in the short term: retail trade, the social economy, the creative and cultural industries and tourism. [See more here](#)

Facebook Small Business Grants Program

Offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries where FB operates. More info to come. [See more here](#)

The new Canada Emergency Response Benefit

[See more here](#)

Apply through [My CRA](#) and [My Service Canada](#). Taxable benefit of \$2,000 every 4 weeks for up to 16 weeks to eligible workers who have lost their income due to COVID-19.

The CERB is available to workers who meet all of the following conditions:

- live in Canada and are at least 15 years old
- stopped working because of COVID-19 or are eligible for EI regular or sickness benefits
- have not voluntarily quit their job
- had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application.

On April 15, we announced changes to the eligibility rules to:

- Allow people to earn up to \$1,000 per month while collecting the CERB.
- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work because of COVID-19.
- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job because of COVID-19.

GST and QST postponed

The GST and HST payments are deferred until June. Custom duty reimbursements are also deferred until June - [See more here](#)

Government of Canada Wage Subsidy (CEWS)

[See more here](#)

The Canada Emergency Wage Subsidy has been extended until December, and other changes, retroactive to July 5th, 2020, have been made to the guidelines and criteria. These changes will make more employers eligible by replacing the required 30% revenue drop and corresponding 75% subsidy with several tiers of support. Severely affected employers will also be eligible for an additional top-up.

Canada Emergency Business Account

[See more here](#)

CEBA has changed its eligibility requirements to be more accessible to small businesses. As of June 26th, 2020, businesses eligible for CEBA now include owner-operated small businesses that do not have a payroll, sole proprietors receiving business income directly, and family-owned corporations remunerating in the form of dividends rather than payroll.

A guide on how to create a virtual classroom on [WordPress.com](#)

For teachers or instructor trying to put their lessons or classes online - [See more here](#)

Women Entrepreneurship Knowledge Hub

COVID-19 Resources For Women Entrepreneurs - [See more here](#)

FUNDICA Infographic

Government Programs Available for workers and Businesses in Quebec - [See more here](#)

Lightspeed

E-Commerce Integration, Marketing and Other tools at reduced prices to support Small Businesses
[See more here](#)

Hockeystick Startup Network - Active Funders in Canada

Resource for Canadian entrepreneurs to find funding from VCs, Angels, lenders and government programs quickly - [See more here](#)

Emergency Assistance Fund for Small to Medium Enterprises in Quebec

Offering support, for a limited time, eligible businesses experiencing financial difficulties due to COVID-19 and who need less than \$50,000 in cash assistance. [See more here](#)

Governmental Measures

French - [See more here](#)

Small Business Loans (CBC)

CBC article and helpful reference chart to understand if you're eligible for assistance including for start-ups, sole proprietors & dividend income earners: if you're not sure if you're eligible for some of the entrepreneurial grants, this helpful article includes eligibility chart which highlights loan programs that do not cover businesses that don't have enough salary costs and instead distribute income through dividend income or sole proprietorships (Advotax Law). Health clinics, sole proprietors and tiny tech start ups among those who can't qualify for loans. [See more here](#).

Canada Emergency Commercial Rent Assistance (CECRA) for small businesses

[See more here](#)

The program will seek to provide loans, including forgivable loans, to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and

June. Implementation of the program will require a partnership between the federal government and provincial and territorial governments, which are responsible for property owner-tenant relationships. The government is working with the provinces and territories to increase rent support for businesses that are most impacted by the pandemic and will have more details to share soon.

[Download the Canada Business App](#) to easily navigate government services, get recommendations tailored to your business, and set up personalized notifications to ensure you get the news you need.

Covid-19 Self Assessment

For up-to-the-minute developments regarding COVID-19 and a self-assessment - [See more here](#)

Resources on how to work remotely and efficiently

[See more here](#)

Online Meeting Resources Toolkit

Best practices and tutorials on using online tools - [See more here](#)

Raymond Chabot Grant Thornton

Updated list of resources specifically for SMEs - [See more here](#)

Buy Local Initiative to promote Quebec SMEs

- Panier Bleu - [See more here](#)
- Solution Locale - [See more here](#)

Free Legal Advice for Quebec residents

Rights and obligations during crisis - [See more here](#)

Dealing With Supply Chain Disruptions

[See more here](#)

Concerted Action Program for Maintaining Employment (officially the Programme d'actions concertées pour le maintien en emploi (PACME))

[See more here](#)

Program provides direct financial support to businesses in order to promote training and the implementation of good human resources management practices. It also aims to optimize the operation of businesses on the labour market and help them get back on their feet more quickly once the situation has stabilized. Projects will be accepted until September 30, 2020, or until the budget envelope of \$100 million is exhausted.

Eligible Activities

- Basic employee training
- Francization
- Digital skills training
- Continuing training related to the company's activities, whether or not directly related to the position held by the trained employee
- Training recommended by professional orders
- Training made necessary for the resumption of the company's activities

- Training related to a strategy for adjusting or modifying company activities in the context of economic uncertainty related to COVID-19 that makes it possible to maintain or diversify the company's activities (health, teleworking, etc.)
- Training to enable the retraining of workers

Concerted temporary action program for businesses (officially the Programme d'actions concertées temporaire pour les entreprises(PACTE))

This financial assistance is available to businesses operating in Québec, including cooperatives and other social economy enterprises with commercial activities. Eligible businesses are those that find themselves in a precarious situation and temporary difficulty as a result of COVID-19. They must show that their financial structure offers realistic prospects for profitability. Businesses cannot be under the protection of the Companies' Creditors Arrangement Act or the Bankruptcy and Insolvency Act. Minimum funding amount is \$50,000. [See more here](#)

CDPQ

[See more here](#)

This envelope is complementary to other programs announced by many financial institutions and other investors, and is for companies of all sizes and in all industries from across Québec.

To be considered for financing, companies must meet the following initial criteria:

- Be profitable before the start of the COVID-19 crisis
- Have a promising growth outlook in their sector
- Seek financing of \$5 million or more

MITACS

R&D funding for SMEs and fast tracking proposals. Project grants (upto 75% funding) and matching with university researchers to augment R&D teams. [See more here](#)

Canada Work-Share Program for Employees (Temporary Expanded and Emergency Measures)

Helps to retain skilled employees during a time when business needs have drastically declined, through no fault of the company. [See more here](#)

Emergency Assistance to Small and Medium-Sized Businesses

[See more here](#)

The Government of Quebec's Aide d'urgence aux petites et moyennes entreprises (Emergency Assistance to Small and Medium-Sized Businesses) program is designed to promote access to capital as a means for businesses affected by the COVID -19 pandemic to maintain, consolidate or relaunch their activities. This program is among the measures taken to deal with the economic situation given the current extraordinary circumstances. Your PME MTL network is responsible for managing applications in the Montréal area.

Financial assistance

This emergency assistance for small and medium-sized businesses comes in the form of loans, up to a maximum of \$50,000, at an interest rate of 3%.

- A 6-month moratorium on principal and interest will automatically apply to all loans. An additional moratorium of up to 12 months on principal may be granted.
- Borrowers should expect an amortization period of 36 months, excluding the payment moratorium. Exceptionally, amortization could be up to 60 months, excluding the payment moratorium.

The financing is intended to cover liquidity shortfalls caused by:

- An impossibility or substantial reduction in the ability to deliver products (goods or services) or merchandise
- Problems with the supply of raw materials or products (goods or services).

This financial assistance may not be combined with assistance obtained under the Québec government's temporary concerted action program for businesses (PACTE program).

Eligible businesses

Eligible businesses include for-profit companies as well as cooperatives and social economy enterprises with market activities affected by the COVID-19 pandemic, with the exception of the following activities:

- the production or distribution of weapons
- gambling, slot machine operations, combat sports, racing or other similar activities
- production, sales and services related to the use of tobacco or drugs with the exception of projects involving Health Canada-licensed drug-grade products with a DIN, or their ingredients, and research and development projects with a Health Canada licence
- any activity whose main purpose is protected under the Canadian Charter of Rights and Freedoms (religion, politics, advocacy, etc.)

- any other activity that would be likely to offend public morality

Eligibility requirements

In order to benefit from this emergency fund, the company:

- Must have been in operation in Québec for at least one year on the date of application*
- Must not be under the protection of the Companies' Creditors Arrangement Act (R.S.C., 1985, c. C-35) or the Bankruptcy and Insolvency Act (R.S.C., 1985, c. B-3)
- Must demonstrate the causal link between its financial or operational issues and the COVID -19 pandemic as follows:
 - The company is temporarily closed, is likely to close or is showing signs of closure; and/or
 - The company is in a context of maintaining, consolidating or relaunching its operations.

In order to be eligible for emergency assistance:

- The financing must provide short-term working capital to businesses whose financial situation is precarious so they can maintain, consolidate or relaunch their activities.
- The financing must be related to the amount of working capital needed to maintain the company's operations, determined on the basis of justified and reasonable expenses and showing good prospects for profitability in the medium term. Businesses located in an area affected by major construction works may mention this fact, which will be taken into account in the profitability analysis.

*Companies whose activities take place outside Montréal must contact the organization responsible for managing the Fonds local d'investissement (FLI) (Local Investment Fund) in their RCM.

Documents required

Companies will have to submit the following documents for analysis to support their financing application:

- An income statement and a 12-month internal balance sheet ending no earlier than December 31, 2019; businesses located in an area affected by major construction work may mention this fact.
- A summary of the expenses to be covered by the financial assistance over a 3-month period (to be entered in the Use of Funds section of the application form).
- Evidence of the impact of the crisis on the company's business through one of the following documents: a list of contracts lost due to COVID -19, evidence of a decrease in income in March and/or April 2020 due to the crisis, or any other relevant evidence.
- Declaration to the Registraire des Entreprises du Québec (REQ).

- Proof of payment (GST/QST, DAS, Taxes) as of December 31, 2019 for both levels of government.
- [The application form](#) (please download the form before filling it).

Entrepreneurs must also consent to PME MTL conducting a personal credit investigation.

Submit an application

The [emergency assistance application form can be downloaded here](#) and submitted via the platform below. All information and personal data will remain confidential.

Before submitting your application, please visit the [FAQ page](#) which will help you navigate the form.

Businesses who wish to apply should act quickly as funds are limited. Only complete applications will be processed; however, a complete application does not guaranty any financial assistance.

RESOURCES FOR ARTISTS

Info from the Arts Councils

- Canada Arts Council - [See more here](#)
- Conseil des Arts et des Lettres du Québec - [See more here](#)
- Montreal Arts Council - [See more here](#)
- SODEC - [See more here](#)
- Resources for Canadian Artists and Freelancers - [See more here](#)

CAPACOA (Canadian Arts Presenting Association)

Updates daily a document with the intention to provide factual information, recommendations and resources to help the live performance sector prepare for and respond to the COVID-19 outbreak in Canada. This document shouldn't be seen as a substitute to official information from public health authorities. [View the document](#)

NAC-CAN (National Arts Centre)

The Facebook-National Arts Centre Fund for Performing Artists will provide \$100,000 in artists fees to support online performances between now and March 31, 2020 to help ease financial strain for those impacted by the closure of performance venues across Canada related to COVID-19. [See more here](#)

To apply to this short-term relief measure, performing artists or ensemble (less than 10 people) simply need to write to the National Arts Centre at CanadaPerforms@nac-cna.ca, provide their name, a description of their 45-60 minutes performance, when they wish to share and on what platform.

ELAN (English Language Arts Network)

- [See more here](#)
- Collecting info on the Economic impact of COVID-19 has on the arts - [See more here](#)

Unison

Assistance for Musicians - [See more here](#)

AFC (Actors Fund of Canada)

Emergency Relief Fund for people in the Entertainment Industry – tv, film, music, theatre and dance. (Netflix recently donated \$1M to AFC and FDA) [See more here](#)

FDA (Fondation des Artistes)

Supporting professional artists from all disciplines: performing arts, theater, television, cinema, circus, music, dance or visual arts. Taking application for Netflix fund starting March 30th, 2020. [See more here](#)

LIT Glad Day

Emergency Survival Fund LGBTQ2S artists, performers, tip-based workers and Glad Day - [See more here](#)

Facebook Group – I lost my Gig (Canada edition)

I Lost My Gig Group (Canada) is a space for arts and other vulnerable freelance and gig workers in Canada and beyond to share stories and resources addressing the impacts of COVID-19 and growing income precarity more broadly. Discussion in English ou français is encouraged. Founded by Jessa Agilo. Incubated by ArtsPond. Inspired by ILostMyGig.com founded by SXSW in Austin, Texas. [See more here](#)



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