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A CORONAVIRUS *Survival Guide* FOR MANITOBA BUSINESS

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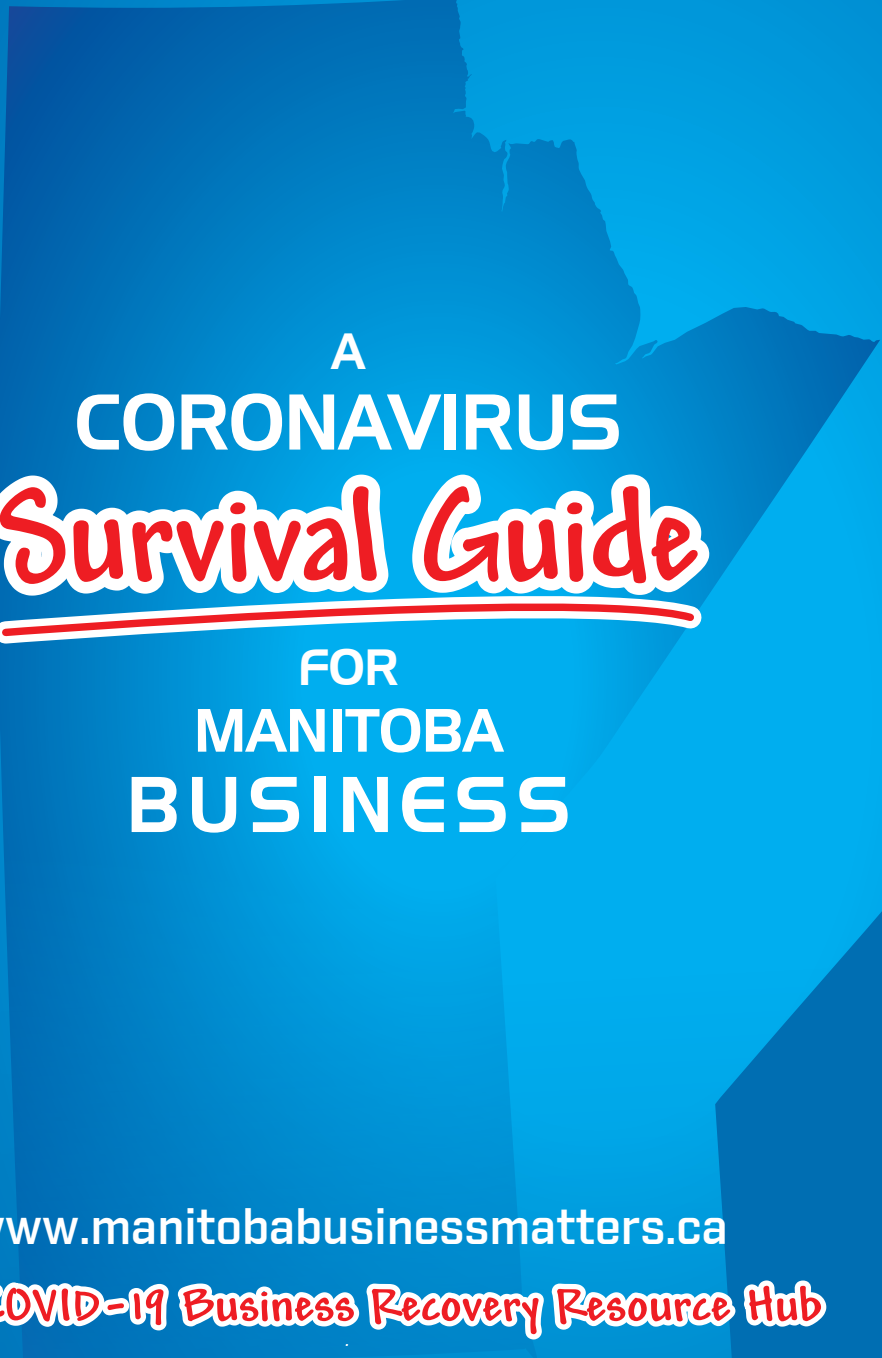
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A CORONAVIRUS **Survival Guide** FOR MANITOBA BUSINESS

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Your COVID-19 Business Recovery Resource Hub

Please note, the contents of the publication are current as of March 31, 2021.

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This information is educational in nature and is not be construed as legal or financial advice. The MCC recommends that readers always consult the Government of Canada's COVID-19 Economic Response Plan, the Province of Manitoba's COVID-19 website, and trusted financial and legal professionals for complete and original source information and counsel.



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ABOUT WESTERN ECONOMIC DIVERSIFICATION CANADA

For more than 30 years, Western Economic Diversification Canada (WD) has been working to diversify the western economy while improving the quality of life of western Canadians, aiming to be a leader in building a strong, competitive West by focusing on business development, innovation and community development.

WD makes strategic investments in a wide range of programs, policy and advocacy activities, and needed services across western Canada. Recently, WD has pivoted to support businesses and organizations affected by the COVID-19 pandemic. This important work is done by talented and dedicated WD employees and partners in Ottawa and throughout the West to help businesses, communities, not-for-profit groups, and Canadians in need.

The COVID-19 pandemic continues to evolve, as does its effects on the western Canadian economy. WD will be nimble in its response to help westerners with short-term recovery and improve their long-term economic outcomes.

Learn more at <https://www.wd-deo.gc.ca/eng/home.asp>

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Western Economic
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Diversification de l'économie
de l'Ouest Canada





A MESSAGE FROM MANITOBA'S PREMIER

The past twelve months have been among the most challenging in the history of our province and nation. The COVID-19 pandemic has impacted every Manitoban. It has cost lives, leaving families and friends to mourn the loss. It continues to test the resilience of our health care and education systems. It is hurting the thousands of businesses that are the foundation of the Manitoba economy.

There have been dark moments but, through it all, Manitobans have responded with the same courage and commitment with which previous generations rose to challenges throughout the history of our great province. We have faced this crisis together. We have protected the vulnerable, and we have supported those struggling with the realities and consequences of the pandemic.

Those actions reflect the best of Manitoba values. They are the values that have guided the Manitoba government in our response to the pandemic.

When we saw the emerging threat posed by COVID-19, we were among the first provinces to increase supplies of personal protective equipment for front line workers. We were one of the first to take concrete steps to limit the spread of the virus. And, based on advice provided by Manitoba's business community, we have delivered support programs to give our businesses a lifeline through the crisis. We will continue to do so until the threat has passed, and as we recover and rebuild.

Throughout its 150-year history, Manitoba has never met a challenge it could not overcome. That is because of the strength, the unity and the resolve of the generations of courageous Manitobans who came before us. The torch has been passed from their hands to ours, and we are following their tremendous example.

When COVID-19 is defeated, we will all share the pride in knowing that we fought the fight together, as Manitobans. We will know -- with even greater certainty -- that the only thing better than today in Manitoba will be tomorrow in Manitoba.

Brian Pallister
The Honourable Brian Pallister



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Manitoba

A MESSAGE FROM MCC'S PRESIDENT & CEO



The Fight Against Coronavirus Is Everyone's Business

As the backbone of the Manitoba economy, our small businesses must remain agile and proactive as the COVID-19 situation unfolds. Having timely access to policy changes, programs, expert insights and news as quickly as possible is critical—and that's where Manitoba Business Matters can help.

As we have navigated this complex new reality over the last year, the Manitoba Chambers of Commerce (MCC) has made it our mission to help business persevere, and we are pleased to have formed an alliance with both business and government to amplify the effectiveness of these efforts.

Together with Western Economic Diversification Canada, the Province of Manitoba, and pillars of the Manitoba business community, the MCC developed "Business Is Unusual – A Coronavirus Survival Guide for Manitoba Business" and launched the Manitoba Business Matters initiative.

We have established an alliance of dedicated partners -- all trusted experts in their fields -- to contribute to the Manitoba Business Matters COVID-19 resource hub. We will be highlighting areas of business operations that are likely to be impacted by the coronavirus pandemic and offering solutions and information developed to assist you.

Whether you have questions about government financial support programs or grant and subsidy tax implications, or if you need extra support for employees or health and safety guidance, our team of experts is ready to help you every step of the way.

Leverage the tools in this printed guide. Connect with us on social media. Visit the website at www.manitobabusinessmatters.ca and sign up for our newsletter. Timely and relevant new content will be added on a continuous basis to provide your business with support during these challenging times.



Chuck Davidson
President & Chief Executive Officer



WE ARE THE VOICE OF BUSINESS IN MANITOBA

With almost 10,000 members, we are Manitoba's largest & most diverse business association.

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TABLE OF CONTENTS



FEDERALLY FUNDED SUPPORT PROGRAMS

Canada Emergency Wage Subsidy (CEWS)	5
Canada Emergency Rent Subsidy (CERS)	10
Canada Emergency Business Account (CEBA)	20
Regional Relief and Recovery Fund (RRRF)	30
Canada Recovery Benefits Program (CRB)	39

And Much More!



EXPERT ADVICE FOR YOUR BUSINESS

Micro Credentials-Training Solutions for Business - RRC Corporate Solutions	24
COVID-19 Employee Privacy Issues-TDS Law	28
Business Case for Workplace Happiness-1Life Workplace Safety Solutions	44
Build a Culture of Innovation-Vantage Studios	66

And Much More!



PROVINCIAALLY FUNDED SUPPORT PROGRAMS

MANITOBA BRIDGE GRANT PROGRAM	51
DINE-IN RESTAURANT RELIEF PROGRAM	60
HOSPITALITY SECTOR RELIEF PROGRAM	68
MANITOBA'S VACCINE & #ProtectMB PROGRAM	86

And Much More!

ABOUT THE MANITOBA CHAMBERS OF COMMERCE

Since 1931, the Manitoba Chambers of Commerce (MCC) has been the largest non-partisan, and influential business association in Manitoba, accelerating business success by advocating for, and influencing public policy to legislatures and government on major issues affecting business.

Since the onset of COVID-19, MCC has been committed to updating our network and stakeholder community by acting as a hub for government announcements; we have partnered with expert members to deliver much needed professional advice, compiled trusted information about the pandemic, pandemic preparedness, business continuity planning, workplace preparedness, work effectiveness, safety issues, stress relief and mental health programs, employer legal obligations, employment standards, and more.

Recovery starts with resilience. Emergencies, like natural disasters, cyber-attacks, and pandemics, pose unique challenges for SMEs. Most will not recover at the same pace as larger businesses and many will not survive the crisis. SMEs will need substantial support as well as tools and resources to help them maintain operations, adopt business models with less physical presence (e.g., remote working and e-commerce) and adapt to a different economy.

"Business is Unusual – A Coronavirus Survival Guide for Manitoba Business" launches the Manitoba Business Matters initiative, a project led by MCC in collaboration with our government and industry partners. We'll provide expert insights, tools, and resources so that our business community, province, country, and economy emerge stronger.

Scan the code below to sign up for our newsletter to stay connected, and we will deliver these vital resources directly to your inbox.



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CANADA'S COVID-19 ECONOMIC RESPONSE PLAN



COVID-19 is a rapidly evolving global challenge. The Government of Canada is working closely with local, provincial, territorial, and international partners to minimize its health, economic, and social impacts in Canada and around the world, but Canada's economy has not been immune to the negative effects of the COVID-19 pandemic.

In response to this unprecedented economic crisis, both the federal and provincial governments have quickly brought into law legislation seeking to provide support to businesses. In this section of the "Survival Guide" we focus on providing an overview of the federal program called the COVID-19 Economic Response Plan.

Canada's COVID-19 Economic Response Plan for businesses has four platforms: policies aimed at avoiding layoffs and rehiring employees, supporting financial stability, access to credit, and policies for deferred payments.

CANADA EMERGENCY WAGE SUBSIDY (CEWS)

The CANADA EMERGENCY WAGE SUBSIDY (CEWS) is a wage subsidy program currently offered until June 2021 to qualifying employers who have seen a drop in revenue due to COVID-19. CEWS is meant to prevent more job losses by helping you keep your employees on payroll, enabling you to re-hire workers, and facilitating a return to normal operations. If you qualify for CEWS, you will receive a percentage of your employees' pay subsidized based on your revenue loss.

CEWS is administered by the Canada Revenue Agency (CRA) on a period-by-period basis, with each CEWS Claim Period spanning 4 weeks.

1. ELIGIBILITY CRITERIA:

Nearly ALL businesses are eligible for the wage subsidy. To be eligible, your business must:

- Have a CRA Business Number issued before March 15th, 2020 or a third-party payroll provider who submits your payroll to CRA;
- Have eligible employees on payroll who receive a T4 slip (includes new hires); and
- Meet the revenue loss requirement for each claim period.

CEWS consists of two parts effective July 5, 2020:

- a base subsidy would be available to all eligible entities that are experiencing any decline in revenues. The subsidy amount will vary depending on the scale of revenue decline; and
- a top-up subsidy of up to an additional 25 per cent for those eligible entities that have been most adversely affected by the COVID-19 crisis.

Both the Base CEWS percentage and the Top-up CEWS percentage are comprised of a revenue drop calculation that is multiplied by a specific amount set by the government called a multiplier.



2. HOW TO CALCULATE:

Each claim period you apply for has its own calculation.

There is no maximum dollar amount a business can receive from the program; however, there is a limit on the amount of subsidy you can receive for a single employee's weekly wages and these limits change depending on the claim period.



3. FACTORS IN CEWS CALCULATIONS:

Using the methods as outlined by CRA you will need to calculate the following indicators when determining your CEWS eligibility for the claim period:

- What are your qualifying revenues? (Qualifying revenue is defined as the inflow of cash, receivables or other income — generally from the sale of goods, the rendering of services etc.)
- How does this compare to your businesses' pre-COVID revenues for the same period?
- Which of your employees qualify for the subsidy?
- How much was their pay for the CEWS period? (Eligible remuneration includes salary, wages, commissions and certain taxable benefits but does not include tips or severance pay etc.)
- What is your baseline remuneration (pre-crisis pay) for your employees? (The average amount of eligible remuneration the employee received in a week from 07/01/2019 through 12/31/2019.)



NOTE: CRA does not consider COVID related government subsidies in the revenue calculations as it is meant to replace normal or recurring revenues as a means of government assistance.



When you apply for the Canada Emergency Wage Subsidy (CEWS), you will be asked to enter amounts such as:

- The number of eligible employees.
- Updated financial accounts for the last year and the current year reflecting past and current incomes and loss of revenue.
- Updated gross payroll information for each of your subsidy eligible employees.
- The amount of EI premiums and CPP contributions that you have paid on behalf of those employees.
- The amount that you have received from ESDC's Work-Sharing program to pay your employees (if applicable).

An online calculator is available to employers who are interested in applying for the subsidy. The calculator will provide employers with an estimate of how much subsidy they will be able to claim through the CEWS program.

Please visit www.manitobabusinessmatters.ca for a link to a Canada Emergency Wage Subsidy online calculator tool that will assist you in determining the amount of subsidy that your business could be eligible for.

4. REPORTING REQUIREMENTS:

Employers will be expected to report the amount of the CEWS that was used to pay each of their employees' salaries by using a special code in the "Other information" area at the bottom of the employees' T4 slips. Please note that employers who filed their T4 slips and summary for 2020 on or before December 22, 2020 will not need to submit an amended T4.



5. RECORDKEEPING:

Employers must keep records supporting their CEWS claim. This includes maintaining adequate books and records to ensure that their claim is accurate and complete, and clearly supports their eligibility for the CEWS for a claim period.

In addition to showing the calculation of the wage subsidy claimed for each eligible employee, the documentation maintained must also include an analysis of the nature of the remuneration. Any supporting documentation should be retained.

This program is currently legislated to run from March 15, 2020 to June 2021.

6. APPLICATION DEADLINE:

The later of January 31, 2021 or 180 days after the end of each claim period.

NOTE: The Canada Emergency Wage Subsidy received by an employer is considered government assistance and is included in the employer's taxable income. It is, however, specifically excluded from the definition of revenue for the purpose of the revenue reduction calculation.




7. HOW TO APPLY:

Through CRA's My Business Account, the Represent a Client portal or the web application form.



Visit www.ManitobaBusinessMatters.ca for:

- Up-to-date analysis
- Quick Reference Guide
- FAQ of the CEWS program
- Additional supports for your business



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"BDC is committed to the long-term success of Canadian entrepreneurs and our partnership with the CentrePort team has provided new opportunities to advise and support CentrePort-located businesses with innovative financing and advisory solutions. The CentrePort team has exceeded our expectations as a business partner consistently keeping us in the loop and abreast of all new and ongoing opportunities."

Joanne MacKean, Business Centre Manager, Winnipeg West, BDC



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CANADA EMERGENCY RENT SUBSIDY AND LOCKDOWN SUPPORT (CERS)

The CANADA EMERGENCY RENT SUBSIDY (CERS) provides financial assistance for eligible fixed property expenses, including rent and interest on commercial mortgages until June 2021. CERS replaces the previous Canada Emergency Commercial Rent Assistance (CECRA) program that expired on September 26, 2020. CERS is paid directly to the business and is proportional to revenue reduction.

CERS is administered by the CRA on a period-by-period basis. Each CERS Claim Period is four weeks, and businesses can generally submit a claim the day after the period has ended.

The qualifications and rates largely follow those used for the Canada Emergency Wage Subsidy (CEWS) and unlike CECRA, which has expired; CERS provides relief directly to renters and property owners without requiring the participation of landlords.

The subsidy is available on a sliding scale (with a maximum amount of 65%) for businesses that can demonstrate revenue loss during the qualifying claim period.

An additional top-up of 25% (to a maximum possible subsidy of 90%) is available for businesses that temporarily shut down due to a mandatory public health order issued by a qualifying public health authority. If a location must temporarily close or sees certain activities cease for part of a qualifying period, the subsidy will be prorated in that period for the number of affected days.

NOTE: CERS is based on the amount payable (owed) in each claim period, NOT on the amount paid. However, you must attest to pay your rent bill within 60 days of receiving your CERS.

1. ELIGIBILITY CRITERIA:

To qualify for CERS, your business must meet the following 4 conditions:

- **ONE** of the following:
 - You have a CRA business number on September 27, 2020; OR
 - You have a payroll account on March 15, 2020 or are using a payroll service provider, and have a CRA business number; OR
 - You've purchased business assets of another person or partnership and qualify under the same special asset acquisition rules as CEWS.
- You are an eligible business, non-profit, or charity.
- You experienced a drop in revenue during the claim period compared to a previous period. (No minimum)
- The property(ies) that you are applying for qualifies under CERS program rules. (Property that your business owns or rents and uses in the course of your ordinary business activities.)



2. ELIGIBLE EXPENSES:

The CERS covers a portion of eligible expenses in respect of a claim period for each qualifying property, subject to certain maximums. The CERS is calculated on a property by property basis.

For each claim period, you can claim eligible expenses up to a maximum of:

- \$75,000 per business location (base and top-up)
- \$300,000 in total for all locations (including any amounts claimed by affiliated entities)
 - o applies to the base subsidy only
 - o there is no maximum for the top-up subsidy

RENTERS can claim the following eligible expenses:

- Rent
- Regular payments for operating expenses such as insurance, utilities, common area maintenance, etc.
- Property and similar taxes
- Regular payments to the lessor for customary ancillary services (i.e. parking fees, storage, snow removal, cleaning fees.)

Where the location is **OWNED** by an eligible entity (as a landlord or business owner holding a mortgage and operating from the eligible property, eligible expenses will include the following expenses:

- Property and similar taxes including:
 - School taxes, and
 - Municipal taxes (if these are part of your property tax assessment)
- Property insurance
- Interest on commercial mortgages for the purpose of purchasing real property
- Storage rent to arm's-length parties

A 25% **TOP-UP OF THE SUBSIDY** (to a maximum possible subsidy of 90%) is available for businesses that must temporarily close or significantly restrict operations for one week or longer due to a mandatory public health order issued by a qualifying public health authority.

If a location must temporarily close or sees certain activities cease for part of a qualifying period, the subsidy will be prorated in that period for the number of affected days.

The public health order must require you stop or restrict business activities. Restricted activities must account for at least 25% of total revenues at the relevant location during the prior reference period.

Restrictions that do not qualify your business for the top up:

- Requiring masks for staff and/or customers
- Restricted or reduced hours of operation (i.e. bars and pubs required to close before midnight)
- Seating capacity limits or physical distancing requirements





NOTE: CRA does not consider COVID-related government assistance in the revenue calculations as it is meant to replace normal or recurring revenues as a means of government assistance.

3. FACTORS IN CERS CALCULATIONS:

Using the methods as outlined by CRA you will need to calculate the following indicators when determining your CERS eligibility for the claim period:

- What are your qualifying revenues? (Qualifying revenue is defined as the inflow of cash, receivables or other income - generally from the sale of goods, the rendering of services etc.)
- How does this compare to your businesses' pre-COVID revenues for the same period?
- How much were your qualifying expenses for the claim period?
- Was your business shutdown, ordered to close or cease certain activities by a public health order for more than 7 days making you eligible for the Top-Up Subsidy?

4. CALCULATING YOUR CANADA EMERGENCY RENT SUBSIDY:

There are two parts to the subsidy: the base amount and the lockdown support amount.

BASE AMOUNT: Similar to CEWS, to calculate your revenue drop, you may compare revenue year-over-year using the corresponding month in the previous year, or the alternative method of comparing revenue to your revenue in January and February 2020.



YOUR REVENUE DROP	SUBSIDY RATE
Revenue drop of 1-49%	0.8 x revenue drop %
Revenue drop of 50-70%	(Revenue drop % - 50%) x 1.25 + 40%
Revenue drop of 70% or more	65%

5. LOCKDOWN SUPPORT TOP-UP:

The lockdown support top-up is available should your business be ordered to close or cease certain activities by a public health order. If your business is affected by at least one week, you may receive additional support of up to 25% of eligible expenses. This applies for each location that is impacted.

NOTE: The Lockdown Top-Up Subsidy can be prorated, for example if your business was closed for 14 days, your top-up would be $25\% \times 14/28 = 12.5\%$

THE LOCKDOWN TOP-UP IS CALCULATED AS:

$$\text{TOP-UP} = \frac{25\% (\text{fixed rate}) \times \# \text{ days location was closed}}{28 \text{ days in the CERS Period}}$$

NOTE: The Canada Emergency Rent Subsidy received by an employer is considered government assistance and is included in the employer's taxable income. It is, however, specifically excluded from the definition of revenue for the purpose of the revenue reduction calculation.

When you apply for the Canada Emergency Rent Subsidy (CERS), you will be asked to enter amounts such as:

- Updated financial accounts for the last year and the current year reflecting past and current incomes and loss of revenue.
- Amounts owing or that have been paid for all eligible rent expenses;
- Lockdown Top-Up subsidy amounts (if applicable)
- The address of the qualifying property;
- The name and contact information of the eligible organization's landlord (if the eligible organization rents the qualifying property) or mortgage holder (if the eligible organization owns and has a mortgage on the qualifying property).

An online calculator is available to businesses who are interested in applying for the subsidy. The calculator will provide employers with an estimate of how much money they will be able to claim through the CERS program.

Please visit www.manitobabusinessmatters.ca for a link to a Canada Emergency Rent Subsidy online calculator tool that will assist you in determining the amount of subsidy that your business could be eligible for.

6. HOW TO APPLY:

Through CRA's My Business Account, the Represent a Client portal or the web application form.



7. WHEN TO APPLY:

Businesses need to apply for the rent subsidy after the month has passed. This means, for example, that applications for November support will not be available until December.

8. APPLICATION DEADLINE

180 days after the end of each claim period.

Visit www.ManitobaBusinessMatters.ca for

- Up-to-date analysis
- Quick Reference Guide
- FAQ of the CERS program
- Additional supports for your business





Indigenous Business Development Services (IBDS): Guiding Indigenous Entrepreneurs in building a profitable future.

The number of Indigenous business owners is growing at five times the rate of self-employed Canadians, and represent the fastest growth segment of the population. Given the tremendous growth projections for their economy, Indigenous entrepreneurship is — and will continue to be — a driving force of Canada's long-term economic stability.

A young and growing Indigenous population represents an opportunity for economic development in Canada, and even more so in Manitoba. Economically speaking, this growing cadre of young Indigenous people across Manitoba represents a supply of entrepreneurs, professionals and new workers. They are key to the further advancement of Indigenous people.

For many years, Indigenous business development focused on local opportunities — retail stores, gas stations, construction companies. Indigenous business, however, has expanded to include mining operations, transportation, airlines, professional services, real estate and more. Whatever their industry, Indigenous corporations have billions of dollars in investible assets and small businesses are growing in both numbers and profitability.

The Indigenous economy has undergone a period of sustained growth in recent years. According to the 2016 Census, there are over 50,000 self-employed Indigenous Peoples across Canada. There are also over 250 Indigenous economic development corporations, which are community-owned firms designed to generate wealth and jobs for community members. As of 2016, Indigenous Peoples contribute over \$30 billion annually to Canada's GDP.

Beyond economic contribution, Indigenous entrepreneurship is important in numerous ways. At a fundamental level, Indigenous businesses provide necessary goods and services to their local communities. But far more than that, they create local Indigenous employment opportunities. A recent study suggests that nearly four in ten Indigenous small and medium sized businesses (SMEs) employ at least one Indigenous individual.

The Indigenous Business Development Services (IBDS) program seeks to increase the number of viable businesses in Manitoba owned and controlled by Indigenous people. The IBDS supports a broad range of entrepreneurial pursuits and aims to build capacity, reduce barriers and increase access to capital by forging partnerships that will increase economic opportunities for Indigenous entrepreneurs.

The Indigenous Business Development Services Program is committed to fostering a diverse and prosperous Indigenous business community and can help Indigenous Entrepreneurs who want to start a business, buy a business, or grow their business. IBDS has been delivered in Manitoba since 2000 by Community Futures Manitoba.

IBDS offers:

- Business information and resource materials
- Assistance with business plan preparation
- Business advisory services
- Pathfinding for supports, possible funding sources and more.

To access the Indigenous Business Services Program or to learn more visit: <https://cfmanitoba.ca/special-programs/indigenous-business-development-services>

About Community Futures Manitoba

Community Futures Manitoba Inc. (CFM) is an association representing 16 Community Future organizations (CFs) established throughout rural and northern Manitoba. Community Futures operates across rural and Northern Canada as a grassroots-driven program created to strengthen rural economies by enabling entrepreneurship and assisting in community economic development.

There are 16 Community Futures organizations (CFs) established throughout rural and northern Manitoba. The goal of each CF is to assist the communities in their region to develop their economic potential. To this end, CFs work with communities and their agencies and organizations to:

- Develop long term community economic development strategies and plans
- Coordinate resources to implement development plans
- Promote the region and its economic opportunities. CFs further support the local economic development process by assisting area entrepreneurs with:
 - Preparing and assessing business plans
 - Providing business and market information
- Providing business loans



Visit: www.cfmanitoba.ca



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BUSINESS CREDIT AVAILABILITY PROGRAM (BCAP)



The Government of Canada has established the Business Credit Availability Program (BCAP) to help Canadian businesses obtain financing during the current period of significant uncertainty. The BCAP will support access to financing for Canadian businesses in all sectors and regions.

Through this program, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will provide \$65 billion in direct lending and other types of financial support at market rates to businesses with viable business models whose access to financing would otherwise be restricted including:

- **Loan Guarantees for Small and Medium-Sized Enterprises:** EDC is working with financial institutions to issue new operating credit and cash flow term loans of up to \$6.25 million to SMEs.
- **Co-Lending Programs for Small and Medium-Sized Enterprises:** BDC is working with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$12.5 million through the program.

This financing support is to be used for operational expenses and is available to both exporting and non-exporting companies.

THE BUSINESS CREDIT AVAILABILITY PROGRAM INCLUDES:

1. BDC CO-LENDING PROGRAM FOR SMALL AND MEDIUM-SIZED ENTERPRISES

- **Application Deadline:** June 30, 2021
- **Amount Available:** Between \$1 million and \$12.5 million
- **Who Can Apply:** Businesses who were directly or indirectly impacted by COVID-19
- **How to Apply:** Through your business banking institution
- **Program Details:** The co-lending program provides additional liquidity support to Canadian businesses. Eligible businesses may obtain incremental credit amounts up to \$12.5 million, 80% of which would be provided by BDC, with the remaining 20% coming from a financial institution.

Eligibility:

Your business was directly or indirectly impacted by COVID-19. Prior to the pandemic, your business was financially viable and the financing will be used solely to support operational cash flow requirements, including regularly scheduled debt servicing.

- Your financial institution may have further eligibility criteria
- Principal payments can be postponed for up to 12 months

2. EDC LOAN GUARANTEE FOR SMALL AND MEDIUM-SIZED ENTERPRISES

- **Application Deadline:** June 30, 2021
- **Amount Available:** Determined by your financial institution
- **Who Can Apply:** Businesses who need working capital to cover operational costs due to COVID-19
- **How to Apply:** Through your business banking institution
- **Program Details:** Through the loan guarantee program, EDC will guarantee 80% of new operating credit and cash flow term loans that financial institutions extend to SMEs, up to \$6.25million. The program cap for this new loan program will be a total of \$20 billion for the export sector and domestic companies.

Eligibility:

You do not need to export to access this program.

The guarantee is for new operating lines of credit or new term loans.

- Eligibility requirements and the size of the loan or line of credit is determined by your financial institution.
- EDC provides a guarantee for the majority of the money borrowed.



3. BDC MID-MARKET FINANCING PROGRAM

- **Application Deadline:** June 30, 2021
- **Amount Available:** Between \$12.5 million and \$60 million
- **Who Can Apply:** Medium-sized businesses impacted by COVID-19 and/or the decline in oil and gas prices
- **How to Apply:** Through your business banking institution
- **Program Details:** The Mid-Market Financing Program provides loans between \$12.5 million and \$60 million for medium-sized businesses impacted by COVID-19 and/or the recent decline in oil and gas prices.



Eligibility:

Your business must have been financially viable before the pandemic and directly or indirectly impacted by COVID-19 and/or the decline in oil and gas prices.

- Your business needs more credit than is available through the Co-Lending program or other programs.
- Loans between \$12.5 million and \$60 million are provided jointly by BDC and your financial institution.

NOTE: Any forgivable portions of the BCAP Program are considered government assistance and are included in the employer's taxable income.

4. ACCORDEXPRESS

NOTE: Accord developed the AccordExpress program specifically for small businesses to obtain funds as fast as 3 business days, subject to the volume of applications received. Businesses requiring amounts greater than \$250,000 (up to \$6.25 million) or which have complex structures should apply under the Accord standard BCAP program. This program is for small businesses only.

- **Application Deadline:** June 30, 2021
- **Amount Available:** Loans from \$20,000 to \$250,000
- **Who Can Apply:** Small Businesses only
- **How to Apply:** Through Accord Financial
- **Program Details:** AccordExpress provides loans up to \$250,000 to small businesses who have been negatively impacted by COVID-19. Funding available in as little as 3 business days.

Eligibility:

The business must have been in business and registered/incorporated for at least 12 months and have a business-only bank account.

- The business and each shareholder must have an average or better credit profile, and will provide personal guarantees.
- For more information, and instructions on how to apply visit: www.accordsmallbusinessfinance.ca
- The BCAP program is now available at most Canadian banks and credit unions.
 - This support is available until June 2021.

Visit www.ManitobaBusinessMatters.ca for:

- Up-to-date analysis
- Quick Reference Guide
- FAQ of the BCAP program
- Additional supports for your business



CANADA EMERGENCY BUSINESS ACCOUNT (CEBA)

The Canada Emergency Business Account (CEBA) was created to provide funds to small businesses that have lost income as a result of the COVID-19 pandemic. The program provides much needed credit for small businesses to pay for immediate operating costs such as payroll, rent, utilities, insurance, property tax, or debt service.

CEBA is a loan of up to \$60,000 with a forgivable portion of up to \$20,000 to help businesses pay their non-deferrable expenses during this challenging period.

These loans are funded by the Government of Canada, interest-free (if repaid before Dec 31, 2022) and provided through financial institutions in cooperation with Export Development Canada (EDC).



1. HOW MUCH YOUR BUSINESS CAN RECEIVE:

NOTE: The CEBA program consists of 2 parts: an initial CEBA loan to a maximum of \$40,000 and an expansion loan of up to an additional \$20,000.

The loan(s) must be repaid before Dec 31, 2022 to be eligible for the forgivable portion(s).

If you have already received a loan under the original CEBA program and want to access the CEBA expansion, you will have to apply at the same financial institution that funded your initial CEBA loan.

- CEBA: a loan of up to **\$60,000**. If you repay the balance of the loan on or before December 31, 2022, it is interest-free and 33% will be forgivable (up to \$20,000).
- CEBA expansion: Those who have previously received the loan of up to \$40,000 can apply for the CEBA expansion to increase their loan by an additional \$20,000 with an additional \$10,000 forgivable portion (if repaid before Dec 31, 2022) after self-attesting to having experienced a revenue drop.

Each Financial Institution determines the form of their CEBA loan. For example, the loan may come to you on a credit card, a line of credit, or a term loan; this will be defined in the terms and conditions of your loan. Further questions or concerns about this should be directed to your financial institution.

In order to be eligible for a \$60,000 CEBA loan or \$20,000 CEBA expansion loan, an applicant must be an active operating business that is a sole proprietorship, partnership or a Canadian-controlled private corporation ("CCPC") that was in operation in Canada on March 1, 2020. Other types of business entities are not eligible for a \$60,000 CEBA loan or \$20,000 CEBA expansion loan.

2. ELIGIBILITY REQUIREMENTS:



To determine if your business is eligible for CEBA, you must first assess if your business meets all the basic eligibility requirements below. Then you will have to determine if your business is eligible for either (1) the Payroll Stream OR (2) the Non-Deferrable Expense Stream. (Please refer to the expanded explanation on these terms found on www.manitobabusinessmatters.ca.)

You must meet all the basic CEBA eligibility requirements:

- You have an active CRA Business Number (BN) with an effective date of registration on or prior to March 1, 2020.
- You have an active business chequing/operating account with your financial institution. If you currently don't have a business chequing/operating account, you must create one at your financial institution before applying for CEBA.
- You have not previously used CEBA and will not apply for CEBA at any other financial institution. (Not applicable on the CEBA expansion loan.)
- You intend to continue to operate your business or to resume operations.
- You are willing to participate in post-funding surveys conducted by government or any of its agents.

3. CEBA LOAN DETAILS:

The following terms apply to all CEBA loans (original loan and expansion loan):

INTEREST:

- 0% per annum interest until December 31, 2022
- 5% per annum interest starting on January 1, 2023; interest payment frequency to be determined by your financial institution

REPAYMENTS & MATURITY:

- No principal payment required before December 31st, 2022
- If a loan remains outstanding after December 31st, 2022, only interest payments required until full principal is due on December 31st, 2025

DEBT FORGIVENESS:

- If the outstanding principal, other than the amount of potential debt forgiveness, is repaid by December 31, 2022, the remaining principal amount will be forgiven, provided that no default under the Loan has occurred

TERMS OF FORGIVENESS:

IF YOU BORROWED \$40,000 OR LESS:

- Repaying the outstanding balance of the loan (other than the amount available to be forgiven) on or before December 31, 2022 will result in loan forgiveness of 25 percent (up to \$10,000).



"Canadians are counting on us to protect their jobs and help them pay their bills during this difficult time. By expanding the CEBA, we will be giving more businesses access to the support they need, so they can help protect workers and the jobs they rely on. Today we are helping to keep more businesses open and more Canadians working, so we are better prepared for the recovery to come."

The Rt. Hon. Justin Trudeau, Prime Minister of Canada

IF YOU BORROWED MORE THAN \$40,000 AND UP TO \$60,000:

- If you received a \$40,000 loan and subsequently received the \$20,000 expansion, the terms of your forgiveness have changed and are described here:
 - Repaying the outstanding balance of the loan (other than the amount available to be forgiven) on or before December 31, 2022 will result in a single tranche of loan forgiveness up to \$20,000 based on a blended rate:
 - 25 percent on the first \$40,000; plus
 - 50 percent on amounts above \$40,000 and up to \$60,000.

To clarify, the portion of forgiveness based on a rate of 25% and the portion of forgiveness based on a rate of 50% are combined into a single tranche of forgiveness, which is only available if all other amounts outstanding are repaid by December 31, 2022.

NOTE: some financial institutions may record your \$40,000 loan and \$20,000 expansion as two separate loans. For the purposes of loan forgiveness, borrowings and repayments on both loans will be aggregated.

FOR EXAMPLE:

If **\$60,000** is borrowed, no forgiveness is available unless \$40,000 is repaid.

IF YOU FULLY REPAID YOUR ORIGINAL \$40,000 LOAN, CLAIMED FORGIVENESS, AND THEREAFTER RECEIVED THE \$20,000 EXPANSION:

- Repaying the outstanding balance of the **\$20,000** expansion (other than the amount available to be forgiven) on or before December 31, 2022 will result in loan forgiveness of 50 percent (up to **\$10,000**).

NOTE: The forgivable portion of Canada Emergency Business Account received is considered government assistance and is included in the employer's taxable income.

4. THINGS TO REMEMBER AFTER YOUR CEBA IS FUNDED:

- Include the CEBA forgivable portion as income in the year that you receive the CEBA loan for tax purposes
- Repay your loan before Dec 31st, 2022 to get the forgivable portion



5. HOW TO APPLY:

Through your financial institution.

6. APPLICATION DEADLINE:

June 30, 2021



7. DOCUMENT UPLOAD DEADLINE:

Applicants must upload all supporting documents no later than July 14, 2021.



Visit www.ManitobaBusinessMatters.ca for:

- Up-to-date analysis
- Quick Reference Guide
- FAQ of the CEBA program
- Additional supports for your business

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Rural Entrepreneurs
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www.cfmanitoba.ca



We're Thinking Small These Days

RED RIVER COLLEGE ADDS MICRO-CREDENTIALS TO MENU OF TRAINING SOLUTIONS FOR MANITOBA BUSINESSES

Over the last year, the College's Corporate Solutions team has added new online micro-credentials courses to its pandemic toolbox for Manitoba employers. Students, meanwhile, have learned that bigger is not always better where continuing education is concerned.

Any business owner or human resources manager in the province who hasn't yet heard of micro-credentials soon will. Also known as digital badges, micro-certifications or mini-degrees, the courses have exploded in number and popularity at RRC, says Bruce Bishop, Business Development Manager, Corporate Solutions.

"Things are changing, as they have for years now. It's just the acceleration of the changes that are currently happening because of the pandemic," Bishop explains. "In March of last year, we had no micro-credentials at Red River College. Today, we have close to 100 micro-credentials and that number will continue to grow. Our goal is to offer upwards of 150 to 200 micro-credentials by the end of the calendar year."

"In March of last year, we had no micro-credentials at Red River College. Today, we have close to 100 micro-credentials and that number will continue to grow."

Micro-credentials are shareable endorsements of knowledge, skills or competencies, awarded as digital badges and typically earned in under a month.

"Our micro-credentials courses allow employers to quickly upskill their people, cross-skill them and get them ready for the changes they're facing," says Bishop.

A point of pride for the College is how quickly it was able to come to the aid of the province at the outset of the pandemic, and how it continues to be a part of the solution with COVID-related online courses being offered tuition-free. More than 1,300 students have earned micro-credentials in such courses since mid-November.

"We have dozens of offerings currently in the health-care industry related to COVID-19. Whether it be training on how to administer vaccines, or how to swab for the COVID test, we turned around micro-credentials training ... in less than two weeks," says Bishop. "The College developed, created, set up registration, accepted students and two weeks later had them fully trained and available in the marketplace for the government to deploy."

RRC's health sciences micro-credentials include courses in COVID-19 (Nasal) Sample Collection, COVID-19 Vaccine Administration, and Laboratory Essentials for COVID-19 Testing. The courses were made for health-care students, health-care workers on the front lines, and students with a foundation in science and/or work in a laboratory setting.



The College also developed tuition-free, instructor-led online training for educational assistants newly hired by school divisions in the province. Created in collaboration with the Manitoba Association of School Superintendents and supported by the Government of Manitoba, the Educational Assistant Essentials program helps facilitate effective entry into classrooms during the pandemic.

"Teachers are struggling to keep up with all the changes, and blended classrooms where some students are virtual, and others are present," says Bishop. "We are running this program to get people quickly into the classrooms, to assist teachers in our community."

As well as custom micro-credential training, RRC also offers a suite of existing micro-credential courses that meet the immediate needs of industry and help current and aspiring leaders. Courses are available in business, communications, data sciences, leadership and management, and new media.

Was the arrival of micro-credentials in Manitoba inevitable? Bishop thinks so, noting the online courses have been around for "a good five to ten years," with interest growing steadily among post-secondaries and students worldwide.

"At the College, our focus was our reputation and the recognition of our certificates in the marketplace. We wanted to maintain that level of integrity as we introduced these micro-credentials. The pandemic greatly sped up the process."

Using RRC's Project Management certificate program as an example, Bishop explains how Corporate Solutions broke down the 40-hour introductory course into five micro-credentials. "Once those micro-credentials are all taken, that's the equivalent of having completed the introductory course. One of the value-adds that we are able to do as a post-secondary is they can be leveraged and laddered into actual certificates at the College."

The online micro-credentials are not a wholesale replacement for regular programs or certificates, Bishop stresses. Rather, they complement training.

"They're another way of providing the necessary skills to students to meet the needs of industry now and in the future," he says. "Our micro-credentials can be accredited to our courses and our programs. If someone is so inclined, they can continue to build on those skills until they get right to a certificate program."

"Red River College is well-known in Manitoba, and we have a very good reputation. The tendency is to look within your own market first to find a trusted name, and we are that trusted name for corporate training."

To learn more about micro-credentials courses and custom or contract training, call RRC's Corporate Solutions team at:

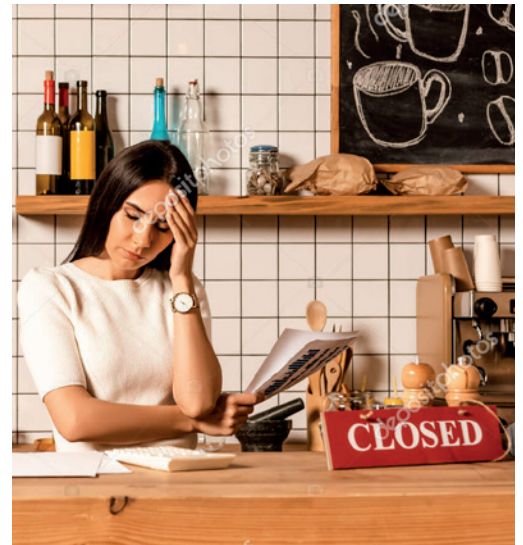
Phone: **204.632.3776**, email: solutions@rrc.ca, or visit rrc.ca/solutions.

HIGHLY AFFECTED SECTORS CREDIT AVAILABILITY PROGRAM (HASCAP)

Highly Affected Sectors Credit Availability Program (HASCAP) loans are for small and medium-sized businesses that have seen their revenues decrease by 50% or more as a result of COVID-19. Businesses heavily impacted by COVID-19 can access guaranteed, low-interest loans of \$25,000 to \$1 million that are exclusively meant to fund the operational cash flow needs of the business and ensure a degree of operations continuity.

HASCAP loans have flexible and competitive terms including a 4% interest rate and a repayment term of up to 10 years.

The loan itself is issued by primary financial institutions in Canada (i.e., the Big 6 banks). HASCAP Loans are to be made available to Canadian businesses that operate in hard hit sectors, including hospitality, tourism, restaurants, and those that often rely on in-person services.



1. ELIGIBILITY CRITERIA:



Your primary financial institution will determine whether you qualify for this program, based on the eligibility criteria established by the Government of Canada. The criteria include, but are not limited to:

- Your business is Canadian based.
- Your business must have been financially stable and viable prior to the current economic situation.
- You must be able to demonstrate a minimum 50% revenue decline, for at least 3 months, within the last 8-month period prior to the date of your HASCAP application.
- The loan will be used to continue or resume operations.
- The loan cannot be used to pay or refinance existing debts.
- You can apply for a loan under the HASCAP Guarantee for each legal entity you own, up to a maximum combined amount of \$6.25 million (all legal entities combined).
- Other conditions may also apply.

2. HOW TO DEMONSTRATE YOUR REVENUE LOSS:

To be eligible for the HASCAP you will need to demonstrate a minimum 50% revenue loss for at least 3 months within the 8-month period prior to your HASCAP loan application. The three months used do not have to be consecutive. The HASCAP revenue validation process will be expedited if you have already received your CEWS/CERS.

For this reason, the revenue drop proof requirements will depend on which of following categories your business falls into:

- Has received the CERS and/or CEWS:
- Have not applied for CERS and/or CEWS, but are eligible
(Note: you will need to apply for CEWS and/or CEWS to be eligible for HASCAP)
- Not eligible for CERS and/or CEWS:
 - You will have to provide financial statements that reflect at least three months of monthly year-over-year revenue loss of a minimum of 50% per month within the 8 months preceding the loan application.

Your primary financial institution will determine whether you qualify for this program, based on the eligibility criteria established by the Government of Canada.

Unlike CEBA, HASCAP Loans are considered a repayable loan and therefore does not need to be included in your taxable revenue. The program provides loan guarantees to financial institutions and not grants.

3. PROGRAM DURATION:

February 1, 2021 to June 30, 2021



Visit www.ManitobaBusinessMatters.ca for:

- Up-to-date analysis
- Quick Reference Guide
- FAQ of the HASCAP program
- Additional supports for your business



"Tourism businesses have been uniquely impacted by the COVID-19 pandemic. It is estimated that some 50% of businesses in the sector are at risk of failure. Employment in the hotel, lodging and restaurants sector is significantly down, accounting for almost half of all lost jobs in Manitoba... and some tourism operators who rely heavily on international travellers, such as fly-in fishing and hunting camps and Churchill have been dramatically impacted. However, Manitobans still believe tourism is vital, and recognize its importance to our economy. And now more than ever, Manitobans are exploring their own backyard... which for the record is amazing. And as consumer confidence builds and restrictions lift, we can soon begin actively promoting Manitoba and Winnipeg, once again, to the rest of the world."

Colin Ferguson, President and CEO
Travel Manitoba

Manitoba
CANADA'S HEART BEATS





Below is a featured article by TDS lawyers Megan Smith and Kristin Kersey (L-R), highlighting the importance of employee privacy issues during the pandemic.

COVID-19 EMPLOYEE PRIVACY ISSUES

BROUGHT TO YOU BY:



**THOMPSON
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Since the beginning of the COVID-19 pandemic, employers in Manitoba have been confronted with questions as to the amount of information they can share when an employee informs their employer that they have tested positive for the virus.

Employers must be mindful that a COVID-19 diagnosis is private health information, and the individual employee's privacy must be maintained whenever possible. At the same time, employers have an obligation to take reasonable steps to provide a safe workplace for their employees. Assessing the appropriate use and disclosure of employee personal health information involves the balancing of an individual employee's right to privacy with the employer's obligation to protect its workplace.

Privacy Laws Which May Apply to Employers

As a starting point, employers need to be aware of what privacy legislation may apply to them, and how that may impact the ways in which they can use and disclose employee personal health information. In Manitoba, there are a number of privacy laws that may or may not be applicable depending on the nature of the business.

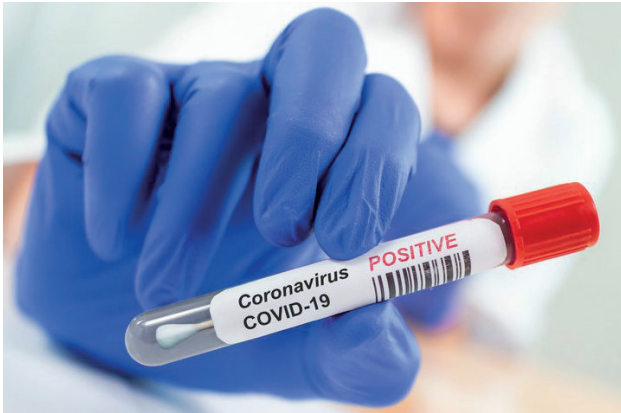
Unlike in some provinces, provincially regulated private sector employers in Manitoba are not subject to specific provincial privacy legislation concerning the collection, use, and disclosure of employee personal information. This does not mean that employers do not need to be concerned with protecting employee privacy!

The Privacy Act (Manitoba) creates a statutory tort where a person "substantially, unreasonably and without claim of right" violates the privacy of another person, which may allow an individual to bring a civil claim if they believe their privacy has been violated. In addition, an employee may have the option to file a Human Rights complaint if they feel that discrimination or harassment has occurred. In unionized work environments, grievances may be filed if an employer does not properly protect the personal health information of employees.

Employers in the public sector, or which are federally regulated, must be mindful of additional legislation which applies to their businesses. The ***Personal Information Protection and Electronic Documents Act*** (PIPEDA) applies to the private sector and federally regulated employers. Public sector employers are governed by the ***Freedom of Information and Protection of Privacy***

Act (FIPPA). The **Personal Health Information Act** (PHIA) applies to health care providers and others deemed to be “trustees” of personal health information.

Respect for employee privacy and privacy legislation matters. Failure to comply with applicable privacy legislation can result in hefty fines, and even those employers who are not subject to specific privacy legislation may be sued or find themselves subject to a complaint or grievance. As a result, it is important to consider what steps can (and cannot) be taken where an employee tests positive.



What Can (and Can't) an Employer Do When an Employee Tests Positive?

It is clear that employers may find themselves in a difficult situation where an employee notifies the employer that the employee has tested positive for COVID-19. The employer must balance their obligation to protect the health and safety of other employees with their obligation to protect the privacy of the individual employee. The employer's goal should be to disclose sufficient information to make other employees aware of a possible exposure but to give as little information as possible regarding the identity of the employee who has tested positive (or about the employee's condition/other health information).

As a first step, the employer should determine when the affected employee was on the employer's premises and when possible transmission to other employees could have occurred. The employer is generally entitled to send a notification to employees informing them that an employee has tested positive for COVID-19. This notice can typically specify the times and general locations (building, floor, etc.) where the employee was present in order to allow other employees to assess whether they may have been exposed and monitor for symptoms.

Except in rare situations, this notice should not reveal the identity of the employee in question, and employers should be careful not to reveal

information that inadvertently identifies the specific employee (such as the employee's specific work station). If the employee voluntarily gives express permission to be identified, the employer may identify the employee. The employer must, however, be careful to ensure that the employer does not inadvertently pressure the employee to grant such permission.

The employer should also make efforts to identify specific individuals who are likely to have come into close contact with the COVID-19 positive employee and to notify those employees that they may have been in contact with an employee who tested positive for COVID-19. There may be circumstances where notifying an employee that they have been in close contact will effectively identify the COVID-19 positive employee – for example, where two employees work closely together but have limited exposure to other employees. In such cases, employers should act with caution if they do not have consent to identify the employee. Depending on the circumstances, the employer may wish to ask exposed employees to work from home (if possible) or take other measures in order to isolate and monitor for symptoms.

Employers should also be mindful of ensuring that all health information provided by employees is stored securely and can only be accessed by managers and human resources personnel who require the information. This may require storing employee health information in a secure location which is separate from normal employee personnel files.

Given the potential consequences for employers, it is imperative that employers be mindful of the above principles while managing any situation involving a COVID-19 positive employee. If the employer is subject to specific privacy legislation, the employer should also consult that legislation to ensure that they are compliant with all legislative requirements. In summary, employers must carefully secure any and all personal health information, only disclose the minimum amount of information necessary for the purpose, obtain consent prior to disclosure wherever possible, and comply with any applicable legislation.

At Thompson Dorfman Sweatman, we recognize that it's critical for employers to stay up-to-date with changing legislation during the pandemic, and beyond. TDS provides services in over 25 areas of practice to clients locally, nationally and internationally across every major sector. We are committed to help you adapt to change and the new normal with knowledge and resources in a wide variety of industries and services. TDS offers many resources in our COVID-19 Resource Centre, which are available on our website here:

<https://www.tds.law.com/covid-19-legal-updates>

REGIONAL RELIEF AND RECOVERY FUND (RRRF)

The Regional Relief and Recovery Fund (RRRF) is a special relief fund established by the Government of Canada to support businesses and organizations economically impacted by the COVID-19 pandemic. It will help to address gaps left by other measures as part of Canada's COVID-19 Economic Response Plan, and complement those already provided by other levels of government, as well as take into account regional needs and realities.

This \$2 billion Government of Canada fund is available to small and medium-sized businesses, and offers loans of up to \$60,000 (and in some cases up to \$1 million). With financing terms similar to CEBA, RRRF loans are interest-free with a forgivable component if the balance is paid before December 31, 2022.



1. HOW THE PROGRAM IS ADMINISTERED:



Western Economic Diversification Canada (WD) is collaborating with Community Futures Pan West to deliver the Fund in Western Canada.

Community Futures offices are supporting rural businesses requesting \$60,000 or less. These businesses should apply through their local Community Futures office if they are eligible.

If you are a rural business requesting more than \$60,000 you should apply through Western Economic Diversification Canada.

The RRRF is administered by Western Economic Diversification Canada (WD) and there are four application processes based on business location, type, and amount of loan requested:

- **Community Futures Stream** Loans of up to \$60,000 for Rural Businesses administered through Community Futures offices
- **Women's Enterprise Initiative Stream** Loans of up to \$60,000 for women-owned or women-led businesses administered through Women's Enterprise Initiative (WEI) offices
- RRRF funding for all other **small to medium sized businesses** (SMEs) – Initial loan of \$40,000 plus a \$20,000 expansion
- RRRF funding – Loans of \$60,000 up to \$1 million administered by WD

2. ELIGIBILITY CRITERIA:

RRRF Eligibility Criteria is broken into 2 categories:

RRRF UP TO \$60,000 FOR BUSINESSES:

General RRRF Eligibility Criteria includes businesses that:

- are not eligible for the RRRF - Community Futures Stream, or the RRRF – Women's Enterprise Initiative Stream
- are not a sole proprietor
- are not not-for-profit organizations
- have fewer than 500 full-time employees
- are in Western Canada (BC, AB, SK and/or MB)
- are not in an area serviced by a CF office
- were operational as of March 1, 2020
- have suffered financially because of COVID-19
- intend to continue operations in Western Canada

Examples of businesses that are eligible to apply are:

- pre-revenue firms
- businesses who pay workers in dividends or
- businesses with independent contractors

RRRF OVER \$60,000 AND UP TO A MAXIMUM OF \$1,000,000:

General Eligibility Criteria includes businesses that:

- are not a sole proprietor
- are not a not-for-profit
- have less than 500 full-time employees
- are incorporated to operate in Canada
- were operational as of March 1, 2020
- are in Western Canada (defined as BC, AB, SK or MB)
- have suffered financially because of the COVID-19 pandemic
- can demonstrate 2019 revenue of less than \$10 million, or pre-revenue businesses that received angel or venture capital funding
- have applied for funding from other federal COVID-19 support measures, such as the Business Development Bank of Canada's co-lending program, and Export Development Canada's business credit availability program
- intend to continue operations in western Canada
- can describe the financial impact that COVID-19 has had on operations, and outline how WD funding will help support the western Canadian economy to:
 - retain diverse and valuable talent
 - maintain sector knowledge and skills
 - maintain capital flow
 - maintain critical supply chains and increase capacity to withstand supply chain disruptions
 - protect technologies and processes that improve resilience, productivity, and/or competitiveness
 - protect vital intellectual property



NOTE: The funds from this loan cannot be used to pay expenses already supported through the Canada Emergency Wage Subsidy or the Canada Emergency Rent Subsidy.

3. ELIGIBLE USES FOR LOAN FUNDING:

The funds from this loan shall only be used by the Borrower to pay non-deferrable operating expenses of the Borrower including, without limitation, payroll, rent, utilities, insurance, property tax and regularly scheduled debt service, and may not be used to fund any payments or expenses such as prepayment/refinancing of existing indebtedness, payments of dividends, distributions and increases in management compensation.

4. HOW TO APPLY:

The application process is the same for both loan categories.

- You must first apply for the Canada Emergency Business Account.
- If you are not eligible for the Canada Emergency Business Account, then you can apply to the Regional Relief and Recovery Fund.
 - If you are in an area serviced by a Community Futures Organization, you must apply to the Community Futures Emergency Loan Program,
 - If you're a women-owned or woman-led business, you should apply for the Women's Enterprise Initiative stream.

If you do not meet the criteria of either above programs, the options are:

- If applying for funding up to \$60,000 attach the below items to your completed Regional Relief and Recovery Fund application:
 - Void cheque or direct deposit form validated from your bank
- If applying for funding over \$60,000 attach to your Regional Relief and Recovery Fund application.
 - Financial statements for the past 2 years
 - Estimated 2020 cash flow needs from April 1, 2020, to September 30, 2020
 - Void cheque or direct deposit form validated from your bank

Submit your application and print your confirmation message with your reference number. You will be notified by email with a decision on your application.



NOTE: Only one application can be submitted per business.





5. RRRF REPAYMENT TERMS:

The **repayment terms are different** if you have received a loan of up to \$60,000 or over \$60,000.

General Terms of RRRF Loans over \$60,000 to a maximum of \$1,000,000:

- Contribution is **fully repayable**.

General Terms of RRRF Loans up to \$60,000: Repayment of 75% of the contribution before December 31, 2022 = forgiveness of 25% (up to \$10,000).

- If you **repay** the outstanding balance on RRRF Loan of \$60,000 or before December 31, 2022, the following percentage of the contribution will be **forgiven**:
- 25% on the first \$40,000; and
- 50% on amounts above \$40,000 and up to \$60,000;
- The forgivable portion is only available if the entire outstanding amount is repaid by December 31, 2022.

Terms of ALL RRRF Loans: 0% interest and no principal payments until December 31, 2022;

- Principal repayments can be voluntarily made at any time;
- If you are **unable to repay** the loan by December 31, 2022, the loan will be **converted** to a three-year term loan **with interest rates up to 5%**, effective January 1, 2023.
- The full **balance must be repaid** no later than December 31, 2025.

At the end of your **Contribution Agreement**, you will be required to submit a final report that includes:

- Number of jobs maintained, thanks to RRRF
- Confirmation that the business is continuing its operations
- Any other metrics requested by WD
- Recipient's financial statements (at the request of WD)

6. APPLICATION DEADLINE:

Applications are open now online. Due to the significant demand for WD RRRF funding, consideration of applications received will be subject to availability of funds, or June 30, 2021, whichever comes first.

NOTE: The Canada Revenue Agency (CRA) requires that forgivable portion of the RRRF funding be recorded as revenue on a business' corporate tax return.



Visit www.ManitobaBusinessMatters.ca for:

- Up-to-date analysis
- Quick Reference Guide
- FAQ of the RRRF program
- Additional supports for your business





The pandemic may not yet be behind us, but everyone from small businesses to international organizations have had to quickly adjust to the disruption and the way business is now done.

Amid the chaos and uncertainty, our priority is of course the health and well-being of our families, our employees and ourselves. Beyond that, we all need to continue to think about the health of our economy. In Manitoba, that means taking care of small business.

Most of us play a dual role here. We are all consumers and our spending habits have a direct effect on small business. Secondly, those people who also earn their livelihood in the small business sector need to look for ways to adapt to this new reality, rethink how they engage with consumers, suppliers, lenders and government.

From a consumer's perspective the response is simple. When you

spend your money, keep it local. We used to think of eating out as enjoyment or convenience. Lately, it has increasingly been seen as opportunity to create some economic flow. Many restaurants were able to eke out revenue through take-out and delivery services, but not all businesses had such an obvious and already established lifeline available.

How do you support the local coffee shop, or the corner grocery store? From a small business perspective, the ability to adapt, innovate and be creative has never been more critical. Once thriving businesses are now facing significant economic hardships. They have been told to shut down at least once and implement costly safety measures on top of managing reduced revenues. How do they manage the mountain of costs? How do they pay their suppliers? How do they pay the rent? How do they make their payroll? As of mid-February, at

least 37 businesses have closed for good in Winnipeg's downtown according to Downtown Winnipeg Biz.

The advice for small business owners is to write down your priorities. It will help you organize the chaos. What is your number one priority? Safety has to be at the top of your list. Running a small business is stressful at any time and COVID-19 has amplified it.

Many people are still working from home, so an online presence is more important for your business than it's ever been. If you don't have one, this is the time to build it. Explore the use of digital tools to serve your customers.

Government support programs continue to be available and, in many cases, underused. The programs themselves may not be as simple as they should be, but they remain an important financial lifeline for many small business owners. If you haven't already, you



CHARTING ^{THE} COURSE

THROUGH THE PANDEMIC

should find out what is available and how to access them. There are many webinars, articles and resources scattered across the internet and with your local chamber of commerce.

Beyond those immediate needs there are longer term considerations to make. Has your business strategy permanently changed? Survival has meant that many companies made cuts in order to run a more focused business. Scenario planning can be a useful tool for small business owners to sort through the uncertainty they are facing. What are some possible future scenarios that will impact the business in this new operating environment? This is a challenging question for some businesses, especially those whose strategy may not have changed much over the years but faced rapid evolution during the COVID-19 pandemic.

As we begin to enter the post-pandemic phase, businesses will

shift from simply trying to survive back to a more familiar growth mindset. Have the necessary changes to your business set you up to succeed in this way? Or does a strategy need to be developed to transition back to a more positive outlook. For example, businesses that restructured in response to the realities of COVID-19 may find that their current makeup is more efficient in the long term. This may be especially true if the business itself has evolved or a permanent business strategy has occurred. Others may realize that the changes they were forced to rapidly make to survive no longer make as much sense as they did. Knowing how and when to transition will be key. Especially considering many businesses that face this decision are not likely to be in the most advantageous position after weathering the economic fallout of the pandemic for so long.

Ultimately, this next phase will

be a time for innovation and business agility. If we think of all we had to go through during the pandemic, the amount of work, mental fortitude and business ingenuity we will need as we come out of it is just as daunting. The reality is there will be far less of a spotlight on that work and likely fewer resources made available to business owners once restrictions begin to lift for good. For most, a careful approach is probably the most logical although the temptation will be there to declare a much-deserved victory and ramp back up as quickly as possible.

Although much has changed, at least we can be assured that best practices and good business principals often endure. While there may be again uncertainty in this next phase, we can be comforted in the fact that we've been through worse before and come out the other side.

Learn more: CPAmb.ca + CPAcanada.ca

LARGE EMPLOYER EMERGENCY FINANCING FACILITY (LEEFF)

LEEFF is a program instituted by the Government of Canada to provide short-term liquidity assistance in the form of interest-bearing term loans to large Canadian employers who have been affected by the COVID-19 outbreak.

The purpose of this program is to provide liquidity to large employers with a “significant footprint” in Canada that need it as a result of the economic downturn caused by COVID-19 until they can access more traditional market financing.



NOTE: LEEFF is not meant to provide low-cost lending to firms, nor to rescue companies that were already facing insolvency prior to the pandemic.

1. COMPANIES THAT APPLY FOR LEEFF WILL BE REQUIRED TO:

- Respect Collective Bargaining Agreements, including pensions,
- Follow strict limits on:
 - Executive pay,
 - Share buybacks, and
 - Dividends, and
- Commit to publishing future climate disclosure reports consistent with the Financial Stability Board’s Task Force on Climate-related Financial Disclosures, as well as provide details of how future operations will support environmental sustainability goals and national climate goals.

LEEFF will be open to large Canadian employers who (a) have a significant impact on Canada’s economy, as demonstrated by (i) having significant operations in Canada or (ii) supporting a significant workforce in Canada; (b) can generally demonstrate approximately \$300 million or more in annual revenues; and (c) require a minimum loan size of \$60 million based on the applicant’s cash flow needs for the next 12 months. The loan size for each applicant will be assessed on a case by case basis based on demonstrated need.

Large for-profit enterprises in all sectors, except for those in the financial sector, can apply for funding under LEEFF. Certain not-for-profit enterprises, such as airports, could also be eligible. Companies that have been found guilty of tax evasion are not eligible under the program.

2. HOW TO APPLY:

Companies seeking support must commit to minimizing the loss of employment and sustaining their domestic business activities, and must demonstrate that funding under LEEFF forms part of their overall plan to return to financial stability. Broader sectoral dynamics for LEEFF applicants will be considered through processes led by Innovation, Science and Economic Development Canada. Smaller firms are eligible for other Government of Canada COVID-19 Economic Response programs, such as the Business Credit Availability Program or other credit support programs offered by the Business Development Bank of Canada or Export Development Canada.

Applicants should register their interest at applications@ceefc-cfuec.ca with a completed inquiry form. A CEEFC representative will promptly send applicants a non-disclosure agreement, application form and instructions. The application form will request important information relating to the applicant and its financial condition.

Applicants will be contacted by both representatives of CEEFC and ISD Canada to begin the process.

3. PROGRAM DURATION:

The Large Employer Emergency Financing Facility program will be open while the current economic situation persists.

Visit www.ManitobaBusinessMatters.ca for:

- Up-to-date analysis
- Quick Reference Guide
- FAQ of the LEEFF program
- Additional supports for your business



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workplace at a time.

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new ways of working. CPHRs
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their education, experience and
expertise, to shape the future
of work.

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RECOVERY BENEFITS AND INCOME SUPPORT FOR INDIVIDUALS AND THE SELF-EMPLOYED

1. Canada Recovery Benefit (CRB)
2. Canada Recovery Sickness Benefit (CRSB)
3. Canada Recovery Caregiving Benefit (CRCB)

From the beginning of the COVID-19 pandemic, the Government of Canada has been there for Canadians and provided them with the support they need to stay healthy, safe and solvent. Many workers and families across the country continue to face uncertain times as a result of the difficult but necessary public health measures put in place to save lives.

The Government of Canada has implemented new programs to support Canadians who have lost all or part of their income due to COVID-19 and who are not eligible for Employment Insurance (EI). These programs replace the Canada Emergency Response Benefit (CERB).

The Canada Recovery Benefit (CRB), the Canada Recovery Sickness Benefit (CRSB), and the Canada Recovery Caregiving Benefit (CRCB) are three benefits designed to reduce the risk of transmission of COVID-19 by enabling individual employees and the self-employed to access income support. These new benefits were rolled out after the close of the Canada Emergency Response Benefit and will continue supporting Canadians through until fall 2021.

Base Eligibility Requirements for all 3 Programs:

You may be eligible for one of the Recovery Benefits if you:

- Are not eligible for EI benefits
- Reside and were present in Canada
- Are at least 15 years old
- Have a valid Social Insurance Number (SIN)
- Have earned a minimum of at least \$5,000 in 2019, in 2020, or the previous 12 months.





NOTE: You may earn employment or self-employment income while you receive the CRB. But to make sure the benefit reaches those who need it most, there is a difference in how much you can keep if you earn more than \$38,000 in the calendar year (excluding CRB payments). You will have to reimburse \$0.50 of the CRB for every dollar of net income you earned above \$38,000 on your income tax return. You will not have to pay back more than your benefit amount for that year. This will be due at the same time as your income tax.

1. CANADA RECOVERY BENEFIT (CRB):

- Purpose of the program - Provide income support in case of a 50% or more income loss.
- Who is eligible – In addition to the aforementioned base eligibility requirements, you may be eligible for CRB if you:
 - Have had an average weekly income loss of at least 50% because of COVID-19
 - Are looking and available for work
- You are **not** eligible for CRB if you:
 - Are eligible for Employment Insurance benefits
 - Have voluntarily left or quit your job
 - Failed to return to work when requested or failed to resume self-employment, if it was reasonable to do so, or declined a reasonable offer to work
 - Received or applied for another benefit for the same eligibility period (e.g., CRSB, CRCB, short-term disability benefits, workers' compensation benefits, QPIP).
- Program Benefits - \$500 per week for a maximum of 38 weeks (\$450 after taxes withheld)
- How do I calculate the 50% income loss - The 50% income loss is based on your average weekly income from employment or self-employment in 2019, 2020, or the past 12 months. You must ensure that you meet this criterion for each period for which you are applying.
- For example: If your total income for 2019 or the last 12 months was \$26,000.

1. Calculate the average weekly income by dividing the total income by 52 weeks.

$$\$26,000 \div 52 = \$500$$

2. Divide the average weekly income by 50%

$$\$500 \div 2 = \$250$$

According to this example, you would have to have a weekly salary of \$250 or less to be eligible for CRB.

To calculate self-employment income: your revenue minus any expenses incurred to earn the self-employment revenue.

Employment and/or self-employment income includes, among other things:

- tips you may earn while working
- non-eligible dividends
- honoraria (such as nominal amounts paid to emergency service volunteers)
- royalties (such as those paid to artists)

NOTE: The government has announced proposed changes to the eligibility criteria that may deny individuals who traveled internationally from claiming the CRB. The changes would apply to eligibility periods starting on or after January 3, 2021.

The CRA may ask you to provide the following items if you are or were self-employed:

- Invoice for services rendered that includes:
 - the service date
 - who the service was for, and
 - the name of the individual or company
- Receipt of payment for the service or services provided (a statement of account or bill of sale showing a payment and the remaining balance owed)
- Documents showing income earned from a "trade or business" as a sole proprietor, an independent contractor, or a partnership
- Any other document that will confirm you earned \$5,000 in employment or self-employment income

2. CANADA RECOVERY SICKNESS BENEFIT [CRSB]:

- Purpose of the program - Provide income support for people who do not have paid sick leave.
- Who is eligible - In addition to the above base eligibility requirements, you may be eligible for CRSB if:
 - You are unable to work at least 50% of your scheduled work week because:
 - You are or may be sick with COVID-19.
 - You are advised to self-isolate due to COVID-19.
 - You have an underlying health condition that puts you at greater risk of getting COVID-19.
 - Are not receiving paid leave from your employer for the same period
- You are not eligible for CRSB if you:
 - Are eligible for Employment Insurance benefit
 - Have voluntarily left or quit your job
 - Received or applied for another benefit for the same eligibility period (e.g., CRB, CRCB, short-term disability benefits, workers' compensation benefits, QPIP)
- Program Benefits - \$500 per week for a maximum of 4 weeks (\$450 after taxes withheld).

Under CRSB, weeks are from Sunday to Saturday. You can apply for a period on the first Monday after the end of that said period.

You must get a medical certificate to show that you're unable to work for medical reasons. Medical reasons include illness, injury, quarantine or any medical condition that prevents you from working. (See section on Extended EI Benefits)



NOTE: The CRSB allows a worker to receive the benefit for a maximum of 4 weeks during the period September 27, 2020 to September 25, 2021. The weeks do not have to be consecutive.

NOTE: Employment Insurance (EI) sickness benefits can provide you with up to 15 weeks of financial assistance if you cannot work for medical reasons. You could receive 55% of your earnings up to a maximum of \$595 a week.

3. CANADA RECOVERY CAREGIVING BENEFIT (CRCB):

- Purpose of the program - Provide income support for people who cannot work because they need to care for a child or a family member
- Who is eligible - In addition to the above base eligibility requirements, you may be eligible for CRCB if:
 - o You are unable to work at least 50% of your scheduled work week because you are caring for a family member.
 - o You are caring for your child under 12 years old or a family member who needs supervised care because they are at home for one of the following reasons:
 - o Their school, day-care, day program, or care facility is closed or unavailable to them due to COVID-19.
 - o Their regular care services are unavailable due to COVID-19.
 - o The person under your care is:
 - Sick with COVID-19 or has symptoms of COVID-19.
 - At risk of serious health complications if they get COVID-19, as advised by a medical professional.
 - Self-isolating due to COVID-19.
 - o You are not receiving paid leave from your employer for the same period.
 - o You are the only person in your household applying for the benefit for the week.
- You are not eligible for CRCB if you:
 - o Are eligible for Employment Insurance benefits.
 - o Have voluntarily left or quit your job.
 - o Received or applied for another benefit for the same eligibility period (e.g., CRB, CRSB, short-term disability benefits, workers' compensation benefits, QPIP).
- Program Benefits - \$500 per week for a maximum of 38 weeks per household (\$450 after taxes withheld).



NOTE: Each household can apply up to a maximum of 38 periods between September 27, 2020 and September 25, 2021. The 38 weeks do not need to be taken consecutively.

NOTE: All three Canada Recovery Benefit Programs are considered taxable income. The 10% tax withheld at source may not be all the tax you need to pay. When you complete your personal income tax return, you may need to pay more (or less), depending on how much income you earned.

Program Duration: All three recovery programs run from September 27, 2020 to September 25, 2021.

How to apply: Applications for all three recovery programs can be made online through CRA's My Account or by calling 1-800-959-2019 or 1-800-959-2041.

Application deadlines: The deadline for all three recovery programs is 60 days after the end of the claim period.

The CRA will provide you with a T4A tax slip for any CRA-administered COVID-19 benefit amounts received.

Visit www.ManitobaBusinessMatters.ca for:

- Up-to-date analysis • Quick Reference Guide
- FAQ of the Canada Recovery Benefits Programs
- Additional supports for your business





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The Business Case for Workplace Happiness

Scientific studies show that productivity, creativity and profits directly correlate to the level of wellbeing experienced by employees in an organization.

- A Health Canada study showed that a stressful work culture creates three times the risk of heart attacks, two to three times the mental health problems and two times the number of conflicts.
- A study by Eastern Kentucky University found that between 60 and 80 per cent of workplace incidents are the result of stress-induced issues like distraction.
- On the other hand, happy workplaces are shown to be ten times more productive¹.

As Leaders, we must learn how to support employees out of habituated stress for optimal business results.

The stress response is a primitive survival mechanism intended for short term duration. For example, when the deer outruns the wolf, 15 minutes later it goes back to grazing. When humans regularly turn on the stress response (autocratic leadership, production demands, information overload, pandemics, teenagers, divorce, traffic, news, etc.) and can't turn it off, to the body, it's just like constantly being chased by "the wolf." Human beings because of the size of their neocortex, can turn on the stress response by thought alone. As a result, most people are living in an environment of stress 70 per cent of the time.

A person living in stress is living in survival mode. They are in self-preservation and – just like the animal – will naturally want to fight, run or hide. When in stress, humans disconnect from the prefrontal cortex; the area of the brain responsible for creative problem solving, insight, empathy, morality, emotion and fear regulation.

As a result, employees are more likely to:

- Become aggressive, selfish and reactive
- Become narrow focused
- Make errors in judgement
- Take shortcuts
- Experience injuries and incidents

They are less likely to:

- Communicate and co-operate
- Perceive hazards and risk
- See possibility and solutions

Emotions (positive or negative) create chemicals in the body. Emotions like anger, frustration or stress send a signal to the midbrain to release about 1,500 chemicals down the nervous system and into the body. When people are constantly firing negative thoughts and emotions, just like a person who becomes addicted to caffeine or nicotine, they can get addicted to the emotions (chemicals) of anger and stress without realizing it.

That means people can become addicted to a job or a person they don't even like. The reverse is also true. Positive emotions produce specific chemicals in the body like serotonin and DHEA. Some of the benefits of positive emotions include an immune system boost and increases in mental cognition, creativity and focus to name a few. This is why happy workplaces have been shown to be ten times more productive. Shawn Achor, author of the book "The Happiness Advantage" found in his study of 1600 Harvard students and dozens of Fortune 500 companies that:

- Students primed to feel happy before a math achievement test far outperformed their peers
- Optimistic salespeople outsell pessimistic ones by 56%
- Doctors in a positive state make accurate diagnoses 19% faster
- When in a positive state of mind, employees are 31% more intelligent.

The good news is, there is a science to teach people how to manage stress as well as how to move from old habits to create new ones. Using the understanding of the neuroplastic nature of the brain, a formula can be applied to allow employees to learn new ways to think, act and feel; in short, create a new mindset towards workplace safety and wellness.

True leadership is teaching others to look within to make changes. When employees feel valued, empowered, in alignment with an organization's mission and believe they are meaningfully contributing, the natural outflow is engagement and a renewed commitment to the organization's goals. This results in less sick leave taken, improved employee safety and morale, reduced turnover and, ultimately, improved financial results for the organization.

Contact 1Life Workplace Safety Solutions for your complimentary workplace assessment – available only to Manitoba Chambers of Commerce Members.

Theo Heineman, CRSP, CHSC, B.Sc.Ag.,
President and CEO of 1Life Workplace Safety Solutions, is certified NeuroChangeSolutions consultant and certified trainer in the science and practice of heart coherence by the HeartMath Institute.

www.1LifeWSS.com info@1LifeWSS.com



EI WORK-SHARE PROGRAM

As a Canadian employer who has seen a drop in revenue during the COVID-19 pandemic, you may be eligible for a subsidy to cover part of your employee wages, retroactive to March 15, 2020.



1. EI WORK-SHARING PROGRAM ENHANCEMENTS:

The Work-Sharing Program is an existing Service Canada program which has recently been extended in maximum duration (from 38 weeks to 76 weeks) and eligibility requirements to reflect the needs of Canadian employers and employees during the COVID-19 pandemic.

Changes are in effect from March 15, 2020 to September 26, 2021.

An employer, participating employees, and Service Canada enter into an agreement that the employees will:

- work reduced hours,
- share available work, and
- receive EI benefits to compensate for lost wages.

The program permits employers to retain experienced workers and avoid layoffs, while employees keep their jobs and maintain their skills.

Beyond extending the maximum duration and the eligibility requirements, other recent changes include waiving the mandatory "cooling off period" for employers who've already used the program and reducing the information required upfront during the application process.

To be eligible for the Work-Sharing Program, you must:

- Have been in business in Canada year-round for at least 1 year;
- Be a private business, a publicly held company, not-for-profit organization; or Government Business Enterprises (GBEs), also referred to as public corporations
- Show a decrease in business activity of approximately 10%;
- Have employees who are eligible to receive Employment Insurance benefits; and who will agree to a reduction of their normal working hours
- Have a minimum of two employees;
- Be willing to wait 10 days to negotiate your Work-Share agreement.

2. AMOUNT BUSINESSES CAN RECEIVE:

The business does not receive any money. A work-sharing agreement allows the business to retain workers at a reduced cost by having employees receive EI to compensate for a part of the wages lost due to a reduction in available work hours.

Key Program Features

- **Work-Sharing unit:** A WS unit is a group of employees with similar job duties who agree to reduce their hours of work over a specific period of time.
- **Equal sharing of work:** All members of a WS unit agree to reduce their hours of work by the same percentage and to share the available work.
- **Expected work reduction:** A WS unit must reduce its hours of work by at least 10% to 60%. The reduction of hours can vary from week to week, as long as the average reduction over the course of the agreement is from 10% to 60%.
- **Agreement length and extension:** A WS agreement has to be at least 6 consecutive weeks long and can last up to 26 consecutive weeks.

Employers may be able to extend their agreements up to a total of 76 weeks.



NOTE: For employers and employees participating in a Work-Sharing Program, "EI benefits received by employees through the Work-Sharing program reduce the benefit that their employer is entitled to receive under the Canada Emergency Wage Subsidy (CEWS)."

3. PROGRAM DURATION:

On-going. This program is not COVID-specific, however, the Government of Canada has introduced temporary special measures to ease eligibility requirements and extend the duration of the program during the pandemic.

4. HOW TO APPLY:

Via e-mail to Service Canada. Employers are requested to submit their completed applications and Attachment A form (EMP5101) must be submitted a minimum of 10 business days prior to the requested start date.

Applications are submitted by email in Western Canada and the Territories via:
EDSC.WT.WS-TP.ESDC@servicecanada.gc.ca



5. WHEN TO APPLY:

Applications must be made at minimum 10 days before you wish the work-sharing agreement to start.

6. APPLICATION DEADLINE:

No deadline, however, program rules may change after September 26, 2021.



NOTE: Employment Insurance (EI) sickness benefits can provide you with up to 15 weeks of financial assistance if you cannot work for medical reasons. You could receive 55% of your earnings up to a maximum of \$595 a week.

TEMPORARY CHANGES TO EMPLOYMENT INSURANCE BENEFITS AND LEAVE

Temporary changes have been made to the EI program to help you access EI benefits. These changes are in effect until September 25, 2021. The following changes could apply to you:

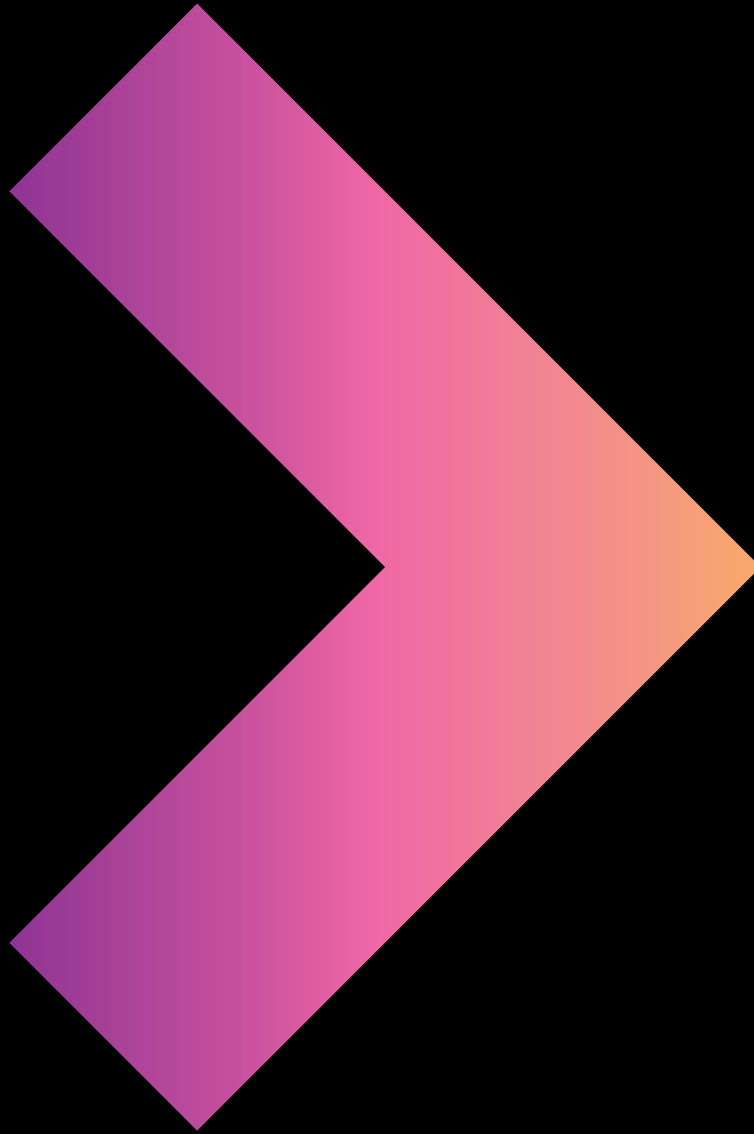
- the waiting period may be waived or reduced.
- a minimum unemployment rate of 13.1% applies to all regions across Canada:
 - if your region's unemployment rate is higher than 13.1%, Service Canada will use the higher actual rate to calculate your benefits
- you only need 120 insured hours to qualify for benefits because you'll receive a one-time credit of:
 - 300 insured hours if you're applying for regular benefits
 - 480 insured hours if you're applying for sickness, maternity, parental or caregiving benefits
- you'll receive at least \$500 per week before taxes, or \$300 per week before taxes for extended parental benefits but you could receive more
- if you're applying for sickness benefits, you don't need to get a medical certificate
- if you're a fisher, Service Canada will look at the earnings from your 2018, 2019 and 2020 summer or winter seasons to determine your benefit rate and establish your claim for the same season
- if you received the Canada Emergency Response Benefit (CERB), the 52-week period to accumulate insured hours will be extended



Visit www.ManitobaBusinessMatters.ca for:

- Up-to-date analysis
- Quick Reference Guide
- FAQ of the Work-Share Program, the extension of Employment Insurance benefits
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PROVINCIAL PROGRAMS

Billions in COVID-19 Response Measures are Protecting Manitobans, Supporting Local Businesses through Fiscal and Economic Impacts

To date Manitoba has committed \$3.2 billion in response to the health, social, and economic impacts of the pandemic, which is the third-highest level of estimated support per capita and as a percentage of gross domestic product (GDP) support in the country.

COVID-19 commitments include supports for health and social services systems, education, municipalities, businesses, households and vulnerable populations, as well as multi-year investments in infrastructure to help restart the economy and upgrade health-care infrastructure.

For Manitoba's business community, the challenges of the COVID-19 pandemic have made this past year the most challenging year in recent times. Many businesses have been forced to close their doors to in-person traffic and patrons for significant periods of time; they've had to furlough or lay off thousands of employees, and they've become dependent on government relief programs to survive.

"As Manitobans, there is no challenge that we have not faced and overcome together. This year has been like no other, yet we have weathered it better than most. The resilience of Manitoba's economy, finances, public services, and most of all, our people, have stood out strong. I am confident that if we keep working together, guided by Manitoba values, we will come out of this pandemic stronger and more prosperous."
– Premier Brian Pallister

#RestartMB Investments: Ready. Safe. Grow.



"As the pandemic and public health orders continue to impact businesses, we are increasing our budget by \$15 million for the Manitoba Bridge Grant to help create a bridge for businesses through this challenging time. We are focused on creating an environment for a sustained reopening of our economy so that businesses can reopen safely and stay open. We continue to work side-by-side with all businesses to help them get back to doing what they do best – create jobs for Manitobans and offer the services Manitobans rely on. This additional payment will help cover the impact of public health orders on operating costs pending the careful reopening of our province, as well as help businesses with reopening costs as we safely loosen public health orders. We recognize and appreciate the sacrifices our business community has made to keep all Manitobans safe and the crucial role it plays in our safe reopening plans."
– Premier Brian Pallister

MANITOBA BRIDGE GRANT

Program Overview: The Manitoba Bridge Grant (MBG) provides financial assistance of up to \$15,000* to eligible Manitoba businesses and organizations that were required to fully close their premises to the public as a result of Manitoba COVID-19 Prevention Orders in effect as of November 12, 2020 or any subsequent revisions to those Orders.

**The financial assistance represented is the culmination of three installments up to a maximum of \$5,000 for each of the MBG streams.*



STREAM A

Effective November 16, 2020, the Government of Manitoba began accepting applications for the Manitoba Bridge Grant STREAM A, which provided \$5,000 of financial support to businesses and organizations that have been affected by province-wide closures associated with the pandemic and accompanying public health orders.

STREAM B

On December 8, 2020, the Manitoba Government announced the expansion of the MBG to help more businesses that were not included in STREAM A. The Manitoba Bridge Grant – STREAM B Home-Based Business Support, provided up to \$5,000 in support to eligible home-based businesses, including: event planners, photographers, artists and tradespeople who do not operate a retail location.

Businesses that applied for the MBG STREAM A between November 16 and December 31, 2020, were eligible for a second payment. The Manitoba Government began issuing the second round of payments on January 8, 2021 without any action required from applicants.

NOTE: Eligible home-based businesses that have completed a partial year in 2019 will receive a grant in the amount equal to 10 per cent of their 2019 eligible gross business income multiplied x three, to a maximum of \$15,000, OR alternatively, for businesses launched in 2020, the benefit will be equal to 10 per cent of annualized income multiplied x three, of the gross income generated from January 1, 2020 to October 31, 2020 to a maximum of \$15,000*

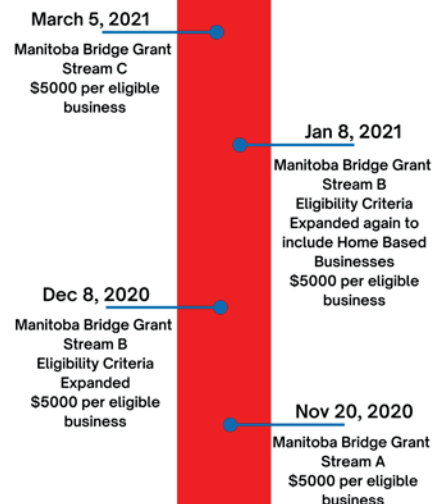
*Entitlement is based on adjudication and determination by the Administration Office.

MANITOBA BRIDGE GRANT BY THE NUMBERS

**\$215
MILLION**

INVESTED BY THE
PROVINCE OF MANITOBA

\$15,000
MANITOBA BRIDGE GRANT
AVAILABLE PER ELIGIBLE BUSINESS



Sources:
<https://news.gov.mb.ca/news/index.html?item=50849&posted=2021-03-02>
<https://news.gov.mb.ca/news/index.html?item=50222&posted=2021-01-12>
<https://news.gov.mb.ca/news/index.html?item=50001&posted=2020-12-08>
<https://news.gov.mb.ca/news/index.html?item=49738&posted=2020-11-10>



STREAM B+

On January 12, 2021, the Manitoba Government extended the deadline to apply for both STREAMS A & B from December 31, 2020 to January 31, 2021. In addition, eligibility for the MBG was further expanded to include hotels, resorts, lodges and outfitters, travel agencies, janitorial services companies, and owner/operators of licensed passenger transportation businesses impacted by the public health orders that have been in effect since November 12, 2020.

Businesses applying to the MBG for the first time under STREAM B(+) are entitled to a one-time payment of \$10,000 and home-based business applicants under STREAM B received a payment up to a \$10,000 maximum.

STREAM C

On March 2, 2021, the Manitoba Government announced that it will provide a third round of bridge grant payments (STREAM C) to eligible businesses affected by COVID-19 related closures. Businesses that received the first rounds of MBG payments (STREAMS A & B(+)) automatically received a third equal payment.

New STREAM C MBG program applicants will be eligible for a one-time payment up to a maximum of \$15,000.



ELIGIBILITY CRITERIA:

To receive support from the Manitoba Bridge Grant, a business or organization must:

- have been actively operating or conducting business in Manitoba immediately prior to the implementation of applicable public health orders;
- have been required to fully close their premises to the public as a result of Manitoba COVID-19 Prevention Orders in effect as of November 12, 2020 or any revisions to those Orders.
- operate as a sole proprietorship, partnership, corporation, co-operative, non-share corporation, not-for-profit organization, or registered charity;
- possess an active and valid Business Number as of November 9, 2020;
- be in good standing with the Manitoba Companies Office (not required for sole proprietors and registered charities); and
- have an e-mail address and a valid business bank account with a Canadian financial institution

MBG eligible organizations that were required to close between the period of November 12, 2020 to February 11, 2021, that have now-reopened in accordance with public health orders, remain eligible to apply for MBG STREAM C.

Businesses and organizations that have received other federal or provincial COVID-19 relief funding are also eligible to apply for the MBG.

NOTE: Eligible businesses or organizations will receive one grant per entity irrespective of the number of locations operated (i.e. one grant per business or organization). Eligibility will be based on the nine-digit Business Number, and NOT the "BN-15".



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BUSINESSES ELIGIBLE FOR THE MANITOBA BRIDGE GRANT STREAMS A, B(+), AND C INCLUDE:

- non-essential retailers;
- restaurants, bars, beverage rooms, brewpubs, microbreweries and distilleries;
- recreation and sport facilities;
- museums and galleries;
- theatres and concert halls;
- not-for-profit organizations;
- faith-based organizations;
- home-based businesses including but not limited to: event planners, photographers, artists and tradespeople;
- registered charities;
- hotels;
- resorts;
- lodges and outfitters;
- travel agencies;
- janitorial services companies; and
- owner/operators of licensed passenger transportation businesses.

EXCEPTIONS:

- Eligible businesses and organizations that seek alternative ways to provide services to the public despite having to fully close their premises as a result of Manitoba COVID-19 prevention orders are eligible to apply. (i.e.: curbside pick-up, delivery, online orders etc)
- Community Clubs and Community Centres that had their premises ordered closed to the public by the relevant municipality on or after November 12, 2020 to prevent the spread of the COVID-19 are eligible to apply.

TO RECEIVE SUPPORT FROM THE HOME-BASED BUSINESSES – STREAM B OF THE MBG, BUSINESSES MUST:

- be a permanent, home-based business located and physically operating in Manitoba;
- have been actively operating or conducting business on November 9, 2020;
- operate as a sole proprietorship, partnership or corporation;
- possess an active and valid Business Number;
- be in good standing with the Manitoba Companies Office (not required for sole proprietors operating under their personal names who are not registered with the Companies Office);
- have filed a 2019 income tax return if the business started before January 1, 2020;
- provide a record of gross income generated in 2020 if the business started after January 1, 2020;
- have an e-mail address and a valid business bank account with a Canadian financial institution; and
- operate on a full-time basis.

NOTE: Businesses or organizations that were in arrears for taxes owing to Manitoba before the first state of emergency on March 20, 2020, and that have not since rectified the amount in arrears are not eligible to apply for the Manitoba Bridge Grant in any stream. (Exception: this does not include businesses that have deferred tax remittances incurred between April and September 2020).

*Passive income is income that is derived from the ownership of capital property or assets that generate income without excessive effort on the part of the stakeholder. Examples of passive income include rental revenue, dividends, royalties etc.

BUSINESSES, ORGANIZATIONS, PROFESSIONS AND INDUSTRIES NOT ELIGIBLE FOR THE MBG INCLUDE:

- businesses and organizations that are permitted to operate, but were required to limit the number of occupants within their premises;
- businesses that do not exist for the purpose of carrying on an active business in Manitoba (e.g., passive* businesses);
- businesses or organizations that engage in multi-level marketing;
- agriculture industry;
- farming industry;
- real estate agents;
- self-employed sales persons or commissioned-based sales;
- health professionals;
- lawyers, paralegals, accountants, translators, veterinarians, engineers or geoscientists;
- businesses operating under a regulatory body of a profession; and
- businesses that deal in securities or manage financial portfolios or that provide financial services.

HOW TO APPLY:

Applications to the program are conducted online. To apply you will need to have the following information ready:

- your Business Number, and if applicable, your Companies Office Registry Number, your Workers Compensation Board and Retail Sales Tax account numbers;
- your Social Insurance Number, if you are applying as a sole proprietor or partnership, when the partner is an individual. (The applicant must be the sole-proprietor, partner, director, or authorized representative of the business or organization.)
- the Registered Charity number issued by the Government of Canada if you are applying as a registered charity;
- the business or organization's bank account information



STREAM B HOME-BASED BUSINESSES WILL NEED THE FOLLOWING ADDITIONAL INFORMATION:

- 2019 Income Tax Return. For sole proprietors or partnerships, an image (.jpg or jpeg) of page 2 of the Statement of Business and Investment Income T2125, showing line 8299;
- for businesses started in 2020, proof of income generated from January 1, 2020 to October 31, 2020 (e.g. image (.jpg or jpeg) of trial balance or sales ledgers);
- the business' bank account information (personal bank accounts will not be accepted unless you are a sole proprietor operating without a registered business name), including an image (.jpg or jpeg) of a void cheque;

NOTICE:

Beginning March 5, 2021, the Manitoba Government issued an additional payment to Bridge Grant recipients that were previously approved under the program. (STREAMS A,B, and B+)

- Previous eligible Bridge Grant STREAM A recipients will receive an additional payment in the amount of \$5,000. Recipients of STREAM B for Home-Based Business will receive a supplemental payment in the amount of 10% of their 2019 revenues to a maximum of \$5,000.
- Payments will be issued without any action on the part of the applicant and will be deposited to the same bank account provided in the initial application.
- Recipients will receive email confirmation once the transaction has been processed. Please allow up to 48 hours following notification for the funds to be deposited into your bank account.

Eligibility is determined based on information provided in the application form. The grant will be approved based on meeting the eligibility requirements.

Applications submitted before closure of the application window that are currently in the adjudication phase, will be eligible for the additional payment if their application is approved.

Payments are automatically deposited into a business or organization's bank account within 10 business days after the application is approved.

Eligible businesses and organizations do not need to repay the funding they receive through the MBG.

The full financial support provided by the Manitoba Bridge Grant – STREAMS A, B, B+, and C are considered taxable income.



Visit www.ManitobaBusinessMatters.ca for:

- Up-to-date analysis
- Quick Reference Guide
- FAQ of the Manitoba Bridge Grant Program
- Additional supports for your business

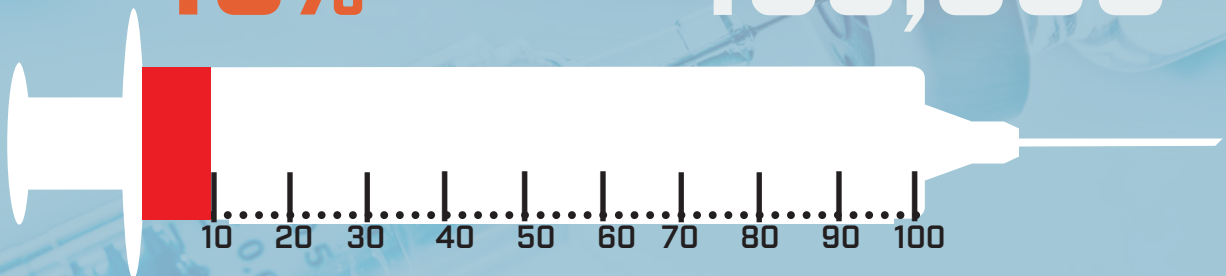


Manitoba Vaccination Stats: March 27/21

Manitobans 18+ Vaccinated: Total Doses Administered:

10%

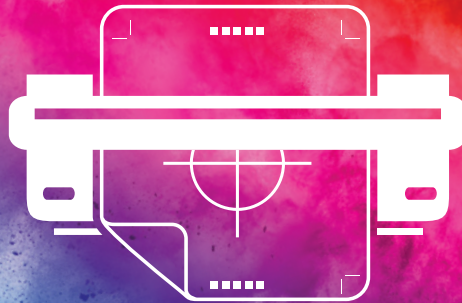
163,000



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RIISING TO THE CHALLENGE

Now more than ever employers of all sizes are relying on the knowledge and expertise of CPHRs

CPHR MANITOBA

CPHR Manitoba is the exclusive certifying body in Manitoba for the nationally recognized Chartered Professional in Human Resources (CPHR) designation — the leading standard for HR professionals in Canada.

Our mission is to advance the human resources profession. We work to achieve that by promoting the brand and supporting CPHRs in their professional development to foster public confidence in the designation and demonstrate the value of HR to business.

With the COVID-19 pandemic, this year has been unlike any other. CPHRs from coast to coast have been on the front lines of a continuing and daunting challenge to help employers and employees deal with the many challenges they have faced daily since March 2020. As the workplace becomes more complex, and employees continue to face new challenges both personally and professionally, having CPHRs on-staff will be even more important.

What is a CPHR?

The CPHR designation represents a commitment to a national standard of excellence and sets a benchmark for the practice of effective human resources. It emphasizes the strategic role of HR management in business and plays an important role in securing HR's position as an equal business partner at the executive table.

What does it mean to hire a CPHR?

CPHRs are uniquely qualified to help you achieve your business goals. With proven expertise across nine key business metrics, every CPHR has the knowledge and the experience to address the factors that underpin the degree of your immediate and long-term success.

CPHRs advance and expand their professional knowledge and practice across these competency areas throughout their careers, offering you the most current, evidence-based practices and technologies. These are the key areas that, if left under-attended, become a perpetual struggle. If they are well-attended, they become the platform upon which individuals, teams and organizations achieve their successes.

While business keeps evolving, CPHRs will continue to help their organizations adapt and move forward into recovery.

“As the workplace becomes more complex, and employees continue to face new challenges both personally and professionally, having CPHRs on-staff will be even more important.”



DINE-IN RESTAURANT RELIEF PROGRAM

On December 22, 2020 the Manitoba government announced it would be providing \$5 million in financial relief to dine-in restaurants that have been affected financially by the province moving to Critical (red) on the #RestartMB Pandemic Response System and resulting public health orders.

Based on a recommendation from business leadership and stakeholders, the \$5-million Dine-in Restaurant Relief Program will be delivered by the Manitoba Chambers of Commerce in partnership with the Manitoba Restaurant and Foodservices Association and Economic Development Winnipeg.

The program is designed to provide a rebate to dine-in restaurants across Manitoba that have had to significantly shift operations to a delivery model as a result of moving to Critical (red) and subsequent public health orders. The rebate will help offset additional costs of this operations shift related to food delivery services, whether a restaurant provides its own delivery service or uses a third-party delivery company.



1. ELIGIBILITY CRITERIA:



- To qualify, restaurants must have relied on dine-in revenue prior to the pandemic and associated Code Red restrictions (in effect November 2, 2020 for the City of Winnipeg and November 12, 2020 province-wide) which closed restaurant dining rooms to guests. Traditional eat-in circumstances must have shifted to food delivery services.
- Eligible delivery services include those provided by third-party companies, in-house models, or a combination of the two.
- Qualifying restaurants and food service establishments must be able to prove delivery commissions/fees/revenue through proper documentation such as invoices and reports (see documentation section below for more info).
- Quick service restaurants, drive-thru, take-out, and other restaurant and food service establishments that did not rely on dine-in revenue prior to the pandemic and Code Red restrictions are not eligible for support from the relief fund.

2. ELIGIBLE REMUNERATION:

- Third-party delivery commissions and monthly fees will be reimbursed at 100%. Ineligible expenses from third-party companies include, but are not limited to: charges for restaurant errors and fees incurred for driver wait times at restaurants, set-up or hardware fees, as well as marketing with third-party delivery companies.
- In-house delivery revenues (before tips and taxes) will be reimbursed at 20% of their total value. Ineligible costs related to in-house delivery are fees charged to customers for delivery costs as well as employee wages, take-out container costs, delivery vehicle kilometers and fuel charges, and other ancillary costs outside of direct delivery revenue.
- Delivery revenue may include delivery of meal kits, grocery items, and other food items restaurants have added to their offerings during the pandemic.
- Any combination of the above in-house and third-party delivery will be accepted, and a qualifying restaurant may submit supporting documentation for both methods.
- Items not related to food or drink (such as merchandise, décor, clothing, gift cards, etc.) is not considered eligible revenue.

NOTE: Rebate does not include the amount of any Federal Goods and Services Tax nor any Manitoba Retail Sales Tax for which the Participant is entitled to any refund or credit, whether received, applied for or for which an application could be made.



3. APPLICATION PROCESS:

- Restaurants and food service establishments wishing to apply for the program may do so at: <https://rrf.mb.chamber.mb.ca>. Once an application is submitted, the MRFA team will review the application and approve or reject it within 7-10 business days.
- Ineligible applicants will be notified by email with a reason for the rejection.
- Approved applicants will receive an email prompting them to create a login for their location(s) and giving them access to a secure, individualized portal to upload supporting documentation for each month relevant to the subsidy (currently in effect for November 2020 starting on November 2, 2020 for Winnipeg Health Region and November 12, 2020 for the rest of Manitoba, December 2020, and January 2021, with an end date for restrictions TBD by the Province.)
- Once documentation is uploaded, applicants will indicate they are ready for a month of documents to be reviewed by 'submitting' their months, which will lock in their documents. Should an applicant require subsequent access to edit submitted documents, or it is determined that other documents are required, access to the portal and/or documents can be restored for that reporting period.



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A woman with short grey hair and glasses, wearing a white lab coat over a light blue shirt, is smiling and gesturing with her hands. She is holding a blue marker in her right hand. The background is a blurred industrial or laboratory setting.

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4. SUPPORTING DOCUMENTATION:

In-House Delivery Services:

Approved applicants must provide revenue reports for required months/periods which demonstrate the breakdown of delivery revenue vs take-out/curbside/pickup/all other revenue.

- Applicants who are unable to provide revenue reports that break down delivery vs other revenue types due to a lack of tracking these differences within their system will be reimbursed based upon the industry average.

Third-party Delivery Services:

Once a restaurant has been approved, the applicant must provide documentation from third-party delivery partner(s) that shows a clear breakdown of delivery commissions and fees paid during the reporting period.

- The general model of reporting in the template provided courtesy of SkipTheDishes may be used for all third-party delivery companies.
- The report must detail the delivery commissions and fees for the reporting period (preferably a custom cvs report).
- Additionally, applicants must provide a report or set of reports which are files that cannot be edited (not a cvs report as above, either a PDF or image file or similar style document) such as an invoice or statement report with logo and/or company name to validate/confirm the approximate numbers which the cvs report from above details. (This can be four weekly statements like in the example, a monthly statement, or some similar type of statement.)

NOTE: The Manitoba Restaurant and Foodservices Association is aware that all third-party company reporting varies slightly, but custom reporting and supporting invoice/statements appear to be available across all platforms encountered thus far.

Special thanks to Skip the Dishes for providing a template report for use.



"Manitoba's restaurant community has made significant sacrifices in order to help halt the spread of this deadly virus and protect all Manitobans during this crucial time in our fight against COVID-19. Many businesses have taken on additional costs to adapt their operations to comply with public health orders and safely provide Manitobans with the services they rely on while supporting their efforts to stay home. Our government continues to work with the business community to identify industry needs and help target our support to help offset new expenses." - Premier Brian Pallister



NOTE: Please report any changes to banking information by email: DineInApply@mrfa.mb.ca.

5. REBATE PROCESSING PROCEDURE:

- **STEP 1:** The MRFA team will begin reviewing documentation once an approved applicant has successfully submitted all required documentation for a given reporting period. Due to the volume of documentation required and number of applicants, documentation review may take up to two weeks after submission.
 - o The MRFA team will endeavor to process document review for payment approval as soon as possible, and may need to go back to applicants for additional information.
 - o Payments will be disbursed for each reporting period/month of the program as submissions are processed, reviewed, and approved on a rolling basis.
- **STEP 2:** Once an applicant's document submission is processed for payment approval, the MCC team will process applicant payment.
- **STEP 3:** Payment notification will be sent by email to applicants and funds will be transferred by EFT to the banking institution and account submitted with the application within 3 to 5 business days.

Businesses in the Foodservice sector, while on the receiving end of continuously changing operating restrictions, have undertaken an enormous amount of work in pivoting or in some cases entirely re-imagining their operations over the last year while operating with severely impacted revenues. While this is a testament to their resiliency, it is also a stark reminder many in the food sector are hanging on by a thread. We need to ensure we are increasing our supports for these businesses.

Notable data points from a recent Statistics Canada survey include:

- In 2020 nearly one-fifth (19.4%) of food services and drinking places made 30% or more of their total sales online, more than double the proportion that did in 2019 (9.1%).
- Over four-fifths (86.5%) of food services and drinking places experienced a decrease in revenue in 2020 compared to three-fifths (60.5%) of all businesses.
- A decline in revenue of 40% or more in 2020 was a reality for over two-fifths (42.9%) of food services and drinking places, with those in Quebec (50.9%), Manitoba (47.9%) and Ontario (44.9%) most likely to see this level of loss.

When you contrast these figures with those of all businesses, just under one-fifth (19.2%) of all businesses experienced a decline in revenue of 40% or more in 2020, over one-fifth (20.7%) saw revenues unchanged and nearly one-fifth (18.1%) saw revenues increase, it becomes hard to ignore the disproportionate toll this pandemic has taken on our restaurants across the country.

Source - Statistics Canada - *Impact of COVID-19 on food services and drinking places, first quarter of 2021 (March 18th, 2021)*

6. APPLICATION DATES AND TIMELINES:

- Rebate coverage begins November 2, 2020 for Winnipeg Health Region and November 12, 2020 for the rest of Manitoba, through the duration of the Critical (Red) restrictions as issued by Public Health Order.
- Applications are open and will remain open until at least March 19, 2021 @5pm. (If Critical (Red) restrictions are extended, the program's deadlines may also be extended)
- For approved applicants, supporting documents, i.e., invoices, should be submitted no later than April 2, 2021.

Visit <https://rrf.mbchamber.mb.ca> to apply for the Dine-in Restaurant Relief Program.

If you have any additional questions, please direct all inquiries to Manitoba Restaurant and Foodservices Association by email: DineInApply@mrfa.mb.ca



NOTE: The Dine-in Restaurant Relief Program is considered taxable income.

Visit www.ManitobaBusinessMatters.ca for:

- Up-to-date analysis
- Quick Reference Guide
- FAQ of the the Dine-in Restaurant Relief Program Terms and Conditions, Indemnification, Covenants and Governing Law applicable to the rebate program
- Additional supports for your business

Industry Job Loss by the #'s



One year into the pandemic, employment in the foodservice industry in Canada remains 319,000 jobs below pre-COVID-19 levels.

This represents more lost jobs than the combined job losses of the next three major industries.*

Source: Statistics Canada, Labour Force Survey, Feb 2021
(*Wholesale and retail trade; information, culture and recreation; and business, building and other support services)



BUILD A CULTURE OF INNOVATION



THE DOS AND DON'TS OF BRAINSTORMING

Are you reaping the full benefits of brainstorming? With the right approach, you can build a culture of innovation around this collaborative practice.

During an age when we can feel so disconnected, collaboration can help you reconnect your team, revive your creative confidence, and reposition your efforts onwards and upwards.

Here are a few dos and don'ts for deeply effective brainstorming.

Don't aim for perfection. You're not going to leave a brainstorming session with campaign-ready copy or a buttoned-down marketing plan. In brainstorming, you're just looking for ideas. Bullet points or rough sketches will do. If your idea is out of your comfort zone, underdeveloped, or unsophisticated—so what. Share it anyway.

Today's society expects perfection. And too often, the learning process is hidden behind closed doors. The idea that fumbles and falls are something to be ashamed of prevents us from openly sharing our thoughts in case they aren't "correct" or "popular." If you can build a culture that welcomes constructive

“If you can build a culture that rejects the fear of failure, that embraces ideas of all kinds, people won't wait for an idea to be polished to perfection before sharing it. Instead, they'll share as soon as it's discovered, when it's still in its roughest form and able to be collaboratively built on.”

– Kyle Romaniuk, CEO,
Vantage Studios

thinking, you'll invite an unstoppable stream of new ideas. These ideas may be far from polished, but at least they'll be out in the open where they can actually be worked with.

Brainstorming is meant to pull you out of your head. Voicing your opinions, or talking someone through an idea, could help you recognize holes in your plan or new ideas that were previously hidden in your blind spot. Your ideas can be built on—and that's what we're looking for here: building blocks, not the Taj Mahal.

Do have a goal for each brainstorm. Brainstorming isn't an annual event. Make brainstorming a regular part of

your creative process, and plan a separate session around each project you have on your plate. The Vantage team has created customizable VantagePoint™ workshop tools that can be used to align your team, build buy-in, inspire new ideas, and validate existing ones. Whether you're hashing out a plan of action, prioritizing your options, or launching a new revenue stream, it pays to collaborate.

Before you dive into your brainstorming exercises, define the problem or opportunity you are coming together to tackle and note what the next step in the project will be. Knowing what you're going to do with the ideas you cook up will help you make sure they're as detailed as they need to be to support your next task.

Make sure to follow through and update your team on the results their ideas lead to. When you see your ideas at work, you can understand the purpose of your efforts. This feeling of achievement leads to more motivated work and a happier team.

Don't rush into it. Don't just squeeze a brainstorming session in whenever you notice a free space across your company's collective calendar. This will only have your team feeling pressed for time, still thinking about their last meeting, worrying about their next task, or pining for lunch or a bathroom break. Not fair.

Avoid gathering at 9 a.m. sharp, and definitely don't leave it for 4 p.m. Ask your team members what time of day they feel most inspired. Cast aside any nocturnal votes and calculate a time that lets your team show up feeling energized, focused, and prepared to do their best work.

A good brainstorming session takes time, including a solid chunk of prep time. Decide on session activities in advance, and gather the tools and resources you'll need to facilitate them. Devote adequate time to your brainstorming: 45-60 minutes for a single topic is ideal. If you plan to work past the one-hour mark, make sure to change up your activities frequently and provide breaks so all brainstormers

can stretch or get a snack. This should be fun, not tedious. If scheduling is an issue, you can always disperse your session over several days to ensure you have all the right people in the room (or Zoom), so no ideas are left out.

Do document everything. Yes, everything! We recommend exercises that require you to document your ideas using a mix of words and sketches. These pictures don't need to be works of art; we're just looking for simple visuals. When you think visually, you can express new ideas that you might not have the right words for. This will help you uncover new solutions and express your ideas more clearly.

VantagePoint™ Workshops always start with a drawing exercise. It goes like this: you break your team into groups of two and ask each member to draw a portrait of their partner. You will hear some nervous laughter from the non-artists in your group. This nervousness will only heighten when you tell them they only have 2 minutes to complete their drawing.

When children are asked to do this same activity, there's no nervous laughter. The kids are excited to do this activity and confident in their ability to draw their partner. This warm-up helps get your team in the frame of mind to proudly share their most bizarre ideas, as kids so often do. We do this activity first because gaining the confidence to contribute is the workshop's most difficult and essential task.

At the end of your brainstorming session, save all written ideas in a digital document or spreadsheet, and upload pictures of any doodled ideas to your drive.

Don't play devil's advocate. Brainstorming is an exercise in empathy. Your role in your company, and your own life experiences, shape your understanding of your customer and determine the challenges, solutions, and opportunities you're able to see. Someone with different life experiences—a different vantage point—will perceive your customer in a totally different way.

Understanding your customer from multiple perspectives will lead to inspired, innovative, and, over all, more successful work. At the end of the day, every change your brand makes should be to satisfy your customers' evolving needs. If you can't keep up with your customers' needs, you'll be seen as unreliable and outdated—and your audience will drop you for a more innovative or convenient competitor.

Build on ideas with the word "and" instead of "but." This validates your teammates' perspectives and helps build momentum. Even lightly insinuating (with words or body language) that an idea is wrong or won't work will extinguish the creative fire you're trying to spark. A "yes, and" mindset creates more chances for success and helps foster an open culture of continual innovation.

Do diversify your collaboration. Depending on what your goal for the session is, you'll want to involve members from different areas of your company. Consider involving your executives, frontline staff, producers, loyal customers, lost customers, and even your accountant. What do they know about your audience? How are they involved in fulfilling your company's mission? What opportunities for growth are obvious to them?

Engaging a diverse team will help you discover new vantage points, inspire empathetic innovation, and encourage continual, company-wide development.

Shift your VantagePoint™. VantagePoint™ Workshops are designed to inspire group brainstorms and ignite a culture of innovation. Our workshoping tools inspire empathetic thinking, teach you how to embrace new perspectives, and uncover innovative ideas that you can build on. **Never Stop Building.**



Download our
workshoping tools at
Vanguestudios.ca/the-tools

HOSPITALITY SECTOR RELIEF PROGRAM

The Manitoba government is investing \$8 million for the creation of a new Hospitality Relief Sector Program to provide financial relief to Manitoba's accommodation and tourism sector.

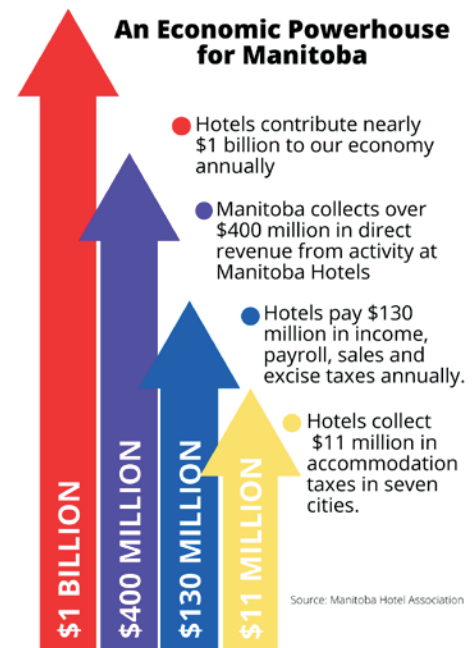
Manitoba's tourism sector is a key contributor to the province's economy and has been significantly impacted by a reduction in domestic and international travel and other restrictions that were necessary to protect Manitobans and all Canadians from the spread of COVID-19.

The new Hospitality Relief Sector Program, to be administered by the Manitoba Hotel Association and the Manitoba Lodges and Outfitters Association, will provide funding to hotels and full-time licenced resource tourism operators for fixed costs that have not been covered by other relief programs such as:

- property insurance,
- mortgage interest,
- property taxes,
- land leases,
- service fees,
- maintenance of camps, and
- resource retention costs.

Grants will be provided as a reimbursement for a percentage of eligible expenses incurred.

More information on the Hospitality Relief Sector Program and how to apply will be available for eligible applicants shortly.



"This funding will provide a much-needed lifeline for the Lodges and Outfitters of Manitoba. With the nature of this industry, many are facing a second year of no business due to the border being closed. MLOA would like to thank the province for partnering with and supporting these businesses and this industry during these uncertain times." - DJ Seales, President, Manitoba Lodges and Outfitters Association (MLOA)



Visit www.ManitobaBusinessMatters.ca for:

- Up-to-date analysis
- Quick Reference Guide
- Updates to this program as they become available
- Additional supports for your business



BACK TO WORK IN MANITOBA WAGE SUBSIDY PROGRAM - 2020

Program Overview: The Back to Work Manitoba initiative is a hiring program designed to support Manitoba's economic recovery by encouraging Manitoba employers to bring back their employees or take on new hires. The program covered 50 per cent of wage costs between July 16 and December 31, 2020. Employers could be supported to hire up to 20 employees.

November 10, 2020 Program Update: Employers that applied to the program on or before November 9, 2020 were eligible to receive an advance payment of \$1,500 for every eligible worker hired or re-hired to date under the program.

NOTE: This program is now closed.

The Manitoba Chambers of Commerce will advocate for the reinstatement of the Back to Work in Manitoba Wage Subsidy for 2021.

1. EMPLOYER ELIGIBILITY CRITERIA:



The program is open to all private sector and non-profit employers who are operating in Manitoba and meet all of the following criteria:

- Manitoba-based businesses and non-profit organizations operating in the Province of Manitoba, including new startups, are eligible.
- Employers must possess an active and valid Business Number, business bank account, and e-mail address.
- Employers must be registered, and in good standing with the Companies Office (not required for sole proprietors).
- Employers can hire 20 new or rehired employees under this program.

Employers cannot receive funding for any existing employees that are or have been subsidized by another government program. This includes, but is not limited to, the Canada Summer Job Program, Green Team, Canada Emergency Wage Subsidy, Manitoba Back to Work this Summer Program and Manitoba Summer Student Recovery Jobs Program. (This does not include the Federal government's 10 per cent Temporary Wage Subsidy for Employers.)

Employers that received support under the Manitoba Back to Work this Summer Program and Manitoba Summer Student Recovery Jobs Program are eligible to receive support to hire 20 new or rehired employees under this program.



2. SEPTEMBER 14, 2020 PROGRAM UPDATE:

Employers can apply under Back to Work Manitoba to rehire students that they previously employed under a summer wage subsidy program. This includes employers that previously hired students through the Manitoba Summer Student Recovery Jobs Program, Canada Summer Job Program and Green Team Program. The student must have been laid off prior to the announcement of this policy update (September 14, 2020) or as a result of restrictions resulting from the #RestartMB Pandemic Response System.

The following employers are not eligible:

- Employers are not eligible if they were in arrears for taxes owing to Manitoba on March 20, 2020 (i.e., before the state of emergency), and that have not since rectified this amount in arrears. (This does not include businesses that have deferred taxes as a result of COVID-19 relief programs to defer tax remittances.)
- Employers that conduct multilevel marketing are not eligible, nor are passive businesses or corporate entities that do not exist for the purpose of carrying on an active business in Manitoba.
- Employers that currently have an active Manitoba Business Start Loan Guarantee, a loan under the Manitoba Industrial Opportunities Program, or an agreement under The Community Revitalization Tax Increment Financing Act, are not eligible.
- Public sector employers, including public health, educational institutions, and municipal/provincial/federal governments and agencies and political parties, are not eligible.

NOTE:

- Employers are eligible to receive reimbursement only for wages paid and employees hired on or after July 16, 2020.
- Employers that re-hire workers laid off as a result of restrictions under the #RestartMB Pandemic Response System are eligible for the subsidy.
- Employers can re-hire students previously employed under a summer wage subsidy program. The student must have been laid off prior to September 14, 2020 or as a result of restrictions resulting from the #RestartMB Pandemic Response System.
- To participate in the program, employers will be required to submit an application on or before December 1, 2020.

3. FINANCIAL SUPPORT:

Employers are eligible to receive a reimbursement of 50 per cent of total wages actually paid between July 16 and December 31, 2020, to a maximum of \$5,000 per worker.

Employers that applied to the program on or before November 9, 2020 are eligible to receive an advance payment of \$1,500 for every eligible worker hired or re-hired to date under the program. The balance of the wage subsidy will be paid out at the end of the program upon submitting final claims.

Employers that applied on or after November 10, 2020 will receive a lump sum upon submitting final claims.

All final claims must include minimum supporting payroll documentation demonstrating proof of wages paid.

Employers can apply to receive funding for up to 20 positions and receive up to \$100,000.

Please note that owners are not eligible to receive reimbursement for wages paid to themselves.

4. EMPLOYER OBLIGATIONS:

- The program is open to all workers who are residents of Manitoba and legally entitled to work in Canada, including students.
- All positions are eligible, regardless of work hours (full-time, part-time, and casual) and term (permanent, contract, and seasonal).
- There is no maximum wage amount. However, reimbursement under the program is limited to \$5,000 per eligible worker.
- Employers cannot hire a member of their immediate family for any positions for which they are requesting funding. This includes immediate family members of someone who has a direct financial interest in the company (owner, major shareholder), board member, director, executive member of the applicant organization or any person who is involved in the hiring or responsible for the supervision of the employee. Immediate family is defined as a person's smallest family unit, consisting of their closest relatives, such as parents, spouse, siblings, and children. This includes biological, adopted and relatives through marriage.
- Employers must comply with all federal, provincial and municipal laws and regulatory requirements.
- Employers must follow Manitoba's COVID-19 public health guidelines for the workplace.
- Employers must maintain complete and correct payroll, employment and accounting records, financial documents and other records for each worker hired under this program.

The worker may be a previous employee laid-off due to COVID-19, provided they had not been re-hired prior to July 16, 2020, or a new employee. Workers hired under this program must not displace any existing employees.

NOTE: The Back to Work in Manitoba Wage Subsidy Program is considered taxable income.

5. HOW TO SUBMIT YOUR APPLICATION:

The Back to Work in Manitoba Wage Subsidy Program-2020 is now closed.

The Manitoba Chambers of Commerce will advocate for the reinstatement of this subsidy for summer 2021.



Visit www.ManitobaBusinessMatters.ca for:

- Complete up-to-date analysis, new Provincial Government Programs
- Additional supports for your business





BENEFITS IN A CHANGING WORLD

It's a common misconception that benefit plans are static, locked in on balancing premiums against claims, and slow in responding to the ever-changing needs of businesses.

When looking at a benefits plan in that way, as insurance against the financial cost of employee health with checks and balances, they're only seeing half the picture. Chambers of Commerce Group Insurance Plan® is an investment in the wellbeing of the company and its employees. Coverage for expenses like health, dental, and prescriptions take some of the financial stress away from the Plan members. So, when employees are also given cutting edge tools to support their mental and physical health, the companies and communities benefit.

"We create partnerships with real benefits to employers, to help them be successful. If we can help a business thrive, its employees are that much better protected," says Dave Angus, President of Johnston Group, the administrator of Chambers Plan.

As communities begin to emerge from the grip of a year-long pandemic, the feelings of loneliness and isolation have led to an unprecedented number of employees who are seeking help. Anticipating the impact this reality can have on business, Chambers Plan has recently paved the way to offer the premium version of **Hugr**, a mental wellness app, free to all its members. Designed to help people feel connected, it includes materials to develop evidence-based skills to identify and close gaps in their social connections through iCBT (Internet-based Cognitive Behavioural Therapy).

In partnering with **Teladoc**®, Chambers Plan was the first benefits provider in Canada to include telemedicine services in all Extended Health options, at no additional cost to Plan members. Providing access to a licensed physician anywhere in Canada and the US, employees can take care of themselves and their family from the comfort of their home, rather than possibly sitting in a clinic for hours waiting to see a doctor; a particularly important benefit in remote areas, where healthcare facilities may not be readily available. Via the app or website, they can speak to a physician within an hour, and, if necessary, have a prescription issued. That means less time away from work, which is good for business and good for families.

Every Plan also includes *Best Doctors*, which provides an expert medical opinion on health conditions and treatment plans. Additionally, every Plan member has access to *my-benefits health*® for resources to help support them in their personal lives, not just on a financial level, but in all aspects of their mental and physical health. Chambers Plan also connects owners and managers to experts in the fields of finance, law, and human resources to help them manage their business and people more effectively.

Unlike most programs, Chambers Plan is run on a not-for-profit basis, and premiums are set to cover the cost of the Plan's benefits and administration. Surpluses are reinvested into the Plan. This approach ensures all premiums are used for the benefit of all Plan participants, and ultimately, is a powerful tool for the Plan's continued commitment to rate stability. In fact, Chambers Plan's average rate adjustment at renewal has been only 3.8% over the past 10 years. Stability and predictability are important in the business community in these unprecedented times.

When benefit utilization temporarily reduced in the spring due to provincial lockdowns and health guidelines, Chambers Plan provided premium adjustment credits to assist firms with the cost of their Plan. Countless administrative exceptions were also made in order to keep Plan members' coverage in place.

One requirement of Chambers Plan is the business must be a member of a participating chamber of commerce or board of trade. This comes with its own list of benefits by being connected to a community who understands the ups and downs of running a business. Business is the lifeblood of a community. That's why Chambers Plan, which serves over 30,000 organizations, was created. That's why the Plan stays nimble enough to respond to unforeseeable conditions. And that's why Johnston Group continues to build partnerships that can provide added value and options to its customers as they grow. ■

Learn more at chamberplan.ca

"We create partnerships with real benefits to employers, to help them be successful. If we can help a business thrive, its employees are that much better protected."



CAREGIVER WAGE SUPPORT PROGRAM (CWSP)



Program Overview: The Province of Manitoba invested \$35 million into the development of the Caregiver Wage Support Program to provide a \$5 per hour wage supplement to eligible front-line workers who provide direct patient or residential care to vulnerable Manitobans, between November 1, 2020 and January 10, 2021.

1. FINANCIAL BENEFIT:

NOTE: This program's intake period is currently closed. The Manitoba Chambers of Commerce will advocate for additional intake periods for the CWSP in 2021 as the pandemic continues.

- Eligible applicants receive a \$5 per hour wage supplement.
- Eligible hours include actual regular and overtime hours worked between November 1, 2020 and January 10, 2021, performed in an eligible position and facility.
- A 10 per cent withholding tax will be remitted to the Canada Revenue Agency on the applicant's behalf.
- A T4A information slip will be issued to applicants for inclusion in their 2020 and 2021 income tax returns.

2. ELIGIBILITY CRITERIA:

Applicants must meet all of the criteria:

- Earn a regular wage of \$25/hr or less excluding shift premiums and overtime rates.
- Work in one or more of the following positions:
 - Health care aide or equivalent
 - Housekeeping staff
 - House Supervisor
 - Direct Service Worker (CLDS, CFS, FVPP and Shelters)
 - Youth Care Worker/ Practitioner
 - Recreation Worker
 - Rehabilitation Worker



- Work in one or more of the following facilities:
 - Child and Family Services (CFS) Group Home
 - Community Living disABILITY Services (CLDS) shift-staffed group home or 24/7 cluster living arrangement
 - Emergency Placement Resources shelter
 - Family violence prevention shelter
 - Homeless shelter
 - Personal care home
 - Retirement residence
 - Supportive housing residence
- Possess a valid Social Insurance Number (SIN), e-mail address and a valid Canadian bank account.

NOTE: The following positions are not eligible for the Caregiver Wage Support Program: Dietary aides, nutritional aides, kitchen staff, maintenance staff, home care workers, reception, administration or clerical staff.

3. ELIGIBLE REMUNERATION:



- **The hours claimed may include:**
 - regular hours worked in an eligible position and facility;
 - overtime hours worked in an eligible position and facility
 - only report the actual hours worked. Example: if you worked 8 hours of overtime at 'time and a half', please report 8 hours, and not 12 hours because it was 'time and a half.'
- **The following are not eligible to be claimed as 'hours worked':**
 - vacation time, or hours away from the workplace;
 - sick time in which you did not work;
 - time away from work when in self-isolation due to COVID-19 exposure or other;
 - hours worked in a non-eligible position with an eligible employer.

4. APPLICATION PROCESS:

- This program accepted applications in the following intake windows;
 - **Application Intake 1:** December 7, 2020 - December 14, 2020
 - Applicants will be required to report the number of eligible hours worked for the period of November 1, 2020 - December 6, 2020.
 - **Application Intake 2:** January 11, 2021 - January 18, 2021
 - Applicants will be required to report the number of eligible hours worked for the period of December 7, 2020 - January 10, 2021.
- Payment will be made within five business days following the closure of the application intake window.
- Please allow up to 48 hours for the funds to be deposited into your account after receiving payment notification.

NOTE: The Caregiver Wage Support Program is considered taxable income.

5. HOW TO SUBMIT YOUR APPLICATION:

The intake window for the Caregiver Wage Support Program is now closed.



Visit www.ManitobaBusinessMatters.ca for:

- Up-to-date analysis
- Quick Reference Guide
- Details about new or returning provincial government relief programs
- Additional supports for your business

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MANDATORY MASK REQUIREMENTS FOR PUBLIC SPACES

[WHEN REQUIRED UNDER PUBLIC HEALTH ORDER]

■ WHY WEAR A NON-MEDICAL MASK:

People release respiratory droplets by sneezing, coughing, spitting, heavy breathing, singing or simply talking. COVID-19 mainly spreads through close contact (within two metres or six feet) with an infected person's respiratory droplets. You may also get COVID-19 by touching a surface that has been contaminated by the virus and then touching your mouth, eyes or nose.

Wearing a non-medical mask does not protect the person wearing the mask, but may help protect the people around them. When worn properly, a person wearing a non-medical mask may reduce the spread of their own respiratory droplets to others, or prevent the droplets from landing on surfaces.

Wearing a mask alone will not stop the spread of COVID-19. However, masks are another tool that may help prevent spreading COVID-19 to others, especially in indoor public spaces if physical distancing cannot be maintained.



NOTE: People must continue to practice important public health fundamentals to prevent the spread of COVID-19 in Manitoba. **This includes staying home when sick, practicing proper hand hygiene (hand washing or using alcohol-based hand sanitizer) cough etiquette, and practicing physical distancing.**

■ THE MANDATORY USE OF MASKS IN INDOOR PUBLIC SPACES:

A person who enters or remains in an indoor public place must wear a mask in a manner that covers their mouth, nose and chin without gapping.

An indoor public space includes:

- any part of an office building where the public has access;
- any part of a retail store or other commercial establishment where the public has access;
- any part of the common areas of a residential building or shopping mall;
- a health care facility;
- an educational institution or facility;
- a restaurant;
- an elevator;
- licensed premises;
- a motor vehicle used for public transportation, including a bus, taxi, limousine or other vehicle for hire;
- an enclosed place, other than a private residence, in which a private function is being held, including a private club where a member or invited person has access; and
- a bus shelter, pedestrian tunnel or enclosed pedestrian walkway.



The operator of an indoor public place must ensure that every person who is not wearing a mask while in the indoor public place is given a reminder to do so as soon as possible following entry.

Masks are not required in an indoor public place if:

- they are seated, and,
 - the seating is arranged in accordance with the applicable requirements set out in the current public health order, or
 - they are separated by at least two metres from other persons who are not sitting with that person, if the arrangement of seating in the place is not specifically addressed in the current public health order and;
- they wear a mask at all times while moving to or from their seated position within the indoor public place.

In addition, employees, contractors or operators of an indoor public place do not need to wear a mask while they are in an area where members of the public do not normally have access, or if they are behind a non-permeable physical barrier, including a plexiglass barrier.

People can temporarily remove their mask while in an indoor public place to:

- receive a service that requires the removal of their mask,
- consume food or drink,
- deal with an emergency or medical purpose, or
- establish their identity.

People who do not have to wear masks include:

- a child who is under five years of age;
- a person with a medical condition that is unrelated to COVID-19, including breathing or cognitive difficulties or a disability, which prevents them from safely wearing a mask; and
- a person who is unable to put on or remove a mask without the assistance of another person.

■ MASK WEARING GUIDELINES:

When masks are not worn properly, they will not prevent the spread of COVID-19 to others and may also put the person wearing them at greater risk of infection.

Please visit the Health Canada website for more information on how to wear a mask properly. You can also visit the Public Health Agency of Canada website for posters and guidelines for how to safely use a non-medical mask.

NOTE: The Mandatory Mask Requirements as outlined above were developed for #RestartMB Pandemic Response Level – Critical (Red). The masking requirements may change as Public Health Orders are updated.



Visit www.ManitobaBusinessMatters.ca for:

- Quick Reference Guide
- Visit website for information on current restrictions, masking requirements and details on the current Public Health Order.
- Additional supports for your business



TAX RELIEF TO PROTECT MANITOBBANS

The Manitoba government is moving forward with commitments to reduce taxes and make life more affordable for Manitobans as part of Budget 2021.

Budget 2021 will continue to implement the \$2,020 Tax Rollback Guarantee, introduced in 2019 to save the average Manitoba taxpayer \$2,020 over four years through several measures:

- reducing the provincial sales tax (PST) to seven per cent from eight;
- indexing the Basic Personal Amount and Personal Income Tax brackets;
- removing the PST on property insurance;
- removing the PST on personal income tax preparation;
- eliminating probate fees;
- removing the PST on the preparation of wills;
- reducing vehicle registration fees by 30 per cent;
- removing the PST on personal care services, such as haircuts and salon services; and
- reducing education property taxes.



The province has previously implemented most of these commitments and will introduce the final two measures as part of Budget 2021 to remove the PST on personal services later this year and begin to phase out the education property tax.

The October 2020 speech from the throne renewed the promise to eliminate the education property tax over several years, beginning in 2021, which will eventually remove both the Provincial Education Support Levy and the School Division Special Levy from annual property tax bills.

In early April, the Premier confirmed Manitoba ratepayers will begin to receive rebate cheques this year.

"Our government is keeping our promise to relieve property owners of this burden and leave more money on the kitchen tables of Manitobans, where it's needed most," said Pallister. "Manitoba is the only Canadian jurisdiction that determines school taxes at the local level, which creates an uneven playing field across the province. As we phase out the education property tax, we will ensure a more equitable system is in place to fund Manitoba's education system and support students."

As previously announced, school divisions will freeze their education property taxes this year and the province will provide a Property Tax Offset Grant equivalent to a two per cent property tax increase or \$22.8 million in 2021 to maintain education funding levels. In addition, Budget 2021 will support the Better Education Starts Today strategy with an Education Funding Guarantee of no less than \$1.6 billion of additional investment in education over four years.

The education property tax reduction will benefit approximately 658,000 residential, farm, commercial and other properties in Manitoba. The province will provide more information on the education property tax rebate as part of Budget 2021 and with municipal property tax bills.

Premier Pallister indicates that the province will continue to review provincial taxation measures to ensure individual Manitobans and businesses can keep more of their hard-earned dollars, and noted the government has already returned more than \$700 million in tax and COVID-19 relief to Manitobans since 2016.



"Given the challenges created by the pandemic, Manitobans need more tax relief sooner rather than later, and Budget 2021 will continue to protect your hard-earned incomes to help you care for your families and invest in your communities. We are delivering our commitments of the \$2,020 Tax Rollback Guarantee one year ahead of schedule and our government remains committed to making life more affordable, more secure and more prosperous for all Manitobans." – Premier Brian Pallister





THE BENEFITS OF ENTREPRENEURSHIP FOR PEOPLE WITH HEALTH CONDITIONS OR DISABILITIES

People can be attracted to self-employment for any number of reasons. While some enter self-employment out of necessity, many seek to take advantage of an opportunity, gain independence and autonomy, improve their work-life balance, increase their satisfaction for work activities, attempt to increase their income and other material benefits, and be socially and economically active.

The Entrepreneurs with Disabilities Program (EDP) assists rural entrepreneurs with disabilities or health conditions to pursue their business goals by providing access to a network of business professionals and resources.

The program offers assistance with developing a business plan, business training, business coaching and business loans.

One to One Business Consultation

If you are planning to start a business or already have a business, we can help. We can meet with you to discuss your business needs.

Business Plan Development

We can assist you in creating your business plan.

Business Resources

We can direct you to available resources and business training within our offices or in the community.

Access to Repayable Loans for Viable Businesses

Community Futures organizations are a source for small and medium sized business loans to rural entrepreneurs. If you have a disability or a health condition, please let us know. There are supports available to assist you.

About Community Futures Manitoba

Community Futures Manitoba Inc. (CFM) is an association representing 16 Community Futures organizations (CFs) established throughout rural and northern Manitoba. Community Futures operates across rural and Northern Canada as a grassroots-driven program created to strengthen rural economies by enabling entrepreneurship and assisting in community economic development.



There are 16 Community Futures organizations (CFs) established throughout rural and northern Manitoba. The goal of each CF is to assist the communities in their region to develop their economic potential. To this end, CFs work with communities and their agencies and organizations to:

- Develop long term community economic development strategies and plans
- Coordinate resources to implement development plans
- Promote the region and its economic opportunities. CFs further support the local economic development process by assisting area entrepreneurs with:
 - Preparing and assessing business plans
 - Providing business and market information
- Providing business loans



Visit: www.cfmanitoba.ca



GUIDANCE FOR DETERMINING CAPACITY FOR YOUR BUSINESS WHILE UNDER PUBLIC HEALTH ORDER RESTRICTIONS



One of the most Frequently Asked Questions we have received is “What is 25% capacity?”

The issue is that what constitutes ‘usual capacity’ has been subject to interpretation so we have worked to be able to provide very specific information in relation to what an official benchmark for capacity is.

The occupant load or maximum occupancy is a useful tool in the determination of your allowable operating capacity while under restrictions of a current Public Health Order (PHO) during the COVID-19 State of Emergency.

The official Maximum Occupancy as listed on an Occupancy Permit mathematically provides a ceiling under which a business is required to (at minimum) reduce occupancy to a % of this capacity as regulated by a PHO.

The governing bodies in Manitoba that have jurisdiction to issue occupancy Permits and determinations on capacity restrictions are:

- o Your Municipality,
- o Your Local Planning District
- o Your Local Office of the Fire Commissioner (OFC)

Within the context of building construction and building codes, ‘occupancy’ refers to the use, or intended use, of a building, or portion of a building, for the shelter or support of persons, animals or property.





1) Occupancy load

Occupancy load refers to the number of people permitted in a building at one time based on the building's floor space and function with additional consideration placed on the means of egress.

2) Maximum occupancy

Maximum occupancy refers to the maximum number of people permitted in a room measured per foot in correlation with the number of available exits, with each exit accommodating only a certain number of people before bottlenecking occurs. (The Manitoba Fire Code stipulates that the upper limit cannot exceed 0.4 m² per person.)

The occupant load is used to determine Building Code requirements that may be applicable in each space, such as the number of exits, exit signs and bathrooms required, whether a fire alarm or emergency lighting system is required, and as specific as the type of hardware required on exit and access to exit doors, or the required direction of door swing.

Some exceptions to these calculations are determined based on the 'use' of the space and if the space is considered 'assembly space' such as:

- Assembly occupancy means the occupancy or the use of a building, or part thereof, by a gathering of persons for civic, political, travel, religious, social, educational, recreational or like purposes, or for the consumption of food or drink. (e.g. restaurant, private club, schools, churches, daycare centres, etc.)
- In buildings with sleeping facilities such as hotels, motels, dwelling units etc. a figure of 2 persons per bedroom is used to determine the occupant load.
- Or a designer may choose to design a building or a space to accommodate more people or fewer people than the figures arrived using standard calculations. If a figure other than one derived from these calculations is used, the occupant load must be posted on the occupancy permit issued to your business.

Under Public Health Order restrictions, the official Maximum Occupancy, as listed on the Occupancy Permit, thereby mathematically provides a business **with a ceiling under** which they are required at minimum to reduce occupancy, in this case to 25% capacity.

However, depending on the nature of their business and the layout of their space a business must also implement measures to ensure that members of the public can reasonably maintain a separation of at least two metres from others.

An example directly from a previous Public Health Order stated:

5(1) A retail business may open if the operator of the business

- limits the number of members of the public at the business to 25% of the usual capacity of the premises or 250 persons, whichever is lower; and
- implements measures to ensure that members of the public at the business are reasonably able to maintain a separation of at least two metres from other members of the public.

NOTE: Under the current Public Health Orders issued in Manitoba the maximum capacity ceiling does **not** include employees.

NOTE: The above information has been extracted from a bulletin issued by the Office of the Fire Commissioner developed to provide a general overview of the requirements of the Manitoba Fire Code 2011 (MFC) to determine occupant loads within existing buildings.

It is the word 'usual' within the Public Health Order (PHO) that causes problems with interpretation. Most businesses are not operating at Maximum Occupancy on a regular basis so the business owner is then left to ascertain at what occupancy levels they can operate at in keeping with the Public Health Order requirements mandating a percent of capacity ceiling AND a separation of at least 2 meters from other members of the public.

If your business is not currently in possession of a permit or certificate from any of these 3 regulatory bodies there are a series of calculations that can be used as one step in your determinations of what this number is based on the limitations currently enforced by the PHO.

This step-by-step guidance document is available for download on **www.ManitobaBusinessMatters.ca**.

What the calculations within the guidance document and/or the Occupancy Permits provides, is at least a place to start when a business is developing their operating plan based on 25% capacity, AND social distancing measures, thereby taking both factors into consideration as stipulated under the current Public Health Order.

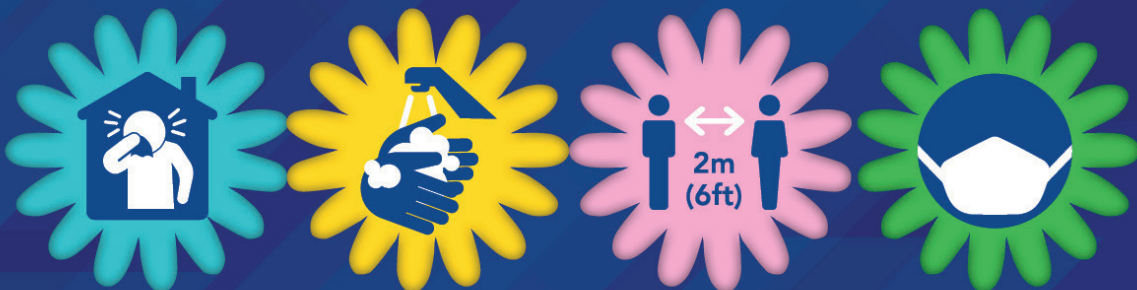
Moreover if there were any dispute with respect to capacity, and the business owner could illustrate that at minimum the number of people at their place of business at any given time was at 25% or less of their Maximum Occupancy, that 2m of space was also factored into these calculations, and the business owner took steps to ensure that the public maintains social distancing requirements (i.e.: arrows for direction down aisles and marks on the floor when waiting to pay etc) they could sufficiently demonstrate that they have made every effort to comply with the Public Health Order restrictions.



Visit **www.ManitobaBusinessMatters.ca** for:

- A document providing step-by-step guidance on Calculating Capacity for your Business
- Details on federal and provincial government relief programs
- Additional supports for your business

FOCUS ON THE FUNDAMENTALS



manitoba.ca/covid19

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I CAN ASK AN EXPERT

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Over Quantity

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I Visit The Farmer's Market

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I Find Value in the Cost

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MANITOBA'S COVID-19 VACCINE PROGRAM

THE COVID-19 VACCINE HELPS PROTECT MANITOBANS

This will be the largest immunization campaign in our province's history - about 1.5 million doses in the months ahead. Together, we can protect the people in our province from COVID-19.

Manitoba's plan will make the vaccine available to every adult in the province who wants to get it, and thousands of people are being immunized every day, in locations across the province.

About the Vaccine: More than one vaccine is being developed for COVID-19. The first vaccine approved for use in Canada on December 9, 2020 is made by Pfizer-BioNTech. Another vaccine made by Moderna was authorized on December 23, 2020.

In total, Manitoba has been told it will receive 228,000 doses of the Pfizer and Moderna vaccines by March 31, 2021. This is enough to immunize approximately seven per cent of Manitoba's population. However, over time it is expected we will receive enough vaccine for every Manitoban who wants to be immunized.



ASTRAZENECA/COVISHIELD

The AstraZeneca/COVISHIELD was approved for use in Canada on February 26, 2021. This vaccine has different storage requirements than the Pfizer and Moderna vaccines, which make it easier to transport and store. These vaccine doses will primarily be used to provide COVID-19 vaccines in doctors' offices and pharmacies.

The provincial government sets the eligibility criteria. They have prioritized access so those most at risk get it first. The government is updating the eligibility and timelines often, it can be hard to keep up.

Manitoba's physicians have created a website to help answer your questions about the COVID-19 vaccines.

Are you wondering when you'll be eligible? Curious where you can get the vaccine? Unsure about the new vaccines? If you have questions about the COVID-19 vaccines, you're not alone. Doctors are here to provide you with reliable information you can trust, please visit <https://www.manitobavaccine.ca>



MANITOBA LAUNCHES #PROTECTMB CAMPAIGN TO SUPPORT COVID-19 VACCINE UPTAKE

The Manitoba government has launched a new campaign to engage directly with Manitobans and encourage COVID-19 vaccine uptake.

The new campaign, called #ProtectMB, includes advertising, outreach and engagement to support the government's vaccine efforts. As part of the #ProtectMB campaign, www.ProtectMB.ca was launched to provide information on vaccine eligibility and sites where people can be immunized, as well as sharing stories about vaccines, myth-busting information and real-time updates.

Watch your social media for #ProtectMB, and share messages and materials to encourage your friends, family and your social networks to sign-up and get vaccinated as well.

Doctors overwhelmingly support the COVID-19 vaccines. Physicians recommend that all Manitobans get immunized as soon as possible, with only a few exceptions. The sooner most Manitobans get vaccinated, the sooner we can end the pandemic and return to a more normal way of life.



■ WHY GET THE COVID-19 VACCINE?*

There are several good reasons to get immunized! It's about you, those around you, and helping all of us get back to a more normal way of life.

By getting immunized:

- You will be protected from COVID-19. Your risk of serious illness, hospitalization or dying from the disease will be dramatically lower. This is a new virus, and even younger and healthier people have become very ill. Some people have lasting effects even from a mild infection.
- You will help protect your family and friends from COVID-19, especially those who might be at higher risk of getting seriously ill.
- You will help everyone get back to a more normal way of life, because once enough people get immunized, it will be much harder for COVID-19 to spread or mutate.

It's natural to have questions.

Whether you want to learn more about the vaccines, find out when you will be eligible, or know where to get a shot, www.ProtectMB.ca is where you can find reliable answers you can trust.

Join the province's largest-ever immunization program and help protect Manitobans. More vaccines are coming to Manitoba and more people are becoming eligible to get their COVID-19 vaccine.

Be ready when it is your turn, and help protect all of us.

*Source: www.manitobavaccine.ca





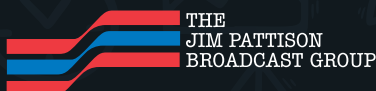
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B2B MANITOBA PPE MARKETPLACE

The Manitoba government has partnered with the Canadian Manufacturers and Exporters, the Manitoba and Winnipeg Chambers of Commerce, and North Forge Technology Exchange to support the development and launch of an online marketplace to connect Manitoba businesses with non-medical grade personal protective equipment (PPE) and other materials needed for businesses to operate safely.

The online marketplace is monitored by the Manitoba and Winnipeg Chambers of Commerce and the Canadian Manufacturers and Exporters to protect against spam and abuse. They will also ensure that any listings for medical grade PPE are redirected to the provincial government's PPE portal.

Developed by Winnipeg-based firm Permission Click, www.B2BManitoba.ca will be secured with the same level of encryption used by leading financial institutions and government agencies so businesses and suppliers can be assured their data is fully protected when using the site.



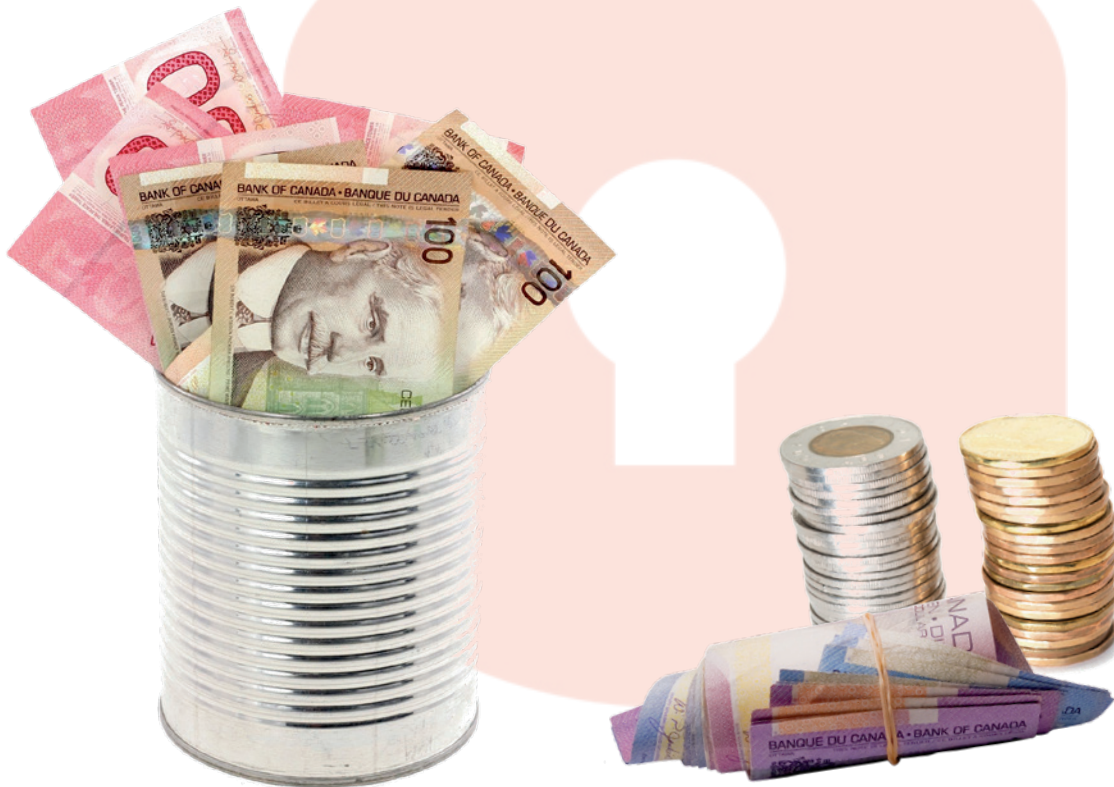
Learn more at www.B2BManitoba.ca.



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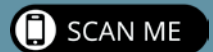
WE ARE THE **MANITOBA** CHAMBERS OF COMMERCE

We are **68 local Chambers of Commerce** operating throughout Manitoba, representing almost **10,000 businesses** of all sizes and across all sectors.



Whether we're advocating with government for pandemic relief, proposing and managing recovery strategies, connecting communities in beneficial ways, or working in lock-step to champion sustainable economic development, innovation, investment and infrastructure, the Manitoba Chambers of Commerce is relevant, effective, and here to stay.

Scan the QR code with your cell phone camera to explore the many benefits of a membership with the Manitoba Chambers of Commerce!



**This QR code is different from the one found throughout the guide.

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