



COVID-19 Response Plan

Nova Scotia Government – Support for Canadians

Last updated January 27, 2021, 4:00 pm MST

NS Support for Businesses

Program	Eligibility	Benefit	Action Needed
Small Business Impact Grant (closed – program has ended)	<ul style="list-style-type: none"> Small businesses, non-profits, or charities ordered to cease or substantially curtail operations by Order of the Chief Medical Officer of Health. Businesses must also: <ul style="list-style-type: none"> have an anticipated revenue loss for April 2020 of 30% or more have been established on or before March 15, 2020 	<ul style="list-style-type: none"> Benefit is a one-time upfront grant of 15% of sales revenue from either April 2019 or February 2020, up to a maximum of \$5,000 Can be used for any purpose 	<ul style="list-style-type: none"> Online applications open now Deadline to apply is April 25, 2020 More details available: NS Small Business Impact Grant
Small Business Impact Grant Part 2 – Restaurant, Bar, and Fitness and Leisure Business Stream	<ul style="list-style-type: none"> Businesses must be operating in the area of Halifax County or Hants County and be: <ul style="list-style-type: none"> Full service, dine in restaurants Bar or licensed drinking establishments Fitness and leisure establishments Must be registered as a sole proprietorship, partnership, corporation, society, social enterprise, not-for-profit, charity in business, or other similar organization Pay the small business corporate tax rate on income taxes, if incorporated Have annual taxable capital of \$15,000,000 or less Be experiencing a 30% or more decrease in revenues in November or December 2020 	<ul style="list-style-type: none"> Eligible businesses can receive a one-time grant equal to 15% of the business' revenue from sales for the month of April 2019 or February 2020 Businesses that started after March 15, 2020 are eligible; grant will be 15% of sales revenue for a benchmark calendar month of their choosing, between April and October 2020 	<ul style="list-style-type: none"> The following information must be provided on application: <ul style="list-style-type: none"> Unaudited income statement for April 2019 or February 2020 Business number (unless sole proprietor) Recent tax document (T1, T2, etc.) Banking information and image of void cheque More information can be found here



Government Loan Payment Deferral (closed – program has ended)	<ul style="list-style-type: none"> • All government loans, including those under the: <ul style="list-style-type: none"> ○ Farm Loan Board ○ Fisheries and Aquaculture Loan Board ○ Jobs Fund ○ Nova Scotia Business Fund ○ Municipal Finance Corporation ○ Housing Nova Scotia 	<ul style="list-style-type: none"> • Government will defer payments until June 30, 2020 	<ul style="list-style-type: none"> • No action required
Small Business Loan Guarantee	<ul style="list-style-type: none"> • Most small businesses are eligible (specifically excluded are residential and commercial real estate; beverage rooms and taverns) • Each application evaluated on case-by-case basis 	<ul style="list-style-type: none"> • Program provides financing up to \$500,000 in the form of term loans, working capital and lines of credit • COVID-19 Response Plan allows deferral of principal and interest payments until June 30, 2020, and for those who may not qualify for a loan, government will guarantee the first \$100,000 	<ul style="list-style-type: none"> • Application is through local Credit Union
COVID-19 Agriculture Response Program	<ul style="list-style-type: none"> • These businesses and organizations can apply to the program: <ul style="list-style-type: none"> ○ Farms ○ Agri-business ○ Agricultural industry associations ○ Provincially or federally licensed abattoirs ○ Mi'kmaq First Nations and other indigenous organizations involved in agricultural business 	<ul style="list-style-type: none"> • Four streams for funding; funding does not need to be repaid • Stream 1: COVID-19 mitigation and adaptation for health protocol • Stream 2: COVID-19 marketing, product movement and distribution • Stream 3: COVID-19 strategic projects • Stream 4: COVID-19 abattoir and efficiency and development • Details on these streams can be found here 	<ul style="list-style-type: none"> • Application form available online • Claim deadline is March 1, 2021 • Further information available here
COVID-19 Emergency On-Farm Support Fund Program	<ul style="list-style-type: none"> • Farms can apply to the program if they: <ul style="list-style-type: none"> ○ Are currently registered under the Farm Registration Act ○ Have an owner who is at least 19 years old ○ Report gross commodity income of at least \$30,000 ○ Have at least 5 employees ○ Adhere to the Federal Quarantine Act • Eligible project costs include: <ul style="list-style-type: none"> ○ Adjustments to farm operations to ensure worker safety during the COVID-19 pandemic ○ Personal protective equipment ○ Costs related to training workers on COVID-19 protocols 	<ul style="list-style-type: none"> • Applicants are eligible for assistance of 75% on eligible project costs to a maximum of \$50,000 • Disposable personal protective equipment is capped at 10% of eligible project cost, to a maximum of \$7,000 	<ul style="list-style-type: none"> • Claim deadline is February 1, 2021 • Further details can be found here



Small Business Credit Support (closed – program has ended)	<ul style="list-style-type: none"> • Small businesses that do not qualify for the federal CEBA program • Decline of at least 30% in revenue 	<ul style="list-style-type: none"> • Guaranteed loan through the Credit Union • Cash grant of up to \$1,500 • Free professional advice to help adapt and recover from the effects of COVID-19 	<ul style="list-style-type: none"> • Application period is closed
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NS Support for Individuals

Program	Eligibility	Benefit	Action Needed
Worker Emergency Bridge Fund (closed – program has ended)	<ul style="list-style-type: none"> • Nova Scotian residents who: <ul style="list-style-type: none"> ○ are 18 years of age or older; ○ are laid off or out of work because of COVID-19, on or after March 16, 2020; ○ who don't qualify for Employment Insurance; and earn between \$5,000 and \$34,000 ○ Have applied for (or plan to apply) for the Canada Emergency Response Benefit (CERB) 	<ul style="list-style-type: none"> • Benefit is a one-time payment of \$1,000; it can be combined with the CERB 	<ul style="list-style-type: none"> • Apply by calling 1-800-863-6582 to speak with a Canadian Red Cross agent • Documentation will need to be provided with application (Record of Employment for employees; SIN, CRA business number and 2018 personal income tax return if self-employed) • More details available: NS Worker Emergency Bridge Fund

Federal Support for Canadians

• For our summary of the Federal support programs for businesses and individuals, please visit [HERE](#)

