# COVID-19 / CORONAVIRUS TOOLKIT FOR SMALL AND MEDIUM BUSINESSES

It is now more critical than ever for employers to monitor the COVID-19 (Coronavirus) outbreak and implement strategies to protect their workforce and the community while maintaining operations.

Click on the following links for the latest information on the COVID-19:

- WWW.OTTAWAPUBLICHEALTH.CA
- WWW.ONTARIO.CA
- WWW.CANADA.CA

The following links are intended to help educate small and medium businesses, employers and employees on how to prepare for and address the impacts of the Coronavirus.

Please note that **information around this outbreak is changing rapidly.** The links below are intended to direct you to the most up-to-date information.

Regular updates will follow.

Join Bank of Development Canada (BDC) experts as they share short-term economic perspectives and advice on how to manage through the crisis Wednesday, March 25.

<u>Click here</u> to sign up or find out more about the How to cope with the impacts of COVID-19 on your business free webinar.

### **ESSENTIAL BUSINESSES IN ONTARIO**

Here is a list of businesses that will be staying open

Essential Ontario Businesses

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# GENERAL RESOURCES FOR EMPLOYERS

- Resources for Canadian Businesses (Government of Canada)
- Getting Your Workplace Ready for Covid-19 (World Health Organization)
- Practical Workforce Strategies that Put Your People First (Deloitte)
- Cleaning and Disinfection for Public Settings (Public Health Ontario)

# UNEMPLOYMENT BENEFITS AND FINANCIAL RELIEF

**RELIEF AND INFORMATION FOR BUSINESSES** 

### Wage subsidy

Eligible small employers will receive a wage subsidy for three months. It shall be equal to 10% of the remuneration paid during that period, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer.

### Defer tax filing

Businesses can defer the payment of any income tax amounts that become owing on or after today and before September 2020. The government will not initiate any GST/HST or Income Tax audits for the next four weeks.

### **Small Business Loan**

Low-interest loans up to \$100,000 if your business has been generating revenues for at least 24 months.

### Purchase order financing

Cover up to 90% of the purchase order amount to ease cash flow to your suppliers.

### **Working Capital Loan**

Get extra funds to bridge cash flow gaps and support everyday operations.

### **Noise By-Laws Temporarily Waived for Grocery Stores**

This bill allows for 24/7 delivery to grocery stores by temporarily waiving noise bylaws that may impact the delivery of goods. It also gives municipalities the ability to conduct council, local board and committee meetings electronically in these exceptional circumstances.





# **INFORMATION FOR EMPLOYEES**

### **Employment Standards Amendment Act**

(Infectious Disease Emergencies)

provides job-protected leave for employees who are in isolation or quarantine due to COVID-19, or those who need to be away from work to care for children because of school or day care closures or to care for other relatives. These measures are retroactive to January 25, 2020, the date the first presumptive COVID-19 case was confirmed in Ontario. The legislation will also make it clear employees cannot be required to show sick notes.

### **Employment Insurance (EI) Regular Benefits**

Provides regular benefits to individuals who lose their jobs through no fault of their own.

### **Employment Insurance (EI) Sickness Benefits Program**

Provides up to 15 weeks of income replacement to eligible claimants who are unable to work because of illness, injury or quarantine.

COVID-19 & Employment Rights: Everything You Need to Know (Samfiru and Tumarkin LLP)

## RESOURCES, GUIDES, AND TOOLKITS

- Employer Strategies for Managing Novel Coronavirus
  Risks in the Workplace (BLG Canada's Law Firm)
- COVID-19: Managing cash flow during a period of crisis (Ontario Chamber of Commerce)
- COVID-19 Pandemic Preparedness Toolkit for Ontario Businesses (Ontario Chamber of Commerce)
- Keeping Your Employees Safe
   (Canadian Federation of Independent Businesses)
- <u>Leading Successfully in Turbulent Times:</u>
   A guide to robust business continuity planning (KPMG)
- Payroll Continuity Best Practice Guidelines (Canadian Payroll Association)



# HEALTH RELATED RESOURCES

You can contact **Telehealth Ontario** at **1-866-797-0000**, your local public health unit, or your primary care provider if you're experiencing symptoms of the 2019 novel coronavirus.

Please do not visit an assessment center unless you have been referred by a healthcare professional.

Dr. Vera Etches advises how individuals can prepare for a pandemic situation.

Visit the following links for the most current information from on COVID-19:

- Social distancing and self-isolation (City of Ottawa Public Health)
- How to prepare for COVID-19
   (City of Ottawa Public Health)
- <u>COVID-19 Self-Assessment</u> (Government of Ontario)
- How to Self-Monitor If You Are Sick (Government of Ontario)
- <u>Safety and Emergency Preparedness</u> (Government of Canada)
- COVID-19 Prevention and Risks (Government of Canada)
- <u>Cases & Latest Updates</u> (Government of Ontario)
- Guidance for the Health Sector
   (Ontario Ministry of Health and Long-Term Care)



# HELPFUL TIPS IN PLANNING AHEAD

**Review human resource policies.** Consider flexible work options. This can mean telecommuting, different worksites or flexible schedules. Remind employees if they're sick, they should stay home.

Create an employee communications plan. Share accurate information with employees as situations develop. Basic information, like what the virus is, how it spreads, and how to take care of one's self, can go a long way to prevent rumours and misinformation. Think ahead about how you will communicate in case one of your employees becomes sick.

Plan ahead for how you will handle absenteeism. Ontario schools have been cancelled, which will force many employees to stay home to care for children.

Coordinate with state and local public health officials as needed.

**Make a business continuity plan.** Be prepared to execute a new strategy, if necessary. Think of alternative suppliers, critical customers or how to continue operations.

**Review travel policies and plans.** The latest guidance from the Public Health Agency of Canada (PHAC) can be found on the <u>PHAC Website</u>

### **STAY HEALTHY**

A little planning can ensure smooth business operations and protect public health at the same time. All individuals should continue to take the following basic personal-hygiene measures to prevent the spread of the virus:

- Wash your hands often with soap and water or use hand sanitizer;
- Avoid touching your eyes, nose, or mouth with unwashed hands;
- Cover your mouth and nose with a tissue when coughing or sneezing;
- Avoid handshakes;
- Avoid contact with sick people who are sick; and
- Stay home when you are sick.

### **RECOGNIZE SYMPTOMS OF COVID-19**

- Fever
- Cough
- Difficulty Breathing



