



Dear Members and Associates:

More announcements made for business! The new qualification for CEBA funding of \$20,000 to \$1.5 million in total 2019 payroll will help address the challenges faced by small businesses, help cover non-deferrable operating costs and see many more businesses finding comfort....and money. Still, Chamber efforts have not stopped for more inclusions. Also introduced is the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. This program seeks to provide loans, including forgivable loans, to commercial property owners who, in turn, will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June. Implementation of the program will require the partnership between the federal government and provincial and territorial governments. More details to share soon. I extend my thanks to the Ontario Chamber and Canadian Chamber teams for their ongoing strength in looking out for business, for their members, Us, and our members, You.

We understand the need for cash flow and readied access to funds. As a Not for Profit organization, the Chatham-Kent Chamber of Commerce runs like a business. We are an NFP, yet, not a charity. Why? We are an advocacy group, and can not qualify for charity status. That is okay, working on behalf of our members and, ultimately, local business for the overall prosperity of Chatham-Kent keeps us strong. It is for that reason we lobby and enact our 'Voice of Business' to ensure all governments understand the challenges and needs of commerce. Our membership ranges from a 1-person home based entrepreneur to large manufacturing and corporations through to fellow Not for Profit organizations. These Chamber Members support us through voluntary investment and back our actions on their behalf and, in essence, the economy of Chatham-Kent. Although we work closely with fellow organizations and government at all levels, we do not receive their funding monies or financial support to run operations. Our administration team is 2, and have a diversified and committed Board of Directors who oversee governance. These Directors enact for the betterment of business and do so 'to make a difference' and not for the pay, which starts, and ends, in '0'. We have a variety of committees and a large number of wonderful volunteers that assist in creating programs and delivering our events. We are fortunate to have such dedicated commitment and vested membership to help us be the Voice of Business and provide you with such service.

Like you, we are looking at the future and recognizing that some of our key revenue streams have been altered due to COVID-19. Our non-dues revenue generators, such as the Business Excellence Awards and Annual Golf Tournament, are necessary to support our bottom line. Membership Investment Dues do not cover the annual expenses of taxes, utilities, staff and, relatively lean, business expenses. That is, in part, to ensure our investment dues remain at the capacity that all business should be able to advantage of. I have applied for CEBA for and, honestly, it took less than 2 minutes. If your business hasn't yet, and qualifies, please take your two minutes to do so. We are enacting on the 10% wage subsidy and will review for 75% as applications open. There is no shame in such, it is just good business. Take care of yourself, to take care of your people. As I encourage you to find the money, I want to remind you of the services that Chamber membership provides. Recently, we announced the new *barterpay* program, one that should be considered even more so as you look to keep money tighter. Did you know that the Chamber provides a Merchant Service program that provides Visa and Mastercard discounts to business that are hard to beat? – and you have a local agent to work with! Do you ship product?..., then you should be looking at our shipping program, every dollar counts. These are just a few ways the Chamber doesn't cost, it pays. We offer these programs to our members, and be assured, we ourselves utilize these programs for cost savings. More details below.

As mentioned in past, below are recaps from our large group of partners in prosperity. Their information will be useful to you in some capacity, I am certain. Rather than being too descriptive, I recommend you read these as, with each new e-communication, the message and valuable information may change.

Tomorrow is the last date to contribute your input to the [Canadian Survey on Business Conditions \(CSBC\)](#). As a contributor to Canadian economy I shared our information and found it to take about 8 minutes, much shorter than the projected 20 in the overview. Please participate. Tomorrow, at 8:30, is also the forum for the Mayors Economic Recovery Task Force, don't forget to register, again your input is important and valuable.

As always, stay safe & distanced. Stay connected.

Yours in Prosperity, *Gail Hundt* / President & CEO gail@chatham-kentchamber.ca

Visit the *Canadian Business Resilience Network* at CBRN.ca for the most up-to-date, relevant tools and links to aid you through this crisis and through to the path of success.

Be sure to follow us on [Facebook](#) and [Twitter](#) for up-to-date information regarding COVID-19. Below, and other, resources area available at www.chatham-kentchamber.ca



Concerned Businesses: As the Voice of Business Chamber calls on Municipality of Chatham-Kent

54 Fourth Street, Chatham Ontario N7M 2G2 • 519-352-7540

April 15, 2020

Municipality of Chatham-Kent
315 King St W.
Chatham, ON Delivery by email

Attention: Mayor and Council

Dear Mayor Canniff and Council Members:

The effects of the COVID-19 pandemic are increasingly challenging for our community. We recognize that the current circumstance being presented is rarely encompassed in a Business Plan or Annual Budget. Yet, a crisis is upon us, and business is fighting the battle and consequences of the COVID-19 pandemic.

As the Voice of Business and partner in prosperity, I am writing on behalf of our membership and, openly, Chatham-Kent business at large. These are unprecedented times. Like you, we are hearing on a constant basis, business is ailing. As noted in our recent Chamber member survey, 49% of respondents shared that weathering the COVID-19 disruptions could be problematic to their business and operations. They are concerned, worried with tough decisions to be made, dealing with the pressures of who to pay, can I pay, will I have revenue, what costs can I eliminate and, ultimately, will my business survive this crisis? These are hard questions that are keeping our Chatham-Kent business owners and managers up at night. If a business survives the current crisis, can they afford to continue? We recognize there are various government reliefs, yet, 'bankruptcy' is a familiar word at present.

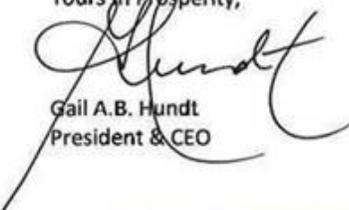
While our members and local proprietors are making the harshest decisions ever imagined, it is recognized that Council, too, has bold decisions to make, for conclusions that will impact the future of business in Chatham-Kent. It is necessary now, more than ever before, that our Municipal Leaders think to the future prosperity of Chatham-Kent. Let's be frank, if business does not survive, unemployment levels will increase, tax base will decrease, support to local initiatives and charities are eliminated, and new investments are a thing of the past, all the while any growth opportunity in Chatham-Kent looks bleak.

Clearly, this is not the Chatham-Kent our Chamber Board envisions for the future. While deferrals are appreciated for some short-term relief, this does not eliminate overall costs. We trust property owners will further defer rent collection to business tenants, recognizing their building tax deferrals. On behalf of our members and local business, we suggest pencils need be sharpened. The municipality must make the same bold considerations as a business owner and find substantial cost savings for the long-term gain of our community. Consider, if business doesn't close from the current crisis, will future tax levels put them in disparaging circumstances and force closures or, yet, bankruptcy? These are not favourable thoughts, yet, can be our reality if deep savings are not taken.

As a partner in prosperity, I reference the attached email of March 23rd, proposing the creation of, partnership and support of a Business Sustainability and/or Community Recovery Task Force. We are pleased to see introduction to this initiative as, together, Chatham-Kent will end in greater successes.

Truly, the Chatham-Kent Board of Directors are positive minded and see brighter days ahead. We trust you, as Council and the directive leaders of our municipality, will make the tough decisions, for the right reasons and long-term benefit for our business community and future of Chatham-Kent.

Yours in Prosperity,



Gail A.B. Hundt
President & CEO



Government Must Launch Support Package For Besieged Oil And Gas Sector

We urge the federal government to launch the long-promised support package for Canada's oil and gas sector.

Despite the recent international agreement to reduce production, COVID-19 will continue to put extreme pressure on global demand. Canada must consider the steps it can take to ensure low prices and insolvency amongst Canadian oil and gas producers does not jeopardize the resiliency of Canada's energy system.

Read Our Statement

Federal Government Expands CERB Qualification Criteria

The Government of Canada announced, that more Canadians will now qualify for the Canada Emergency Response Benefit (CERB). In addition to those who already qualified, the CERB is expanding to include people who:

- earn up to \$1,000 per month;
 - are seasonal workers;
 - have recently had their EI run out.
- The changes are retroactive to March 15.

CEBA Expanded, Rent Support Coming Soon

Today, the Government of Canada announced that upper and lower payroll limits for the Canada Emergency Business Account (CEBA) have been expanded to include more businesses.

The new CEBA 2019 payroll limits are:

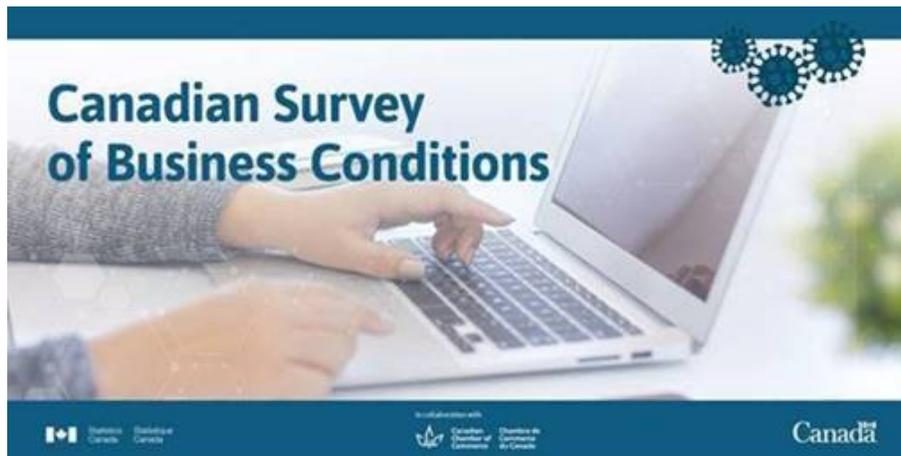
- A lower limit of \$20,000
- An upper limit of \$1.5 million

The government also announced its intention to establish the Canada Emergency Commercial Rent Assistance program. It will provide loans (including forgivable loans) to property owners who will in turn lower or forgo the rent of small businesses for April, May and June. Details will be announced by the government soon.

Act Now: Participate In The Canadian Survey On Business Conditions

The Canadian Chamber of Commerce has collaborated with Statistics Canada to better understand the impact of the COVID-19 pandemic on business.

If you're a Canadian business owner, please take a few minutes to complete this survey



[TAKE THE SURVEY](#)



Upcoming COVID-19 Webinars

APRIL 17: MITIGATING YOUR CYBERSECURITY RISK DURING COVID-19

Cybersecurity risk was a serious threat to businesses, organizations and institutions before COVID-19, and has become even more of a concern today.

What should your organization do TODAY to defend and protect your enterprise?

Join us for a conversation with the Executive Director of Rogers Cybersecure Catalyst operated by Ryerson University and two Ontario organizations that have experienced the real-world impact of cyber attacks.

Speakers:

- Charles Finlay - *Executive Director, Rogers Cybersecure Catalyst, Ryerson University*
 - Dan Mathieson - *Mayor of Stratford, Ontario*
 - Mark Falbo - *President & CEO, Mircom Group of Companies*
- [Click here to register!](#) Businesses of all industries and sizes are encouraged to attend.

Please [contact us](#) if you have any questions regarding these webinars.

KEY UPDATES:

- The [list of essential businesses](#) has now been expanded to construction projects that are due to be completed before October 4, 2020 and that would provide additional capacity in the production, processing, manufacturing or distribution of food, beverages or agricultural products.

Update | Expanded Canada Emergency Business Account & New Canada Emergency Rental Assistance Program

[Today the Government of Canada announced:](#)

- An expansion of the Canada Emergency Business Account (CEBA) for businesses that paid between \$20,000 - \$1.5 million in total payroll in 2019. This new range replaces the previous one of \$50,000 and \$1 million.
- Intent to introduce the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. The program will seek to provide loans, including forgivable loans, to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June. Implementation of the program will require a partnership between the federal government and provincial and territorial governments, which are responsible for property owner-tenant relationships. More details to come.

[Read the OCC's response here.](#)



As a member of the Chatham-Kent Chamber of Commerce you can [SAVE MONEY](#) with these GREAT Value Added Programs offered by the Canadian Chamber of Commerce and Ontario Chamber of Commerce.

Shipping Discounts ~ Insurance Plans ~ Employee Benefit Plans ~ Gas Discounts & Great Rates for Visa/Mastercard



Check out these Value Added Programs TODAY [click the logos for more information!](#)

WEBINAR

Supporting Mental Health During the Pandemic with Dr. Bill Howatt

PRESENTED BY



Most Canadians are experiencing stress and feeling worried about the impact of COVID19 on our personal and professional lives. As business owners and leaders responsible for your employees, you may be especially stressed and overwhelmed about the challenges (work, relationships, income and other realities of the pandemic) you are facing and the uncertainty of the future. Dr. Howatt will provide insight on how stress and anxiety can impact our ability to function and manage during times of crisis, as well as provide tangible actions for what you can do to charge your own battery, and support others in your organization or business.

Date/Time: April 22, 2020 11:00 AM - 12: PM CST

Link: <https://bit.ly/2y7v4IV>

A link to the recording of the webinar will be sent to all registrants.

What you'll learn from this webinar:

- **Understand the risks of the current reality and how our stress and anxiety impact our capacity on a daily basis**
- **Micro-skills for charging your own battery**
- **Micro-skills for supporting the mental health of others in the workplace**

About the Guest Speaker

Dr. Bill Howatt is a behavioural scientist, known as one of Canada's top experts in mental health issues in the workplace and has more than 30 years of experience in the field of mental health, addiction, and HR consulting. Dr. Howatt is CEO of Howatt Consulting and the Chief of Research and Workforce Productivity at The Conference Board of Canada, and a member of the International Research Advisory Council (IRAC) at Pacific Coast University of Workplace Health Sciences (PCU-WHS) and Chair of CSA Standard 21008: Management of Substance Related Impairment in the Workplace. Dr. Howatt is a highly-respected columnist for The Globe and Mail, author, clinician, consultant and speaker.

WSPS Safety Connection Presents Health & Safety and Telework

The COVID-19 pandemic is creating unique challenges for businesses and individuals around the world. As a result, WSPS will be offering a series of Virtual [WSPS Safety Connection](#) sessions. This new energizing virtual forum provides you with an opportunity to connect, exchange ideas and share best practices in workplace health and safety from the comfort of your own home.

The way of working is changing. Due to the recent pandemic, many of us are working from home. How can we assist these employees, whether this is a temporary arrangement or a long-term workplace? What are employers' legal safety requirements? What are the health and safety risks associated with telework? And most importantly, what can we do to prevent injuries in this new way of working? Join us in a lively and informative discussion on health and safety issues related to telework.

No-cost energizing forum where professionals can connect, exchange ideas and share best practices in workplace health and safety

Complimentary Session
Tuesday, April 21, 2020
Virtually
10:30 a.m. – 11:30 a.m.

[REGISTER NOW](#)

**How has your job
been affected by
the COVID-19
crisis?**

**Take our worker
impact survey.**



The survey has been extended to April 17, 2020. Please consider sharing your experience!

[Click here for the Survey.](#)

Business Development Bank of Canada

FINANCING FOR SMES

BCAP SME Loan and Guarantees Program

The breadth of the business cash crunch and the speed with which it took hold resulted in an unprecedented demand for financial assistance. To get capital out quickly and efficiently, BDC and EDC launched the new Small and Medium-sized Enterprise Loan and Guarantee program (BCAP) that will enable up to \$40 billion in additional lending.

Under BCAP,

- SMEs can get support through a new Co-Lending Program that will bring the BDC together with financial institutions to offer term loans to businesses for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts up to \$6.25 million, 80 per cent of which would be provided by BDC, with the remaining 20% by a financial institution.

- EDC will also provide a guarantee to financial institutions so that they can issue new operating lines of credit of up to \$6.25 million to small and medium-sized businesses. These will be 80 per cent guaranteed by EDC, to be repaid within one year.
- Eligible companies could obtain up to \$12.5 million through these two lending streams.

Financial institutions across the country are also able to give a loan under the new Canada Emergency Business Account (CEBA). CEBA is a \$25 billion program providing government-backed interest-free loans of up to \$40,000 to small businesses via eligible financial institutions. If repaid by December 2022, 25% of the loan is forgivable.

All legal businesses will now be eligible for BCAP and CEBA. Businesses in the cannabis sector, those in the hospitality sector including restaurants, bars, pubs and lounges, for example, are all included under BCAP. It means that all legal businesses can access BCAP financing via their financial institutions.

We are encouraging all businesses in need of a loan to see their financial institution to benefit from these new products.

BDC Direct Lending to SMEs

On March 11, BDC launched the first of a three-wave business survey to inform our response measures to the COVID-19 pandemic. The top two actions deemed most helpful from over 1100 business owners surveyed were to create a COVID-19 relief loan and offer payment postponement. Very early in the crisis, BDC offered its existing clients immediate relief through a payment postponement. We have postponed principal payments for over 22,000 clients that have requested it. BDC also introduced its COVID-19 response working capital loans.

- Working capital loans of up to \$2 million with flexible terms and payment postponements for up to twelve months for qualifying businesses;
- Postponement of payments for up to six months, free of charge, for existing BDC clients with total BDC loan commitment of \$1 million or less;
- Reduced rates on new eligible loans.

BDC has increased the credit risk taken on the COVID response working capital loans and streamlined its processes. We also significantly reduced the interest rates on these loans, and we are pricing these slightly above bank rates, to remain complimentary to the market, as well as to channel demand to the financial institutions and BCAP. In addition, we waived all fees associated with our COVID-19 working capital loans.

Community Futures Development Corporation of Chatham-Kent

Considering the restrictions levied by the Government with respect to the current Coronavirus situation and how they will have a detrimental effect on businesses,

especially cash flow, Community Futures Chatham-Kent is offering to its clients:

A three (3) month deferral of payments based on the client's payment cycle ~ such payments will be added to the end of their current amortization schedule.

This deferral will require written confirmation from the client along with confirmation in writing from all guarantors where required.

For more information please contact us directly @ peter.maguire@cfdcck.on.ca, brenda.richardson@cfdcck.on.ca or donna.pollock@cfdcck.on.ca or call us during regular business hours 226-996-1234.

We are working on a more pro-active initiative as well. We will provide that information once it is available.

Here is an example of partners readying for their clients in r

Resources:

Local

[Public Health Information on COVID-19](#)

[Workplace Information](#)

[Chatham-Kent Economic Development](#)

[Business Credit Availability Program](#)

Provincial & Federal

[Ontario Chamber of Commerce – COVID-19 Preparedness Toolkit](#)

[Canadian Chamber of Commerce – Pandemic Preparedness Guide for Business](#)

[Government of Canada Support for Small Businesses](#)

[Canada's COVID-10 Economic Response Plan](#)

[Wage subsidy for Businesses](#)

[Chamber Plan Ontario](#)