



## COVID-19 - Updates from our Chamber and “Partners in Prosperity”

**PLEASE NOTE** : Through our relations and affiliations with the Ontario Chamber and Canadian Chambers of Commerce, we will be inviting you to upcoming sessions that they have organized, and we recommend you participate in to help guide you through relief programs and availabilities.

Dear Members and Associates:

Now that COVID-19 circumstances are becoming more clear, it appears that support and answers from organizations are finally coming together with a multitude of links, webinars and sessions readily available. Yesterday, we announced the *Canadian Business Resilience Network*, a project of the Canadian Chamber of Commerce, with the support of the Government of Canada, local Chambers and fellow like-minded organizations. The resource site *CBRN.ca* is available to all business to take advantage of and find the most up-to-date information, links and tools to persevere through this crisis. Today, we are including a recorded presentation of a ‘waiting list’ session held last week, *Making Sense of Federal and Provincial Business Support Programs*. We’ve also added a link to the Chamber Group Plan who has offered out valuable Human Resource information (and added aids) for all to utilize. I participated in the webinar: *Leading During a Crisis and Switching to Remote Work* and found quite beneficial. The recorded version will be available for you, and you may find beneficial as well, as you manage operations and employees differently.

A reminder on the Call to Action, [Canadian Survey on Business Conditions \(CSBC\)](#) co-ordinated in conjunction with Statistics Canada. The survey will be open until April 10th and I encourage you to take a few moments to provide valuable insight into your business ‘of today’. It is important to provide reflection of business in Chatham-Kent, guiding initiatives as we maneuver through the many supports needed for business that are fighting the COVID-19 battle.

In times like these, it makes good sense (cents?) to work with fellow Chamber members to provide product and services without the use of money. Our Chamber has recently partnered with the Ontario Chamber of Commerce and [barterpay](#) to provide a new means of doing business. Visit [chamber.barterpay.ca](#) to learn how it works. Now is the time to be creative and utilize your on-hand resources.

These are only a few program initiatives being undertaken to assist you in your business. Please check the *Resource* links below, provided from a number of fellow community partners. We are all here to help, to work together and provide you needed support in these tough times. While our workplace is locked to the public, Sarah works remotely and I continue in office. Please don’t hesitate to contact us, or fellow supporting partners, should you require assistance.

As we see COVID-19 cases being reduced in parts of Canada, and beyond, I truly hope that you stay safe, stay distanced and know there are brighter days ahead. We are Chatham-Kent. We are Strong. We are together, yet, safely apart.

Yours in Prosperity, Gail Hundt / President & CEO Chatham-Kent Chamber of Commerce [gail@chatham-kentchamber.ca](mailto:gail@chatham-kentchamber.ca)

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](http://www.chatham-kentchamber.ca)



### Municipality of Chatham-Kent Taxes

In response to the severe economic hardship due to the COVID-19 pandemic, Chatham-Kent Council has taken a number of steps to provide immediate relief for local residents and property owners. At the April 6, 2020, open council meeting, council unanimously voted to delay the due date for the next installment of municipal property taxes from May 1, 2020 to July 10, 2020 and waive late payment charges on current year tax arrears from April 1, 2020 to July 10, 2020.

- This includes both residential and business
- Current year taxes only. If there are back taxes from last year, that is still due and attracting interest
- Any 2020 taxes not already paid can be deferred to the July 10th due date with no interest penalty
- It is recommended that if a business can pay their taxes now they do so as the 2020 total taxes will remain due in 2020

Taxpayers can request to be removed from Pre-Authorized Payment Plans (PAP) by contacting the Tax department at 519-360-1998 or by completing the [Pre-Authorized Payment Change or Cancellation Form](#) and emailing to [CKAR@Chatham-Kent.ca](mailto:CKAR@Chatham-Kent.ca), at least 5 business days before the scheduled withdrawal. Otherwise, PAP's will continue to be processed on regular payment schedules. Post dated cheques will continue to be processed on the date indicated.

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## ONTARIO CHAMBER OF COMMERCE: COVID-19 UPDATE

*Indispensable Partner of Business*



### Key updates

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Some key information to note:

- Applications for the [Canada Emergency Response Benefit](#) are now open at [Canada.ca/coronavirus](https://Canada.ca/coronavirus) or by phone 1-833-966-2099. As of Monday, April 6, Canadians who have lost their income due to COVID-19 can begin to apply for the new federal emergency aid benefit. Those born in the first three months of the year will be able to apply Monday, while those born in other months can apply later in the week.
- On April 4, the Government of Ontario launched a new web portal, [connecting workers with employers looking to fill positions in the agri-food sector](#).
- The OCC and GTAA hosted a roundtable with the Honourable Victor Fedeli, Minister of Economic Development, Job Creation and Trade and Donna Skelly, MPP for Flamborough-Glanbrook and Parliamentary Assistant to the Minister of Economic Development, Job Creation and Trade on the importance of air cargo and supply chains to the COVID-19 response. [Read the release](#) and share on social: [Twitter](#), [Facebook](#), [LinkedIn](#).



#### Webinar – Thursday, April 9 from 12:00 pm to 1:00 pm

The COVID-19 pandemic continues to spread, straining Ontario businesses as they attempt to identify and cope with restricted movement, containment measures and regulatory restrictions affecting their employees and operations.

During this webinar, two immigration managers from Fragomen's Toronto office will provide the most up-to-date immigration-related intelligence and compliance guidance, including:

- How to navigate the current environment including work from home/layoffs/salary reductions/global travel for foreign workers
- COVID-19 related travel restrictions to Canada: air vs. land travel and entry ban exemptions
- Visa office processing for Canadian applications: what is open and what is not?
- Mandatory self-isolation upon entry to Canada
- Visa applications at U.S. port of entries along land crossings/pre-clearance
- An interactive Q&A

Join us for this webinar featuring experts from one of our valued OCC corporate members, Fragomen.

**Featured Panelists:**

***Rick Lamanna***

***Senior Business Immigration Manager – Canadian Immigration***

Rick Lamanna has practiced exclusively in the area of Canadian corporate immigration law since his call to the Bar of the Law Society of Ontario in 2006. He is currently a Senior Business Immigration Manager at Fragomen, the world's largest immigration services provider. His expertise spans temporary and permanent immigration categories, provincial programs, immigration compliance and policy issues. Rick is regularly invited to speak on these topics at conferences, seminars and industry events. In 2017, Rick was designated by the Law Society of Ontario as a Certified Specialist in Immigration and Citizenship Law. In 2018, he became a member of the Law Society of Alberta, where he resided for close to two years before moving back to Toronto.

***Karli Robyn***

***Business Immigration Manager – US Immigration***

Karli is a Manager at Fragomen's Toronto office, where she assists clients with a wide range of U.S. immigration matters, including non-immigrant visas, permanent residence and citizenship. She currently focuses on assisting corporate and individual clients with U.S. consular applications throughout the Americas as well as border applications into the U.S. from Canada and Mexico. Before relocating to Canada, Karli served as an Associate at Fragomen's New York office. Prior to joining Fragomen, Karli practiced at a large law firm in New York. She also served as a clerk to Justice C. Ian McLachlan of the Connecticut Supreme Court in Hartford, CT. While in law school, Karli served as a member of the Fordham Law Review and the Immigration Advocacy Project.

**Please register for Immigration Impacts for Business of COVID-19 on Apr 9, 2020 12:00 PM EDT via Eventbrite at the following link:**

<https://www.eventbrite.ca/e/covid-19-webinar-labour-and-immigration-impacts-tickets-102109973680>.

You will then be forwarded information on how to join this webinar.

**NOTE: the call will be recorded**



**In Partnership with the Ontario Chamber of Commerce, we provide you a Complimentary Webinar (previously recorded): Making Sense of Federal and Provincial Business Support Programs**

The direct link to the recording: <https://register.gotowebinar.com/recording/363485756002645511> and this is where you can find the PowerPoint slide deck: <https://occ.ca/wp-content/uploads/MNP-OCC-Webinar-COVID-19-April-3.pdf>

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Supporters



## Canadian Survey On Business Conditions

We've partnered up with Statistics Canada to launch the [Canadian Survey on Business Conditions](#). This comprehensive survey will measure the impact of COVID-19 on Canadian businesses and help the Government of Canada devise strategies and mechanisms to foster the survival and continuity of businesses in Canada.

The survey will examine:

- Changes that businesses have made to adapt to the ongoing situation.
- Challenges businesses continue to face and challenges they expect to face as the recovery begins.
- Trends within the business community

[TAKE THE SURVEY](#)



The Chambers Plan Ontario is pleased to provide a new COVID-19 microsite aimed at pulling resources into one place as we move through this fluid situation.

This site is open for resource to all business and provides valuable information in navigating Human Resources, Plans and other pertinent and key materials for business.

Check out [covid19.chamberplan.ca](https://covid19.chamberplan.ca) to review, there's a lot of info and help available there!

**Now is the time to work together, in a new (yet old) way!**



***Wouldn't it be great to get the things you need without using money?***

BarterPay® is an organized bartering platform that helps businesses across Canada get the things they need without having to use money. Instead, they can pay for those things using their own goods & services!

So now, you as a business owner, can acquire some of the things you need and pay by issuing your own goods and services to the network and keeping your hard-earned cash in the bank.

GO TO [chamber.barterpay.ca](http://chamber.barterpay.ca) TO LEARN HOW IT WORKS!



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Mike Sanders

1.866.746.5282

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*Here is an example of partners readying for their clients in response to Government announcements!  
The many financial institutions are preparing to be at your avail, contact your local finance partner.*



## Update on the Canada Emergency Business Account

Dear Client,

We are reaching out to you with additional details about the Canada Emergency Business Account, announced by the federal government on March 27.

### What is it?

- A \$40,000 interest-free, government guaranteed loan to help you pay for operating costs that you're not able to defer as a result of COVID 19.
- \$10,000 (25%) of the \$40,000 loan is eligible for complete forgiveness if \$30,000 is fully repaid on or before December 31, 2022.
- If the loan cannot be repaid by December 31, 2022, it can be converted into a 3 year term loan charging an interest rate of 5%.

### Who is eligible for the loan?

Businesses or not for profits, will be eligible to apply for this loan if they have:

- an operating company registered in Canada;
- annual payroll of between \$50,000 and \$1 million (based on your 2019 T4SUM Summary of Remuneration Paid); and
- CIBC as their primary bank. This means that the business uses a CIBC Business Operating Account (opened on or before March 1, 2020) for day to day payments and cash management activities. Otherwise, please apply through the financial institution that holds your primary Business Operating Account.

### When will the loan be available?

The loan will be available beginning the week of April 6th — and as such, we are not accepting applications until then. Full qualification criteria and application details will be published on our COVID 19 site and on our Relief FAQ page. In the meantime, there are steps you can take now to get your business ready.

### What can I do now to ensure I am ready to apply?

To ensure we can manage application volumes and process loans quickly, all applications must be submitted online via CIBC Online Banking for Business. With that in mind, if your business is not registered for CIBC Online Banking for Business, you must register here in advance using your CIBC Business Convenience Card number.

Completing this step now will help ensure you gain access to the loan as quickly as possible once the loan becomes available.

In extraordinary times like these, being here for you is our most important job. Thank you for your business and for your trust in our team.

Jon Hountalas, Group Head, Commercial Banking and Wealth Management, Canada

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## 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](#)

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