



## 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 Chatham-Kent Chamber Members and Business Associates:

Hopefully, today brings some easier breathing for you and you will find some successes this week as government opens access to business programs and funding supports. As our Prime Minister made note of today in his address, the Canadian Chamber of Commerce, with the support of the Government of Canada, local Chambers and fellow like minded organizations, unveiled the Canadian Business Resilience Network. As a partner in this initiative, I encourage Chatham-Kent Chamber members and local business at large to access this resource site at [CBRN.ca](http://CBRN.ca) to locate the links and tools to assist business to persevere through this crisis. The trust, respect and support of the government in this Chamber undertaking helps provide you with the most up to date information and business support during the COVID-19 challenges. Today, we also unveiled the [Canadian Survey on Business Conditions \(CSBC\)](#) in conjunction with Statistics Canada. The survey will be open until April 10 and will provide valuable insight into business 'of today'. Please take the time to provide your input to help guide further initiatives needed for business and prosperity.

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

These program initiatives, along with others, can be found further in today's e-update. The Chatham-Kent Chamber of Commerce remains your Partner in Prosperity, seeking to support Chatham-Kent business through these tough times and continue through when the end is in sight. We are here working for you, as, together we are stronger. Together, we will succeed and prosper.

Stay Safe. Stay Distanced. Stay Healthy. 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)

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**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!

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



All Canadian and Ontario government news releases can be found on our website [here](#). Some key information to note:

**ESSENTIAL BUSINESSES LIST REDUCED FROM 74 to 44 CATEGORIES**

Following advice from Ontario's Chief Medical Officer of Health, on April 3, 2020, Ontario updated the list of essential businesses that can remain open. The restrictions are aimed at further reducing contact between people and stopping the spread of COVID-19. [See the revised list here](#).

- Cannabis stores and most construction projects, including non-critical industrial construction have been removed from this list.
- If you have questions about what will be open or impacts to your business or employment, call the Stop the Spread Business Information Line at 1-888-444-3659.
- The new essential services list will go into effective at 11:59pm on Saturday, April 4.

**ADDITIONAL UPDATES**

- The OCC and MNP LLP hosted a webinar this afternoon about everything you need to know regarding business supports announced by the federal and provincial governments to assist companies through the COVID-10 pandemic. [Click here to watch](#) and access the powerpoint [here](#). Please share on [Twitter](#), [Facebook](#) and [LinkedIn](#).
  - Further details about the Government of Canada's Emergency Wage Subsidy Program have been released and are updated on our [website](#). [Read our reaction here](#).
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## Chambers of Commerce and Government Team Up to Launch Canadian Business Resilience Network amidst COVID-19

**Chatham-Kent – April 6, 2020** – Chatham-Kent Chamber of Commerce has partnered with the Canadian Chamber of Commerce to launch the Canadian Business Resilience Network (CBRN) to help the business community prepare, persevere and, ultimately, prosper as we collectively face the COVID-19 pandemic.

“The CBRN resources will provide the most up-to-date information and go-to accesses for business assistance.” stated Gail Hundt, President & CEO, Chatham-Kent Chamber of Commerce. “This is a very trying time for business and we have been proactively supporting this vital resource for the Chatham-Kent business community, and Canada at large. The [CBRN.ca](https://www.cbrn.ca) site will assist our local businesses by providing timely and highly relevant information with help in maintaining their operations and sustaining them through the challenges of COVID-19 crisis.”

Led by the Canadian Chamber and supported by the Government of Canada, the CBRN is an inclusive campaign that focuses on mitigating the impact of the pandemic on our economy and our communities by helping the business community drive Canada's economic recovery.

The CBRN aims to:

- Provide tools and supports through a dedicated website, [CBRN.ca](https://www.cbrn.ca), to businesses in their business continuity efforts – from development to implementation.
- Provide a consistent and reliable flow of accurate, up-to-date, authoritative information.
- Work closely with government to ensure the right supports are in place and to be a conduit for information from the government to the private sector.
- Instill confidence in Canadian business and the economy.

“COVID 19 has provided us with an unprecedented challenge, but Canadians are resilient. The Canadian Business Resilience Network is about business and government stepping up together to make sure every Canadian business has the information it needs and a fighting chance to make it through,” said Jackie King, Chief Operating Officer, Canadian Chamber of Commerce.”

CBRN brings together over 450 chambers of commerce and boards of trade, along with over 100 of Canada's leading business and industry associations, including the Business Council of Canada, the Canadian Council for Aboriginal Business, the Canadian Federation of Independent Business and Canadian Manufacturers and Exporters, as well as the support of partners such as Canada Life.

We encourage you to visit [CBRN.ca](https://www.cbrn.ca) and share the credible information, latest news, tools and resources available for businesses.

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We are all experiencing the debilitating impacts of COVID-19 as our members struggle to retain staff and attempt to remain afloat. Federal, provincial /territorial and local governments have all been active as this crisis has progressed.

During a crisis, relevant and timely data is mission critical, and that is why we've partnered with Statistics Canada to understand what businesses are going through during this unprecedented time but also going forward as we recover and return to growth.

As COVID-19 continues to disrupt economies around the world, it is essential to have current data to fully understand the extent of the impact on businesses in Canada, and for making informed decisions in the weeks and months ahead.

#### [Call To Action](#)

We know provincial and territorial chambers have been doing great work surveying members in their markets to capture real-time insight that's informing governments through this crisis. Those surveys will continue to be useful as regional snapshots. As the national chamber, our focus will be to coordinate on a Canada-wide survey of the business community to inform the federal government's next steps.

Please participate in the [Canadian Survey on Business Conditions \(CSBC\)](#). **The survey will be open until April 10.**

#### [All Information Is Protected](#)

This survey is conducted under the authority of the Statistics Act, which ensures that the information you provide will be kept confidential and used only for statistical and research purposes. Information from partially completed or unsaved questionnaires may also be retained.



Involved in every element of modern business collaboration, Pragmatic strives to offer complete communication solutions to our customers. From audio conferencing to cloud video, our aim is to make it simpler and more cost effective to connect with colleagues and clients across the globe. Pragmatic has been working to connect people and organizations for over 10 years.

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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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To ensure producers, agribusinesses and food processors can remain focused on business-critical functions rather than worrying about how to access funds to keep operating through this challenging period, effective immediately, FCC has put in place:

- a deferral of principal and interest payments up to six months for existing loans; or
  - a deferral of principal payments up to 12 months
- access to an additional credit line up to \$500,000, secured by general security agreements or universal movable hypothec (Québec only)

If you'd like more information on these options or on how FCC can help improve your financial position, please contact your [local office](#) or the Customer Service Centre at 1-888-332-3301 for further details.

**Please note:** FCC is a lending organization. We do not provide grants or interest-free loans. Normal lending due diligence will be taken on all applications.

For more details, please follow the link: <https://www.fcc-fac.ca/en/covid-19/program-details.html>

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## 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](mailto:peter.maguire@cfdcck.on.ca), [brenda.richardson@cfdcck.on.ca](mailto:brenda.richardson@cfdcck.on.ca) or [donna.pollock@cfdcck.on.ca](mailto: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.*

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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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