



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

Dear Members and Associates:

More meetings. New announcements. More reliefs.

Today, our Prime Minister announced amendments to reliefs, hearing that, for many businesses, hardships and timelines varied.

One thing is for certain, government is listening and stepping up, making changes as more is learned. Everyday brings fresh perspective, new thought, new process. I have been involved in many calls and meetings, and see an outstretch further into my calendar. We, the Chamber network, rely on you, members and local business, to provide us with your aches and pains, share ideas and give input. Our advocacy efforts are for you and our communities - of Chatham-Kent, through Ontario and across Canada. Today I participated in a meeting with Hon. Rod Phillips, Minister of Finance, Province of Ontario. In conversation, it is clear the ground is not settled and hurdles continue to be moved for a lighter path ahead. Interesting, to note further considerations of thought and implementation for relief. These projects aren't the idea of government, they come from you – business owners, managers, staff, working in the trenches of the COVID-19 battle, aiming to survive. We, are hear as your Voice of Business and open to sharing suggestions that may help lessen your pains.

Earlier today, we shared an 'express invitation' with you to tele-meet with Minister MacLeod, Minister of Heritage, Sport, Tourism and Culture Industries tomorrow. Seating was This is another effort in her determination to keep stakeholders informed, receive their input, and initiate strategies during the current economic climate of COVID-19 challenges. Thanks to MPP, Rick Nicholls for ensuring you have this opportunity to participate.

Tomorrow will see involvement in this meeting, followed by a session on Immigration: Mobility Impact to Business and, later, a Canadian Chamber network meeting, together with Canada Revenue Agency. Efforts continue on new activities all to ensure we continue meeting the needs of our members.

Further in our e-information below, continues added information, daily updates, and continued links to assist you. Don't forget to complete [Canadian Survey on Business Conditions \(CSBC\)](#), open only until this Friday, April 10th. Provide your Voice. 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. Supported by the Government of Canada, this microsite was purposely designed by partnership of the Canadian Chamber of Commerce networks to assist business now and through to the path of success.

On a lighter note, recognizing the compassion of government, it is official..... the Easter Bunny is an Essential Business. (She/he must still follow physical distancing rules!) Let there be smiles and giggles, making of good memories and moments that matter.

Stay Safe. Stay Distanced My Friends. Yours in Prosperity, Gail Hundt / President & CEO Chatham-Kent Chamber of Commerce
gail@chatham-kentchamber.ca

PLEASE NOTE : Through our relations and affiliations with the Ontario Chamber and Canadian Chambers of Commerce, we continue to provide you live and recorded guidance webinars and learning sessions that they have organized, and we recommend you participate in to help guide you through relief programs and availabilities.

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

Spotlight on Chatham-Kent Positive Initiatives...

Tilbury's Autoliv is doing their part to help healthcare workers locally and across the country. Autoliv is making the move to produce medical gowns out of the same material they normally use to produce airbags

Handy Brothers Climate Care in Blenheim is making exhaust hoods for the Chatham-Kent Health Alliance. This helps create negative air pressure rooms and will be used in both Chatham and Wallaceburg sites of the alliance.

Dalios Denture and Hearing Clinic is putting their 3-D printer to work to help make much needed PPE including a prototype of N-95 masks.

Read Full Story [here](#)

We are PROUD of our Chatham-Kent Businesses, our Community Thanks YOU!

Does your business have a story on how you are helping others combat the COVID-19 crisis? Shine some spotlight on your employee efforts and goodwill.

Email sarah@chatham-kentchamber.ca

Message from the Government of Canada

Today, [we provided further details on the eligibility criteria](#) for businesses to access the Canada Emergency Wage Subsidy (CEWS).

The proposed CEWS would apply at a rate of 75 per cent of the first \$58,700 normally earned by employees – representing a benefit of up to \$847 per week, per employee. The program would be in place for a 12-week period, from March 15 to June 6, 2020. Employers of all sizes and across all sectors of the economy would be eligible, with certain exceptions including public sector entities. An eligible employer's entitlement to this wage subsidy will be based entirely on the salary or wages actually paid to employees. All employers would be expected to make best efforts to bring employees' wages to their pre-crisis levels.

As well, the Government is proposing that employers eligible for the CEWS be entitled to receive a 100-per-cent refund for certain employer-paid contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan. This refund would apply to the entire amount of employer-paid contributions in respect of remuneration paid to furloughed employees in a period where the employer is eligible for the CEWS.

In order to address the realities faced by the not-for-profit sector, high growth companies and new businesses, the Government proposes the following additional flexibility:

- To measure their revenue loss, it is proposed that all employers have the flexibility to compare their revenue of March, April and May 2020 to that of the same month of 2019, or to an average of their revenue earned in January and February 2020.
 - For March, the Government proposes to make the CEWS more accessible than originally announced by reducing the 30-per-cent benchmark to 15 per cent, in recognition of the fact that many businesses did not begin to be affected by the crisis until partway through the month.
 - In recognition that the time between when revenue is earned and when it is paid could be highly variable in certain sectors of the economy, it is proposed that employers be allowed to measure revenues either on the basis of accrual accounting (as they are earned) or cash accounting (as they are received). Special rules would also be provided to address issues for corporate groups, non-arm's length entities and joint ventures.
 - Registered charities and non-profit organizations would also be able to benefit from the additional flexibilities being provided to employers with respect to the revenue loss calculation. In addition, to recognize that different types of organizations are experiencing different types of funding pressures, it is proposed that charities and non-profit organizations be allowed to choose to include or exclude government funding in their revenues for the purpose of applying the revenue reduction test.
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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, 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.



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

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](#)

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



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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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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

mike.sanders@thinkpragmatic.com

*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

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](#)
