

CORONAVIRUS (COVID-19)

Government Supports for Nova Scotia Tourism Businesses

Federal Programs

Many programs have recently changed their eligibility criteria or deadlines, and may now be applicable to your situation. Please read on for details.

Updated: February 4, 2021

NEW: Highly Affected Sectors Credit Availability Program (HASCAP)



What: Loans between \$25,000 and \$1 million to cover operational cash flow needs. The loans feature a 4% interest rate, a repayment term of up to 10 years, and up to a 12 month postponement of principal payments.

Who: Small & medium-sized businesses that have seen their revenues decrease by 50% or more due to COVID-19.

Deadline: June 30, 2021

More info: <https://www.bdc.ca/en/special-support/hascap>

UPDATED: Canada Emergency Rent Subsidy (CERS)



What: Commercial rent or property expenses (property taxes, property insurance and insurance on commercial mortgages) support of up to 65%

Who: Qualifying businesses affected by COVID-19 can apply directly. Landlord participation is not required.

Deadline: NEW: June 2021

More info: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy.html>

UPDATED: CERS Lockdown Support



What: Additional commercial rent or property expenses of 25%

Who: Businesses significantly affected by a public health order for a week or more.

Deadline: NEW: June 2021

More info: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy.html>

UPDATED: Canada Emergency Business Account (CEBA)



What: Interest-free loans of up to \$60,000, of which a total of \$20,000 will be forgiven if the balance of the loan is repaid by December 31, 2022.

Who: Small businesses who have seen a drop in revenue due to COVID-19. NEW: Applicants can now use a personal banking account.

Deadline: March 31, 2021

More info: <https://ceba-cuec.ca/>

UPDATED: Canada Emergency Wage Subsidy (CEWS)



What: Subsidy of up to 75% of an employee's wages for qualifying eligible employers to keep and re-hire employees and avoid layoffs.

Who: Businesses who have seen a drop in revenue due to COVID-19.

Deadline: June 30, 2021

More info: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>

UPDATED: Regional Relief & Recovery Fund (RRRF)



What: Help for businesses unable to access other support measures

Who: Businesses that have applied for federal relief measures and have not been able to secure funds; or accessed COVID-19 relief measures and continue to experience hardship. NEW: Proposed additional \$500 million in new funding.

Deadline: NEW: June 2021

More info: <https://www.canada.ca/en/atlantic-canada-opportunities/campaigns/covid19/rrrf.html>

CORONAVIRUS (COVID-19)

Government Supports for Nova Scotia Tourism Businesses

Federal Programs

Many programs have recently changed their eligibility criteria or deadlines, and may now be applicable to your situation. Please read on for details.

Updated: February 4, 2021

EDC Business Credit Availability Program (BCAP) Guarantee



What: New operating lines of credit or new term loans support cash flow needs for small & medium-sized enterprises

Who: Exporting & non-exporting businesses impacted by COVID-19 who were financially viable prior to the current economic situation

Deadline: June 2021

More info: <https://www.edc.ca/en/solutions/working-capital/bcap-guarantee.html>

Black Entrepreneurship Fund



What: Loans of up to \$250,000 through the Black Entrepreneurship Loan Fund

Who: Black business owners and entrepreneurs

More info: https://www.ic.gc.ca/eic/site/150.nsf/eng/h_00000.html

Support For Indigenous Businesses



What: Interest-free loans up to \$30,000 and a non-repayable contribution up to \$10,000

Who: Small & medium Indigenous businesses that are current or former clients of an Aboriginal Financial Institution

More info: <https://www.sac-isc.gc.ca/eng/1588079295625/1588079326171>

Federal Resources

Canada Recovery Benefit (CRB)



What: Income support of \$500 for up to 26 weeks

Who: Income support for employed or self-employed individuals who are not eligible for Employment Insurance (EI)

Deadline: September 25, 2021

More info: <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit/crb-how-apply.html>

COVID-19 Work-Sharing Program



What: Help for employers and employees to avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer

Who: Year-round businesses in operation for at least 1 year

Deadline: March 14, 2021

More info: <https://www.canada.ca/en/employment-social-development/services/work-sharing/notice-covid-19.html>

Managing Your Business During COVID-19



Resources and assistance for workplaces and businesses in considering risks to employees, customers, and clients during COVID-19

<https://www.canada.ca/en/services/business/maintaining-your-business2.html>

CORONAVIRUS (COVID-19)

Government Supports for Nova Scotia Tourism Businesses

Provincial Programs

Provincial Resources

Updated: February 4, 2021

Small Business Loan Guarantee Program



What: Term loans, working capital and lines of credit up to \$500,000

Who: All businesses except residential and commercial real estate, beverage rooms and taverns

More info: <http://www.novascotia.coop/programs/small-business-loan-guarantee-program/>

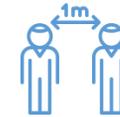
Coronavirus (COVID-19): Sector-Specific Guidance



Sector-specific guidance and resources for employers on how to keep workers safe in specific industries and sectors

<https://novascotia.ca/coronavirus/sector-specific-guidance/>

Coronavirus (COVID-19): Working and Businesses



Guidance for employers and employees on how to keep workplaces safe and prevent the spread of COVID-19

<https://novascotia.ca/coronavirus/working-during-covid-19/>

Coronavirus (COVID-19): Restrictions and Guidance



Up-to-date public health directives that everyone in Nova Scotia needs to follow to help contain the spread of COVID-19

<https://novascotia.ca/coronavirus/restrictions-and-guidance/>

Coronavirus (COVID-19): Travel



Travel guidance and restrictions, including the Nova Scotia Safe Check-in Form (self-declaration) and the process for entering Nova Scotia

<https://novascotia.ca/coronavirus/travel/>

Coronavirus (COVID-19): Posters, Factsheets, and Resources



Printable resources about staying healthy and stopping the spread of COVID-19

<https://novascotia.ca/coronavirus/resources/>

Subscribe to our *InTouch* newsletter to receive updates on Tourism Nova Scotia's programs, partnership opportunities, marketing activities, research, and resources, as well as industry success stories and professional development opportunities. Visit www.tourismns.ca/news-events/intouch-blog to learn more.

Tourism Nova Scotia Programs

Updated: February 4, 2021

Tourism Nova Scotia Webinar Series



What: Free training and information to adapt to the evolving tourism environment and rebuild and recover following the pandemic

Who: Any tourism business or organization

More info: <https://tourismns.ca/webinar-series>

Nova Scotia Experience Toolkit



What: Free videos, worksheets, and tip sheets to help develop and market new tourism experiences

Who: Any tourism business or organization

More info: <https://tourismns.ca/development/experience-development/experience-toolkit>

Promote Your Business



What: Work with Tourism Nova Scotia to promote your business through free listings, social media and other advertising opportunities.

Who: Any tourism business or organization

More info: <https://tourismns.ca/promoteyourbusiness>

Tourism Nova Scotia Resources

Coronavirus (COVID-19): Updates for the Tourism Industry



Up-to-date COVID-19 information related to the tourism industry and business operations

<https://tourismns.ca/coronavirus>

Coronavirus (COVID-19): Tourism Industry Frequently Asked Questions



Answers to frequently asked questions for tourism businesses, including travel and border restrictions, operational requirements, and support programs

<https://tourismns.ca/covid-19-updates-and-resources/covid-19-tourism-industry-frequently-asked-questions>

Coronavirus (COVID-19): Tourism Recovery Research and Marketing Approach



Research, insights, and marketing information to show what tourism recovery could look like in Nova Scotia

<https://tourismns.ca/covid-19-updates-and-resources/covid-19-tourism-recovery-research-and-marketing-approach>