WORKER EMERGENCY BRIDGE FUND AND SMALL BUSINESS IMPACT GRANT
Applications for the two programs announced Thursday, April 2, will be available online by April 10th, at https://novascotia.ca/coronavirus/#support.

The Department of Business is committed to getting money into the hands of our small businesses and workers as quickly as possible. Dalhousie University has agreed to help us with that. All funds will be dispersed by the end of April.

COVID-19 IN THE WORKPLACE
All positive cases of COVID-19 are reported to Public Health through the lab testing processes. Anyone with a confirmed case of COVID-19 will be contacted by Public Health and they will work to determine who their close contacts are. If co-workers are identified as close contacts, Public Health will follow up with those individuals, typically within 24 hours, with instructions to self isolate. All other employees should continue to practice good hand hygiene and use cough and sneeze etiquette. Physical distance of 2 metres, or six feet, must be maintained in the workplace.

There is no requirement for businesses to close if an employee has tested positive.

Businesses that are open must take the following steps to keep employees and customers healthy:
- Maintain a two-metre, or six-foot, distance among employees and customers
- Clean and disinfect workplaces a minimum of twice a day, or as required
- Employees must follow proper hand-washing and other hygiene guidelines

To clean and disinfect workspaces, wash with soapy water first. Then disinfect using household cleaning products, following the directions on the label, or a solution of 1 part bleach to 9 parts water. Disinfect phones, remotes, computers, and other handheld devices with 70% alcohol or wipes.

PRODUCTIVITY INNOVATION VOUCHER PROGRAM
NSBI is taking applications for the Productivity Innovation Program. The program helps small and medium sized companies access direct assistance to help make their business more productive and innovative.

The program helps businesses find expertise within post-secondary institutions to:
- Improve productivity
- Develop a new product, service, or process; and
- Create growth

More information on the program and how to apply is available online at https://www.novascotiabusiness.com/export/programs-services/productivity-and-innovation-voucher-program
EMPLOYER ASSESSMENT TOOL
The Employer Assessment tool has proved to be a popular resource for businesses looking to find out if they are complying with the Public Health order. Since it was posted online on March 30, it has been visited 8,316 times, with 7,116, or 86.73% of respondents completing the assessment.

Respondents included 2,618 businesses exempt from the Public Health order, 2,491 businesses who are permitted to operate if they are able to practice the social distancing measures, 769 employers who chose “other”, 390 from the food service industry, 279 from regulated health professions, 202 from unregulated health professions.

Employer Assessment Tool is located here: https://covid19-employer-assessment.novascotia.ca/en

FEDERAL AND PRVINCIAL BUSINESS SUPPORT PROGRAMS

<table>
<thead>
<tr>
<th>Program</th>
<th>Terms</th>
<th>Eligibility</th>
<th>Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada Emergency Wage Subsidy (CEWS)</td>
<td>75% of salaries (up to 3 mths) for qualifying businesses, retroactive to March 15, 2020</td>
<td>Individuals, corps, partnerships and NFP – all sectors (except public sector entities) Must be able to demonstrate 30% or more drop in revenues</td>
<td>Max $847/week per employee</td>
</tr>
<tr>
<td>Wage subsidy 10%</td>
<td>Organizations that do not qualify for the CEWS may qualify for the 10% wage subsidy (March 18 – June 19, 2020)</td>
<td>Individuals, CCPC, partnerships and NFP-all sectors (except trusts)</td>
<td>Max $1375/employee Max $25,000/employer</td>
</tr>
<tr>
<td>Canada Emergency Business Account (CEBA)</td>
<td>Interest free loan (repay Dec/22)</td>
<td>paid salaries of $50,000-$1 million</td>
<td>up to $40,000 ($10,000 potentially forgivable)</td>
</tr>
<tr>
<td>Business Credit Availability Program (BCAP) for SMEs 1) Loan Guarantees 2) Co-Lending Program</td>
<td>BDC/EDC working with financial institutions to issue new operating credit and cash flow term loans of up to $6.25 million to SMEs.</td>
<td>All credit-worthy businesses with viable business models whose activities fall within the mandate of BDC or EDC.</td>
<td>No limits</td>
</tr>
<tr>
<td>SBLGP – Credit Unions</td>
<td>90% provincial guarantee on Term loans (10yrs) 75% provincial guarantee on lines of credit (7yrs)</td>
<td>NS owned companies (exclude business with 50%+ alcohol sales)</td>
<td>Up to $500,000 cumulative loan cap per client</td>
</tr>
<tr>
<td>SBLGP- COVID Response Stream</td>
<td>100% provincial guarantee on Term loans/lines of credit</td>
<td>NS owned companies (exclude business with 50%+ alcohol sales)</td>
<td>Up to $100,000 (loan cap $500,000 /client)</td>
</tr>
</tbody>
</table>
PROVINCIAL SUPPORTS FOR SMALL BUSINESSES
The provincial government has announced several initiatives to address cash flow and access to credit for small and medium sized businesses in Nova Scotia:

- Payment deferrals until June 30 on all government loans, including those under the Farm Loan Board, Fisheries and Aquaculture Loan Board, Jobs Fund, Nova Scotia Business Fund, Municipal Finance Corp. and Housing Nova Scotia.

- Fees, including business renewal fees and workers compensation premiums, will be deferred. A list of applicable fees will be posted online.

- Changes to the Small Business Loan Guarantee Program, administered through 15 provincial Credit Unions, include deferring principal and interest payments until June 30.

- Other changes to the Small Business Loan Guarantee Program include enhancing the program to make it easier for businesses to access credit up to $500,000. For new loans, the first $100,000 will be fully guaranteed by the province. Other changes to this program will be announced soon.

USEFUL RESOURCES
Provincial website: https://novascotia.ca/coronavirus/

Follow the Department of Business on Twitter - @NS_DoB
Follow Nova Scotia government on Instagram - nsgov

To watch today’s (and previous) live webcasts visit: https://www.youtube.com/playlist?list=PLwLZ9YtgHtLCpATUVFKVf72xyF103eHaE

Government of Canada: https://canada.ca/coronavirus

Government of Canada toll-free information line 1-833-784-4397

Government Business Navigators: More information on this service is available https://novascotia.ca/regulatoryopportunity/business-navigators.asp. Navigators are available by calling or 1-844-628-7347, 902-424-4475 Monday through Friday 8am to 5pm or by email BusNavigation@novascotia.ca

SUMMARY OF PROVINCIAL ANNOUNCEMENTS
Refer to novascotia.ca/news for full details
April 6 Announcement includes:
- Travel is removed from testing requirements
- Testing Lab has moved to round-the-clock operations

April 2 State of Emergency is extended to April 19, 2020
Announcement includes:
- COVID-19 Worker Emergency Bridge - $20 million
- Small Business COVID-19 Impact Grant - $20 million
- Map and graphs of COVID-19 test results is now online at https://novascotia.ca/coronavirus/data

March 30 Announcement includes:
- Schools closed until May 1. Online and paper-based learning strategies are being developed to support student learning
- Employer Assessment Tool to help businesses and non-profits clarify if they can remain open and how to comply with public health orders and workplace safety requirements added online.

March 27 Announcement includes:
- Support for landlords who enter into a rent deferral agreement with their commercial tenants
- Restaurants can now include alcohol in their take-out and delivery sales
- Government has purchased 800 ipads for use in long term care facilities

March 26 Announcement includes:
- COVID testing is being expanded to include:
  - Anyone referred by 811 to an assessment centre
  - All close contacts of people who test positive
  - People in hospital that meet the criteria for testing
- Reservations for 2020 camping season are on hold until further notice
- Open fires for any purpose in woods or within 305 metres of woods in any part of the province are banned until May 15

March 24 Announcement include:
- Measures to strengthen the health system, help Nova Scotians dealing with COVID-19
- Access Centres and Registry of Motor Vehicle Offices to resume operations in a scaled back, limited contact business model.
- Regulated health professions can stay open for emergency or urgent care or to provide virtual care as long as they meet social distancing requirements
- Non-regulated health professions must close (with exception of podiatrists)

March 22 State of Emergency declared
March 21 Dentists can no longer practice dentistry in their offices unless deemed necessary to perform an emergency dental procedure

March 18 Announcement re: Personal Services and fitness establishments
- Includes: hair salons, barbershops, spas, nail salons, body art establishments, gyms

March 17 No public gatherings of more than 50 people
Announcements re: restaurants
- Only take-out and delivery permitted
- Drinking establishments, winery and distillery tasting rooms and craft taprooms closed
• Private liquor stores permitted to be open, and craft breweries, wineries and distilleries can still sell storefront

Access Nova Scotia closed

March 15  Announcements include
• Long-term care closed effective immediately
• Public schools and regulated childcare closed
• Social distancing – 2 meters/6 feet, gatherings of less than 150 or much smaller if possible