

Cash Flow and Liquidity Measures

Initiative	Agriculture Implications and Analysis
<p>Increased credit availability to the agriculture sector</p> <p>Lead: Farm Credit Canada</p> <p>Description: \$5 Billion in lending capacity to producers, agribusinesses, and food processors. FCC has put in place: a deferral of principal and interest payments for up to 6 months for existing loans, a deferral of principal for up to 12 months, access to additional credit line up to \$500,000 and access to an additional term loan up to \$2.5M.</p>	<p>To offer increased flexibility to farmers who face cash flow issues and to processors who are impacted by lost sales.</p>
<p>Large Employer Emergency Financing Facility (LEEFF)</p> <p>Lead: Finance, ISED</p> <p>Description: LEEFF provides bridge financing to Canada’s largest employers, with annual revenues generally in the order of \$300 million or higher, whose needs during the pandemic are not being met through conventional financing, in order to keep their operations going.</p> <p>LEEFF Fact Sheet</p>	<p>The additional liquidity provided through LEEFF will allow Canada’s largest businesses and their suppliers to remain active during this difficult time, and be positioned for a rapid economic recovery.</p>
<p>Canada Emergency Business Account (CEBA)</p> <p>Lead: Export Development Canada (EDC) and Business Development Bank of Canada (BDC) through financial institutions.</p> <p>Description: This program will provide up to \$55 billion to eligible financial institutions so they can provide interest-free loans of up</p>	<p>Agriculture and agri-food businesses that meet the payroll qualifications or the non-deferrable expense qualifications will be eligible for this loan. Access to this type of loan, along with specific agricultural loans, could help defray some cashflow requirements.</p>

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Canada's response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 percent (up to \$10,000).

To qualify, organizations either need to demonstrate they paid between \$20,000 to \$1.5 million in total payroll in 2019, or for applicants with payroll lower than \$20,000, they would need to demonstrate that they had eligible non-deferrable expenses between \$40,000 and \$1.5 million.

Eligible non-deferrable expenses include:

- Wages and other employment expenses to independent (arm's length) third parties;
- Rent or lease payments for real estate used for business purposes;
- Rent or lease payments for capital equipment used for business purposes;
- Payments incurred for insurance related costs;
- Payments incurred for property taxes;
- Payments incurred for business purposes for telephone and utilities in the form of gas, oil, electricity, water and internet;
- Payments for regularly scheduled debt service;
- Payments incurred under agreements with independent contractors and fees required in order to maintain licenses, authorizations or permissions necessary to conduct business by the Borrower.
- Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower.

After completing the application, supporting documentation must also be uploaded.

The September 23 Speech from the Throne committed to expanding the Canada Emergency Business Account to help businesses with fixed costs. The 2020 Fall Economic Statement reaffirmed this commitment.

The removal of the previous condition for having an existing, active business chequing/operating account will allow more agriculture and agri-food businesses to access this loan. Eligible agriculture and agri-food businesses can now apply after opening a business chequing/operating account with their primary financial institution.

Applicants who have received the \$40,000 CEBA loan may apply for the \$20,000 expansion, which provides eligible businesses with an additional \$20,000 in financing.

All applicants have until March 31, 2021, to apply for \$60,000 CEBA loan or the \$20,000 expansion.

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Updated: 8 December 2020

Canada's response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

As of October 26, 2020, eligibility for CEBA has expanded by removing the previous March 1, 2020, condition for having an active business chequing/operating account. With this removal, eligible businesses can now apply after opening a business chequing/operating account with their primary financial institution.

On October 9, 2020, the Government announced its intention to expand the CEBA to enable businesses, and not-for-profits eligible for CEBA loans—and that continue to be seriously impacted by the pandemic—to access an interest-free loan of up to \$20,000, in addition to the original CEBA loan of \$40,000. Half of this additional financing would be forgivable if repaid by December 31, 2022 (up to \$10,000). Further details, including the launch date and application process are to be announced.

On December 4, the Government announced that eligible businesses facing financial hardship as a result of the COVID-19 pandemic will now be able to access the additional interest-free loan of up to \$20,000, which is on top of the initial \$40,000 that was available. Half of this additional financing, up to \$10,000, will be forgivable if the loan is repaid by December 31, 2022.

The additional loan effectively increases CEBA loans from the existing \$40,000 to \$60,000 for eligible businesses, of which a total of up to \$20,000 will be forgiven if the balance of the loan is repaid on time.

[Small and Medium-sized Enterprise Loan and Guarantee program](#)

Lead: Export Development Canada (EDC) and Business Development Bank of Canada (BDC) through financial institutions.

Description:

EDC aspect of this loan guarantee program could have uptake by the agriculture and agri-food sector specifically those who have existing loans with EDC.

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Updated: 8 December 2020

<p>This program will enable up to \$40 billion in lending and includes:</p> <p>Loan Guarantee for Small and Medium-Sized Enterprises: EDC is working with financial institutions to issue new operating credit and cash flow term loans of up to \$6.25 million to SMEs.</p> <p>Co-Lending Program for Small and Medium-Sized Enterprises: BDC is working with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program.</p>	
<p>Mid-market Financing and Guarantee Program</p> <p>Lead: Export Development Canada (EDC) and Business Development Bank of Canada (BDC) through financial institutions.</p> <p>Description:</p> <ul style="list-style-type: none"> • BDC’s Mid-Market Financing Program provides commercial loans ranging between \$12.5 million and \$60 million to medium-sized businesses whose credit needs exceed what is already available through the Business Credit Availability Program and other measures. • EDC’s Mid-Market Guarantee and Financing Program brings liquidity to companies who tend to have revenues of between \$50 million to \$300 million, to sustain operations during this uncertain period. EDC will continue to work with Canadian financial institutions to guarantee 75 per cent of new operating credit and cash-flow loans – ranging in size from \$16.75 million to a maximum of \$80 million. These expanded guarantees are available to exporters, international investors and businesses that sell their products or services within Canada. 	<p>BDC’s program is targeted to mid-size businesses with annual revenues in excess of about \$100 million to \$500 million, from any sector or industry. EDC’s program will be available to companies who tend to have revenues between \$50 million to \$300 million.</p>
<p>Agriculture and Food Business Solutions Fund</p>	<p>This initiative will provide companies with the stability and flexibility they need to rebuild their business models during challenging times.</p>

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Canada’s response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

<p>Lead: FCC</p> <p>Description: A \$100-million venture capital fund to support proven, viable companies through unexpected business disruptions.</p> <p>To qualify, companies need to demonstrate an impact from an unexpected business disruption, such as the loss of a key supplier, temporary loss of a facility or permanent loss of critical staff or leadership. Funds cannot be used to repay shareholder loans or purchase shareholder equity positions.</p>	<p>The fund is set up to support a wide range of enterprises in the agribusiness and agri-food sector, including companies involved in primary production, agri-tech, manufacturing, packaging and distribution. The fund will help companies in times of need through innovative solutions such as convertible debt investments and other flexible financing solutions.</p>
<p>Canadian Dairy Commission</p> <p>Lead: CDC</p> <p>Description: The Government worked to increase the Canadian Dairy Commission’s borrowing limit by \$200 million.</p>	<p>This increase supports costs associated with the temporary storage of cheese and butter to avoid food waste.</p>
<p>Canada Emergency Commercial Rent Assistance</p> <p>Lead: Finance in collaboration with provinces and territories</p> <p>Description: This program provided forgivable loans to qualifying commercial property owners to cover 50 per cent of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, June and September.</p>	<p>STATUS: CLOSED</p> <p>Note: Canada Emergency Rent Subsidy was announced as the successor to Canada Emergency Commercial Rent Assistance.</p>
<p>Canada Emergency Rent Subsidy</p> <p>Lead: Finance, CRA</p>	<p>Agricultural organizations are a part of the list of eligible businesses.</p> <p>Qualifying properties includes any "real or immovable property" (buildings or land) in Canada that the business or organization owns or rents, and uses in the course of its ordinary activities.</p>

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Canada’s response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

<p>Description: The new Canada Emergency Rent Subsidy (CERS) is a successor to the Canada Emergency Commercial Rent Assistance (CECRA)</p> <p>The subsidy will provide direct support of up to 65 per cent of eligible expenses to tenants and property owners for qualifying organizations affected by COVID-19. It will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords.</p> <p>Canadian businesses, non-profit organizations, or charities who have seen a drop in revenue due to the COVID-19 pandemic may be eligible for a subsidy to cover part of their commercial rent or property expenses, starting on September 27, 2020, until June 2021. There is no minimum revenue drop required to qualify for the subsidy.</p> <p>Eligible expenses include commercial rent, property taxes (including school taxes and municipal taxes), property insurance, and interest on commercial mortgages (subject to limits) for a qualifying property, less any subleasing revenues. Any sales tax (e.g., GST/HST) component of these costs would not be an eligible expense.</p> <p>For each claim period, a tenant can claim eligible expenses up to a maximum of:</p> <ul style="list-style-type: none">• \$75,000 per business location (base and top-up)• \$300,000 in total for all locations (including any amounts claimed by affiliated entities) <p>This applies to the base subsidy only; there is no maximum for the top-up subsidy.</p>	<p>The Fall Economic Statement announced that the base subsidy rate of up to 65 per cent will be available on eligible expenses until March 13, 2021.</p>
<p>Lockdown Support</p>	<p>Businesses will have access to additional support in areas where public health restrictions have been implemented which has resulted in</p>

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Canada’s response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

<p>Lead: Finance, CRA</p> <p>Description: Organizations who qualify for the CERS that are subject to a lockdown and must shut their doors or significantly limit their activities under a public health order may be eligible for additional Lockdown Support of 25 per cent of eligible expenses.</p> <p>The new Lockdown Support would be available retroactive to September 27, 2020, until June 2021, during periods when businesses are facing eligible public health restrictions. The government is providing the proposed details for the first 12 weeks of the program, until December 19, 2020. The proposed program would align with many aspects of the Canada Emergency Wage Subsidy to provide a simple, easy-to-understand program directly to renters and property owners.</p> <p>For an organization to qualify for the Lockdown Support for a qualifying property, the following conditions must apply:</p> <ul style="list-style-type: none">• the organization qualifies for the base CERS; and• the public health order requires that the organization<ul style="list-style-type: none">○ completely shut down the location; or,○ cease some or all of the activities at the location and it is reasonable to conclude that the ceased activities, in the appropriate pre-pandemic prior reference period, were responsible for at least approximately 25 per cent of the revenues of the entity at that location.	<p>organizations with locations that are temporarily forced to close or temporarily have their business activities significantly restricted.</p> <p>Foodservice providers may benefit from this support.</p> <p>The Fall Economic Statement has proposed to extend the rate of 25 per cent for the Lockdown Support for an additional three periods, until March 13, 2021.</p>
<p>Regional Relief and Recovery Fund</p> <p>Lead: ISED and Regional Development Agencies.</p> <p>Description: The Fund is providing over \$2 billion to help mitigate the financial pressure experienced by businesses and organizations</p>	<p>This fund is specifically targeted to those that may require additional help to recover from the COVID-19 pandemic but have been unable to access existing support measures.</p> <p>Through the Fall Economic Statement, the Government has proposed a top-up of up to \$500 million, on a cash basis, to RDAs and the Community</p>

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Canada's response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

to allow them to continue their operations, including paying their employees; support projects by businesses, organizations and communities to prepare now for a successful recovery.

This initiative is implemented by the six regional development agencies (RDAs), which are familiar with their regions' economic realities and are often the first point of contact for people at the local level.

Futures Network of Canada, bringing total funding to over \$2 billion in this fund.

To better tailor support to businesses in Western Canada, in recognition of its diverse regional economies, the Fall Economic Statement proposed to introduce a new approach to regional development in the West by creating separate RDAs for British Columbia and the Prairies, adding a new, seventh RDA in British Columbia.

Prospective applicants are encouraged to contact their RDA to apply. Further details on are available online:

- [Western Economic Diversification](#)
Western Economic Diversification Canada will provide eligible businesses with interest-free repayable funding of up to \$1,000,000 for funding requests over \$40,000. There are also three streams for funding requests up to \$40,000:
 - [Rural businesses](#)
 - [Women-owned/women-led businesses](#)
 - [Other small- and medium-sized businesses](#)

- [Canadian Northern Economic Development Agency](#)
\$34.3 million to provide targeted relief and stabilization support in key sectors including, but not limited to, tourism, fisheries, the mining supply chain, local food production and processing, regional innovation ecosystems and community infrastructure, as well as support to Community Futures Networks in Nunavut and Northwest Territories and relevant stakeholders in Yukon.
 - The Fall Economic Statement proposed to provide up to \$3 million to the Canadian Northern Economic Development Agency for foundational economic development projects that will support small businesses in Canada's Territories.

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Updated: 8 December 2020

	<ul style="list-style-type: none">• Federal Economic Development Agency for Southern Ontario \$436.4 in Southern Ontario for Canadian or provincially incorporated business, co-operative or an Indigenous-owned business located in southern Ontario with 1 to 499 full-time equivalent employees.• Federal Economic Development Initiative for Northern Ontario \$71.8 million in support of Northern Ontario businesses and organizations. This investment is being allocated through two funding streams: Regional economy and Community Futures.• Canada Economic Development for Quebec Regions More than \$280 million to support all of Quebec's economic sectors (aviation, cultural and sporting events, food production, manufacturing, retail, technology, tourism, etc.).• Atlantic Canada Opportunities Agency (ACOA) Just over \$170 million for Atlantic Canada, including \$108.9 million through ACOA to support small and medium size businesses and \$61.3 million through Atlantic Association of Community Business Development Corporations (CBDC) to support main street businesses such as restaurants and retailers in small, rural and remote communities across the region. <p>As the financing terms of RRRF and Canada Emergency Business Account (CEBA) are the same, applicants can only apply to one of these federal programs.</p>
<p>Fish Harvester Grant</p> <p>Lead: DFO</p>	<p>The \$201.8 million program provides non-repayable support of up to \$10,000 to self-employed fish harvesters with a valid fishing licence. Size of the non-repayable support will vary depending on the level of fish harvesters' historic revenue in 2018 or 2019.</p>

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Canada’s response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

<p>Description: This initiative will provide grants to help fish harvesters impacted by the COVID-19 pandemic and give them more liquidity to address non-deferrable business costs.</p>	
<p>Income Tax deferral</p> <p>Lead: Finance Canada</p> <p>Description: Allowed all businesses to defer, until August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 2020.</p>	<p>To allow for more short-term cash flow.</p>
<p>Support to Indigenous Businesses</p> <p>Lead: Indigenous Services Canada</p> <p>Description: \$306.8 million in funding to help small and medium-sized Indigenous businesses, and to support Aboriginal Financial Institutions that offer financing to these businesses.</p>	<p>The funding will allow for short-term, interest-free loans and non-repayable contributions through Aboriginal Financial Institutions, which offer financing and business support services to First Nations, Inuit, and Métis businesses, some of which are agriculture focused. These measures will help 6,000 Indigenous-owned businesses get through these difficult times.</p>
<p>Advance Payments Program (APP)</p> <p>Lead: APP advances are available through 36 industry associations across Canada. Contact one of the Advance Payments Program Administrators</p> <p>Description: Federal loan guarantee program which provides agricultural producers with access to low-interest cash advances to help provide marketing flexibility to allow producers to sell their commodity at the most opportune time.</p>	<p>Tool for producers to manage cash flow concerns related to market disruptions related to COVID-19. If there is a decline in commodity prices due to COVID-19, producers can use advances to delay sales until markets are more favourable.</p> <p>Due to COVID-19 the Government announced a Stay of Default for eligible farmers to provide farmers the flexibility they need to manage their cash flow when facing lower prices or reduced marketing opportunities. In addition, applicable farmers who still have interest-free loans outstanding will have the opportunity to apply for an additional \$100,000 interest-free portion for 2020-2021, if their total APP advances remain under the \$1 million cap.</p>

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Updated: 8 December 2020

Canada's response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

[AgrInvest](#)

Lead: AAFC through financial institutions.

Description: Government matching savings account intended to provide producers with cash flow to manage losses and invest in farm operations.

Most agricultural producers have an AgrInvest account, with access to some level of government-matched funding that could be used to address near-term cash flow requirement, including covering some of the costs associated with COVID-19.

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Updated: 8 December 2020

Exceptional Costs and Demands

Initiative

Temporary Foreign Workers

Lead: ESDC ([Temporary Foreign Worker Program](#)) and AAFC ([Mandatory Isolation Support for Temporary Foreign Workers Program](#) and [Emergency On-Farm Support Fund](#))

Description: Changes to ensure TFWs can continue to enter efficiently and safely to support the sector.

An initial \$50 million investment under AAFC's Mandatory Isolation Support for Temporary Foreign Workers Program to help farmers, fish harvesters, and all food production and processing employers, put in place the measures necessary to follow the mandatory 14-day quarantine period required of all workers arriving from abroad. The Government has proposed to extend the program through to the end of March 2021 with an additional investment of \$34.4 million.

An additional investment of \$58.6 million was added to strengthen ESDC's TFW Program and making further investments to safeguard the health and safety of Canadian and temporary foreign workers from COVID-19 by:

- Investing \$7.4 million to increase supports to temporary foreign workers, including \$6.0M for direct outreach to workers delivered through migrant worker support organizations;
- strengthening the employer inspections regime, particularly on farms, and making improvements to how tips and allegations of employer non-compliance are

Agriculture Implications and Analysis

Exemptions to travel restrictions to temporary foreign workers in agriculture, agri-food, seafood processing and other key industries. However, all individuals entering from abroad must isolate for 14 days upon arrival.

A temporary modification is being made to the Labour Market Impact Assessment (LMIA) process for agriculture and food processing employers, as the required 2-week recruitment period will be waived for the next 6 months.

The maximum duration of employment under LMIA's is increased from 1 to 2 years for employers of workers in the low-wage stream as part of a three-year pilot. LMIA's in key occupations related to the agriculture and agri-food sectors will be prioritized.

In addition, ESDC has added flexibilities to the TFW Program to make it easier for TFWs already in Canada with an employer-specific permit to change employers. This change will cut what can often take 10 weeks or more, down to 10 days or less. There is no change to the role of the employer in the process for hiring foreign workers.

AAFC's Mandatory Isolation Support for Temporary Foreign Workers Program provides a maximum of \$1,500 per temporary foreign worker to help farmers and food processors pay for the costs related to safely accommodating workers for the mandatory 14-day quarantine period such as wages, accommodations, transportation, food, health and safety products. The extension of the Mandatory Isolation Support for Temporary Foreign Workers Program to the end of March 2021, announced through the Fall Economic Statement, will ensure continued access to financial support for quarantine costs.

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Canada’s response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

<p>addressed (such as by initiating an inspection) through an investment of \$16.2 million; and</p> <ul style="list-style-type: none"> investing \$35 million to support direct infrastructure improvements to living quarters, temporary or emergency housing (on- or off-farm), as well as PPE, sanitary stations, and any other health and safety measures. <p>FAQ on Changes to TFW Program</p> <p>Emergency Food Security Fund</p>	<p>In addition, AAFC’s Emergency On-Farm Support Fund provides a \$35 million investment to improve health and safety on farms and in employee living quarters to prevent and respond to the spread of COVID-19.</p>
<p>Lead: AAFC</p> <p>Description: The EFSF program aims to strengthen food systems and to facilitate access to safe and nutritious food for at-risk populations</p> <p>Fact Sheet on EFSF</p> <p>Surplus Food Rescue Program</p>	<p>Under the Emergency Food Security Fund, the Government of Canada is making up to \$200 million available to Canadian food banks and local food organizations to help improve access and increase food supply for Canadians experiencing food insecurity in Canada due to the COVID-19 pandemic.</p>
<p>Lead: AAFC</p> <p>Description: The program aims to move surplus food commodities such as potatoes and other possible horticulture, fish and seafood, and meat through the food system as efficiently as possible to help vulnerable Canadians.</p> <p>Nutrition North Canada</p>	<p>An investment of \$50 million will help to alleviate pressures of accumulating food waste faced by producers. In addition, it will help to support organizations that are tackling food insecurity, which have faced increased demand due to COVID-19.</p>
<p>Lead: Crown-Indigenous Relations and Northern Affairs Canada (CIRNAC)</p> <p>Description: Nutrition North Canada is a Government of Canada subsidy program to provide Northerners in isolated communities with improved access to perishable nutritious food.</p>	<p>In response to COVID-19, the Government of Canada is providing an additional \$25 million to Nutrition North Canada to increase subsidies so families can afford much-needed nutritious food and personal hygiene products.</p>

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Canada’s response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

<p>Strengthen Food Inspections</p> <p>Lead: CFIA</p> <p>Description: \$20 million for the CFIA to strengthen food inspections and keep food supply safe.</p>	<p>This additional funding has allowed CFIA to build capacity for more overtime, and extra shifts from inspectors to fill demand. It also allowed CFIA to invest in hiring and training to get more people on board.</p>
<p>Seafood Stabilization Fund</p> <p>Lead: DFO</p> <p>Description: This \$62.5 million program will help businesses:</p> <ul style="list-style-type: none"> • access short-term financing to pay for maintenance and inventory costs, • add storage capacity for unsold product; • comply with new health and safety measures for workers; • support new manufacturing/automated technologies to improve productivity and quality of finished seafood products; and, • adapt products to respond to changing requirements and new market demands. 	<p>This funding will provide assistance to help address the financial strain and instability that the fish and seafood processing sector is facing by helping the sector to safely and efficiently process, store, package, and distribute fish and seafood products.</p> <p>The aquaculture industry will be eligible to apply for support if they are processing businesses. However, the fund cannot be used to aid in the farming of aquaculture products.</p>
<p>Emergency Processing Fund</p> <p>Lead: AAFC</p> <p>Description: This \$77.5 million fund will help companies implement changes to safeguard the health and safety of workers and their families due to the impacts of the COVID-19 pandemic. The fund also aims to aid companies to invest to improve, automate and modernize facilities needed to increase Canada’s food supply capacity.</p>	<p>This funding will support food processors facing significant hardships associated with COVID-19. Eligible activities can be retroactive to March 15, 2020 and must be completed by September 30, 2020. There are two objectives for eligible activities. The first objective will be funded by non-repayable contributions and will be the initial priority for funding under the program. This objective will cover emergency COVID response, such as providing funding to implement added public health protocols. The second objective will cover strategic investments funded with repayable contributions and could include activities such as improvements or modernization of food processing or manufacturing facilities to manage surplus stock or increase production.</p>

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Canada’s response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

	<p>This fund will provide up to \$5 million per recipient in non-repayable funding for emergency COVID response activities and/or repayable funding for strategic investments.</p>
<p>AgriRecovery Framework</p> <p>Lead: AAFC. PT governments put forward AgriRecovery proposals to the federal government.</p> <p>Description: Objective of the framework is to help producers with the extraordinary costs of activities necessary to resume business operations as quickly as possible after a disaster and/or the extraordinary costs associated with short-term actions necessary to minimize/contain the impacts of a disaster on producers</p>	<p>Due to COVID-19, the government has launched a national AgriRecovery initiative of up to \$125 million in funding to help producers faced with additional costs incurred by COVID-19. This includes set-asides for cattle and hog management programs to manage livestock backed-up on farms, due to the temporary closure of food processing plants.</p>

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Updated: 8 December 2020

Overall Income Loss and Wage Support

Initiative	Agriculture Implications and Analysis
<p>Canada Emergency Response Benefit</p> <p>Lead: Service Canada and the CRA</p> <p>Description: Provided a taxable benefit of \$2,000 a month for up to 28 weeks.</p> <p>The benefit was available to:</p> <ul style="list-style-type: none"> • working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures. • workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work. • wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance. • workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19. • seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak. <p>Individuals, including those self-employed, could earn up to \$1000 per month and still receive the benefit.</p>	<p>Absenteeism issues have been challenging in the sector. Of note, a person could not quit their job voluntarily to apply for the benefit.</p> <p>Allowances existed such that part-time workers could collect the CERB while earning up to \$1000 part-time to encourage workers to stay in the labour force.</p> <p>The government is transitioning people who have been receiving the CERB to a more flexible and generous EI program for those who qualify, which will provide them additional features and tools to get back into the workforce. Three new programs have also been created to help those in need: the Canada Recovery Benefit, the Canada Recovery Sickness Benefit, and the Canada Recovery Caregiving Benefit. Details for these programs are included below.</p> <p>STATUS: CLOSED</p>
<p>Canada Recovery Benefit</p>	<p>The benefit will allow Canadians to earn more income while on claim as well as include links to Job Bank, Canada’s national employment service, with career planning tools for those seeking employment. In addition, the</p>

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Canada’s response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

<p>Description: The Canada Recovery Benefit (CRB) gives income support to employed and self-employed individuals who are directly affected by COVID-19 and are not entitled to Employment Insurance (EI) benefits.</p> <p>This program will provide \$500 per week for up to 26 weeks for those who have stopped working and who are not eligible for EI, or had their employment/self-employment income reduced by at least 50% due to COVID-19.</p>	<p>government will be working with provinces and territories to share information to ensure that Canadians have access to tools and training opportunities to successfully return to the workforce.</p> <p>If an individual’s situation continues past 2 weeks, they will need to apply again. They may apply up to a total of 13 eligibility periods (26 weeks) between September 27, 2020 and September 25, 2021.</p>
<p>Canada Recovery Sickness Benefit (CRSB)</p> <p>Description: This program will provide \$500 per week for up to two weeks, for workers who are sick or must self-isolate for reasons related to COVID-19, or have underlying conditions that would make them more susceptible to COVID-19.</p>	<p>This will provide support for workers and low income earners who need to stay home if they are sick or have been exposed to the virus.</p> <p>If an individual’s situation continues past 1 week, they will need to apply again. They may apply up to a total of 2 weeks between September 27, 2020 and September 25, 2021.</p>
<p>The Canada Recovery Caregiving Benefit (CRCB)</p> <p>Description: This program will provide \$500 per week for up to 26 weeks per household, for eligible Canadians unable to work because they must care for:</p> <ul style="list-style-type: none"> • a child under age 12 due to the closures of schools or daycares because of COVID-19. • a family member with a disability or a dependent because their day program or care facility is closed due to COVID-19. • a child, a family member with a disability, or a dependent who is not attending school, daycare, or other care facilities under the advice of a medical professional due to being at high-risk if they contract COVID-19. 	<p>This will provide support to workers and low income earners who need to stay home to care for dependents.</p> <p>If an individual’s situation continues past 1 week, they will need to apply again. They may apply up to a total of 26 weeks between September 27, 2020 and September 25, 2021.</p>
<p>Essential worker wage top up</p> <p>Lead: CRA</p>	<p>The Government of Canada will provide up to \$3 billion in support to increase the wages of low-income essential workers. Each province or</p>

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<p>Description: The Government will cost-share with provinces and territories a temporary top up to the salaries of low-income essential workers that the provinces and territories have deemed essential in the fight against COVID-19.</p>	<p>territory will determine which workers would be eligible for support, and how much support they will receive.</p> <p>At this time, the majority of the essential worker top ups that applied to the sector have expired, with the exception of the NWT, which was extended until February 28, 2021.</p>
<p>Canada Emergency Wage Subsidy</p> <p>Lead: CRA</p> <p>Description: Effective July 5, 2020, the CEWS would consist of two parts:</p> <ul style="list-style-type: none">• a base subsidy available to all eligible employers that are experiencing a decline in revenues, with the subsidy amount varying depending on the scale of revenue decline; and• a top-up subsidy of up to an additional 25 per cent for those employers that have been most adversely affected by the COVID-19 crisis. <p>Changes to CEWS as of November 19, 2020 (Bill C-9) include:</p> <ul style="list-style-type: none">• the subsidy is extended to June 2021• the maximum subsidy rate for periods 8 to 10 remains at 65% (40% base rate + 25% top-up)• the deadline to apply is January 31, 2021, or 180 days after the end of the claim period, whichever comes later• starting in period 9, the calculation for employees on leave with pay now aligns better with EI benefits <p>An eligible employee is an individual employed in Canada by an eligible employer during the claim period. Employee eligibility is</p>	<p>Eligibility is based on sales lost due to COVID. Recent expansions to the program now allow all eligible employers with a revenue decline to qualify for CEWS support.</p> <p>Through the Fall Economic Statement, the government proposed to increase the maximum subsidy rate to 75 per cent for the period beginning December 20, 2020 and to extend this rate until March 13, 2021, to provide greater certainty to employers.</p>

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Updated: 8 December 2020

Canada’s response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

<p>based on whether the person is employed in Canada, not where they live.</p> <p>A calculator has been developed as a tool to help potential applicants to estimate the amount of their wage subsidy.</p>	
<p>Fish Harvester Benefit</p> <p>Lead: DFO</p> <p>Description: This initiative will provide grants to help fish harvesters impacted by the COVID-19 pandemic and give them more liquidity to address non-deferrable business costs.</p>	<p>The \$267.6 million program would provide income support for this year’s fishing seasons. This measure covers 75 per cent of fishing income losses beyond a 25 per cent income decline threshold, up to a maximum individual entitlement equivalent to what is provided under the Canada Emergency Wage Subsidy (\$847 per week for up to 12 weeks).</p> <p>STATUS: CLOSED – the application period for this benefit ran from Aug. 24 – Oct. 19, 2020</p>
<p>GST/HST Deferral</p> <p>Lead: Finance Canada</p> <p>Description: Allow businesses, including self-employed individuals, to defer all Goods and Services Tax/Harmonized Sales Tax (GST/HST) payments until the end of June, as well as customs duties owed for imports.</p>	<p>Most supplies of agricultural and fishing products are zero-rated (i.e. subject to GST/HST at 0%). Incorporated agriculture businesses that sell taxable agricultural products such as cut flowers, foliage, bedding plants, sod, living trees could be eligible for this GST/HST deferral.</p> <p>STATUS: CLOSED – Deferral was allowed until June 30, 2020.</p>
<p>Employment Insurance for fish harvesters</p> <p>Lead: ESDC</p> <p>Description: Employment Insurance (EI) provides fishing benefits to qualifying, self-employed fishers who are actively seeking work. Eligibility depends on how much earned from self-employment in fishing during the qualifying period.</p> <p>The qualifying period for summer fishing benefits cannot start earlier than the week of March 1. For winter fishing benefits, it cannot start earlier than September 1. The qualifying period also</p>	<p>Unlike regular EI benefits, eligibility for EI fishing benefits is based on earnings, not insurable hours of employment.</p> <p>As of September 27, 2020, there are some temporary changes to the EI program to help access EI fishing benefits. The following changes will be in effect for 1 year:</p> <ul style="list-style-type: none"> • A minimum unemployment rate of 13.1% applies to all regions across Canada starting August 9, 2020 <ul style="list-style-type: none"> ○ If the regional unemployment rate is higher than 13.1%, the higher actual rate will be used to calculate benefits

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<p>cannot start more than 31 weeks immediately before the start of a benefit period.</p> <p>If an applicant applied for benefits earlier and the application was approved in the last 31 weeks, the qualifying period is from the start of the previous benefit period to the start of the new benefit period.</p> <p>The amount that must be earned during the qualifying period varies depending on the unemployment rate in the region where an applicant lives. The applicant will need to earn a minimum of between \$2,500 and \$4,200 during the qualifying period to qualify for fishing benefits. More details are available here.</p>	<ul style="list-style-type: none">• For fishers, earnings from 2018, 2019 and 2020 summer or winter seasons will be used to determine an individual's benefit rate and establish a claim for the same season• Applicants will receive at least \$500 per week before taxes but could receive more <p>Fishers may be eligible to receive regular fishing benefits as well as sickness, maternity, parental, compassionate care and/or family caregiver benefits.</p>
<p>Employment Insurance</p> <p>Description: The Employment Insurance (EI) program provides temporary income support to unemployed workers while they look for employment or to upgrade their skills.</p>	<p>As part of post-CERB transition plans, those receiving EI will be eligible for a taxable benefit rate of at least \$500 per week, or \$300 per week for extended parental benefits. The government will continue to work with provinces and territories to ensure Canadians receiving EI benefits have access to skills training and employment supports, to help them get back to work.</p> <p>The government will also freeze the EI insurance premium rates for two years, so Canadian workers and businesses will not face immediate increases to costs and payroll deductions due to the additional expenses resulting from the pandemic.</p> <p>As of September 27, 2020, there are some temporary changes to the EI program that will be in effect for 1 year:</p> <ul style="list-style-type: none">• A minimum unemployment rate of 13.1% applies to all regions across Canada starting August 9, 2020<ul style="list-style-type: none">◦ If a region's unemployment rate is higher than 13.1%, the higher actual rate will be used to calculate the benefits• An applicant only need 120 insured hours to qualify for benefits because they will receive a one-time credit of:

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Canada’s response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

	<ul style="list-style-type: none"> ○ 300 insured hours if applying for regular benefits ○ 480 insured hours if applying for sickness, maternity, parental or caregiving benefits ● If applying for sickness benefits, a medical certificate is not required
<p>Working While on EI Claim</p> <p>Lead: ESDC</p> <p>Description: Under the existing Employment Insurance rules, the Working While on Claim provision allows a worker to keep receiving part of their EI benefits and all earnings from a new job.</p> <p>A person earning money while receiving EI benefits can keep 50 cents of their EI benefits for every dollar they earn, up to 90 percent of their previous weekly earnings (roughly four and a half days of work). Above this cap, their EI benefits are deducted dollar-for-dollar.</p>	<p>This could be an incentive for those who are laid off from their jobs to continue to receive EI benefits and take on part time work in the agriculture and agri-food sector.</p> <p>The Working While on Claim rules now apply to sickness and maternity benefits</p>
<p>Work-Sharing Program – Employment Insurance</p> <p>Lead: ESDC</p> <p>Description: Work-Sharing is a program that helps employers and employees avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer.</p> <p>The program provides EI benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers.</p>	<p>Could have utility for farm and agri-food businesses.</p>

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Updated: 8 December 2020

Canada's response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

Effective March 15, 2020 to March 14, 2021, and not limited to one specific sector or industry, the Government of Canada is introducing temporary special measures due to COVID-19.

- Extension of the maximum possible duration of an agreement from 38 weeks to 76 weeks
- Mandatory cooling off period has been waived for employers who have already used the Work-Sharing program so that eligible employers may immediately enter into a new agreement

Reduce the requirement and expand eligibility to employers affected by accepting business who have been in business for only 1 year rather than 2 and eliminate the burden of having to provide sales/production figures at the same time.

[Support for Students](#)

Lead: CRA, ESDC, SSHRC, NSERC, CIH, ISED

Description: \$9 billion for post-secondary students and recent graduates to help provide financial support for the summer, continue their studies in the fall, and help provide experience needed to start careers. This support includes:

- [Canada Emergency Student Benefit](#) – CLOSED Sept. 30, 2020;
- Canada Student Service Grant – CLOSED Nov.6, 2020;
- double the Canada student Grants;
- broaden Eligibility for student financial assistance by removing expected student's and spouses' contributions in 2020-21;
- raise the maximum weekly amount that can be provided to a student in 2020-21;
- increase existing distinctions-based support for First Nations, Inuit, and Métis Nation students by providing an additional \$75.2 million in 2020-21; and

The Government of Canada will expand existing federal employment, skills development, and youth programming to create up to 116,000 jobs, placements, and other training opportunities to help students find employment and develop valuable skills this summer and over the coming months. Student job opportunities in the agricultural sector will also be advertised on the recently launched [agricultural jobs portal](#).

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Updated: 8 December 2020

Canada’s response during the COVID-19 pandemic – Information and implications for the Agriculture and Agri-Food Sector

<ul style="list-style-type: none"> • extend expiring federal graduate research scholarships and postdoctoral fellowship and supplement existing federal research grants by providing \$291.6 million to federal granting councils. 	
<p>Agricultural Jobs Portal</p> <p>Lead: AAFC</p> <p>Description: An online jobs portal directing Canadians to job opportunities in the sector</p>	<p>To further help address labour challenges facing the sector, and help Canadians who have had their jobs affected by COVID-19, the department has launched an agricultural jobs portal to inform Canadians about the diverse and rewarding job opportunities available in the sector.</p>
<p>Youth Employment and Skills Program Enhancement</p> <p>Lead: AAFC</p> <p>Description: The Youth Employment and Skills Program (YESP) provides a wage subsidy to employers who hire youth for agricultural jobs. The Government invested up to \$9.2 million to enhance the YESP and will fund approximately 800 new positions for youth in the agriculture industry.</p> <p>Eligible applicants include producers, agri-businesses, industry associations, provincial and territorial governments, Indigenous organizations and research facilities. Employers may apply for this funding retroactive to April 1, 2020, with projects to be completed by March 31, 2021.</p>	<p>This funding can help provide necessary labour to where it is needed most.</p> <p>The YESP will provide agriculture employers up to 50 per cent of the cost of hiring a Canadian youth up to \$14,000. Indigenous applicants and those applicants hiring a youth facing barriers are eligible for funding of up to 80 per cent of their costs.</p> <p>Due to a high demand for funding under this program, the application intake has been closed as of July 6, 2020.</p> <p>The Fall Economic Statement included a proposed investment of \$575.3 million over the next two years for the ESDC-led Youth Employment and Skills Strategy, which includes funding for AAFC’s YESP.</p>
<p>AgriStability</p> <p>Lead: AAFC administered by provincial jurisdictions</p>	<p>In response to COVID-19, governments agreed to extend the enrollment deadline from April 30, 2020 to July 3, 2020.</p> <p>Participants may also request interim payments for the program year once they are able to estimate potential losses. The Government is working with provinces and territories to increase interim payments from</p>

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<p>Description: A margin-based, whole farm program that provides support to producers when their program margin declines more than 30% relative to their reference margin</p>	<p>50 per cent to 75 per cent. Virtually all provinces/territories have now received federal approval to issue interim payments at up to 75% of the estimated final payments.</p>
<p>AgrilInsurance</p> <p>Lead: AAFC administered by provincial jurisdictions</p> <p>Description: Provides producers with actuarially sound insurance against crop yield and quality losses caused by uncontrollable natural perils</p>	<p>AgrilInsurance provides production insurance based on quality and yield of crops.</p> <p>The Government is working with provinces and territories to explore possibilities for expanding the AgrilInsurance program to include labour shortages as an eligible risk for the horticulture sector. This work with provincial and territorial partners would insure against lost production due to an insufficient workforce, should producers be unable to find enough labour to harvest.</p>

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Updated: 8 December 2020

Strategic Opportunities

Initiative	Agriculture Implications and Analysis
<p>AgrilInnovate</p> <p>Lead: AAFC</p> <p>Description: This program provides repayable contributions for projects that aim to accelerate the commercialization, adoption and/or demonstration of innovative products, technologies, processes or services that increase agri-sector competitiveness and sustainability. Projects must be completed by March 31, 2023.</p>	<p>AgrilInnovate could further ensure Canadian food security by funding projects that utilize innovations to improve productivity, helping to address strains on Canadian food supply brought on by COVID-19.</p>
<p>Canadian Agricultural Strategic Priorities Program (CASPP)</p> <p>Lead: AAFC</p> <p>Description: The Canadian Agricultural Strategic Priorities Program (CASPP) supports the Canadian agricultural sector’s participation in the Government of Canada’s growth and policy objectives, by investing in the sector’s design, development and implementation of tools and strategies to respond to and seize opportunities created by these objectives.</p>	<p>CASPP programs can support sector-based organizations respond to new supply and trade realities developed through COVID-19. Projects must be led by Canadian agriculture based non-profit organizations and be national or sector wide in scope.</p>
<p>Dairy Processing Investment Fund</p> <p>Lead: AAFC</p> <p>Description: The Dairy Processing Investment Fund was established to provide funding to dairy processors for investments that will improve productivity and competitiveness and help them prepare for market changes resulting from the Canada-European Union Comprehensive Economic and Trade Agreement (CETA).</p>	<p>The DPIF was initially designed to support the sector adapt to market changes resulting from CETA. The program supports investments in capital to assist and improving dairy processors productivity and competitiveness. In doing so, the program does function to help dairy processors address some of the market changes brought on by COVID-19.</p> <p>STATUS: The application process for this fund is now CLOSED.</p>
<p>Industrial Research Assistance Program</p>	<p>Due to COVID-19 the Government has invested \$250 million to assist innovative, early-stage companies that are unable to access existing</p>

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<p>Lead: National Research Council of Canada</p> <p>Description: The National Research Council of Canada’s Industrial Research Assistance Program provides advice, connections, and funding to help Canadian small and medium-sized businesses increase their innovation capacity and take their ideas to market.</p>	<p>COVID-19 business support, through the National Research Council of Canada’s Industrial Research Assistance Program.</p>
<p>Canada Infrastructure Bank (CIB) Growth Plan</p> <p>Lead: Canada Infrastructure Bank (CIB)</p> <p>Description: The CIB’s \$10 billion Growth Plan aim to stimulate jobs for Canadians and strengthen Canada’s economy through new infrastructure investments. The Growth Plan targets new investments in five priority initiatives and it will help accelerate the delivery of high impact projects that have strong potential for CIB investment. Among other investments, this will include:</p> <ul style="list-style-type: none">• \$1.5 billion for Agriculture Infrastructure – investments will focus on transformative irrigation infrastructure projects that are high priorities for Western Canada.• \$2 billion for Broadband – the CIB will offer low-cost, flexible financing to broadband projects connecting many premises that would otherwise not be commercially viable.	<p>The benefits of the agriculture infrastructure initiative include the addition of an estimated 700,000 acres of newly irrigated land, increased food output, improved water resource management, more secure domestic food supply and export opportunities. Preliminary estimates suggest that completed critical irrigation projects could also help stimulate an additional \$1.5 billion in investment by users for “on-farm works” and associated precision/smart technology for more efficiency.</p> <p>The broadband initiative will accelerate connectivity in Canada by developing and delivering large-scale, high-impact projects. The CIB’s investments will connect more than three quarters of a million households and businesses – in underserved communities – creating new economic, education and health care service opportunities.</p>

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