
July 9, 2020

Updated Guide to Financial Assistance Farmers' Markets and Market-based Businesses in Nova Scotia

How to use this guide

To use this guide, review the Glossary on the following page and choose the category below that reflects your situation. Each category has next steps and contact information to help you move forward.

The following guide is intended to provide farmers' markets and farmers' market-based businesses with the most up-to-date information available for securing financial assistance during these unprecedented times. This guide is not intended to be exhaustive, but rather a curated list of relevant funding opportunities for farmers' markets and farmers' market-based businesses. Further information and guides are also available in the Appendix at the end of this guide.

Please also note that this guide is accurate only up to July 9, 2020. For a list of links that will provide you with the most up-to-date information available, please consult the Appendix at the end of this guide.

If you have any outstanding questions or concerns regarding your farmers' market or farmers' market-based business, please contact Farmers' Markets of Nova Scotia by email at fmns@farmersmarketsnovascotia.ca or by phone at 902-932-7282.

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Category 1: I've been laid off from my job or I can no longer viably run my business or I can't work

Option 1: Apply for the Nova Scotia Worker Emergency Bridge Fund

Available **immediately**, Nova Scotia's *Worker Emergency Bridge Fund* is a one-time payment of \$1,000, available for those who can no longer work for a variety of reasons, and **who don't qualify for Employment Insurance**.

- **Note:** This is considered taxable income, and must be included in your 2020 tax return.

You qualify if:

- You were laid off or are out of work on or after March 16, 2020 due to COVID-19.
- You are not eligible for Employment Insurance.
- You've earned between \$5,000 and \$34,000 in income **in the year 2018**.
- You've applied (or plan on applying for) the Canada Emergency Relief Benefit (see more info in Option 2 below).

What you need to do:

- Step 1 (if you were employed and laid off)
 - You need to get a copy of your Record of Employment (ROE). You can get it from your employer, or you can register for a **My Service Canada Account** with the Canada Revenue Agency by going to this website: <https://www.canada.ca/en/employment-social-development/services/my-account.html>
 - Your ROE must show:
 - Box 11: date must be March 16 or later
 - Box 15A: hours must be less than what's needed to qualify for Employment Insurance (**note:** you can check the number of hours needed to qualify for Employment Insurance in your area on this Service Canada website: https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx).
 - Box 15B: amount must be greater than \$5,000 and less than \$34,000
 - Box 16: must show code A (laid off) – if you were fired or you quit, you're not eligible for this program
- Step 1 (if you're self-employed): If self-employment income is your primary source of income, you'll need:
 - Your SIN
 - Your CRA business number (if you have one)
 - A copy of your 2018 tax return that shows you earned between \$5,000 and \$34,000 in 2018
- Step 2: Call 1-800-863-6582 to speak to a Canadian Red Cross agent.
 - **Note:** Agents are available 7 days a week from 8am to 8pm.

For more information, please go to: <https://novascotia.ca/coronavirus/worker-emergency-bridge-fund/>

Option 2: Apply for the Canada Emergency Relief Benefit

The Canada Emergency Relief Benefit (CERB) has been extended from 16 weeks to 24 weeks, and is available for those who can no longer work for a variety of reasons. If you have lost income because of COVID-19, CERB will provide you with \$500 a week for up to 24 weeks, retroactive to March 15, 2020.

You presently qualify if:

- You are residing in Canada and are at least 15 years old.
- You stopped working due to COVID-19 and you did not quit your job voluntarily.
- You've earned a minimum of \$5,000 in income within the last 12 months or in the 2019 calendar year from employment income or self-employment income (or a combination of both)
- You've received no more than \$1,000 in income for at least 14 days in a row for any one or more of the following reasons:
 - You've been laid off from your job.
 - You can no longer viably run your own business (this includes self-employed people, artists, and others).
 - You need to take sick leave because you're ill, you're self-isolating, or you've been required to self-quarantine.
 - You can't work because you need to take care of someone who is critically ill.

OR

- You've exhausted your Employment Insurance regular benefits or Employment Insurance fishing benefits between December 29, 2019 and October 3, 2020.

Note: Effective April 15th, the CERB's eligibility has been expanded to include:

- Seasonal workers
- Those who have recently run out of employment insurance
- People who make less than \$1,000 a month due to reduced work hours

For more information, please go to: <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

HOW TO APPLY:

- Step 1: If you can apply online (computer or mobile phone) make sure you register for a **My Account** with the Canada Revenue Agency by going to this website:
 - <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>
- Step 2: Apply for the CERB by clicking on this website:
 - <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>
- **Note: If you can't apply online, call 1-800-622-6232 for assistance.**

Option 3: Apply for EI Regular Benefits

You can receive 15 weeks of payments directly into your bank account worth up to 55% of your usual pay or, \$573 per week, whichever is less.

- You can apply for EI Regular Benefits if you've been laid off **AND** you've paid into Employment Insurance and you worked at least 600 hours in the last 52 weeks.

What you need to do:

- Step 1: Ask your employer for a RECORD OF EMPLOYMENT.
 - They will either give you a paper copy or send an electronic copy directly to Service Canada.
- Step 2: Apply ASAP (even if you don't have your ROE yet)
 - If you can apply online (computer or mobile phone) go to:
 - <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>
 - Note: If you can't apply online, call 1-800-622-6232

Option 4: Apply for EI Sickness Benefits

You can receive 15 weeks of payments directly into your bank account worth up to 55% of your usual pay or, \$573 per week, whichever is less.

You can apply for EI Regular Benefits for the following reasons:

- You've paid into Employment Insurance and you worked at least 600 hours in the last 52 weeks.
- And any one or more of the following:
 - You need to take sick leave because you're ill, you're self-isolating, or you've been required to self-quarantine.
 - You can't work because you need to take care of someone who is critically ill.

What you need to do:

- Step 1: Ask your employer for a RECORD OF EMPLOYMENT.
 - They will either give you a paper copy or send an electronic copy directly to Service Canada.
- Step 2: Apply ASAP (even if you don't have your ROE yet)
 - If you can apply online (computer or mobile phone) go to:
 - <https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html>
 - Note: If you can't apply online, call 1-800-622-6232

Category 2: I need help paying my employees or want to hire a student

Option 1: Benefit from the Federal Canada Emergency Wage Subsidy (CEWS)

Effective as of April 29, the Government of Canada is providing small businesses, including non-profits, with a wage subsidy covering up to 75% of wages for a period of up to 3 months, and is retroactive to March 15, 2020.

Note: The government of Canada has recently extended the CEWS from 12 weeks to 24 weeks.

What covers:

- 75% of the first \$58,700 normally earned by employees – representing a benefit of up to \$847 per week.

What time period it covers:

- The program will be in place for a 24-week period, from March 15 to August 29, 2020.

Employers, including small businesses and non-profits, are eligible if:

- You suffer a drop in gross revenues of at least **15% in March, and at least 30% in April, May, June, July, and August**, when compared to the same months in 2019.
 - **Note:** For non-profit organizations and registered charities similarly affected by a loss of revenue, the government will continue to work with the sector to ensure the definition of revenue is appropriate to their circumstances. The government is also considering additional support for non-profits and charities, particularly those involved in the front line response to COVID-19. Further details will be announced in the near term.
- **Note:** 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 at least make best efforts to top up salaries to 100% of the maximum wages covered.
- **Note:** Employers eligible for the CEWS are entitled to receive a 100% refund for certain employer contributions to Employment Insurance and the Canada Pension Plan.
- **Note:** An employer cannot claim the CEWS for remuneration paid during a 4-week period if the employee would have been eligible for the Canada Emergency Response Benefit (see above) during that same time period.

How to apply:

- The eligible employer will apply for the CEWS **after the employees are paid**.
- The CEWS can be applied for through the CRA's *My Business Account* portal, which can be accessed by clicking here: <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-businesses/business-account.html>
- You can use the following website to calculate your CEWS amount: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-calculate-subsidy-amount.html>

Note: For further information, directions, and eligibility criteria, please go to: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-how-apply.html#h-2>

Option 2: Benefit from the Canada Student Service Grant Program

On June 25, 2020, the Government of Canada launched the Canada Student Service Grant (CSSG) program and the associated “I Want to Help” online platform. This program provides eligible post-secondary students and recent graduates the opportunity to receive a non-repayable grant of between \$1,000 and \$5,000 if they take part in community service opportunities as part of the COVID-19 response.

The “I Want to Help” platform can be used by not-for-profit organizations to connect students to volunteer service opportunities. The program provides additional financial supports for students that have had difficulties finding work this summer, and helps local organizations that qualify find an extra set of hands to help with their work.

What it is:

- A non-repayable grant of between \$1,000 to \$5,000, payable to students and recent graduates who “volunteer” at a non-profit organization.
- Non-profits register on the “I Want to Help” online platform and invite applicants to apply through the platform.

You are eligible if:

- You are a non-profit organization or registered charity.
- You have a volunteer position available that is a minimum of 2 hours a week for a minimum of 4 weeks between June 25, 2020 and October 31, 2020.
- The volunteer position complies with public health guidelines, is related to COVID-19 response activities, and provides a meaningful experience for the volunteer.

To apply:

- Go to <https://iwth.tiged.org/> and register your organization.

For more information, to go: <https://pm.gc.ca/en/news/backgrounders/2020/06/25/canada-student-service-grant?fbclid=IwAR1bxfzfNZWktCB4eVsdKDsUCPadzke6cHCxjt7qPpziW4SEoPg0floyJRU>

Option 3: Benefit from the Urban Main Street Loan Initiative

The Center of Entrepreneurship and Education (CEED) has joined the Atlantic Canada Opportunities Agency (ACOA) to offer the Urban Main Street Loan Initiative (UMSLI). The UMSLI is a loan that can be used to finance the everyday operations of a business, including wages. It is open for retail shops, restaurants, and community-based businesses (including farmers' market-based businesses).

What it is:

- A loan of up to \$40,000
 - The loan has 0% interest until December 31, 2022.
 - No principal payments are due until December 31, 2020.
 - Principal payments can be made voluntarily *at any time* without penalty.
 - All balance remaining after December 31, 2020 will be converted to a term loan and must be paid by December 31, 2025.
- **Note:** 25% or up to \$10,000 of the \$40,000 is forgivable if the business operates in the Halifax area.

You qualify for this loan if:

- You are a SME (small and medium-sized enterprise) or a social enterprise.
 - **Note:** This includes non-profit organizations, cooperatives, sole proprietorships, and partnerships.
- You have been an operational and registered business or enterprise in Nova Scotia on or before March 1, 2020.
- You must demonstrate that you've been adversely impacted as a result of COVID-19.
- You must have had a payroll below \$1.5 million in the 2019 fiscal year.
- You must demonstrate that you've attempted to access other federal relief measures under Canada's COVID-19 Economic Response Plan, such as the Canada Emergency Business Account (CEBA, see below), the Wage Subsidy benefits, the Commercial Rent Assistance for small businesses among others, and were either ineligible or rejected; **or accessed COVID-19 relief measures and continue to experience liquidity issues.**
- You cannot receive a concurrent loan for the same costs covered by this loan.

Eligible expenses:

- Sales and marketing
- Product development
- Wages
- Other business activities

To apply, go to:

<https://platform.acceleratorapp.co/application/new?program=urban%20main%20street%20recovery%20fund>

For more information, go to: <https://www.ceed.ca/urban-main-street-recovery-fund-umsrf/>

Option 4: Access an interest-free loan through the Canada Emergency Business Account (CEBA)

The Government of Canada is providing interest-free loans of up to \$40,000 for small businesses non-profits with payroll of at least \$20,000 in 2019.

What it is:

- The Canada Emergency Business Account is an interest-free loan of \$40,000 for qualifying businesses.
- **Note:** Up to \$10,000 of that amount will be eligible for complete forgiveness if \$30,000 is fully repaid on or before December 31, 2022.
- **Note:** The loan is interest-free until December 31, 2022. After this date, the loan can be converted into a 3-year term loan charging an interest rate of 5%.
- **Note:** We recommend that you contact your bank or credit union immediately to discuss getting ready to submit an application for the Canada Emergency Business Account.

For more information and to apply, go to: <https://ceba-cuec.ca/>

Option 5: Access a term loan to cover your operational cash flow requirements

The Government of Canada announced on March 27th the launch of its new *Small and Medium-sized Enterprise Loan and Guarantee Program*. This program is designed to provide credit and liquidity options for small and medium business.

What it is:

- Small and medium-sized businesses can get access to incremental credit of up to \$6.25 million.
- 80% of these funds will be provided by the Business Development Bank of Canada (BDC).
- 20% of these funds will be provided by a financial institution, such as your bank or credit union.

More information and updates about this option can be found here: <https://www.bdc.ca/en/pages/special-support.aspx>

Category 3: My small business or farmers' market is facing cash flow difficulties

Option 1: Apply for the Government of Nova Scotia COVID-19: Small Business Reopening and Support Grant

Note: The deadline to apply for this grant is Friday, July 17, 2020.

What it is:

- A combination of:
 - A one-time grant of up to \$5,000 to help your business safely re-open.
 - A one-time grant of up to \$1,500 called a "Business Continuity Voucher", which can be used for advice and support to help your business adapt or recover from the effects of COVID-19
- **Note:** No loan payments are due until June 30, 2020.

You are eligible if you fall into one of the following "groups":

- Group 1: Businesses and organizations approved for the Small Business Impact Grant or those that were eligible but didn't apply for the Small Business Impact Grant and plan to reopen.
- Group 2: Independent, Nova Scotian owned small retail businesses

How to apply:

- Go to this website to apply: <https://covid19-small-business-reopening-support-grant.nsrcr.ca/>

More information can be found here: https://novascotia.ca/coronavirus/small-business-reopening-support-grant/?fbclid=IwAR1JKITUwo6t02nL9P3E2AbStevusbpcZ0AVyhz24_erlhIRALj-4RJP4XY

Option 2: Apply for the Government of Nova Scotia COVID-19 Small Business Credit and Support Program

Effective April 29th and available until June 30th, the Government of Nova Scotia has created a new \$20 million program administering loans of up to \$25,000 for eligible for small businesses and non-profit organizations that have been affected by COVID-19. This is a new temporary program, administered under the Government of Nova Scotia's Small Business Loan Guarantee Program.

What it is:

- A combination of:
 - A loan of up to \$25,000 (interest rate = prime + 3.35%) disbursed through participating provincial credit unions (in the form of a term loan of up to 10 years or a line of credit up to seven years)
 - A one-time grant of up to \$1,500 (the grant is called a "Business Continuity Voucher")

- A business continuity voucher of up to \$1,500, to be used for advice and support to help your business adapt or recover from the effects of COVID-19
- **Note:** No loan payments are due until June 30, 2020.

You are eligible if:

- You are a small business or a non-profit organization.
- Your payroll was under \$20,000 in 2019.
- Your business has experienced a decline in sales revenue of at least 15% in March, 2020 or at least 30% in April, May or June, 2020, compared to the same time period in 2019.
- Your business was established before March 1, 2020.
- Your business is majority owned (51% or more) by a Nova Scotia resident.
- **Note:** You cannot apply for this loan if you have applied for or received a loan through the Canada Emergency Business Account (see below for more information).

How to apply:

- Go to this website to apply: <https://honestmoney.ca/nsbusinessrelief>

More information can be found here: <https://novascotia.ca/coronavirus/support/#support-for-business>

Option 3: Benefit from the Urban Main Street Loan Initiative

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What it is:

- A loan of up to \$40,000
 - The loan has 0% interest until December 31, 2022.
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 - Principal payments can be made voluntarily *at any time* without penalty.
 - All balance remaining after December 31, 2020 will be converted to a term loan and must be paid by December 31, 2025.
- **Note:** 25% or up to \$10,000 of the \$40,000 is forgivable if the business operates in the Halifax area.

You qualify for this loan if:

- You are a SME (small and medium-sized enterprise) or a social enterprise.
 - **Note:** This includes non-profit organizations, cooperatives, sole proprietorships, and partnerships.
- You have been an operational and registered business or enterprise in Nova Scotia on or before March 1, 2020.

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- You must demonstrate that you've been adversely impacted as a result of COVID-19.
 - You must have had a payroll below \$1.5 million in the 2019 fiscal year.
 - You must demonstrate that you've attempted to access other federal relief measures under Canada's COVID-19 Economic Response Plan, such as the Canada Emergency Business Account (CEBA, see below), the Wage Subsidy benefits, the Commercial Rent Assistance for small businesses among others, and were either ineligible or rejected; **or accessed COVID-19 relief measures and continue to experience liquidity issues.**
 - You cannot receive a concurrent loan for the same costs covered by this loan.

Eligible expenses:

- Sales and marketing
- Product development
- Wages
- Other business activities

To apply, go to:

<https://platform.acceleratorapp.co/application/new?program=urban%20main%20street%20recovery%20fund>

For more information, go to: <https://www.ceed.ca/urban-main-street-recovery-fund-umsrf/>

Option 4: Access an interest-free loan through the Canada Emergency Business Account (CEBA)

The Government of Canada is providing interest-free loans of up to \$40,000 for small businesses non-profits with payroll of at least \$20,000 in 2019.

What it is:

- The Canada Emergency Business Account is an interest-free loan of \$40,000 for qualifying businesses.
- **Note:** Up to \$10,000 of that amount will be eligible for complete forgiveness if \$30,000 is fully repaid on or before December 31, 2022.
- **Note:** The loan is interest-free until December 31, 2022. After this date, the loan can be converted into a 3-year term loan charging an interest rate of 5%.
- **Note:** We recommend that you contact your bank or credit union immediately to discuss getting ready to submit an application for the Canada Emergency Business Account.

For more information and to apply, go to: <https://ceba-cuec.ca/>

Option 5: Access a term loan to cover your operational cash flow requirements

The Government of Canada announced on March 27th the launch of its new *Small and Medium-sized Enterprise Loan and Guarantee Program*. This program is designed to provide credit and liquidity options for small and medium business.

What it is:

- Small and medium-sized businesses can get access to incremental credit of up to \$6.25 million.
- 80% of these funds will be provided by the Business Development Bank of Canada (BDC).
- 20% of these funds will be provided by a financial institution, such as your bank or credit union.

More information and updates about this option can be found here: <https://www.bdc.ca/en/pages/special-support.aspx>

Option 6: Support for farmers, producers, agribusinesses, and food processors

The Government of Canada has provided an additional \$5 billion in lending capacity to Farm Credit Canada. This allows producers, agribusinesses, and food processors to access loans assist with cash flow issues or potential lost sales as a result of COVID-19. This has allowed Farm Credit Canada has to create its *COVID-19 Support Program*.

- What it is:
 - A deferral of principal and interest payments for 6 months OR a deferral of principal payments for up to 12 months.
 - Access to an additional line of credit up of to \$500,000 (24-months at a rate of Prime +1%).

More information and updates about this program can be found here: <https://www.fcc-fac.ca/en/covid-19/program-details.html>

Category 4: I need money to adapt my farmers' market or farmers' market-based business to COVID-19 challenges and restrictions

Option 1: Apply for the Nova Scotia COVID-19 Agriculture Response Program

The COVID-19 Agriculture Response Program is designed to help Nova Scotia's agriculture industry mitigate the effects of the COVID-19 pandemic on the industry's competitiveness, productivity and profitability.

Note: Applications are open until December 31, 2020, and activities must be completed by March 1, 2021.

What it is:

- 4 streams of non-repayable funding provided by the Nova Scotia Government.
 - Stream 1: COVID-19 Mitigation and Adaptation for Health Protocol:
 - Applicants are eligible for 75% funding assistance on total eligible project costs to a maximum of \$50,000 per program year, to help applicants comply with recommended health protocols.
 - Stream 2: COVID-19 Marketing, Product Movement and Distribution
 - Agriculture companies and registered Nova Scotia farms as applicants are eligible for 50% funding assistance on total eligible project costs to a maximum of \$20,000 per project.
 - Stream 3: COVID-19 Strategic Projects
 - Initiatives at a sector or industry level will be reviewed for funding on an individual basis. If they're deemed to meet the objectives of the Program, they will be assessed on an individual merit, impact and reach basis.
 - Stream 4: COVID-19 Abattoir Efficiency and Development
 - Applicants are eligible for 75% funding assistance on total eligible project costs to a maximum of \$50,000 per program year.

You are eligible if:

- Farms:
 - if the owner is at least 19 years old and is actively farming in the program year
 - if the farm is registered in the correct income category under the Farm Registration Act
- Agri-businesses:
 - that represent identifiable Nova Scotia agriculture and agri-food products (**note: this includes farmers' markets and farmers' market-based businesses**)
 - that conduct value-added processing of a raw Nova Scotia agriculture product (at least 50% of the business's product), showing a direct partnership and significant economic impact to Nova Scotia's primary agricultural activity
- Agricultural industry associations:
 - that represent identifiable Nova Scotia agriculture and agri-food products
 - that can prove their not-for-profit status
- Provincially or federally licensed abattoirs

-
- Mi'kmaq First Nations and other indigenous organizations involved in agriculture business

Eligible costs:

- Activities designed to assist with the marketing, movement and distribution of product;
- Activities designed to provide mental health support;
- Activities which encourage compliance with recommended health protocols (e.g., adherence to recommended physical distancing, sanitation procedures, etc.);
- Assistance to address marketing challenges by implementing solutions using technology (e.g., secure ecommerce, technology to host remote meetings, etc.);
- Capital expenditures, materials and/or supplies identified as essential to move through the business interruption created by COVID-19;
- Training on COVID-19 protocols; and
- Other projects, activities, or items that are demonstrated to be needed to mitigate the impacts of COVID-19 on maintaining competitiveness, productivity, or profitability

How to apply:

- Fill out the application form, available here: <https://novascotia.ca/coronavirus/agriculture-response-program/Agriculture-Response-Program-Application.pdf>
- Fill out the appropriate funding registration form, available here : <https://novascotia.ca/coronavirus/agriculture-response-program/#eligibility>
- Send your completed application and supporting documents by mail, email or fax.
 - Mail: Programs and Business Risk Management Division, Department of Agriculture, 74 Research Drive, Bible Hill, NS, B6L 2R2
 - Fax: 902-893-7579
 - Email: prm@novascotia.ca

For more information, go to: <https://novascotia.ca/coronavirus/agriculture-response-program/Agriculture-Response-Program-Guidelines.pdf>

Option 2: Apply for the Canada Local Food Infrastructure Fund

The Local Food Infrastructure Fund (LFIF) is a five-year \$50 million federal initiative, ending on March 31, 2024. The objective of the LFIF is to fund projects that aim to reduce food insecurity by establishing or strengthening local food networks in the medium to longer term. **This program is ideally suitable for farmers' markets seeking to grow and increase their impact.** Phase 2 of the program has recently been launched.

What it is:

- Phase 2 of this program funds projects ranging from \$5,000 to up to \$250,000.
 - Non-repayable grant funding for projects requesting up to and including \$50,000.
 - Non-repayable contribution funding (cost-sharing) for projects requesting funding above \$50,000, up to \$250,000.

You qualify if:

- You're a not-for-profit organization that has been in operation for at least two years as a legal entity capable of entering into a legally-binding agreement. These include:
 - Community or charitable organizations
 - Indigenous groups
 - Not-for-profit co-operatives

Things you could spend money on include (but may not be limited to):

- The purchase of new or used equipment for the preparation, processing, refrigeration, distribution and storage of food;
- Community kitchens;
- Cold storage, shelving, and forklifts;
- Solar panels and green infrastructure;
- Vehicle and transport equipment;
- Construction of urban farms, greenhouses, irrigation systems, and garden boxes;
- Other appropriate expenditures.

To apply or to learn more about this program, please go to: <https://www.agr.gc.ca/eng/agricultural-programs-and-services/local-food-infrastructure-fund/?id=1560701480448>

Act fast. Applications are received on an on-going basis, and funds will more than likely run out extremely quickly.

Option 3: Apply for the Canada Emergency Processing Fund

On Friday June 12, Canada's Minister of Agriculture and Agri-Food launched the Emergency Processing Fund (EPF) as part of the Government of Canada's action to support Canadians and businesses facing hardship as a result of COVID-19. Perennia is delivering the EPF for the Atlantic Canada region. The EPF's purpose is to incentivize strategic investments to maintain and increase domestic food production and processing critical to domestic food security and the domestic food supply chain during the COVID-19 pandemic.

What it is:

- \$10,000 to \$100,000 in dollar-per-dollar matched non-repayable funds, covering up to 50% of project contribution.
- Up to 25% in matched funds for projects over \$100,000.
- **Note:** Other government or industry funds can be used for matching.
- **Note:** Activities can be retroactive to March 15, 2020, and must be completed with all funding disbursed by September 30, 2020.

You are eligible if:

- Your organization is capable of entering into a legally binding agreement.
- You are a co-operative, a for-profit organization, or an indigenous group.

Eligible costs:

- Emergency COVID-19 response costs:
 - Plant retrofits or adjustments to existing facilities to accommodate changes to processes and production as a result of COVID-19
 - Meat processing
 - Other food processing or manufacturing
 - Temporary increased capacity for humane slaughter of surplus animals resulting from the COVID-19 pandemic
 - Other activities, as may be determined by the Minister

AND / OR

- Strategic investments:
 - Improvements or modernizations
 - Automation and modernization of food processing and manufacturer plants
 - Upgrades to reopen shuttered meat facilities or to attain federal registration

Farmers' Markets of Nova Scotia Cooperative Ltd.

9 Chestnut Lane, Dartmouth, NS, B2Y 3X1

Phone: 902-932-7282

FMNS@farmersmarketsnovascotia.ca

www.farmersmarketsnovascotia.com



-
- Conversion or adaptation of existing greenhouses to increase year-round horticultural production or to increase variety of products grown
 - Other activities, as may be determined by the Minister

For more information, go to: https://www.perennia.ca/wp-content/uploads/2020/06/Emergency-Processing-Fund-Applicant-Guide_FINAL.pdf

To apply email programs@perennia.ca with the following form (to be completed in full beforehand): https://www.perennia.ca/wp-content/uploads/2020/06/Program-Pre-Screening-Checklist_FINAL.pdf

Category 5: I'd like to sell my products online

Option 1: Create an online store for free with the FMNS Square Online Store partnership

FMNS has partnered with Square to create a custom-onboarding link specifically for Nova Scotian farmers' markets. This custom link provides farmers' markets and farmers' market-based businesses with the opportunity to create a **free** online store, with custom one-on-one support and a repository of tutorials and instructional videos to help you get set up to do online sales quickly and easily.

In addition, this partnership allows you to receive a special deal, whereby the per-transaction fees are waived for the first \$2,500 in sales sold through your store.

Note: Through this custom onboarding link, you'll never need to pay monthly fees for your online store, however more robust online sales functions are available through Square if desired.

To set up your free online store, go to: <https://squareup.com/ca/en/l/signup/fm-nova-scotia>

Option 2: Apply for Perennia's Accelerated Direct Sales pilot program

Perennia has created a pilot project in partnership with Local Line, an online marketplace service provider. This program allows you to create an online store, with the set-up fees and first 6 months of monthly subscription fees available free of charge.

Note: After the first six months, you will be required to pay a minimum of \$50 to \$60 per month to use this service. Sign ups must be completed by March 1, 2021.

To learn more, please go to: https://www.perennia.ca/wp-content/uploads/2020/05/Accelerated-Direct-Sales-Overview_FINAL-for-website-2020-05-20.pdf

Category 6: I need help paying my commercial rent

Option 1: Contact your bank immediately

If you need cash right now to help cover any aspect of your cash flow, including rent, we recommend that you immediately contact your current bank to explore what options are available in the short-term.

Note: See Category # above for other options that may be applicable to covering rent costs.

Option 2: Apply for Canada Emergency Commercial Rent Assistance

The Government of Canada announced on April 24th the launch of its new *Canada Emergency Commercial Rent Assistance (CECRA)* program. This program is designed to lower rent by 75% for small businesses that have been affected by COVID-19.

What it is:

- Forgivable loans to qualifying commercial property owners to cover 50% of three monthly rent payments that would otherwise be paid by small businesses.
 - The months covered are April, May, and June.
- **Note:** The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants' rent by at least 75 per cent for the three corresponding months under a *rent forgiveness agreement*, which will include a term not to evict the tenant while the agreement is in place.
 - The small business tenant would cover the remainder, up to 25 per cent of the rent.

You are eligible if:

- You are a small business, a non-profit organization, or a registered charity.
- You are paying less than \$50,000 per month in rent and have temporarily ceased your operations or have experienced at least a 70% drop in pre-COVID-19 revenues.

Note: More information about this program can be found here: <https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business>

Note: Updates about this program can be found here: <https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses>

Appendix: Links for other useful information

- Full up-to-date details of Canada's COVID-19 Economic Response Plan:
 - <https://www.canada.ca/en/department-finance/economic-response-plan.html>
- Full up-to-date details of Nova Scotia's support options:
 - <https://novascotia.ca/coronavirus/#support>
- Information about deferring your mortgage payments:
 - <https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19>
- More information about the Canada Emergency Relief Benefit:
 - <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>
- Information about the Canada Emergency Business Account for small businesses and non-profits:
 - <https://www.cibc.com/en/business/covid-19/emergency-business-account-faq.html>
- Nova Scotia Federation of Agriculture's comprehensive list of financial relief measures
 - https://nsfa-fane.ca/wp-content/uploads/2020/07/Covid-19-Financial-Relief-Measures-Guide_V8.pdf
- Farmers' Markets of Nova Scotia Guide to Online Stores for Vendors & Markets
 - <https://farmersmarketsnovascotia.ca/wp-content/uploads/2020/04/FMNS-Online-Store-Guide.pdf>
- Link to create a free online store through the Square & FMNS partnership
 - <https://squareup.com/ca/en/l/signup/fm-nova-scotia>