

October 15, 2020

Updated Guide to Financial Assistance and Funding Opportunities for 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, farmers' market-based businesses, and employees with the most up-to-date information available for securing financial assistance, grants, and loans during these unprecedented times. This guide is not intended to be exhaustive, but rather a curated list of relevant funding opportunities for those involved in the farmers' market sector. 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 October 15, 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.

Glossary

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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 need to take care of a child or family member / or I need to take two weeks off due to self-isolation

Option 1: Apply retroactively for the Canada Emergency Relief Benefit (CERB)

The CERB officially ended on October 3, 2020 but some if it can still be claimed retroactively for those who could not work for a variety of reasons during any period(s) from March 15 to September 26, 2020. If you lost income because of COVID-19 between March 15 to September 26, 2020, retroactively applying for CERB could provide you with \$500 a week for any weeks of missed work or lost income.

Note: You must apply retroactively for CERB as soon as possible, as CERB will only remain retroactively available until **December 2, 2020.**

You qualify if you meet **all** the following (from March 15 to September 26):

- You resided in Canada and were at least 15 years old.
- You stopped working due to COVID-19 and you did not quit your job voluntarily.
- You 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 received no more than \$1,000 in income for at least 14 days in a row (prior to August 30) for any one or more of the following reasons:
 - You were laid off from your job.
 - You could no longer viably run your own business (this includes self-employed people, artists, and others).
 - You needed to take sick leave because you were ill, you were self-isolating, or you were required to self-quarantine.
 - You couldn't work because you needed to take care of someone who was / is critically ill.

OR

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

Note: Effective April 15, 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 2: Transition from CERB to Employment Insurance (EI)

If you need financial assistance after your CERB ends, you may be able to transition over to Canada's new Employment Insurance (EI) program.

HOW TO APPLY:

- Step 1: Determine if you were receiving your CERB through either Service Canada or through the Canada Revenue Agency.
- Step 2A: If you received your CERB through Service Canada, then in most cases you will not need to apply for EI benefits.
 - You simply need to continue completing reports.
 - If you don't qualify, you will be notified by mail.
- Step 2B: If you received your CERB through the Canada Revenue Agency, then you must ensure that you've received all your CERB payments before applying for EI benefits.
 - You can then apply for EI benefits after the end of your last CERB eligibility period.
 - You can apply online for EI by going to: <https://www.canada.ca/en/services/benefits/ei.html#ei-benefits>

Note: For more information about completing EI reports, go to: <https://www.canada.ca/en/services/benefits/ei/ei-internet-reporting.html>

Option 3: Apply for the Canada Recovery Benefit (CRB)

What it is

If you need financial assistance after your CERB ends but you've used up your Employment Insurance (EI) benefits, you may be able to transition over to one of Canada's *New Recovery Benefits*, which includes the Canada Recovery Benefit. This program will provide you with \$1,000 in taxable dollars per 2-week period of eligibility.

Note: If you continue to meet criteria, you can apply after each period for up to a total of 26 weeks between September 27, 2020 and September 25, 2021.

You qualify for the Canada Recovery Benefit (CRB) if:

- You were employed or self-employed and are now unable to work because you have been directly affected by COVID-19 **OR** you've had a 50% reduction in your average weekly income compared to the previous year due to COVID-19.
- You're not presently eligible for Employment Insurance benefits, or they have been used up.
- You reside in Canada and have been present in Canada.
- You're at least 15 years old and have a valid Social Insurance Number.
- You haven't turned down reasonable work during the 2-week period you're applying for.
- You were actively seeking work during this period (employee or self-employment).
- You haven't voluntarily quit your job or reduced your hours on or after September 27, 2020 unless it was reasonable to do so.
- You did not receive any of the following during the same period:
 - Canada Recovery Benefit
 - Canada Recovery Sickness Benefit
 - Short-term disability benefits
 - Workers' compensation benefits
 - Employment Insurance (EI) benefits

HOW TO APPLY FOR CRB:

- Go to <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit/crb-how-apply.html>
- Fill out a quick and simple questionnaire.
- Apply online by signing on to your CRA My Account.
- You can also apply online by calling 1-800-959-2019 or 1-800-959-2041.

For more information, please go to: <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit.html>

Option 4: Apply for the Canada Recovery Caregiver Benefit (CRCB)

What it is

The Canada Recovery Caregiver Benefit (CRCB) was created specifically for employed or self-employed individuals who are unable to work their regular work week because they must care for a child or family member. This program will provide you with \$500 in taxable dollars per 1-week period of eligibility for a maximum of 26 weeks.

Note: If you continue to meet criteria, you can apply after each 1-week period for up to a total of 26 weeks between September 27, 2020 and September 25, 2021.

You qualify for the Canada Recovery Caregiver Benefit (CRCB) if you meet **all** the following:

- You're the only person in your household applying for this benefit for this 1-week period.
- You're not receiving paid leave from your employer for the same 1-week period.
- You reside in Canada and have been present in Canada.
- You're at least 15 years old and have a valid Social Insurance Number.
- You've earned at least \$5,000 in 2019, 2020, or within 12 months before the date you apply for EI or similar supports.
- You're employed or self-employed and are now unable to work **at least 50% of your scheduled work week** because you must care for your child (under 12 years old) or a family member (any age) who requires supervised care.
- You're caring for your child (under 12 years old) or a family member (any) age who requires supervised care because of one of the following reasons:
 - Your child's school, day care, day program, care facility, or regular care services is closed and / or unavailable to them because of COVID-19.
 - Your child or family member requiring supervised care is sick, self-isolating, or at risk of serious health complications due to COVID-19.
- You did not receive any of the following during the same period:
 - Canada Recovery Benefit
 - Canada Recovery Sickness Benefit
 - Short-term disability benefits
 - Workers' compensation benefits
 - Employment Insurance (EI) benefits

HOW TO APPLY FOR CRCB:

- Go to <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit/crcb-how-apply.html#applying>
- Fill out a quick and simple questionnaire.
- Apply online by signing on to your CRA My Account.
- You can also apply online by calling 1-800-959-2019 or 1-800-959-2041.

For more information, please go to: <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit.html>

Option 5: Apply for the Canada Recovery Sickness Benefit (CRSB)

What it is

The Canada Recovery Sickness Benefit (CRSB) is specifically for employed or self-employed individuals who are unable to work their regular work week because they've been required to self-isolate for reasons related to COVID-19. This program will provide you with \$500 in taxable dollars per 1-week period of eligibility for a maximum of 2 weeks (14 days).

Note: If you continue to meet criteria after your first week, you can apply for a second week.

You qualify for the Canada Recovery Sickness Benefit (CRSB) if you meet **all** the following:

- You're employed or self-employed and are now unable to work **at least 50% of your scheduled work week** because of one of the following:
 - You're sick with COVID-19 or you may have COVID-19.
 - You've been advised to self-isolate due to COVID-19.
 - You have an underlying health condition that puts you at greater risk of getting COVID-19.
- You're not receiving paid leave from your employer for the same 1-week period.
- You reside in Canada and have been present in Canada.
- You're at least 15 years old and have a valid Social Insurance Number.
- You've earned at least \$5,000 in 2019, 2020, or within 12 months before the date you apply for EI or similar supports.
- You did not receive any of the following during the same period:
 - Canada Recovery Benefit
 - Canada Recovery Sickness Benefit
 - Short-term disability benefits
 - Workers' compensation benefits
 - Employment Insurance (EI) benefits

HOW TO APPLY FOR CRSB:

- Go to <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit/crsb-how-apply.html#applying>
- Fill out a quick and simple questionnaire.
- Apply online by signing on to your CRA My Account.
- You can also apply online by calling 1-800-959-2019 or 1-800-959-2041.

For more information, please go to: <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit.html>

Category 2: I need help paying my employees

Option 1: Apply for the Federal Canada Emergency Wage Subsidy (CEWS)

What it is

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 where losses have been incurred. The CEWS has is available until November 21 and is retroactive to March 15, 2020. There are 9 claim periods, and each claim period has specific rules.

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

- You suffered a drop in gross revenues of at least 15% in March when compared to the same month in 2019
- You suffered a drop in gross revenues of at least 30% in April, May, and June when compared to the same months in 2019.
- You suffered a drop in gross revenues **at any rate** in July, August, September, October, and November compared to the same months in 2019.
 - Note: This is a varied rate calculated by the Canada Revenue Agency.

Additional information

- 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.
- 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.
- Employers eligible for the CEWS are entitled to receive a 100% refund for certain employer contributions to Employment Insurance and the Canada Pension Plan.
- 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 Category 1 above) during that same period.

How to apply:

- The eligible employer will apply for the CEWS **after the employees are paid**.
- You can use the following website to calculate your CEWS amount **for each individual Claim Period**:
<https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-calculate-subsidy-amount.html>
- 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>



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: Apply for one of the loans outlined in Category 3 (below)

There are presently many zero to low interest loans presently available federally and provincially. Some have non-repayable or forgivable components. See Category 3 below for further information.

Note: If you need cash right now to help cover any aspect of your cash flow, including paying employees, we recommend that you immediately contact your credit union or bank to explore what options are available in the short-term.

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

Option 1: 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.

Note: This program's deadline has been extended until December 31, 2020.

What it is:

- The Canada Emergency Business Account is an interest-free loan of up to \$40,000 for qualifying businesses.
- Up to \$10,000 (25%) of that amount will be eligible for complete forgiveness if the balance is fully repaid on or before December 31, 2022.
- 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 apply for the Canada Emergency Business Account.

For more information and to apply, go to: <https://ceba-cuec.ca/> or call 1-888-324-4201.

Option 2: Access an interest-free loan through 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. 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, 2022.
 - Principal payments can be made voluntarily *at any time* without penalty.
 - All balance remaining after December 31, 2022 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 because 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 above), the Canada Emergency Wage Subsidy (CEWS, see above), or Canada Emergency Commercial Rent Assistance (CECRA, see below) 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/umsli/>

Option 3: Access funds through the Nova Scotia Small Business Loan Guarantee Program

The *Small Business Loan Guarantee Program* is a joint initiative between the Nova Scotia Co-operative Council, the Province of Nova Scotia, and credit unions in Nova Scotia. These programs are specifically designed for small businesses, such as farmers' market vendors.

What it is:

- Financing of up to \$500,000 through short term loans, working capital, and lines of credit.
- Loans may be granted for a term of up to 10 years.
- The Province of Nova Scotia can provide a maximum guarantee of 90% of the value of all term loans and up to 75% on lines of credit (although 90% is possible under some circumstances).

More information and updates about this option can be found here: <http://www.novascotia.coop/programs/small-business-loan-guarantee-program/>

Alternatively, contact your local credit union by using this link: <https://www.nscudic.org/the-credit-union-act/links-to-nova-scotia-credit-unions/>

Option 4: Defer loan payments or secure a line of credit through the Farm Credit Canada's 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 a line of credit up of to \$500,000 (24-months at a rate of Prime +1%).
- Option to access to an additional term loan up to \$2.5 million.

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 a grant to adapt or grow my farmers' market or farmers' market-based business

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. This grant is particularly suitable for small businesses, as well as farmers' markets.

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're eligible for any of the funding streams if your farmers' market or business falls into one of the categories below:

- Farms
 - **Note:** The owner must be at least 19 years old and is actively farming in the program year
 - **Note:** The farm [must be registered](#) in the correct income category under the *Farm Registration Act*
- Agri-businesses
 - **Note:** The agri-business must represent identifiable Nova Scotia agriculture and agri-food products (**this includes farmers' markets and farmers' market-based businesses**)
 - **Note:** The agri-business must 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
 - **Note:** Your association must represent identifiable Nova Scotia agriculture and agri-food products

- **Note:** Your association must be able to prove your 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

Note: 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 adapt or grow their markets to 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>

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

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

Option 1: Create an online store for your small business 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 and farmers' market-based businesses. This custom link provides 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: Create an online marketplace for your farmers' market for free through FMNS' funding support stream

If you're a farmers' market, FMNS has funding support and training resources to help your market move online. FMNS will help you set up and pay for an online marketplace built specifically for your farmers' market and your vendors.

How to apply

- Online FMNS member farmers' markets qualify for this program.
- To join FMNS, please go to: <https://farmersmarketsnovascotia.ca/for-members/>
- For further information, please contact fmns@farmersmarketsnovascotia.ca.

Option 3: 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: Apply for one of the loans outlined in Category 3

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

There are presently many zero to low interest loans presently available federally and provincially. Some have non-repayable or forgivable components. See Category 3 above for further information.

Option 2: Have your landlord apply retroactively for Canada Emergency Commercial Rent Assistance (CECRA)

Important: The deadline to opt-in to this program is October 30, 2020.

What it is:

- A program is designed to lower rent by 75% for small businesses that were affected by COVID-19 over the course of a 3-month period: April, May, and June.
- Forgivable loans are given to qualifying commercial property owners to cover 50% of 3 monthly rent payments that would otherwise be paid by your farmers' market or small businesses.
- 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.
- **Note:** The small business tenant must cover the remainder, up to 25% of the rent.

You are eligible if:

- You are a small business, a non-profit organization, or a registered charity.
- You had to pay less than \$50,000 per month in rent and had to temporarily cease your operations or experienced at least a 70% drop in pre-COVID-19 revenues in April, May, and/or June 2020.

How to apply

For more information and to opt-in to the program, click here: <https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business>

Option 3: Apply for the Canada Emergency Rent Subsidy (CERS)

What it is

- A new program starting late October 2020.
- The program will subsidize eligible expenses related to mortgage and rent on a sliding scale up to a maximum of 65%. This rate will be in effect until December 19, 2020.
- Organizations can apply retroactively for the period beginning September 27, 2020 and the program will run until June 2021.
- **Note:** This subsidy will be provided directly to businesses or organizations rather than to their landlords.
- **Note:** A top-up Canada Emergency Rent Subsidy of 25% will be available for organizations temporarily shut down by a mandatory public health order issued by a qualifying public health authority, in addition to the 65 per cent subsidy.

This program has not been officially launched, but is expected to soon. For more information please go to:

<https://www.canada.ca/en/department-finance/news/2020/10/government-announces-new-targeted-support-to-help-businesses-through-pandemic.html>

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 business 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>
- 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>
- A full list of *all* federal supports, provided by the Community Sector Council of Nova Scotia
 - https://docs.google.com/document/d/e/2PACX-1vQbkT4Zr5isIGI6EAluwm0-eO8-Y7xP8KNVMXasavT4DlOlL8QIdcrxPKMt_4p_LApkYCpdcSvriJps/pub