

June 10, 2021

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 June 10, 2021. 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 info@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

Option 1: Apply for Employment Insurance (EI)

If you need financial assistance after your CERB ends, or you missed the CERB eligibility period, you may be eligible for Canada's new Employment Insurance (EI) program.

Under new rules that are in place until at least September 21, 2021:

- You only need 120 insured hours to qualify for benefits because you'll receive a one-time credit of:
 - 300 insured hours if you're applying for regular benefits
 - 480 insured hours if you're applying for sickness, maternity, parental or caregiving benefits
- You'll receive at least \$500 per week before taxes, or at least \$300 per week before taxes for extended parental benefits.
- If you qualify for regular benefits, you'll be eligible for up to 50 weeks of benefits.
- If you're applying for sickness benefits, you don't need to get a medical certificate
- If you're registered for the self-employed program, you need to have made at least \$5,000 in net earnings in 2020 to be eligible for benefits in 2021.
- If you received the Canada Emergency Response Benefit (CERB), the 52-week period to accumulate insured hours will be extended.

HOW TO APPLY:

- Step 1: Click here to find the type of benefit that applies to your situation:
 - <https://www.canada.ca/en/services/benefits/ei.html>
- Step 2: Click here to begin your online application:
 - <https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA>

Option 2: Apply for the Canada Recovery Benefit (CRB)

What it is

If 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 \$500 in taxable dollars per week of eligibility for up to 38 weeks.

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% or more 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 Sickness Benefit (CRSB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - Short-term disability benefits
 - Employment Insurance (EI) benefits
- You earned at least \$5,000 in 2019, 2020, or in the 12 months before the date you apply from any of the following sources:
 - employment income (total or gross pay)
 - net self-employment income (after deducting expenses)
 - maternity and parental benefits from EI

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 3: 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 38 weeks.

Note: If you continue to meet criteria, you can apply after each 1-week period for up to a total of 38 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 (CRB)
 - Canada Recovery Sickness Benefit (CRSB)
 - 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 4: 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 4 weeks.

Note: If you continue to meet criteria, you can apply after each 1-week period for up to a total of 4 weeks.

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 (CRB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - 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've lost work time due to sick leave (less than 50% of workweek)

Option 1: Apply for the Nova Scotia COVID-19 Paid Sick Leave Program

What it is

The Government of Nova Scotia announced the COVID-19 Sick Leave Program. This new program covers employee wages, including those who are self-employed, up to a maximum of \$20 per hour and \$160 per day. This program is ideal for workers who may miss time due to COVID-19 that is less than 50% of their regular scheduled work week. The time period covered by this program is from May 10, 2021 to July 31, 2021. The maximum payment amount over this 12-week period is \$640 and sick days or hours do not need to be taken consecutively.

Eligible reasons for receiving the COVID-19 Paid Sick Leave Program include time lost due to:

- Unable to work due to illness.
- Needing to for a COVID-19 vaccination.
- Self-isolating while waiting for a result.
- Needing to go for a COVID-19 test.

This program is eligible for:

- Farmers' markets with paid staff who cannot work remotely.
- Farmers' market vendors with employees.
- Self-employed farmers' market vendors.

HOW TO APPLY:

Employers and self-employed individuals are encouraged to continue offering regular pay. You can retroactively apply for the COVID-19 Paid Sick Leave Program.

For more information, please go to <https://novascotia.ca/coronavirus/paid-sick-leave-program>

Category 3: I need help paying my employees

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

What it is

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 is retroactive to March 15, 2020. There are several claim periods, and claim periods have specific rules.

Note: The Government has announced that the CEWS will be extended until September 25, 2021.

Farmers' markets and farmers' market-based businesses are eligible if:

- 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 2020 through to June 2021, compared to revenues of the previous year.
 - 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>
- **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>

Category 4: I need access to grants and/or interest-free or low-interest loans

Option 1: Access the Nova Scotia Small Business Impact Grant (Part 3)

What it is:

- A 1-time grant of up to \$5,000 to eligible businesses that have been directly affected by public health measures introduced in April 2021.
 - The grant amount is equal to 15% of your business's sales revenue for either April 2019 or February 2020.
 - For businesses established after 1 February 2020, the grant amount will be equal to 15% of the sales revenue for any month from April 2020 to March 2021. You can choose which month to use in calculating the grant.

Your business is eligible if:

- Your business experienced an average monthly revenue decrease of 30% or more from March 1, 2020 to February 28, 2021, compared with the same period from the previous year, **OR**
- You expect at least a 30% decrease in revenues in May 2021 compared with average monthly revenue between March 1, 2019 and February 28, 2020, or any month between March 2020 and April 2021

How to apply:

- Eligible businesses who have previously received a Small Business Impact Grant will be automatically contacted.
- Eligible businesses who have not previously received a Small Business Impact Grant can apply online.
- For further information, go to: <https://novascotia.ca/coronavirus/small-business-impact-grant/>

Option 2: Access an interest-free loan through the Canada Emergency Business Account (CEBA)

The Government of Canada is providing interest-free, partially forgivable loans of up to \$60,000 for small businesses non-profits with payroll of at least \$20,000 in 2019.

Note: This program's deadline has been extended until June 30, 2021.

What it is:

- The Canada Emergency Business Account is an interest-free loan of up to \$60,000 for qualifying businesses.
- Up to \$20,000 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 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/>

Category 5: I need a grant to adapt or grow my farmers' market

Option 1: Apply for the FMNS 2021 COVID-19 Adaptation Grant

Farmers' Markets of Nova Scotia's COVID-19 Adaptation Grant offers FMNS member farmers' markets up to \$750 to help cover the costs of:

- Personal protective equipment for workers, vendors, and volunteers
- Signage and materials for ensuring population control and social distancing
- Hand sanitizer, handwashing stations, and other hygiene products or equipment
- Coolers, cold storage solutions, tables, and storage bins (for markets that cannot use their current infrastructure due to COVID-19)

Please note: All claims must be for unique, one-time purchases only. The FMNS COVID-19 Adaptation Fund can not be used towards a larger application (such as Nova Scotia's Agriculture Response Program, see below).

To apply, please email outreach@farmersmarketsnovascotia.ca with your proposed expenditures.

Option 2: Apply for the Nova Scotia COVID-19 Agriculture Response Program

Nova Scotia's 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. Nova Scotia's farmers' markets are eligible for 50% funding assistance on total eligible project costs to a maximum of \$30,000 to help your farmers' market comply with recommended health protocols.

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

What it is:

- COVID-19 Mitigation and Adaptation for Health Protocol:
 - Applicants are eligible for 50% funding assistance on total eligible project costs to a maximum of \$30,000 per program year, to help applicants comply with recommended health protocols.
- Eligible costs include but aren't limited to:
 - Adjustments to operations as a result of COVID-19 to ensure worker safety
 - Incremental disposable and non-disposable personal protective equipment
 - Costs related to worker training and safety COVID-19 protocols

You're eligible this funding 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

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/>
- 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

Option 3: Apply for the Canada Healthy Communities Initiative

Note: Applications are only open until June 25, 2021 at 9:00 pm Atlantic.

What it is:

- Round 2 of Canada's Healthy Communities Initiative is specifically designed for small-scale infrastructure projects that create safer, more vibrant, and inclusive communities.

- The funding available ranges from \$5,000 to \$250,000.
 - These funds can be used to cover core costs, such as staff time.
 - Note: This is a highly competitive grant and smaller projects have a much better chance of being funded than larger projects.
- Registered non-profit organizations, including farmers' markets, are eligible to apply for this funding.
- Eligible projects must:
 - Respond to identified needs arising from the impacts of COVID-19.
 - Create and adapt public spaces (including farmers' markets) and/or programming and services for public spaces in the public interest.
 - Demonstrate consideration of and connections with your community.
 - Serve the public or a community disproportionately impacted by COVID-19.
- Examples of eligible projects include but aren't limited to:
 - Purchasing equipment and building materials to change or create community-focused spaces (such as a farmers' market).
 - Enhancing spaces by building infrastructure (such as awnings or covered booths for farmers' markets).
 - Commissioning artists to create art installations at a farmers' market to encourage community engagement.
 - Expand your farmers' market to include delivery options.
 - Build a grocery store to extend your farmers' market's hours.
- Eligible costs include but aren't limited to:
 - Wages and employment-related costs for existing or additional staff
 - Fees for professional services
 - Materials and supplies
 - Professional development and training
 - Travel and accommodation costs in Canada, including for event participants
 - Rent, utilities, and insurance
 - Lease, rental, or purchase and maintenance of equipment, including computer software
 - The value of using assets as part of a project (i.e., a fee to cover the cost of using a car)
 - Administrative costs associated with the project

How to apply:

- Go to <https://communityfoundations.ca/wp-content/uploads/2019/04/Round-2-CHCI-Applicant-Guide-ENG-May-12.pdf>

Category 6: 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 or farmers' market business 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

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

Option 3: Get 6 months free and set up a free online ordering system through Perennia's partnership with Local Line

Perennia has partnered with Local Line to help you create an online store. Local Line is a Canadian company. You get your first 6 months free.

How to apply

- Go to <https://site.localline.ca/perennia>

Category 7: I need help paying my commercial rent

Option 1: Apply for the Canada Emergency Rent Subsidy (CERS) & Lockdown Support

What it is

- The Canada Emergency Rent Subsidy (CERS) provides a direct and easy-to-access rent and mortgage subsidy of up to 65% of eligible expenses to qualifying businesses, charities, and non-profits.
- Qualifying organizations that have been significantly restricted by a mandatory public health order issued by a qualifying public health authority can receive an additional 25% of rent support through Canada's *Lockdown Support*.
- Together, the CERS and the *Lockdown Support* means that non-profit organizations can receive rent support of up to 90%.
- These subsidies will be provided directly to businesses or organizations rather than to their landlords. Eligible organizations include farmers' markets.
- Organizations can apply retroactively for the period beginning September 27, 2020 and the program will run until June 2021.
- **Note:** If you missed the deadline for a claim period, you can ask the Government of Canada to review your late request to apply for the subsidy (or increase your previously- claimed subsidy amount) under certain circumstances.
 - For more information about missed claim period deadlines, click here:
<https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy/cers-after-apply.html#change>

How to apply

- Go to www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy.html

Appendix: Links for other useful information

- Most up-to-date farmers' market sector specific COVID-19 prevention plan by FMNS:
 - <https://farmersmarketsnovascotia.ca/blog/fmnsnews/>

- Full up-to-date details of Canada's COVID-19 Economic Response Plan:
 - <https://www.canada.ca/en/departement-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 COVID-19 supports and resources
 - <https://nsfa-fane.ca/covid-19/>

- 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-Y7xP8KNVMXasavT4DlolL8QldcrxPKMt_4p_LApkYCpdcSvriJps/pub