



INFORMATION AND SUPPORT FOR ONTARIO'S CO-OPERATIVES

OCA is surveying our members to better understand their needs and abilities to support the needs of others in the community. If you are a co-operative in Ontario, please take the survey here: (link to be available momentarily).

If you have specific questions or concerns, we want to help. Please contact us directly at 519-831-0850 or at info@ontario.coop.

A message from Canada's credit unions from the Canadian Credit Union Association website (www.ccu.com):

Canada's credit unions have always put people above all. As the COVID-19 crisis rapidly unfolds, Canada's credit unions are here for their members. If you are experiencing financial hardship as a result of the crisis, please reach out to your credit union or [find a credit union near you](#).

Provincial Government Information:

Ontario is expected to announce business supports in its upcoming spring economic update on March 25, 2020.

Ontario has extended job-protection (retroactive to January 25, 2020 for employees unable to work because:

- The employee is under medical investigation, supervision or treatment for COVID-19.
- The employee is acting in accordance with an order under the Health Protection and Promotion Act.
- The employee is in isolation or quarantine.
- The employee is acting in accordance with public health information or direction.
- The employer directs the employee not to work.
- The employee needs to provide care to a person for a reason related to COVID-19 such as a school or day-care closure.

Ontario employers are also restricted from asking for doctor's notes for COVID-19 related leaves, including quarantine, self-isolation or childcare responsibilities due to COVID-19 related school and daycare closures. The latest WSIB information can be [found here](#).

We will continue to update this information as more is available.

Federal Government Information from Co-operatives and Mutuals Canada (CMC):

CMC is monitoring the COVID-19 situation closely. We are participating in daily in conference calls with the Federal government to learn about the programs being developed to help businesses and Canadians. We are also in communication with many partners in the co-operative and mutual sector who keep us informed of their efforts to reduce the impact of this crisis.

Did you know that Canada's financial institutions have made a commitment to support businesses and individuals through these difficult times in a responsible, fair, and compassionate manner? **We encourage you to contact your credit union, caisse populaire or bank if you encounter any challenges.**

We have been assured that co-operatives are eligible for [Canada's COVID-19 Economic Response Plan: Support for Canadians and Businesses](#), as long as they qualify for the small business deduction or if they are a non-profit organization or a charitable organization.

Here are a few measures for businesses that were announced yesterday:

- **Essentially eliminating the payroll tax** for three months by providing a 10% wage subsidy to small businesses – this will keep people employed;
- Helping businesses with cash flow by **deferring tax payments** until August 31st;
- **Increase credit available to farmers** through Farm Credit Canada; and
- Introducing a **new Emergency Care Benefit** of up to \$900 bi-weekly for up to 15 weeks for self-employed people who are not eligible for EI sickness benefits.

This is builds on earlier announcements to help businesses which include:

- A coordinated approach with the financial sector: **cutting interest rates** to 0.75%, and major banks **increasing lending capacity by \$300 billion**;
- Establishing a **Business Credit Availability Program** through BDC and EDC worth \$10 billion – this means more short-term loans, working capital, and export insurance-credit so that more Canadian businesses are supported; and
- **Enhancing the Work-Sharing Program** to help businesses pay wages so they don't have to lay anyone off.

The government also announced that Canada and the United States are temporarily restricting all non-essential travel across our border. Essential travel will continue, and the Government recognizes that it is critical to preserve supply chains between both countries to ensure things like food, fuel, and life-saving medicines reach people on both sides. People who must cross the border for work, and the trucking industry will not be impacted by this new measure.

Check out the following government resources for more information:

- [Prime Minister's public statement announcing support for workers and business](#)
- [Canada's COVID-19 Economic Response Plan: Support for Canadians and Businesses](#)
- [Government of Canada's Public Health information about COVID-19](#)
- [The Conference Board of Canada insights for Canadian leaders related to COVID-19](#)
- [Government of Canada's resources for Canadian businesses](#)