

**Monthly Monitoring Report  
October - December 2020**

**Contents**

What you need to know for October-December 2020.....	2
News and Developing Issues.....	2
Bitcoin and ATM Fraud .....	2
ATM Theft .....	4
Digital ID and Cashless Society.....	5
Open Banking.....	7
Political Issues Tracker .....	7
Government of Canada.....	7
Finance Canada .....	7
Innovation, Science and Economic Development.....	10
Employment and Social Development Canada.....	11
Prime Minister’s Office .....	12
Bank of Canada .....	13
Financial Consumer Agency of Canada.....	13
Consultations .....	13
Finance Canada .....	13
House of Commons and Senate.....	13
Hansard .....	13
Committees.....	13
Provincial Landscape.....	14
British Columbia.....	14
Alberta.....	14
Saskatchewan.....	15

Manitoba.....	16
Ontario .....	17
Quebec .....	18
Atlantic Provinces .....	19

## What you need to know for October - December 2020

- The Federal Government delivered its Fall Economic Statement, providing top-ups to existing business support programs such as the Canada Emergency Wage Subsidy and the Canada Emergency Business Account.
- The Ministry of Finance quietly restarted its open banking consultation for two short months in November and December. The consultation was by invite-only.
- Stories regarding The Salvation Army’s tap-pay poppy campaign garnered media and public attention this fall as continued concerns about transferring the COVID-19 virus drives even traditional cash-intensive businesses toward other forms of payment.
- Leslyn Lewis, a former competitor for the Conservative leadership and rising star in Conservative circles, wrote an op-ed claiming Prime Minister Trudeau was trying to remake Canada and, among other things, move toward a cashless society (Highlighted in News and Developing Issues below)
- Both Saskatchewan and British Columbia held provincial elections, delivering majority mandates to the governing parties in each province. Premier John Horgan won a majority after leading a minority government for the last two years while Scott Moe, who had won the Premier’s position in a leadership race when former Premier Brad Wall stepped down, won a convincing majority government in his first election as Saskatchewan Party leader.

## News and Developing Issues

### Bitcoin and ATM Fraud

[Yahoo! News Canada](#)

[Online job scams on the rise during pandemic year, fraud prevention expert says](#)

[Thunder Bay Chronicle Journal \(Print Edition\)](#)

[Beware of phone scam purporting to be from CRA](#)

[Global News](#)

[B.C. shop owner stops customer from losing thousands of dollars to Bitcoin scam](#)

The Guelph Mercury (Metroland Media Group)

Guelph Bitcoin scam claims yet another victim — this time for \$2,400

CIMJ-FM

3rd bitcoin scam in Guelph this month costs woman \$2,400

GuelphToday.com

Bitcoin scam strikes again in Guelph

NorfolkToday.ca

Scammers Pose As An Officer With The Norfolk OPP – Scams Someone Out Of \$13K

CTV London News

Victim scammed of \$13K in Bitcoin with 'call spoofing technology'

Global News

Another Guelph resident falls victim to Bitcoin scam: police

CTV Kitchener News

Teen girl loses \$600 in telephone Bitcoin scam

CBC.CA News

How to avoid bitcoin scams; Miss Vickie's recalled: CBC's Marketplace Cheat Sheet

NanaimoNewsNOW

BC Hydro customers in Nanaimo fall prey to 'brazen' scam

CBC.CA News

Halifax-area woman warns of phone scam after losing \$14K

The Indo-Canadian Voice

Canada Revenue Agency scam hits New Westminster with renewed intensity

CTV Atlantic News

Phone scammers trick student out of part of her inheritance

The QUBE 88.9 FM

Ontario man left with only \$9 after being scammed out of life savings

CTV Toronto News

Ontario woman caught up in romance scam puts life savings into Bitcoin machine

Edmonton Journal

Edmonton police issue warning after citizens defrauded over \$200,000 in recent weeks

### **ATM Theft**

Lethbridge Herald

Truck driven into Honker's Pub in ATM theft

Swan Hills Grizzly Gazette (Print Edition)

Eastern Alberta District General Investigation Section arrest three for ATM thefts

BCLocalNews.com

Cranbrook RCMP looking for vehicle involved with ATM theft

My Cariboo Now

Accused in attempted ATM theft at Quesnel Hospital gets some jail time

Global News

ATM robbed from Lake Country business; police seeking public help

Kelowna Capital News

Stolen Lake Country ATM found in Kelowna backcountry

BCLocalNews.com

Stolen Lake Country ATM found in Kelowna backcountry

Slave Lake Lakeside Leader (Print Edition)

Four busted in ATM thefts; 'Traveling criminals' on the hook for Slave Lake jobs

CTV Edmonton News

ATM theft update: Man charged in connection with robberies in Legal and Slave Lake

Edmonton Journal

Police make another arrest after year-long investigations into ATM thefts around Alberta

The South Peace News

Arrest made in Circle K ATM theft |

St. Thomas Times-Journal

Perth County OPP looking for suspects after attempted ATM theft in Listowel

TownandCountryTODAY.com

Three charged in ATM theft spree

Vulcan Advocate (Print Edition)

Charges pending against suspects in ATM theft from Market Street

HighRiverOnline.com

Vulcan RCMP on the Lookout for Suspects After ATM Theft

Kelowna Now

UPDATE: RCMP seeking suspects after attempted Bitcoin machine theft

Global News

ATM stolen from Vernon business

**Digital ID and Cashless Society**

BNN Bloomberg

The cashless society is here: Personal finance expert

Yahoo! News Canada

Google-backed GoCardless closer to \$1bn valuation with latest funding

AM800 CKLW

Salvation Army's Christmas Kettle Campaign Goes Touchless

CANADA EXPRESS NEWS

'We should do all we can' to legalize Bitcoin, says libertarian Ron Paul

National Post - British Columbia (Print Edition)

The death of paper money; Taking notes out of circulation points tender way to cashless society

Yahoo! News Canada

Goodbye ATMs. How local shops offer access to cash

MSN Canada

The countries where cash is disappearing fastest

MSN Canada

Futuristic fundraising for a pandemic poppy campaign

Strategy

HSBC modernizes poppy boxes with tap payment

Yahoo Finance

'Shops refusing cash left me unable to buy basics'

BNN Bloomberg

The 'global arms race' of the decade is a rush to create a digital currency - BNN Bloomberg

National Post

Leslyn Lewis: There is a socialist coup unfolding in Canada

## Open Banking

National Post - Outside Toronto (Print Edition)

Cash's fading future; And the transition is going to be a high-stakes affair

County Market

Ottawa's big privacy overhaul offers new data rights for consumers, flexibility for companies

BetaKit

Following delay, federal government to reopen virtual consultations on open banking

BCBusiness Magazine

Bank Shot: Canada may be a laggard, but these B.C. fintechs are ready for open banking

IT World Canada

Canada urged to speed up open banking

## Political Issues Tracker

### Government of Canada

#### Department

Finance Canada

[Government announces wage subsidy rate increase to 75 per cent](#)  
December 18th, 2020

The Deputy Prime Minister and Minister of Finance, the Honourable Chrystia Freeland, announced that the government has concluded the necessary regulatory changes to raise the maximum wage subsidy rate to 75 per cent for the period beginning Sunday, December 20, 2020, until March 13, 2021. This support will be there for workers and businesses through the tough months ahead as we face the second wave of the COVID-19 pandemic.

[Federal government announces major transfer amounts for 2021-22](#)

December 17<sup>th</sup>, 2020

The Honourable Chrystia Freeland, Deputy Prime Minister and Minister of Finance, announced the Government of Canada will provide \$83.9 billion in transfer funding for provinces and territories in 2021-22. All provinces and territories are expected to see a year-over-year increase in total major transfer amounts. Major transfers include: the Canada Health Transfer (CHT); the Canada Social Transfer (CST); Equalization; and Territorial Formula Financing (TFF).

In addition to the amounts being provided through major transfers, the government will continue the extraordinary efforts to ensure Canadians stay safe and healthy while getting the support they need. To date, the federal government has invested over \$322 billion to fight COVID-19 and support Canadians.

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#### [Government expands Canada Emergency Business Account loans](#)

December 4<sup>th</sup>, 2020

Since the spring, the Canada Emergency Business Account has helped almost 800,000 small businesses and not-for-profits in Canada. Today the Deputy Prime Minister and Minister of Finance, the Honourable Chrystia Freeland, announced the expansion of the Canadian Emergency Business Account (CEBA).

Eligible businesses facing financial hardship as a result of the COVID-19 pandemic are now able to access a second CEBA loan of up to \$20,000 – on top of the initial \$40,000 that was available to small businesses. Half of this additional financing, up to \$10,000, will be forgivable if the loan is repaid by December 31, 2022. This means the additional loan effectively increases CEBA loans from the existing \$40,000 to \$60,000 for eligible businesses, of which a total of \$20,000 will be forgiven if the balance of the loan is repaid on time.

As announced in the Fall Economic Statement, the application deadline for CEBA has also been extended to March 31, 2021.

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#### [New, targeted support to help businesses through pandemic receives Royal Assent](#)

November 19<sup>th</sup>, 2020

Bill C-9, *An Act to Amend the Income Tax Act (Canada Emergency Rent Subsidy and Canada Emergency Wage Subsidy)* received Royal Assent, implementing new, targeted support to help hard-hit businesses.

The measures adopted as part of Bill C-9 are:

- The new Canada Emergency Rent Subsidy, which will provide direct and easy-to-access rent and mortgage interest support to tenants and property owners until June 2021 for qualifying organizations affected by COVID-19. The new rent subsidy will support businesses, charities, and non-profits that have suffered a revenue drop by providing support up to a maximum of 65 per cent of eligible expenses until December 19, 2020. Claims can be made retroactively to September 27, 2020.
- The new Lockdown Support, which will provide an additional 25 per cent through the Canada Emergency Rent Subsidy for qualifying organizations that are subject to a lockdown and must shut their doors or significantly restrict their activities under a



public health order issued under the laws of Canada, a province or territory (including orders made by a municipality or regional health authority under one of those laws). Combined, this will mean that hard-hit businesses subject to a lockdown could receive rent support of up to 90 per cent.

- The extension of the Canada Emergency Wage Subsidy until June 2021, which will continue to protect jobs by helping employers keep employees on the payroll and re-hire workers. The wage subsidy will remain at the current rate of up to 65 per cent of eligible wages until December 19, 2020.

The government also reaffirms its intention to introduce legislation to formalize rent payable as an eligible expense, for purposes of the Canada Emergency Rent Subsidy, as of September 27, 2020. Qualifying organizations will be able to take advantage of the rent subsidy on this basis as soon as the application portal is launched.

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#### [Canada Emergency Business Account now open to businesses using personal banking accounts](#)

October 26<sup>th</sup>, 2020

Deputy Prime Minister and Minister of Finance, the Honourable Chrystia Freeland announced that as early as October 26, 2020, the Canada Emergency Business Account (CEBA) will be available to businesses that have been operating out of a non-business banking account. To be eligible, businesses must have been operating as a business as of March 1, 2020, must successfully open a business account at a Canadian financial institution that is participating in CEBA, and meet the other existing CEBA eligibility criteria. The deadline to apply for CEBA is December 31, 2020.

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#### [Government announces new, targeted support to help businesses through pandemic](#)

October 9<sup>th</sup>, 2020

The government plans to introduce legislation to provide support that would help these businesses safely get through the second wave of the virus and the winter, cover costs so they can continue to serve their communities, and be positioned for a strong recovery, including:

- The new Canada Emergency Rent Subsidy, which would provide simple and easy-to-access rent and mortgage support until June 2021 for qualifying organizations affected by COVID-19. The rent subsidy would be provided directly to tenants, while also providing support to property owners. The new rent subsidy would support businesses, charities, and non-profits that have suffered a revenue drop, by subsidizing a percentage of their expenses, on a sliding scale, up to a maximum of 65 per cent of eligible expenses until December 19, 2020. Organizations would be able to make claims retroactively for the period that began September 27 and ends October 24, 2020.
- A top-up Canada Emergency Rent Subsidy of 25 per cent 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 follows a commitment in the Speech from the Throne to provide direct financial support to businesses temporarily shut down as a result of a local public health decision.

	<ul style="list-style-type: none"> <li>• The extension of the Canada Emergency Wage Subsidy until June 2021, which would continue to protect jobs by helping businesses keep employees on the payroll and encouraging employers to re-hire their workers. The subsidy would remain at the current subsidy rate of up to a maximum of 65 per cent of eligible wages until December 19, 2020. This measure is part of the government’s commitment to create over 1 million jobs and restore employment to the level it was before the pandemic.</li> <li>• An expanded Canada Emergency Business Account (CEBA), which would enable businesses, and not-for-profits eligible for CEBA loans—and that continue to be seriously impacted by the pandemic—to access an interest-free loan of up to \$20,000, in addition to the original CEBA loan of \$40,000. Half of this additional financing would be forgivable if repaid by December 31, 2022. Additionally, the application deadline for CEBA is being extended to December 31, 2020. Further details, including the launch date and application process will be announced in the coming days. An attestation of the impact of COVID-19 on the business will be required to access the additional financing.</li> </ul>
<p>Innovation, Science and Economic Development</p>	<p><a href="#">The Government of Canada welcomes report from Industry Strategy Council</a> December 11<sup>th</sup>, 2020</p> <p>The Honourable Navdeep Bains, Minister of Innovation, Science and Industry, welcomed a report from the Council’s Chair, Monique F. Leroux. While the Council has provided advice throughout its mandate, the report serves as a summary and conclusion of its work, which focused specifically on identifying the scope and depth of COVID-19’s impact on industries and informing the government’s understanding of specific sectoral pressures. In addition, the Council has outlined recommendations to support the recovery and growth of key sectors moving forward.</p> <p>The Council provided valuable insight into pain points within sectors, noting the importance of support for heavily affected sectors. Looking at the longer term, the Council provided additional recommendations on connectivity, skills training, diversity and inclusion, research and development, and steps toward sustainability and lower emissions. In consultation with the Council, business communities and Canadians, the government has taken swift action on some of these themes. Beyond the priority of fighting COVID-19 and protecting Canadians, the Fall Economic Statement outlined measures for supporting workers and businesses through the second wave as well as our hardest-hit sectors.</p> <hr/> <p><a href="#">Minister Ng announces opening of applications for the Black Entrepreneurship Program’s National Ecosystem Fund and Knowledge Hub</a> November 23<sup>rd</sup>, 2020</p> <p>The Honourable Mary Ng, Minister of Small Business, Export Promotion and International Trade, announced the opening of applications for the Black Entrepreneurship Program’s National Ecosystem Fund and the Black Entrepreneurship Program’s Knowledge Hub. The National Ecosystem Fund will provide funding to Black-led not-for-profit business organizations to strengthen their capacity to provide support, financial planning services and business training for Black entrepreneurs and business owners. Black-led not-for-profit business organizations that serve Black entrepreneurs and Black-owned businesses are encouraged to apply through the National Ecosystem Fund web page by December 21, 2020.</p>

	<p>The Black Entrepreneurship Knowledge Hub will gather data on Black entrepreneurship in Canada and help identify critical gaps, barriers to success, and opportunities for growth. It will be jointly run by Black-led business organizations, in partnership with educational institutions. Black-led not-for-profit business organizations and educational institutions are encouraged to come together, develop an application, and apply through the Knowledge Hub web page by January 18, 2021.</p> <hr/> <p><a href="#">Minister Ng announces support for small businesses through the Canada United Small Business Relief Fund</a> October 20, 2020</p> <p>Today, during Small Business Week, the Honourable Mary Ng, Minister of Small Business, Export Promotion and International Trade, announced an investment of \$12 million in the Canada United Small Business Relief Fund. Canada United is a national fundraising campaign created by the Royal Bank of Canada (RBC) in collaboration with private sector partners and provincial and territorial chambers of commerce, including the Ontario Chamber of Commerce (OCC). The campaign has been rallying support from Canadians for local small businesses in every corner of the country.</p> <p>The Canada United Small Business Relief Fund, which is managed by the OCC, is supporting Canadian businesses across different sectors and industries with grants of up to \$5,000. These grants will help thousands of small business owners cover the costs of personal protective equipment, make physical modifications to their businesses to meet local health and safety requirements, and enhance their digital or e-commerce capabilities.</p>
<p>Employment and Social Development Canada</p>	<p><a href="#">Government of Canada invests in Canadian families</a> December 7<sup>th</sup>, 2020</p> <p>Minister of Families, Children and Social Development, Ahmed Hussen, announced additional supports for children and families through the Canada Child Benefit and investments in child care.</p> <p>In May 2020, families who were eligible for the Canada Child Benefit benefitted from a one-time payment of \$300 per child, representing approximately \$550 on average per family. The Government of Canada is now proposing new temporary support of up to \$1,200 per child under the age of six to further assist families with young children. This support will help families cover the costs of tools for at-home learning, help families provide the necessary care for their children, and for many, help with the higher costs associated with temporary child care arrangements.</p> <hr/> <p><a href="#">Government of Canada extends deadline to apply for the Disability Tax Credit to receive the COVID-19 one-time payment for persons with disabilities</a> October 23<sup>rd</sup>, 2020</p> <p>Minister of Employment, Workforce Development and Disability Inclusion, Carla Qualtrough, announced that the deadline to apply for the <a href="#">Disability Tax Credit</a> (DTC) to receive the one-time payment has been extended from September 25, 2020, to December 31, 2020.</p>

	<p>This will help more Canadians with disabilities access the benefit, as the COVID-19 pandemic has created challenges for some to collect the information needed to complete the DTC application process. An extension of the deadline will give clients more time to submit their applications, and the Government of Canada time to issue decisions regarding eligibility.</p> <hr/> <p><a href="#">New interest relief measure to provide much-needed help to Canada Student Loan borrowers on medical or parental leave</a> October 7<sup>th</sup>, 2020</p> <p>Minister of Employment, Workforce Development and Disability Inclusion, Carla Qualtrough, highlighted a new measure to help student borrowers manage financial burdens they may face when taking temporary medical or parental leave from their studies—including for mental health reasons. This measure, which was announced as part of Budget 2019, is effective as of October 1, 2020. Borrowers who are approved under this new measure will benefit from a suspension of payments and interest on their Canada Student Loans for six months, which can be extended up to a total of 18 months of leave.</p> <p>To be eligible for medical or parental leave, borrowers must:</p> <ul style="list-style-type: none"> <li>• at the time of their application, be in full-time or part-time studies, or in the six-month non-repayment period;</li> <li>• submit a medical or parental leave application within six months of the end of their most recent period of studies, and no later than 12 months after the medical or parental event;</li> <li>• have taken a leave from studies for medical or parental reasons on or after October 1, 2020; and</li> <li>• be at least 30 calendar days into a new confirmed period of study following any previous medical or parental leave.</li> </ul> <p>This measure will provide much-needed and timely support to students who may be experiencing medical illnesses, including mental health challenges, that significantly interfere with their ability to pursue their studies. In addition, students who have recently become parents or guardians of a child may need extended parental leave due to uncertainties regarding the availability of child care services or concerns over the risk of infection at child care service providers.</p>
Prime Minister's Office	<p><a href="#">Prime Minister announces infrastructure plan to create jobs and grow the economy</a> October 1<sup>st</sup>, 2020</p> <p>The Prime Minister, Justin Trudeau, today announced \$10 billion in new major infrastructure initiatives to create jobs and economic growth. The Canada Infrastructure Bank's (CIB) Growth Plan will help Canadians get back to work and is expected to create approximately 60,000 jobs across the country. The three-year plan will connect more households and small businesses to high-speed Internet, strengthen Canadian agriculture, and help build a low-carbon economy.</p> <p>The Growth Plan will invest in five major initiatives:</p> <ul style="list-style-type: none"> <li>• \$2.5 billion for clean power to support renewable generation and storage and to transmit clean electricity between provinces, territories, and regions, including to northern and Indigenous communities.</li> <li>• \$2 billion to connect approximately 750,000 homes and small businesses to broadband in underserved communities, so Canadians can better participate in the digital economy.</li> <li>• \$2 billion to invest in large-scale building retrofits to increase energy efficiency and help make communities more sustainable.</li> </ul>

	<ul style="list-style-type: none"> <li>• \$1.5 billion for agriculture irrigation projects to help the agriculture sector enhance production, strengthen Canada’s food security, and expand export opportunities.</li> <li>• \$1.5 billion to accelerate the adoption of zero-emission buses and charging infrastructure so Canadians can have cleaner commutes.</li> </ul> <p>To accelerate the delivery of projects in which the CIB intends to invest, it will also allocate \$500 million for project development and early construction works.</p> <p>Today’s announcement is part of the government’s campaign to create over one million jobs to rebuild from the pandemic, and our more than \$180 billion commitment to invest in new infrastructure across Canada. The government will continue to focus on making investments to strengthen the middle class, create new jobs, and grow the economy, as we work together to fight COVID-19 and build a more resilient Canada. Together, we can create a Canada that is healthier and safer, cleaner and more competitive, and fairer and more inclusive for future generations.</p>
Bank of Canada	<p><a href="#">Bank of Canada will maintain current level of policy rate until inflation objective is achieved, continues its quantitative easing program December 9<sup>th</sup>, 2020</a></p> <p>The Bank of Canada today maintained its target for the overnight rate at the effective lower bound of ¼ percent, with the Bank Rate at ½ percent and the deposit rate at ¼ percent. The Bank is maintaining its extraordinary forward guidance, reinforced and supplemented by its quantitative easing (QE) program, which continues at its current pace of at least \$4 billion per week.</p> <p>The rebound in the global and Canadian economies has unfolded largely as the Bank had anticipated in its October Monetary Policy Report (MPR). More recently, news on the development of effective vaccines is providing reassurance that the pandemic will end and more normal activities will resume, although the pace and breadth of the global rollout of vaccinations remain uncertain. Near term, new waves of infections are expected to set back recoveries in many parts of the world. Accommodative policy and financial conditions are continuing to provide support across most regions. Stronger demand is pushing up prices for most commodities, including oil. A broad-based decline in the US exchange rate has contributed to a further appreciation of the Canadian dollar.</p>
Financial Consumer Agency of Canada	No items of note.
<b>Consultations</b>	
Finance Canada	No items of note.
<b>House of Commons and Senate</b>	
Hansard	
	<a href="#">Exchange between Conservative MP Dane Lloyd and Minister Navdeep Bains on the Digital Charter Implementation Act (C-11) touching on open banking.</a>
<b>Committees</b>	
	<a href="#">INDU – Commissioner of the Competition Bureau answering questions on C11 and touching on open banking</a>

## Provincial Landscape

British Columbia

### [Online applications open for BC Recovery Benefit](#)

December 18<sup>th</sup>, 2020

Online applications are now open for British Columbians to apply for the BC Recovery Benefit. An estimated 3.7 million individuals and families, or 90% of all B.C. adults, are eligible for the benefit. Eligibility includes:

- \$1,000 for families with annual incomes under \$125,000. Families earning up to \$175,000 will qualify for a reduced benefit amount. Single-parent families also qualify for these benefit amounts.
- \$500 for single people with annual incomes under \$62,500. Single people earning up to \$87,500 will qualify for a reduced benefit amount.

Applying online is the easiest way to receive the BC Recovery Benefit. To apply, British Columbians can visit: [gov.bc.ca/recoverybenefit](http://gov.bc.ca/recoverybenefit)

### [Fiscal update shows continued impact of pandemic on B.C.'s economy](#)

December 17<sup>th</sup>, 2020

The Fall 2020 Economic and Fiscal Update confirms the forecasted provincial deficit at \$13.6 billion, which includes an additional \$2 billion for new COVID-19 supports for British Columbians through B.C.'s Recovery Benefit and Recovery Supplement. The Province's third economic and fiscal update of 2020 continues to show the economic impacts of COVID-19 on people, businesses and communities, while 2021 brings hope to British Columbians with a path toward recovery.

The update also shows a lower impact on provincial revenues than projected in the First Quarterly Report, with gains in income, property transfer taxes and Crown corporation net incomes. Partial economic recovery is predicted for B.C. in 2021, and the report shows continued areas of economic improvement in employment, retail sales and housing activity.

### [Rent freeze extended, pending increases cancelled](#)

November 9<sup>th</sup>, 2020

Effective immediately, the Province is extending the freeze on rent increases until July 10, 2021, under the powers of the Emergency Program Act and COVID-19 Related Measures Act. This is an interim measure to provide stability and advance notice for renters and landlords while a new cabinet is sworn in. Increases set to happen on Dec. 1, 2020, are cancelled, along with all pending increases through to July.

Alberta

### [Historic support for Alberta small businesses](#)

December 8<sup>th</sup>, 2020

The Alberta government is expanding and increasing the Small and Medium Enterprise Relaunch Grant. With a new lower threshold and increased grant amount, up to 15,000 more businesses may be eligible for funding.

	<p>In November, the government announced that Alberta businesses impacted by recent public health orders were eligible to apply for a second payment through the program. This second payment will now be 15 per cent of pre-pandemic monthly revenues up to a maximum of \$15,000 – for a total of \$20,000 in potential funding available for each business, up from the original \$5,000.</p> <p>This second payment is available to businesses operating in areas on the provincial watch list where new health restrictions have been implemented. Applications for the second payment in areas under enhanced measures will open this month. Additionally, the program is now expanding to include job creators who have experienced a 30 per cent revenue loss due to the COVID-19 pandemic. This lowers the threshold from the existing requirement of 40 per cent revenue loss. The 30 per cent threshold will be available to impacted businesses retroactive to March.</p>
Saskatchewan	<p><a href="#">New Phase of Temporary Wage Supplement Program Introduced to Support Those Caring for Seniors</a> November 18<sup>th</sup>, 2020</p> <p>Deputy Premier and Finance Minister Donna Harpauer announced a new phase of the Saskatchewan Temporary Wage Supplement Program (STWSP) targeted to workers in long-term care facilities, personal care homes, integrated healthcare facilities (which include both long-term and short-term care) and for home care workers providing care to seniors in their own homes.</p> <p>This will provide \$400 a month for two months effective November 19, 2020, for eligible workers regardless of income level. The application form, eligibility and program information, will be online at <a href="http://www.saskatchewan.ca/wage-supplement-program">www.saskatchewan.ca/wage-supplement-program</a> in the coming days.</p> <hr/> <p><a href="#">Making Life More Affordable For Saskatchewan People In 2021</a> December 31<sup>st</sup>, 2020</p> <p>A series of new and returning provincial income tax credits and other tax-reduction initiatives will help make life more affordable for Saskatchewan people in the new year.</p> <p>All Saskatchewan income tax brackets and tax credit amounts will once again be indexed in 2021, saving the province’s taxpayers an estimated \$15 million. The level of indexation in 2021 will be 1.0 per cent, matching the national rate of inflation.</p> <p>Saskatchewan families with children enrolled in sports, arts and cultural activities will also be able to claim the Active Families Benefit once again on their 2021 taxes.</p> <hr/> <p><a href="#">Lower Taxes For Small Businesses Will Help Economic Recovery</a> December 7<sup>th</sup>, 2020</p>

	<p>Legislation to reduce the tax rate for Saskatchewan small businesses over the next three years was introduced today, fulfilling another major commitment made by the government in the recent election campaign.</p>
<p>Manitoba</p>	<p><b>PROVINCE PROVIDES \$5 MILLION TO SUPPORT MANITOBA RESTAURANTS IMPACTED BY COVID-19 RESTRICTIONS</b> December 22<sup>nd</sup>, 2020</p> <p>The Manitoba government is providing \$5 million to the Manitoba Chambers of Commerce to develop a program that provides financial relief to dine-in restaurants that have been affected financially by the province moving to Critical (red) on the #RestartMB Pandemic Response System and resulting public health orders, Premier Brian Pallister announced today.</p> <p>“Manitoba’s restaurant community has made significant sacrifices in order to help halt the spread of this deadly virus and protect all Manitobans during this crucial time in our fight against COVID-19,” said Pallister. “Many businesses have taken on additional costs to adapt their operations to comply with public health orders and safely provide Manitobans with the services they rely on while supporting their efforts to stay home. Our government continues to work with the business community to identify industry needs and help target our support to help offset new expenses.”</p> <hr/> <p><b>MANITOBA GOVERNMENT RELEASES MID-YEAR FINANCIAL REPORT</b> December 17<sup>th</sup>, 2020</p> <p>The Manitoba government has released its mid-year financial report and economic outlook, which captures the unprecedented fiscal and public health challenges created by COVID-19, and outlines \$3.2 billion in provincial investments to protect Manitobans, Premier Brian Pallister and Finance Minister Scott Fielding announced today.</p> <p>The mid-year report presents the fiscal year-end forecast to March 31, 2021, compared to Budget 2020 and updates the evolving economic situation due to COVID-19. Projections for the 2020-21 fiscal year show a revised deficit of \$2.048 billion, with significant uncertainty in forecasting the remaining months. While it would be the highest deficit in Manitoba history, the revised projection marks a modest improvement from \$2.938 billion in September’s first quarter report, primarily due to \$648 million in federal transfer supports that would offset approximately 20 per cent of provincial expenditures.</p> <hr/> <p><b>PROVINCE TO SUPPORT MANITOBA CHAMBERS OF COMMERCE IN PROTECTING LOCAL BUSINESSES</b> December 3<sup>rd</sup>, 2020</p> <p>The Manitoba government is committing \$1.5 million to the Manitoba Chambers of Commerce to help support and protect local businesses impacted by COVID-19 public health orders, Economic Development and Training Minister Ralph Eichler announced.</p>



	<p>Based on recommendations from business leaders to help small businesses directly impacted by public health restrictions to keep Manitobans safe from COVID-19, the province committed \$1.5 million to the Manitoba Chambers of Commerce to help support business and chambers throughout Manitoba in developing and promoting their community businesses.</p> <hr/> <p><a href="#">PROVINCE PRESENTS 2020-21 BUDGET IMPLEMENTATION BILL</a> October 9<sup>th</sup>, 2020</p> <p>The Manitoba government has introduced legislation required to implement the tax cuts announced in Budget 2020 and bring relief to Manitoba households and businesses, Finance Minister Scott Fielding announced today.</p> <p>The proposed budget implementation and tax statutes amendment act, 2020 is the procedural legislation that supports the summary budget and amends tax legislation.</p> <p>The act would:</p> <ul style="list-style-type: none"> <li>• confirm a commitment made in March to raise the thresholds of the Health and Post-Secondary Education Tax Levy, which will benefit approximately 1,000 Manitoba medium-sized businesses and exempt 220 employers from the payroll tax;</li> <li>• formalize the Seniors Economic Recovery Credit that was advanced to more than 226,000 Manitobans in May in response to COVID-19;</li> <li>• eliminate probate fees on approximately 3,500 estates each year;</li> <li>• energize the film sector by increasing the Film and Video Production Tax Credit to 38 per cent of eligible production costs for Manitoba production corporations;</li> <li>• increase the number of child-care spaces eligible for the Child Care Centre Development Tax Credit to 682; and</li> <li>• improve accountability by remediating funds used by the previous government to collect various fees and levies that were not being used for their intended purposes. This also includes the Manitoba Health Services Insurance Fund, as recommended by Manitoba’s auditor general, to remove an unnecessary and unique-to-Manitoba procedural step in health service funding unrelated to health care or health coverage.</li> </ul>
Ontario	<p><a href="#">Ontario Supporting Small Businesses with Financial Advice and Training</a> November 19<sup>th</sup>, 2020</p> <p>The Ontario government is investing over \$2.2 million through the Ontario Together Fund to provide small businesses with free, tailored financial advice and online training to help them make informed financial decisions and navigate the unprecedented economic circumstances brought on by the COVID-19 pandemic.</p> <p>When included alongside the 2020 Ontario Budget, Ontario's Action Plan: Protect, Support, Recover and the Main Street Recovery Plan, these supports are part of a comprehensive package of proposed legislation, funding programs, and services and resources to help small businesses when and where they need it the most.</p>

	<p><a href="#">Ontario's Action Plan: Protect, Support, Recover</a> November 5<sup>th</sup>, 2020</p> <p>Today, Finance Minister Rod Phillips released Ontario's Action Plan: Protect, Support, Recover — the next phase of a comprehensive action plan to respond to the serious health and economic impacts of COVID-19. Ontario's Action Plan now sets out a total of \$45 billion in support over three years to make available the necessary health resources to continue protecting people, deliver critical programs and tax measures to support individuals, families and job creators impacted by the virus, and lay the groundwork for a robust long-term economic recovery for the province.</p>
Quebec	<p><a href="#">The government is temporarily eliminating the Québec sales taxes on masks and face shields</a> December 1<sup>st</sup>, 2020</p> <p>The Québec government is following suit with the federal government and announcing that, like the goods and services tax (GST), the Québec sales tax (QST) will be temporarily eliminated on purchases of masks and face shields. The November 30, 2020 Federal Economic Update announced the zero-rating of these essential products in the context of the pandemic. The QST system will be modified to integrate into it this measure, which will be applicable starting from the same date as the federal measure comes into force.</p> <p>Moreover, the Ministère des Finances du Québec is analyzing the other legislative proposals presented by the Minister of Finance of Canada. Decisions respecting harmonization with the proposals will be announced later.</p> <hr/> <p><a href="#">Indexing of the parameters of the personal income tax system, social assistance benefits and certain government fees by 1.26% for the 2021 tax year</a> November 12<sup>th</sup>, 2020</p> <p>The Ministère des Finances du Québec announced today the indexing rate, which will apply as of January 1, 2021, with regard to parameters of the personal income tax system, social assistance benefits and certain government rates, will be 1.26%. The indexing rate of 1.26% protects the purchasing power of Quebecers to the tune of more than \$431 million. Indexing the parameters of the personal income tax system corresponds to tax relief of nearly \$424 million for taxpayers. Thus, the value of most tax measures under the personal income tax system will increase by a level equivalent to the rise in consumer prices in Québec in 2020.</p> <p>In addition, the indexation will allow the most disadvantaged Quebecers to benefit from additional financial assistance of nearly \$33 million under social assistance programs whose benefits will be indexed.</p> <p>Lastly, the indexing rate will apply to government fees that are not yet subject to an indexing rule or set annually. Indexing reflects the increase in the cost of fee-based services without raising the service user's share of the cost. For a complete year, indexing will generate more than \$25 million in additional revenues, which will be used to maintain the quality of public goods and services.</p>

	<p><a href="#">Update on Québec's Economic and Financial Situation - Additional investments of \$1.8 billion to support Quebecers and restart the economy</a> November 12<sup>th</sup>, 2020</p> <p>The Update on Québec's Economic and Financial Situation presented by the Minister of Finance, Eric Girard, outlines additional measures totalling \$1.8 billion over three years to continue supporting Quebecers and restart the economy. These new initiatives bring to nearly \$13 billion the amount invested by the government since March to deal with the historic economic and public health crisis Québec is currently going through.</p> <p>When adding the amounts granted since the June snapshot, the government has provided a total of \$5.9 billion to support Quebecers and our economy during the crisis.</p>
Atlantic Provinces	<p><b>Nova Scotia</b> <a href="#">Venture Capital Tax Credit Increases Investment Opportunities</a> November 18<sup>th</sup>, 2020</p> <p>Atlantic Canadian businesses will benefit under the Nova Scotia Venture Capital Tax Credit's new regulations. Qualifying funds will be able to access up to \$20 million from eligible investors every year with a maximum tax credit of \$3 million. Eligible businesses must meet conditions, including having their head office in Atlantic Canada.</p> <hr/> <p><b>Prince Edward Island</b> <a href="#">Tax changes leave more money in the hands of Islanders and businesses</a> December 31<sup>st</sup>, 2020</p> <p>A number of tax changes announced within the 2020-2021 Operating Budget will leave more money in the hands of Islanders and businesses now when they need it most. The changes include the increase of the Low-Income Reduction Threshold from \$18,000 to \$19,000, the increase in the Basic Personal Amount from \$10,000 to \$10,500, and a reduction in the Small Business Tax from 3 per cent to 2 per cent, effective January 1, 2021.</p> <hr/> <p><b>Newfoundland and Labrador</b> <a href="#">Details Announced on Small Business Assistance Program</a> October 22<sup>nd</sup>, 2020</p>

During Small Business Week, the Honourable Andrew Parsons, Minister of Industry, Energy and Technology, and the Honourable Siobhan Coady, Deputy Premier and Minister of Finance announced details of the \$30 million Small Business Assistance Program which was highlighted in Budget 2020. The program includes \$25 million for eligible small businesses and \$5 million for eligible community organizations.

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[Deadline Extended for the Small Business Assistance Program](#)

December 15<sup>th</sup>, 2020

The Honourable Andrew Parsons, Minister of Industry, Energy and Technology, announced the deadline for the \$30 million Small Business Assistance Program has been extended to December 22, 2020. The program, which remains available on a first come, first served basis, includes \$25 million for eligible small businesses and \$5 million for eligible community organizations.

Provincial funding is allocated through the COVID-19 contingency fund, complementing other emergency supports announced by the Government of Newfoundland and Labrador and the Government of Canada.