

ORB

Financial aid for the Montreal creative community

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Objective 1: support the creative community of Quebec and Montreal, which is the lung of industries such as commerce, social economy, culture, technology, tourism, health, and agri-food; and on which the economic wealth of Quebec depends.

Objective 2: contribute to an equitable redistribution of wealth, in order to leave room for more innovation, while respecting creators, self-employed workers, as well as small and medium-sized enterprises.

Objective 3: form knowledge sharing networks and new collaborative structures that will contribute to the economic recovery of Quebec, here and internationally.

* Please note that the information presented here may change as the situation evolves and may change from day to day. If you would like to collaborate on the document or collect information, please write to us at welcome@orb.exchange.

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1. FOR SELF-EMPLOYED WORKERS

Temporary Aid for Workers Program (PATT - COVID 19)

Briefing:

If you are a self-employed worker who is in quarantine because he or she has traveled, you could benefit from the assistance of the Government of Quebec through the Canadian Red Cross.

Please check the eligibility criteria, and then fill out the Canadian Red Cross form to register for the program. We invite you to follow up by telephone with the Red Cross at 1 800 863-6582 (8 a.m. to 8 p.m., 7 days a week).

Note that you cannot benefit from this assistance if you receive or intend to apply for Employment Insurance, offered by the Federal Government or any other program.

Employment Insurance for workers, including freelancers (to come)

As of Tuesday March 24, 2020, the Legault government has stated that "employment insurance checks will be given to those who have lost their jobs, including the self-employed, who usually do not have the right to employment insurance, will be entitled to an amount. Mr. Trudeau told me that the checks will be ready on April 6. And we are looking into what we can do for people who will need cash before April 6". ([source](#)) - To find out how to apply for Employment Insurance, scroll to page 7.

Canadian Emergency Response Benefit to help workers and businesses

This taxable benefit would provide \$2,000 a month for up to four months to workers who are losing their income due to the COVID-19 pandemic.

CERB would target Canadians who have lost their jobs or are still employed but no longer in income, who become ill, who are quarantined or who care for someone with COVID-19, as well as parents who have to stop working to care for sick children or who have to stay at home due to school and daycare closings. The CERB would apply to employees as well as contract workers and the self-employed. Registration is done through the CRA website and will be available on April 6. The first checks are expected to fall on April 16. ([source](#)) Telephone: 613-369-3710

Other resources for the self-employed and artists in Canada

- [Canada Council for the Arts COVID-19 update](#)
- [The Canadian Freelance Union](#)
- [CMG Freelance](#)
- [S'ATTAQ](#) — Labour union for freelancers
- [ACTRA](#)

- [IATSE Canadian locals](#)
- [Canadian Actors Equity Association](#)
- [Writers Guild of Canada](#)
- [Associated Designers of Canada](#)
- [Canadian Federation of Musicians](#)
- [Playwrights Guild of Canada](#)
- [Writers Union of Canada](#)
- [Soutien à/de la communauté culturelle québécoise - COVID-19](#)
- [Travailleurs autonomes - pub / photo / illustration / design](#)

SCHOLARSHIPS

Women photographers:

In partnership with Nikon and Getty Images, the Women Photograph association offers grants to women photographers. The application filing begins on April 1, 2020, and will end on May 15, 2020. Applications are open to all nationalities, and must be submitted in English. 5 scholarships of \$ 5,000 will be offered via Nikon, while Getty Images offers a student scholarship of \$ 10,000. All the details [here](#).

Photographers:

The Photographer Fund - a fund of \$ 25,000, which will be distributed at the rate of \$ 500.00 per person. More information [here](#).

Authors:

Writer's Trust - grants between \$ 2,000 and \$ 10,000 for authors who have published a minimum of 2 books. Apply [here](#)

Designers, creatives, photographers and videographers:

Adobe is offering three months of free service for all applications that are part of the Adobe Creative Cloud. You can call them toll free at 1-800-833-6687

Note that Adobe was initially served by Amazon Web Services, and that their servers are now at Microsoft.

HELP Health and Mental Health (psychologists)

- **Crisis Services Canada** - The Suicide Prevention Line Call 1.833.456.4566 | SMS 45645
- **NABS** -Offers free help, over the phone, as well as financial advice. 1-888-355-5548
- **Unison** - A charitable fund **for musicians**, supported by the RBC Foundation. In addition, for all, their telephone line offers psychological support and support which includes but is not limited to questions of: mental health, management of family and relationship problems, identification of resources for the care of children or seniors, legal or financial advice, challenges at work, addictions, improving your diet and your health. It's free! 1-855-986-4766

Canada Council for the Arts

Briefing:

The Canada Council for the Arts offers grants, whether you are looking to promote them in Canada, or internationally. For individuals, groups, and businesses. You can learn more about their programs here.

MONTREAL

Municipal Aid: City of Montreal

Briefing:

The City of Montreal has injected \$ 5 million into a business assistance fund to support targeted industries. This fund will be developed in addition to the measures put in place by the other levels of government. Sectors such as commerce, social economy and creative and cultural industries including tourism have been identified.

- Main source of information updated regularly, so consult it every day.
- Questionnaire to be completed
 - Contact: 514 394-1793 (8 a.m. to 5 p.m. Monday to Friday)

In addition, the City of Montreal has implemented assistance programs for Montreal entrepreneurs. It actively supports the modernization of its infrastructure, industrial sites, commercial arteries as well as the revitalization of large sectors offering significant economic development potential.

- [If you have a business, here are resources for you.](#)

- * [PAAC – Accessibility for businesses](#)

- * [PRAM - Sainte-Catherine](#)

- * [PRAM - Business](#)

- * [PRAM - Streets under construction](#)

- * [Areas under major construction](#)

PME Montreal

Briefing:

PME Montreal is a network of financing experts whose mission is to support Montreal entrepreneurs and businesses. This organization can help you with your business plan, loans and bursaries, and also offers consulting services.

PME MTL is offering a six-month moratorium on capital and interest to private and social economy enterprises that hold loans from PME MTL funds, in partnership with the QFL. This measure is in effect from March 19, 2020.

- We suggest that you call them and ask them any questions: **(514) 879-0555**. Note that this number is the PME MTL Center-Ville number, you can find your service center: [here](#).
- Here are the contact details of a speaker who spoke at HEC, and who could potentially help you: Ali Taiel, PME MTL, specialized in business creation: ataieb@pmemtl.com

COMMUNITY HELP

Multilingual help and reference service on community resources

Dial 211

The 211 Service is a non-profit organization that offers a telephone line where you can get community help, such as food banks.

How it works:

1. You call them: 211 - You can also go directly to their website and enter your postal code.
2. What 211 will do: They'll look by your zip code. Depending on your neighbourhood, depending on the streets - they will give you all the resources that can serve you and your community. For example, access to a food bank, or any other service that is available at the socio-community level, and which is linked to the health / economic / ecological / crisis we are experiencing.
3. Furthermore, if you call 211 and press 4, you will get all socio-community resources of the greater Montreal region.
4. The service is available in several languages: English, French possibility of having interpreters on 211, option 4.

FEDERAL GOVERNMENT

Employment Insurance and emergency services facing the environmental crisis

Briefing:

The Government of Canada is offering Employment Insurance benefits that have been made more flexible due to the emergency.

- [How to apply for EI and emergency benefits \(article\)](#)
 - Submit your claim for Employment Insurance health benefits on the [federal government website](#).
 - **Contact:** 1 (800) 808-6352

Additional measures

Briefing:

Here is the link that leads to the federal government platform. It should be noted that Canada is well placed financially to overcome the challenges of the environmental crisis we are experiencing today. Below is a summary of some of the measures proposed to support small businesses and their employees:

This program includes:

-> To avoid massive layoffs

- Announcement of a 75% wage subsidy for eligible businesses for up to three months and retroactive to March 15, 2020. This measure will help businesses keep and re-hire their workers. More details on the eligibility criteria will begin with the impact of COVID-19 on sales and will be announced before the end of the month. Additional information will be announced before the end of March 2020.
- **[UPDATE: March 30, 2020]:** The grant at a maximum rate of 75% for a maximum duration of 3 months, up to a maximum of \$ 58,700 per employee. Takes effect retroactively to March 15, 2020. Businesses of all sizes are eligible. NPOs are also eligible. The company must have lost at least 30% of its revenues due to the COVID-19 crisis. (Source: Chamber of Commerce of Metropolitan Montreal, newsletter, March 30)
- Extension of the maximum duration of the Work-Sharing program from 38 to 76 weeks to support workers who agree to reduce their regular work schedule due to new circumstances beyond the control of their employer.

-> Access to credit

The Business Credit Availability Program will provide more than \$ 65 billion in additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).

- *Canada Emergency Business Account*

Launch of the Canada Emergency Business Account. This program will provide up to \$ 25 billion to eligible financial institutions so that they can make interest-free loans to small businesses. To be eligible, these organizations will have to demonstrate that they paid between \$ 50,000 and \$1 million in total payroll in 2019. If so, your business could benefit from interest-free loans of up to 40,000 \$ to help you cover operating costs while your income has been temporarily reduced. These loans, which are guaranteed and funded by the Government of Canada, will provide small businesses with access to the capital they need, at an interest rate of 0%, so they can pay rent and cover other major expenses in the coming months

- *Loan guarantee for SMEs*

Launch of the Guarantee and Loan Program for Small and Medium Enterprises. This program will provide up to \$ 40 billion in secured loans, funded by Export Development Canada and the Business Development Bank of Canada. The program will help Canadian financial institutions provide the credit and liquidity options that various businesses need immediately, funded by BDC and EDC. To access these loans, entrepreneurs must contact their main financial institution, which will assess their situation and provide financing accordingly. [For more information.](#)

- Establishment of the [Business Credit Availability Program \(BCAP\)](#) so that Canadian businesses have access to more than \$10 billion in financing and credit insurance solutions, through:
 - * [Export Development Canada \(EDC\)](#)
 - * [Business Development Bank of Canada \(BDC\)](#)

Under this program, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will provide more than \$ 65 billion in direct loans and other types of financial support at market rates to businesses with a viable business model, but who would otherwise have limited access to financing. Businesses seeking assistance using the BCAP should contact the financial institutions with which they already have a relationship, so that they can assess the client's financial demand.

See section 'For financing (loans)

-> **Other facilities**

- Deferral of all payments businesses, including self-employed persons, have to make under the Goods and Services Tax and Harmonized Sales Tax (**GST / HST**) for amounts collected on their sales until June. They may also postpone, until June, the reimbursement of customs duties payable on imports. [More details here.](#)
- Authorization of the Canada Revenue Agency to defer the payment of any income tax amount until August 31, 2020. To find out more about the dates of production of your reports, as well as the payment dates, [it's here.](#)
- [March 24] Immediate offer to eligible small businesses: a wage subsidy equivalent to 10% of wages for the next 90 days, up to a maximum of \$1,375 per employee and \$25,000 per employer. This is a three-month measure that will allow eligible employers to reduce the amount of source deductions they pay to the Canada Revenue Agency.

- Introducing a new Emergency Care Allowance of up to \$ 900 biweekly and offering it for up to 15 weeks. This will provide income assistance to the self-employed who do not have EI paid sick leave.
- **TOURISM:** Offered assistance to operators, small businesses or organizations in the tourism sector. Besides, if you are in the tourism sector and you are affected by COVID-19, we suggest that you contact the Regional Development Agencies (ADR). These should be able to help you access federal funding and services.

For financing (loans)

BDC - Business Development Bank of Canada

Briefing:

BDC is a financial institution dedicated exclusively to entrepreneurs and helping to create and develop strong Canadian businesses with financing, advisory services and capital, while paying particular attention to SMEs.

The BCE offers loans. These can be loans of \$100,000 and less, or loans of \$100,000 and more. Please call them to find out the interest rates! (see the number below)

As of March 18, 2020, new aid measures have been implemented:

- working capital loans of up to \$2 million with flexible terms and payment deferrals for up to 6 months for eligible businesses;
- payment deferrals for up to 6 months, free of charge, for existing customers whose total loan commitment to BDC is \$ 1 million or less.
- reduced rates for new eligible loans; details of the measures deployed under the Business Credit Availability Program (BCAP), including specific support for certain sectors, will be announced in the coming days.

Companies needing support through the Business Credit Availability Program (BCAP) should first contact their financial institutions to assess their situation:

Contact :

- If BDC client, contact the account manager

- If new customer: 1-877-232-2269 (Monday to Friday - 7:30 a.m. to 8 p.m. Saturday and Sunday - 9 a.m. to 5 p.m.)

EDC - Export Development Canada

Briefing:

EDC is an organization that is affiliated with BDC and offers loan guarantees. It is a credit agency who is dedicated to exporting from Canada since 1944.

Their mandate is to support and develop trade outside of Canada by helping Canadian companies take advantage of opportunities on the international market. EDC is a Crown corporation that is financially autonomous and independent of the Government of Canada.

Today, EDC says it is ready to help Canadian exporters affected by the impacts of COVID-19 through the Government of Canada, which has set aside \$10 billion to support businesses. If you do not have a BDC loan, before contacting EDC, call your financial institution and see if they are open to working with EDC to guarantee the amount of the loan you are asking for the realization of your project.

Contact: 1-800-229-0575
tradeadvisor-conseiller@edc.ca

TCS - Trade Commissioner Service

Briefing:

The Canadian Trade Commissioner Service (TCS) helps companies navigate international markets. Their trade commissioners are present in more than 160 cities around the world and can provide you with key business information by giving you access to an unbeatable network of international contacts. For information, or funding, to export your creations or your products internationally, [it's here](#).

Société de Développement des Entreprises Culturelles (SODEC)

Briefing:

SODEC provides its customers with an automated platform in order to document in real time the effects and impacts of the Covid-19 crisis on Quebec cultural businesses and organizations to inform its decision-making.

To participate, you must complete a data collection form on the impacts of Covid-19, by going to the [SOD@ccès portal](#). This form is also available for individuals working in the arts and crafts sector.

Procedure ([website](#)):

- Head over to the SOD@ccès page then click on “Mon Dossier SOD@ccès”
- Find the 10-00-00 Data collection program - COVID 19
- For companies that have not yet created their profile. You must register as a business, but do not have to complete the eligibility form.

Farm Credit

Briefing:

The energy we consume is of paramount importance. If you are working on solutions in the agricultural field, here are resources that could help you in the development and growth of your sustainable solutions.

- **Farm Credit Canada:** Increase in credit available to farmers and the agri-food sector.
- **NOW AVAILABLE** - financial assistance to [Farm Credit Canada](#) to give it an additional \$ 5 billion in lending capacity to assist producers, agri-food businesses and food processors.

PROVINCIAL GOVERNMENT

Solidarity Fund QFL

Briefing:

Whether the business is a partner or not, the [Solidarity Fund QFL](#) offers a six-month postponement of payments related to loans, interest and principal, in order to remove a little financial pressure for businesses. This exceptional measure marks a first in the Fund's 37-year history. Unlike the banks, the QFL Fund does not take collateral on the loans it grants to businesses as stipulated in the law by which it was created.

- Contact : 1 800 567-3663 (*Monday to Friday: 8:30 a.m. to 5 p.m.*)
- entreprise@fondstq.com

EXPORT QUEBEC

Briefing:

Barring exceptions, companies from all industries are eligible for this program. Financial assistance of at least \$50,000 is provided in the form of a loan guarantee, but may also take the form of a direct loan. This measure is intended for companies that are in a precarious situation or who are experiencing temporary difficulties due to COVID-19. It aims to support their working capital so that they can continue their activities, via the Concerted Temporary Action Program for Businesses (PACTE), proposed by Investissement Québec. For more information on PACTE, [it's here](#).

Eligibility criteria:

- Demonstrate that the financial structure of the company presents a prospect of profitability.
- Demonstrate that liquidity problems are temporary and that lack of liquidity is caused either by a problem of supply of raw materials or products (goods or services), or by an impossibility or a substantial reduction in the capacity to deliver products (good or service) or goods.
- Contact : 1 844 474-6367 (PACTE contact)

LEGAL AID

Covid 19 Legal Aid Clinic

Free legal advice telephone line, offered by the Government of Quebec

Contact (*Monday to Friday, 8:30 a.m. to 4:30 p.m.*)

1 866 699-9729 (toll free)
418 838-6415 (National Capital)
514 789-2755 (Montreal)
819 303-4080 (Gatineau)

Website

The rights of workers facing COVID-19

Do you know your rights? [Here is an excellent document to read and share](#) prepared by lawyers and law professors at UQAM. (update: March 26, 2020)

OTHER FORMS OF SUPPORT

Canadian Federation of Independent Business

Briefing:

[CFIB](#) is the largest association dedicated to defending the interests of SMEs. At the forefront of negotiations with political decision-makers from all parties, it ensures that governments take into account the realities of business.

It provides expert advisers to guide businesses in the face of the crisis, the page ([here](#)) is updated daily to get the most recent information.

Note that in an article published in Le Presse on March 18, 2020, the CFIB reacted to Ottawa's assistance to businesses. We quote:

“For the SME lobby, the wage subsidy is a good measure, but at 10%, or \$ 458, per month per employee, the measure will not allow SMEs to generate enough cash to avoid the massive layoffs that the 'We are apprehensive over the next few days, warns Jasmin Guénette, vice-president of national affairs for the Canadian Federation of Independent Business (CFIB).”

- **Contact:** (514) 861-3234

Femmessor

The Femmessor group offers financing and support to women entrepreneurs. Contact them [here](#).

École des Entrepreneurs du Québec

If you need help with your financial projections, do not hesitate to contact the École des Entrepreneurs du Québec at 514-398-9083.

Return to Canada

The Government of Canada has established an emergency loan program for Canadian citizens who are having difficulty returning home. The maximum loan is \$ 5,000.

Contact: (613) 998-885 or écrivez à sos@international.gc.ca

Health Services

For health concerns, you can call 1-877-644-4545. Alternatively, you can consult quebec.ca.

Business services - Entreprises Québec offers personalized follow-up of their request 1-800-644-0075. Note that the service is not available during the crisis and that everything is done online [at this address](#).

[END/ March 30th 2020]

About ORB

ORB is a new multifunctional, multidisciplinary and multicultural space located in the heart of the Montreal artificial intelligence headquarters. Dissemination center, research studio and school of thought, we welcome artists, creators and scientists under one roof, thus encouraging human connection through the fusion of knowledge.

ORB is a subsidiary of Un peu plus loin (UPPL inc), a communications agency that responds to the needs of creative strategy, design, and the creation and production of cross-platform content in the digital age. We work mainly in the areas of online commerce, technology, education, culture, media, social economy and tourism. We work with companies and organizations motivated by the growth of sustainable business models and respect for human capital in the technological age.

UPPL was founded in 2016 by Tamy Emma Pepin, a graduate of McGill University in Cultural Studies, and recipient of a certificate in Leadership from the Massachusetts Institute of Technology (MIT). Tamy Emma Pepin is the recipient of a Gêmeaux award, a Numix award, and has been named as one of Quebec's figures who will do the extraordinary by Urbana Magazine.

For any questions, please contact:

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