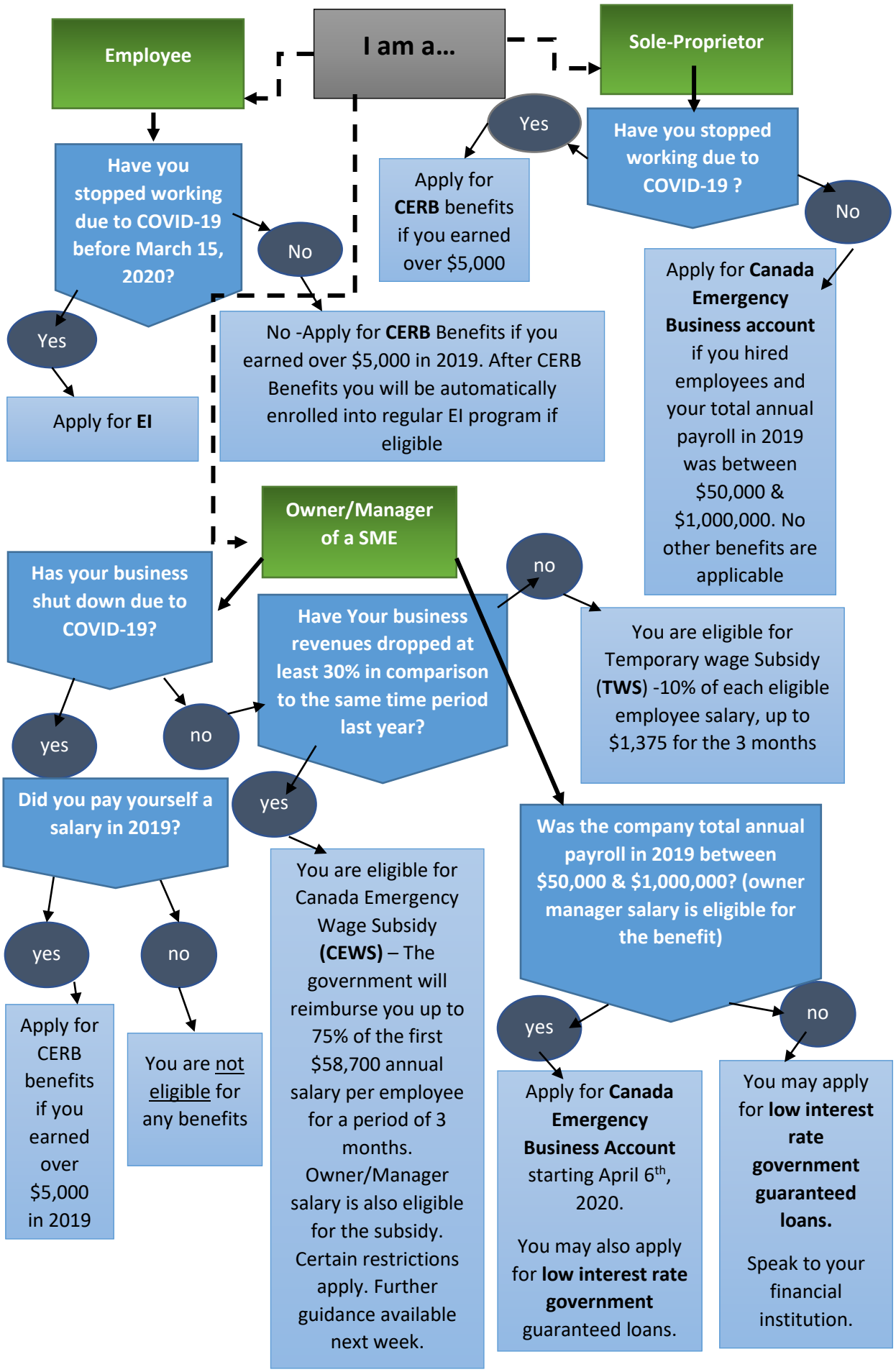
I am a…
Employee
Sole-Proprietor
Have you stopped working due to COVID-19 before March 15, 2020?
Yes
Apply for EI
No
No -Apply for CERB Benefits if you earned over $5,000 in 2019. After CERB Benefits you will be automatically enrolled into regular EI program if eligible
Have you stopped working due to COVID-19 ?
Yes
Apply for CERB benefits if you earned over $5,000
No
Apply for Canada Emergency Business account if you hired employees and your total annual payroll in 2019 was between $50,000 & $1,000,000. No other benefits are applicable
Owner/Manager of a SME
Has your business shut down due to COVID-19?
yes
Did you pay yourself a salary in 2019?
yes
Apply for CERB benefits if you earned over $5,000 in 2019
no
You are not eligible for any benefits
no
Have Your business revenues dropped at least 30% in comparison to the same time period last year?
yes
You are eligible for Canada Emergency Wage Subsidy (CEWS) – The government will reimburse you up to 75% of the first $58,700 annual salary per employee for a period of 3 months. Owner/Manager salary is also eligible for the subsidy. Certain restrictions apply. Further guidance available next week.
no
You are eligible for Temporary wage Subsidy (TWS) -10% of each eligible employee salary, up to $1,375 for the 3 months
Was the company total annual payroll in 2019 between $50,000 & $1,000,000? (owner manager salary is eligible for the benefit)
yes
Apply for Canada Emergency Business Account starting April 6th, 2020.
You may also apply for low interest rate government guaranteed loans.
no
You may apply for low interest rate government guaranteed loans.
Speak to your financial institution.