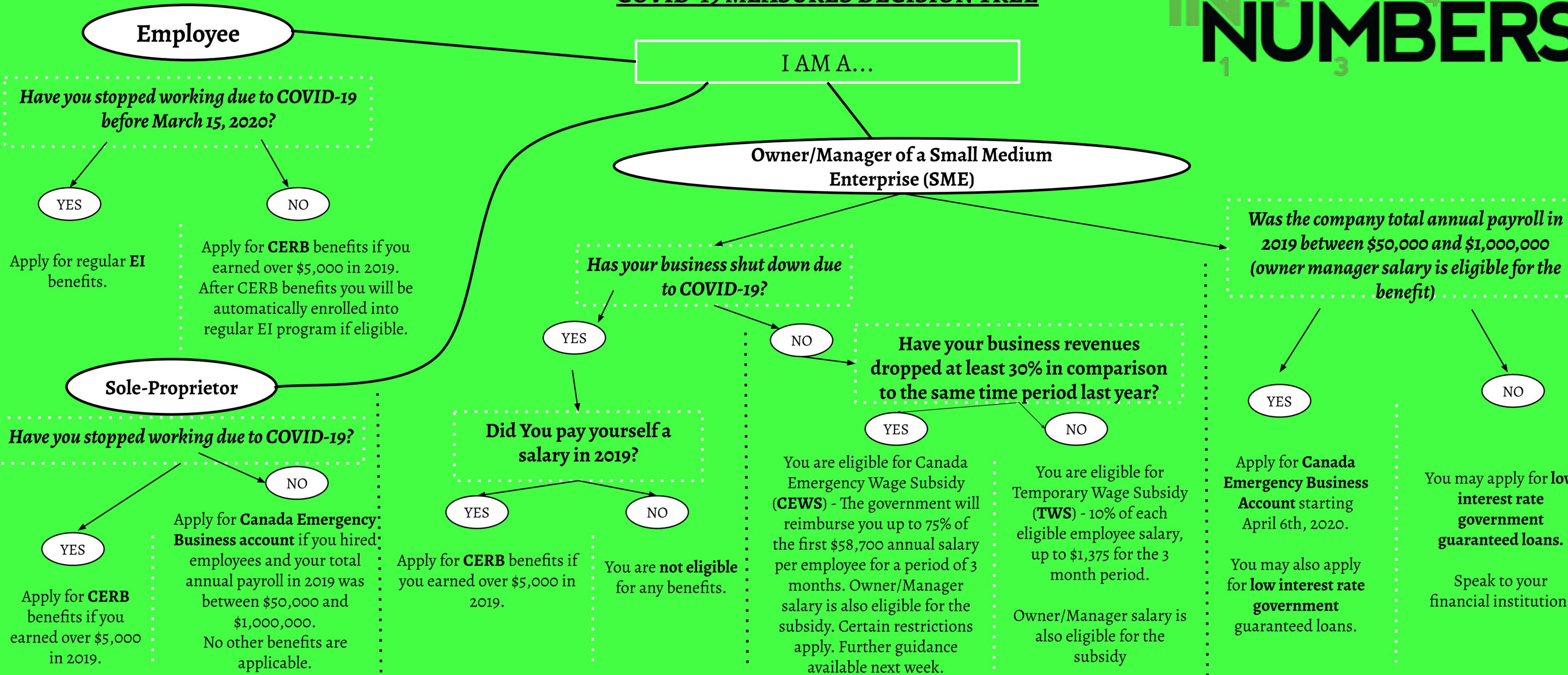


# COVID-19 MEASURES DECISION TREE



**Employee**

I AM A...

**Owner/Manager of a Small Medium Enterprise (SME)**

**Sole-Proprietor**

*Have you stopped working due to COVID-19 before March 15, 2020?*

YES

Apply for regular EI benefits.

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.

*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 month period. Owner/Manager salary is also eligible for the subsidy

*Was the company total annual payroll in 2019 between \$50,000 and \$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.

*Have you stopped working due to COVID-19?*

YES

Apply for **CERB** benefits if you earned over \$5,000 in 2019.

NO

Apply for **Canada Emergency Business account** if you hired employees and your total annual payroll in 2019 was between \$50,000 and \$1,000,000. No other benefits are applicable.