

# *Covid-19*

# *Financial Assistance*

Updated April 21, 2020  
For churches/non-profits/charities

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\* Note – links are embedded in the program titles\*

## *For further information or assistance*

**This information has been gathered to assist you in knowing what financial options you have during the COVID-19 pandemic.**

**If you require further clarity or assistance, please contact:  
Janelle Braun**

**P: 204-887-1071    email: [janelle@mbcm.ca](mailto:janelle@mbcm.ca)**

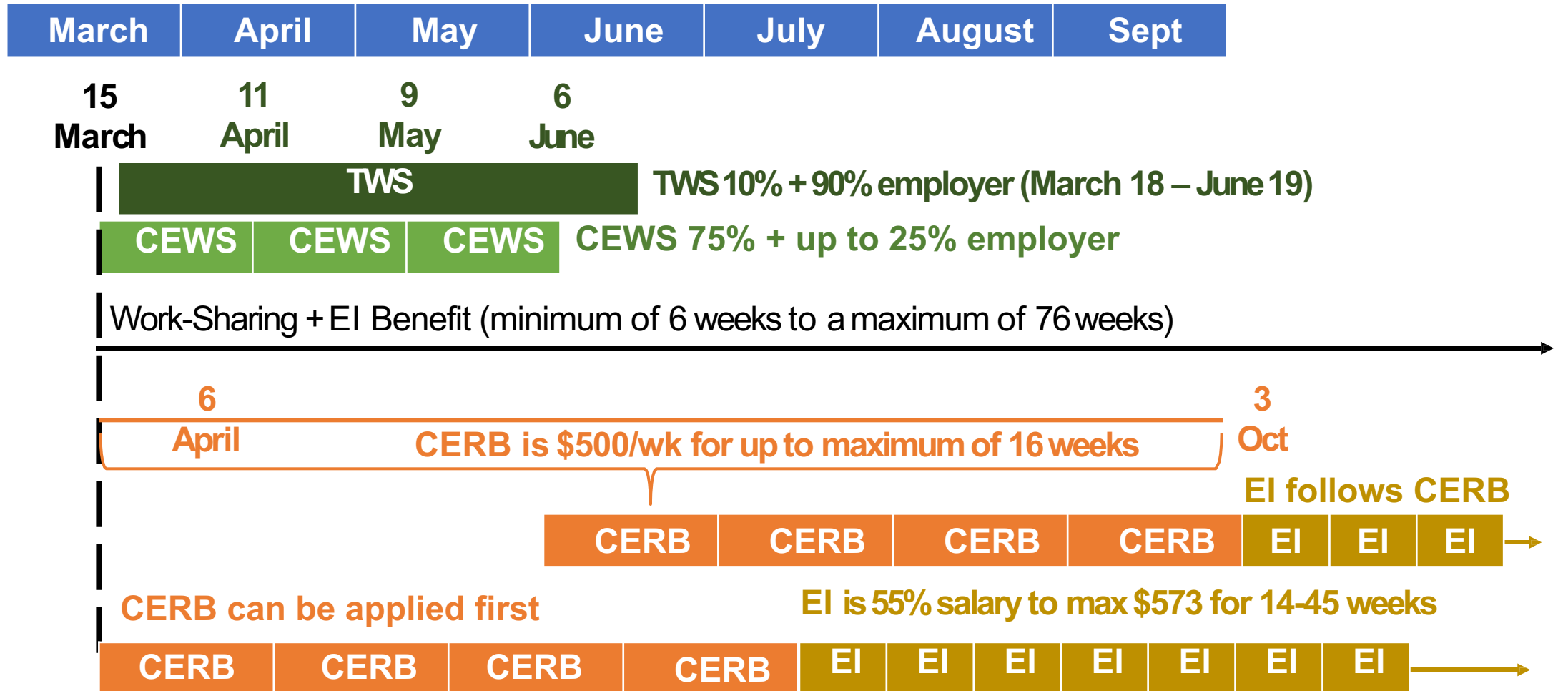
# Finances: Employer Support Options Available

- **Temporary Wage Subsidy (TWS) of 10%**
  - March 18 to June 19; up to \$1,375/employee; maximum of \$25,000/employer
  - Offered as a payroll tax credit to the employer (no impact to the employee)
  - All churches should apply. (You must apply through your payroll services, for those who do payroll through the conference, your contact is Wanda Thiessen)
- **Canadian Emergency Wage Subsidy (CEWS) of 75%**
  - If revenue drops 15% in first claiming period in March compared to 2019 or average of Jan / Feb 2020
  - 75% of salary up to \$847/wk allowed for 3 periods + up to 25% by employer
  - (CEWS is adjusted if claiming the Temporary Wage Subsidy in same period.)
  - Application through CRA *My Account* Portal – beginning April 27, 2020
- **Work-Sharing**
  - Extended to non-profits; min. 6 week to max. 76 weeks; 60% reduction max
  - Example: two staff share one job are paid 50% by employer and receive 50% EI benefits. Net is 77.5%.

# *Finances: Employee Support Options – If Layoffs*

- **Supplemental Unemployment Benefit (SUB) Plan**
  - An employer can top up the 55% EI payment by up to 40% (no EI penalty)
  - MBCM has set up a SUB Plan for churches to use ([see document details](#))
- **Employment Insurance (EI)**
  - 55% of income; maximum \$573/wk for salary \$54,200 and above; 14-45 weeks
  - If salary under \$42,272 the CERB pays more at \$500/wk
- **Canadian Emergency Response Benefit (CERB)**
  - Offers \$500/week for up to 16 weeks; also covers people not covered by EI
  - People can claim EI afterwards; optional if you want to receive it before EI
  - Note: this is considered taxable income and will be taxed at the end of the 2020 tax year!
  - Employers must issue an ROE ([see details](#))

# Understanding Timelines



CERB can be applied first

EI is 55% salary to max \$573 for 14-45 weeks

Employer can add up to 40% to EI with SUB Plan

# *Some Legal Stuff...*

- “Ask the employee” when changing employment terms (i.e. give the employee options and allow employee to choose where possible)
- Employee Standards Act (Manitoba)
  - If the layoff is longer than 8 weeks in a 16 week period, it becomes a termination of employment
  - Record Of Employment (ROE) must be issued to collect EI

# Helpful Links

Temporary Wage Subsidy (TWS): <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

Canadian Emergency Wage Subsidy (CEWS): <https://www.canada.ca/en/departement-finance/economic-response-plan/wage-subsidy.html>

Work-Share Program (WS): <https://www.canada.ca/en/employment-social-development/services/work-sharing.html>

MBCM SUB Plan: [https://mbcm.ca/wp-content/uploads/2020/04/mbcm\\_sub\\_plan.pdf](https://mbcm.ca/wp-content/uploads/2020/04/mbcm_sub_plan.pdf)

Canadian Emergency Response Benefit:  
<https://www.canada.ca/en/services/benefits/ei/cewb-application.html>

Canada's COVID-19 Economic Response plan:  
<https://www.canada.ca/en/departement-finance/economic-response-plan.html>