

# Main Provincial Small Business COVID-19 Relief Grant Programs



## Main provincial relief grants available during pandemic<sup>(1)</sup>



## Grants available in January-April 2021

### General Features<sup>(2)(3)</sup> | Case Studies<sup>(4)(5)(6)</sup>: cumulative grants received by a typical small business

Province	Program Name	Max grant available in theory	Min revenue drop to qualify	Program complexity: eligibility & application	#1 Full lockdown: Dine-in restaurant			#2 Partial lockdown: Small retailer			#3 Essential services: Dry cleaner			#4 New business: Gym			
					Received grants (A)	Avg. sect. debt (B)	A/B	Received grants (A)	Avg. sect. debt (B)	A/B	Received grants (A)	Avg. sect. debt (B)	A/B	Received grants (A)	Lockdown days (B)	A/B	
BC	SMB Recovery Grant	\$45,000	30%	Moderate	\$25,000	\$197,567	13%	\$15,000	\$148,364	10%	\$15,000	\$93,382	16%	\$10,000	32	\$313/day	BC
AB	SME Relaunch Grant 1.0, 2.0, 3.0	\$30,000	30%	Low	\$25,763	\$330,000	8%	\$8,078	\$103,681	8%	\$11,700	\$73,140	16%	\$7,515	120	\$63/day	AB
SK	SSBEP 1.0, 2.0	\$25,000	30%	Low	\$15,800	\$206,689	8%	\$6,994	\$107,744	6%	Not Eligible			\$5,838	0	n/a	SK
MB	Gap Protection Program, Bridge Grant	\$15,000	Biz Closed	Low	\$15,000	\$206,689	7%	\$15,000	\$107,744	14%	Not Eligible			\$15,000	120	\$125/day	MB
ON	SB Support Grant	\$40,000	20%	Moderate	\$36,760	\$218,235	17%	\$20,000	\$126,634	16%	Not Eligible			\$20,000	120	\$167/day	ON
QC	Assistance to Biz in Regions on Max Alert	\$60,000 + \$45,000	none	High	\$26,950 <sup>(4c)</sup>	\$206,944	13%	\$9,300 <sup>(4c)</sup>	\$93,574	10%	Not Eligible			\$11,133 <sup>(4c)</sup>	85	\$131/day	QC
NB	Small Business Recovery Grant	\$5,000	30%	Moderate	\$3,928	\$206,689	2%	\$1,065	\$107,744	1%	Not Eligible			Not Eligible			NB
NS	SB Impact Grant 1.0, 2.0, 3.0	\$10,000	30%	Low	\$8,990	\$206,689	4%	\$2,795	\$107,744	3%	Not Eligible			\$1,149	104	\$11/day	NS
PEI	Tourism Activation Grant	\$50,000	30%	Low	\$7,412	\$206,689	4%	\$1,916	\$107,744	2%	Not Eligible			Not Eligible			PEI
NL	Small Business Assistance Program/THSP 1.0, 2.0	\$10,000	none	Moderate	\$10,000	\$206,689	5%	\$5,000	\$107,744	5%	\$5,000	\$79,342	6%	Not Eligible			NL

Legend: program closed program active

## NOTES

1. The programs included in this table are the **main** provincial unconditional COVID-19 relief programs widely available to SMEs in each province. They exclude conditional programs (PPE, investment grants, etc.), tax deferral/rebate programs, loan programs, future programs or any other programs.
2. See appendix on next page for program details.
3. Scoring system for program complexity:
  - a. Ease of eligibility scoring in appendix below: program open to all sectors = 1 point, all businesses (restricted or not) = 1 pt, all businesses with fewer than 500 employees = 1 pt, new businesses (started before July 2020) = 1 pt, absence of other eligibility criteria = 1 pt
  - b. Ease of access scoring in appendix below: application requiring a biz registration, banking info and an attestation only = 5 pts, any other document required 1 point deduction
  - c. Estimation of overall complexity in table above (based in part on eligibility + access scoring): from 10 to 7 pts = low, from 6 to 3 pts = moderate, from 2 to 0 pts = high, plus additional adjustments by CFIB based on user feedback
4. Programs scope for case studies:
  - a. Only the programs mentioned in the table that were active at some point during the January-April 2021 period.
  - b. Other grants for which the business might have been or be eligible, such as conditional (e.g. PPE or investment grants), sectoral, federal or municipal COVID-19 relief programs are not included in this analysis.
  - c. Therefore, the Quebec program deduction of any federal rent relief received, which would likely reduce the amount of the Quebec program subsidy for a typical business, is not included in the case study analysis.
5. Assumptions for case studies:
  - a. Typical business defined using lower middle quartile Canadian Industry Statistics (average provincial 2019 revenue, etc.) available at [www.ic.gc.ca/app/scr/app/cis/summary-sommaire/81231](http://www.ic.gc.ca/app/scr/app/cis/summary-sommaire/81231).
  - b. Case studies using data for the following NAICS codes: dine-in restaurant (#1) = 722511, small retailer (#2) = 453220, dry cleaner (#3) = 81232 (more aggregate data for PEI and NL due to data suppression rules), gym (#4) = 71394
  - c. Business is located in most populous city of each province.
  - d. Business has fewer than 20 employees.
  - e. Business is claiming in January 2021 to April 2021 the maximum amounts for which it is eligible, and it sustained losses in every period from November 2020 to April 2021.
  - f. A new business (case study #4) is defined as a business that started in June 2020.
6. Average COVID-19-related sector debt according to February 2021 CFIB survey data. National sector average is assigned (blue italics) when provincial sector sample too small. More detailed debt overview and analysis at [www.cfib-fcei.ca/sites/default/files/2021-02/SME-Debt-and-Profitability.pdf](http://www.cfib-fcei.ca/sites/default/files/2021-02/SME-Debt-and-Profitability.pdf)

## APPENDIX: program details

	Grant calculation	Sectors eligible		Other eligibility criteria			Ease of eligibility score (/5pts) <sup>(3)</sup>	Application documents required					Ease of applic. score (/5pts) <sup>(3)</sup>	
		Base grant	Top-up grant	Biz under restrictions	Number of employees	Business age / start		Other	Biz #, registration	Banking info	Monthly revenue	Financial statements		Other
<b>BRITISH COLUMBIA</b>														
<i>Small and Medium Sized Business Recovery Grant</i>	lump-sum, revenue category	all	tourism: \$15,000		0-149	18+ months	pre-COVID profitable	2	✓	24 months	3 years	tax returns (2 yrs), payroll, recovery plan	1	
<i>Circuit Breaker Business Relief Grant</i>	lump-sum, # of employees	hospitality, fitness		✓	all	before 02/2021		3	✓			tax assess. (2 yrs), lease, insurance...	2	
<b>ALBERTA</b>														
<i>Small and Medium Enterprise Relaunch Grant 3.0</i>	% of revenue, capped	all		✓	0-499	before 04/2021		4	✓	✓	2 months	2 years	attestation	3
<b>SASKATCHEWAN</b>														
<i>SK Small Business Emergency Payment (SSBEP) 2.0</i>	% of sales, capped	most (some exclusions)		✓	0-499	before 11/2020		3		✓	1 month		attestation	4
<b>MANITOBA</b>														
<i>Gap Protection Program</i>	lump sum	all		✓		before 20/03/20	less than \$6,000 in federal support no pre-COVID tax arrears	not scored (pre-2021)	✓	✓				not scored (pre-2021)
<i>Bridge Grant</i>	lump sum, (diff. formula if home-based)	most non-essential biz		✓		before 09/11/20	no pre-COVID tax arrears	2	✓	✓				5
<b>ONTARIO</b>														
<i>Small Business Support Grant</i>	lump sum, sliding scale	most (some exclusions)		✓	0-99	all	one grant per multi-business owner	1	✓	✓	2 months			4
<b>QUEBEC</b>														
<i>Assistance to Businesses in Regions on Maximum Alert</i>	forgiveable % of a loan	most (some exclusions)	reopening biz: \$45,000	✓	all	6+ months	applied for PAUPME loan; pre-COVID profitable	2	✓			2 years	cash flow budg./predict., fixed exp. docs (lease/rent, property taxes, insurance, utilities, licences, invoices...)	0
<b>NEW BRUNSWICK</b>														
<i>Small Business Recovery Grant</i>	% of revenue, capped	non-essential retail, some tourism and fitness		✓	2-99 FTE	before 02/2020	located in Orange or Red Alert zones	0	✓	✓	2 months	1- 2 years		3
<b>NOVA SCOTIA</b>														
<i>Small Business Impact Grant 3.0</i>	% of revenue, capped	hospitality, fitness, independent retailers, personal services, arts		✓		before 04/2020		2			2 months			4
<b>PRINCE EDWARD ISLAND</b>														
<i>Tourism Activation Grant</i>	50% of eligible expenses, which are maximum of 4% of 2019 gross revenue	hospitality; some retail & food/beverage services			all	before 04/2020	routine maintenance, improved furnishings or new equip./product dev.,	2	✓		24 months	3 years	claims supported by paid invoices	2
<b>NEWFOUNDLAND AND LABRADOR</b>														
<i>Small Business Assistance Program 2.0</i>	lump sum, # of employees	biz with physical locations			0-99	before 16/03/20	plan to continue post-COVID	2		✓			2019, 2020 financial info, # of empl...	2
<i>Tourism and Hospitality Support Program (THSP) 2.0</i>	lump sum, based on sales	some tourism biz			all	before 16/03/20	plan to continue post-COVID	2		✓		1 year	est./forecasted losses...	3