

# Canada United Small Business Relief Fund - Application Guidelines 2020

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## **Program Overview**

Canada United is a national movement created by RBC to support local businesses in communities across the country. As part of the movement, RBC brought together more than 70 of Canada's leading brands, the national Chamber of Commerce network and business associations to rally Canadians to "show local some love". The movement culminated with Canada United Weekend on August 28-30, which encouraged Canadians to buy, dine and shop local.

In addition, RBC helped establish the Canada United Small Business Relief Fund(CUSBRF), a fund which was established to help small businesses across Canada offset the cost of expenses required to reopen safely or adopt digital technologies to move more of their business online. With support from the Federal Government and a \$1 million contribution by Northbridge Financial Corporation, the total contributed to this relief fund is over \$14 million.

## **Eligible Applicants**

- One application per ownership or common ownership group. If more than one application is submitted, any subsequent submission after the first time-stamped application will automatically be rejected.
- Applicants do not need to be a member of the Ontario Chamber of Commerce (OCC) to qualify.
- Small to medium-sized (SME) companies from all sectors and all regions of Canada.
- For greater clarity, both For-Profit and Not-For-Profit organizations are eligible to apply but Government organizations, municipalities, charities and the chamber of commerce network are not eligible to apply.
- Be incorporated, or operating as a sole proprietor/partnership, in Canada as of March 1, 2020.
- No more than 75 employees.
- Have minimum annual sales in 2019 of \$150,000 and not more than \$3,000,000.
- Have \$1,000,000 of commercial general liability insurance (self reported). Not receiving any other contributions from public funds towards the specific activities contained in the funding application. Applicants that received funding from another government source must provide details including the exact amount, source of funds and how the funds contributed to the expenditures noted in the budget section of the application.
- Be in full compliance with all applicable government laws, rules, regulations, guidelines and other legally binding measures (self declaration).
- Be in operation after September 1, 2020 (grant recipients must sign a declaration included in the approval letter to confirm).
- **Must attach all necessary receipts and invoices, accompanied with proof of payment, with the application. Failure to include sufficient expenditure details and accompanying documents will result in automatic disqualification.**

- Must submit the company's recent sales tax (GST/HST) filing within the past year and one of the following documents:
  - Proof of business registration
  - Business license
  - Articles of incorporation or letters patent
  - For partnerships: Articles of incorporation or letters patent for each corporate partner

Documents must show official stamp, logo or other official identifying details from issuing agency.

Priority applicants for consideration will include businesses owned by Indigenous People, women, visible minorities, LGBTQ2+, and persons with disabilities. Considerations will also be made to ensure the fund is distributed broadly to all regions across the country.

### **Eligible Activities and Costs**

The **maximum grant** amount available per application is \$5,000. **The grant**, if awarded, is to provide reimbursement of costs incurred because of COVID-19. It is not a loan, line of credit or similar product. It is funds that will be paid within 30 business days of receipt of banking information and the signed approval letter.

There are three categories of purchases that are eligible for reimbursement under the program – see below for examples:

- Purchase of Personal Protective Equipment (PPE)
- Renovation of space to adhere to re-opening guidelines
- Enhancement of website/ developing e-commerce capability

Eligible expenses directly related to the above categories are permitted provided that purchases were made no earlier than March 15, 2020. All eligible expenses must be incremental and a direct result of adjusting operations for COVID-19 safety guidelines. Normal or usual ongoing business costs are not eligible.

**All expenses are subject to the program administrators' discretion.**

Category Details:

### **Purchase of Personal Protective Equipment (PPE)**

Purchase of Personal Protective Equipment may include equipment purchased to ensure operations are safe for both customers and employees. Eligible equipment costs are incremental costs associated with additional precautions for COVID-19, not normal ongoing business costs. Eligible equipment can include items such as:

- Masks
- Face shields
- Gloves
- Sanitizer
- Disinfectant chemicals/ wipes
- Chemical sprayers
- No touch thermometers
- Protective gear such as scrubs, lab coats, etc.

### **Renovation of space to adhere to re-opening guidelines**

Renovation of space includes alterations specifically related to COVID-19 that are temporary or permanent, made to the applicant's business to reduce the risk to customers or staff. These renovations can include:

- The building or purchase of physical barriers (plexiglass, sneeze guards, etc.)
- The creation of signage or floor markers
- The building or purchase of sanitizing stations
- The building or purchase of materials used to create a structure to facilitate curbside pickup or contactless payment, or to otherwise move aspects of the business outside ( tents ect.)
- The installation of touchless devices such as doors, waste containers and bathroom upgrades (taps, sinks, etc.)
- The installation or purchase/rental of equipment/furniture to ensure safe customer facing operations and associated electrical and plumbing work directly attributable to the renovation
- Third party labour costs associated with any of the above provided there is no conflict of interest with such third party

### **Enhancement of website/ developing e-commerce capability**

Enhancement of website/ e-commerce capability involves developing or upgrading a website to better serve customers and pivot business operations as a direct response to COVID-19. **Detailed description of enhancements must be provided including quotes where applicable.**

Enhancement of website - Expenses can include:

- Creating or designing a website
- Hiring external staff for copywriting to write/enhance descriptions found on the website
- Having professional photos taken for products

E-commerce capability - Expenses can include:

- The one-time set-up fee for online e-commerce transactions
- Monthly fees (from March to September 2020) to support new e-commerce set up. **Costs must be incremental** - monthly costs associated with pre-existing e-commerce platforms are not eligible.
- Webinar software to allow continued engagement with customers
- Hardware allowing for touchless payment

### **Ineligible Costs and Expenses**

The following costs are ineligible and will not be considered:

- Taxes
- Consulting fees
- Business plans/strategic plans/feasibility studies/strategies, etc.
- Inventory costs
- Employee wages
- Existing operating costs
- Office furniture
- Laptops, headphones, printers, cables, etc.
- Third party delivery transaction fees
- Renovations not required for social distancing
- Social media advertising, posts, marketing, etc.
- Items purchased for resale
- Recurring subscription fees/services implemented pre-COVID-19
- General cleaning services
- Capital expenses and lease hold improvements

## **How to Submit an Application**

All applications and supporting documentation must be completed and submitted online.

Steps:

1. Go to our website at: <https://occ.ca/canada-united-small-business-relief-fund/> and click on the link related to the province in which your business is located or you can access the application by clicking on the application link located on your participating local or Provincial Chamber of Commerce's site
2. Read the eligibility criteria and conditions for participation
3. Click on "APPLY NOW" to access the application  
Complete the form and click the "Submit" button. If the "Submit" button is not active, a required field has not been completed. Please complete the required field(s) and then re-click the submit button

## **Description of COVID-19 Impact on Organization**

Organizations are being asked to clearly describe and identify the reason for applying to the Canada United Small Business Relief Grant program. Explain the impact COVID-19 has had on operations, including the possible economic hardship, temporary closure (voluntary or involuntarily), etc.

## **Application Frequency**

Applicants are only permitted to submit one application under the program.

The frequency of application windows and delivery of funds will be dependent on the number of applications received and funding allocation. **Please note, as funds are limited applications will be reviewed on a first-come-first-serve basis. Once funds are exhausted, all other applications will not be processed. We reserve the right to close the application window when application allotments are reached.**

## **Conditions of Participation for All Eligible Applicants**

- Application forms must include all required information and be signed/endorsed by a senior officer or senior manager of the applicant company certifying that the information is accurate and verifiable. Applications not providing sufficient information regarding expenses to allow for a decision will be disqualified.
- Application forms will become the property of the Ontario Chamber of Commerce.
- Contact information (mailing address, telephone and fax numbers, as well as e-mail and website addresses) will be included in the OCC client management system for correspondence purposes. Applicants agree that the OCC shall have the right to make available and/or to publish, in print or electronically, certain analyses, reports or studies that are based upon aggregate data which is derived from information contained in the application forms and results achieved for those

applications that are funded. At the OCC's discretion, these studies and aggregated data may be released to selected groups including government entities or to the public at large.

- Applicants agree that their names and level of funding, if approved, may be published. In addition, recipients agree to participate in marketing and communications activities that profile business success stories and will provide a consent and release to Royal Bank of Canada, The Government of Canada, the OCC and other funding partners relating to such activities.
- Once received by the OCC, all applications will be at all times the property of the OCC and none will be returned. The OCC will not be responsible for applications that are lost, misdirected or delayed.
- **All decisions are final.**
- The OCC reserves the right to limit the amount of funds requested by the applicant. Applicants will not necessarily receive the full amount of funds requested. **The cusbrf reserves the right to limit the award amount regardless of the requested amount and the information contained in the application to ensure a broad distribution of funds among regions and applicants.**
- Applications providing incorrect information or not providing sufficient information to enable a decision will be rejected. Information provided must at minimum include rationale for the purchase/expense and show how the expenses are incremental and a direct result of adjusting operations for COVID-19 safety guidelines.
- Funding decisions are based on the timeliness and quality of applications. Applicants meeting all eligibility criteria will not automatically receive funding.
- At the point of application submission, applicants are required to agree to the Terms and Conditions. Applicants approved for funding are required to enter into an agreement and abide by the conditions outlined in the Terms and Conditions.

### **Evaluation Criteria for All Eligible Applicants**

Funding decisions will be subject to a 45-business day turnaround time provided the application is complete when submitted and all requirements have been met. Incomplete applications will not be processed.

Applications will be assessed using the following criteria:

- Applications are processed on a first come first serve basis;
- Grant funds are limited. Once funds are exhausted, all other applications will not be processed;
- Eligibility of applicant;
- Eligibility of activities and expenditures for funding;
- Completeness of the application;
- Time the application is received; and

- A broad number of priority sectors and regions of Canada benefit from the program;

### **Payment Terms and Reporting Requirements**

This is a reimbursement grant and therefore applicants must have incurred the expenses and completed all activities directly related to the eligible expenses noted in the application prior to applying for the grant. All required documents must be attached when submitting the application. Applicants failing to submit proper proof of payment clearly depicting purchase price and product and/or service purchased will be disqualified. Quotes for services, internal accounting documents, and written explanations with no proof of payment will not be accepted.

Eligible expenses are those expenses that have been directly purchased by the applicant no earlier than March 15, 2020. **These expenses must be paid by the applicant prior to submitting the application** and must be supported by a valid proof of purchase, which must include the following:

1. Either a cashier's receipt or an invoice accompanied by proof of payment (credit card statement, e-transfer, bank statement, wire transfer, cancelled cheque from a financial institution). Internal documentation will not be accepted. (Note: we will not accept internal accounting documents marked paid);
2. Expense documents must clearly show the name of the item, the cost of the item/service, the quantity and the purchase date. If submitting documentation that includes multiple purchases, highlight/make clear the eligible expense noted in the application; and
3. It must be legible and submitted in either JPG or PDF format. Please have your documents scanned and ready before applying.

The grant amount requested must not include any taxes incurred with the purchase. Approved applicants will only receive one payment. The total payment will not exceed the amount stipulated in the approval letter. Payments will be made within 45 business days of receipt of banking information and the signed approval letter.