



GOVERNMENT INCENTIVE PROGRAMS FOR CURLING CLUBS

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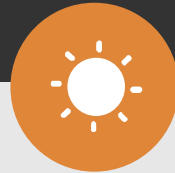


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SMALL BUSINESS WAGE SUBSIGY (SBWS) -10%



High Level
Program
Overview

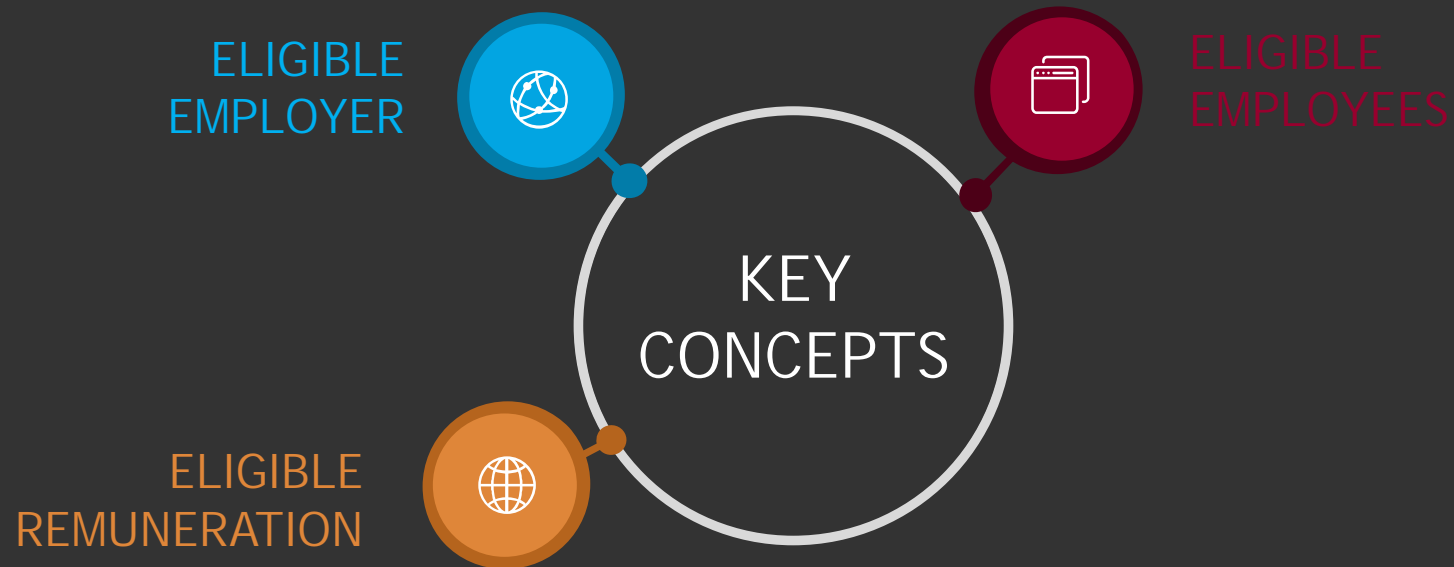


Application
Process



Examples

SBWS - HIGH LEVEL PROGRAM OVERVIEW



SBWS – HIGH LEVEL PROGRAM OVERVIEW

AMOUNT OF THE SUBSIDY



Subsidy is:

- ▶ 10% of the amount of remuneration paid, up to a maximum benefit of \$1,375 per employee and \$25,000 per employer



Eligible period and criteria:

- ▶ Begins March 18th, 2020 and ends on June 9th, 2020 and business must have had an existing business number and payroll account with CRA on March 18th.



Eligibility criteria:

- ▶ The amount of subsidy calculated is to be deducted from the employer income tax payable on it's payroll remittance (not CCP or EI) It is not a payment to the employer.



Eligible remuneration:

- ▶ Salary, wages, commissions.

SBWS – EXAMPLES



Example 1:

- Two employees with gross salary of \$1,500 and \$2,000 respectively and total income tax deducted at source of \$700

Calculation and reduction of source deduction remittance:

- Amount of subsidy is \$350 (\$3,500 at 10%). Reduction of source deduction would be \$350 as it is smaller the total of \$700 income tax owed.



Example 2:

- Three employees with gross salary of \$800, \$700 and \$600 respectively and total income tax deducted at source of \$180.

Calculation and reduction of source deduction remittance:

- Amount of subsidy is \$210 (\$2,100 at 10%). Reduction of source deduction would be \$180, leaving an amount to be deducted on future remittance of \$30 (\$210 less \$180).

CANADA EMERGENCY WAGE SUBSIDY (CEWS) - 75%



High Level
Program
Overview



Application
Process



Frequently
Asked
Questions

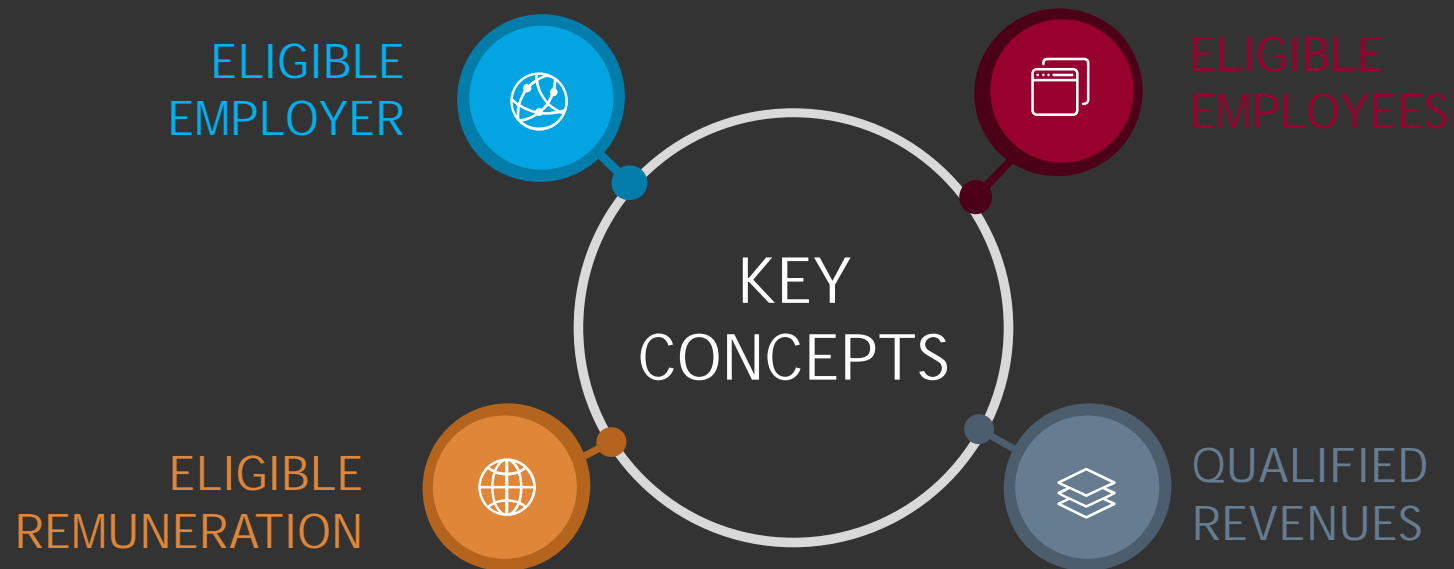


Examples



CRA CEWS
Calculator
Overview

CEWS - HIGH LEVEL PROGRAM OVERVIEW



CEWS - HIGH LEVEL PROGRAM OVERVIEW

ELIGIBLE PERIODS

PERIOD	CLAIMING PERIOD	REQUIRED REDUCTION IN REVENUE	REFERENCE PERIOD FOR ELIGIBILITY
PERIOD 1	March 15 to April 11	15%	March 2020 over: <ul style="list-style-type: none"> • March 2019 or • Average of January and February 2020
PERIOD 2	April 12 to May 9	30%	Eligible for Period 1 OR April 2020 over: <ul style="list-style-type: none"> • April 2019 or • Average of January and February 2020
PERIOD 3	May 10 to June 6	30%	Eligible for Period 2 OR May 2020 over: <ul style="list-style-type: none"> • May 2019 or • Average of January and February 2020

- ▶ Election under paragraph 125.7(4)(e)(Cash Method)
- ▶ Election under 125.7(1) (Prior reference period) - January / February 2020 Average
- ▶ Finance has the ability to extend eligible periods to September 30

CEWS – May 15th Announcement

Key changes



Eligible period:

- Extended for an additional 12 weeks (to August 29th)



Reduction in revenue for the extended period:

- Not yet released. More details expected in the next few weeks



Eligible entities definition expanded:

- Canadian Registered Amateur Athletic Association (CRAAA)

CEWS – HIGH LEVEL PROGRAM OVERVIEW

AMOUNT OF THE SUBSIDY



Subsidy is the greater of:

- 75% of the amount of remuneration paid, up to a maximum benefit of \$847 per week; and
- The amount of remuneration paid, up to a maximum benefit of \$847 per week or 75% of the employees pre-crisis weekly remuneration, whichever is less



Pre-crisis remuneration (Baseline Remuneration):

- Average weekly remuneration paid between January 1 - March 15th inclusively, excluding any seven day periods where the employee did not receive remuneration



Eligibility for the CEWS of an employee's remuneration will be limited to employees that have not been without remuneration for more than 14 days in the eligibility period



Eligible remuneration may include salary, wages, bonuses, commissions (source deductions)

APPLICATION PROCESS

HOW CAN YOU APPLY FOR THE SUBSIDY



1. APPLY THROUGH THE CRA'S My Business Account Portal

- ▶ Requires a pre-existing account with the program; or
- ▶ Request to open account by an authorized person



2. APPLY THROUGH REPRESENT A CLIENT

- ▶ Only representatives authorized at Level 2 or 3 will be able to apply



3. APPLY THROUGH THE CRA'S ONLINE WEB FORM USING A WEB ACCESS CODE

- ▶ Web based application
- ▶ Requires a Web Access Code (WAC)
- ▶ You can apply online with CRA for a Web Access Code and will be asked for your account number, date of registration and total income tax reported in box 22 of the most recent 2018 T4 Summary

APPLICATION PROCESS

INFORMATION NEEDED FOR EACH APPLICATION



EACH ORGANIZATION WITH A SEPARATE RP NUMBER MUST APPLY SEPARATELY

- ▶ Line A = Number of eligible employees
- ▶ Line B = Total eligible remuneration paid during the period
- ▶ Line C = Calculation of your Canada Emergency Wage Subsidy (CRA Excel File)
- ▶ Line D = Employers EI, QPIP Premiums payable on salary paid to furloughed employees
- ▶ Line E = Employer's CPP and QPP contributions payable on salary paid to furloughed employees
- ▶ Line F = 10% Temporary Wage Subsidy reduction for employers (If applicable)
- ▶ Line G = Amounts received by eligible employees under the Work Sharing Benefit program
- ▶ Line H = CEWS (Automatically calculated)



ATTESTATION FORM TO BE COMPLETED FOR EACH ORGANIZATION - AVAILABLE TO DOWNLOAD ON CRA'S WEBSITE



CONSISTENT ELECTIONS AND FORMS SHOULD BE FILED FOR THE ENTIRE PERIOD OF ELIGIBILITY

FREQUENTLY ASKED QUESTIONS

1

Can an eligible employer claim the wage subsidy for an employee that the employer hires back and pays retroactively?

2

When calculating the wage subsidy, should I consider wages paid or wages paid in respect of that week?

3

Can an eligible employer claim CEWS in respect of an eligible employee who has received payments under the CERB?

4

What is baseline remuneration?

5

Will I be eligible for both the CEWS and the 10% Small Business Wage Subsidy?

6

Can owners and non-arms length employees claim the wage subsidy?

7

Can I claim the wage subsidy twice if an eligible employee is employed by two or more eligible employers?

8

Is the wage subsidy considered taxable income?

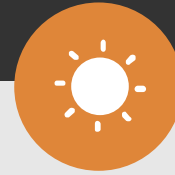
EXAMPLE - CEWS CALCULATOR

Eligible employees	Employee at arm's length*: yes/no	Average weekly gross pay Jan 1 to Mar 15 2020*	Weekly gross pay in respect of the claim period				Employee amount (calculated)				Claim period total for employee*
			Week 1	Week 2	Week 3	Week 4	Week 1	Week 2	Week 3	Week 4	
An eligible employee is an individual employed in Canada by you (the eligible employer) during the claim period, except if there was a period of 14 or more consecutive days in that period in respect of which they were not paid eligible remuneration by you.			March 15 to March 21	March 22 to March 28	March 29 to April 4	April 5 to April 11	March 15 to March 21	March 22 to March 28	March 29 to April 4	April 5 to April 11	Columns B through G must be completed before this field calculates
Salary Employee - \$78,000	Yes	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$847.00	\$847.00	\$847.00	\$847.00	\$3,388.00
Salary Employee - \$52,000	Yes	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$750.00	\$750.00	\$750.00	\$750.00	\$3,000.00
Salary Employee - \$78,000 / Reduced to \$44K	Yes	\$1,500.00	\$847.00	\$847.00	\$847.00	\$847.00	\$847.00	\$847.00	\$847.00	\$847.00	\$3,388.00
Commission Sales Employee - \$25K Base	Yes	\$1,200.00	\$500.00	\$900.00	\$200.00	\$0.00	\$500.00	\$847.00	\$200.00	\$0.00	\$1,547.00
Hourly Employee	Yes	\$950.00	\$1,000.00	\$847.00	\$1,500.00	\$350.00	\$750.00	\$712.50	\$847.00	\$350.00	\$2,659.50
Non-Arms Length Employee	No	\$0.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CANADA EMERGENCY BUSINESS ACCOUNT (CEBA) - \$40,000 LOAN



High Level
Program
Overview



Application
Process

CEBA - HIGH LEVEL PROGRAM OVERVIEW AND APPLICATION PROCESS



Overview:

- \$40,000 interest free loan
- Repayment of the loan on or before December 31, 2022 will result in a forgiveness of 25% of the loan (up to \$10,000)



Eligible criteria:

- Must have a payroll between \$25,000 and \$1.5 million



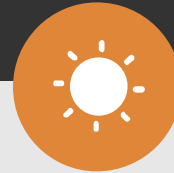
Application:

- On-line with your existing financial institution.
- Will need your payroll amount from your 2019 T4 summary.
- Fully administered by your financial institution.

OTHER PROGRAMS



Emergency
Funding for
Sports



Provincial
programs

EMERGENCY FUNDING FOR SPORTS



Support to Sports (total of \$72 million):

- Bilateral agreements with provinces and territories (\$32.5 million). Funding based on the number sports organization supported in each jurisdiction.



Application process:

- No application required, Sports Canada will make the allocation and send the funds to the provincial and territorial bodies. Sports with an extensive club list and grassroots program with high recreational participation will have rationale for support.



Impact on and action plan for clubs:

- Funding allocation to clubs would be through the PSO.
- Clubs to communicate with the MP in their region and share the importance of the support to the curling eco-system (grass root programs and recreational participation).

EMERGENCY FUNDING FOR SPORTS



Relevant link:

- [COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations](#)

OTHER PROGRAMS - NPO SUPPORT AS GENERAL INFORMATION ONLY



Provincially:

- Mainly centered around deferral / delay of payment of remittance other than payroll remittances (Workers Safety premiums, PST, Employer Health tax). A few provinces have loan support programs.



Quebec:

- Emergency Assistance Program - loan of up to \$50,000.
<https://www.quebec.ca/entreprises-et-travailleurs-autonomes/aide-urgence-pme-covid-19/>



Manitoba:

- GAP Protection Plan - non-interest bearing and forgivable loan (\$6,000).
<https://news.gov.mb.ca/news/?archive=&item=47600>

OTHER PROGRAMS



Eastern Canada:

- New Brunswick - Community Investment Fund. Link https://www2.gnb.ca/content/gnb/en/gateways/for_business/covid19.html
- Nova Scotia - NPO support. Link: <https://novascotia.ca/coronavirus/support/#support-for-business>
- PEI - NPO support through United Way for \$250,000



Yukon:

- Yuukon - <https://yukon.ca/en/health-and-wellness/covid-19/yukon-business-relief-program>



Questions?



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