

**AGA KHAN ECONOMIC PLANNING BOARD FOR CANADA (AKEPBC)
COVID-19 RESPONSE**

GENERAL RESOURCES

PLEASE NOTE

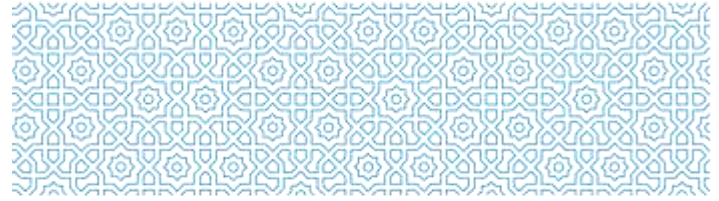
The Aga Khan Economic Planning Board aims to capture information related to the economic impacts of COVID-19, as it applies to small businesses and employees, as well as to individuals and families. Best efforts are being made to ensure that timely and relevant information is made available on a daily basis.

The information below is provided as general information only and is not meant as legal or other professional advice. If you require specific legal advice on any issue, please consult a lawyer or an appropriate professional. The timelines or accuracy of the information contained in linked websites is not guaranteed. The Council for Canada accepts no responsibility for the accuracy and reliability of this content. Any opinions and views expressed are those of the writers, and do not necessarily reflect the opinion or views of the Council for Canada.

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ECONOMIC IMPACT

From an economic standpoint, the COVID-19 outbreak has resulted in a period of significant uncertainty and volatility, with equity markets recently experiencing one of the sharpest declines since 2008. In light of this, we offer the following perspectives:

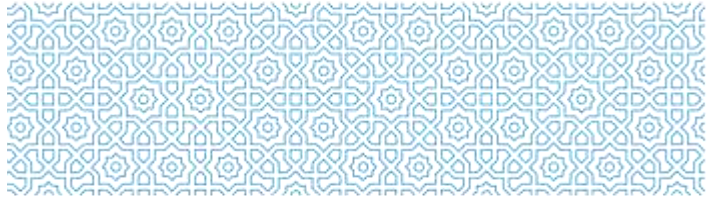
- Canada will experience a technical recession in 2020, as economic activity contracts in the second and third quarters of the year. The slowdown will limit growth for all of 2020 to 0.2%, a sharp decline from growth of 1.6% last year. Forecasts for the U.S., Europe and the U.K. are also weaker.
- Central banks will take further aggressive action to support financial conditions. Government will also take action, though the magnitude and timing are as yet unclear.
- Job losses in Canada, particularly in highly exposed sectors, will occur but will prove temporary. Falling oil prices will hit the energy sector harder.
- Low interest rates constitute favorable news for those carrying debt on lines of credit, mortgages and floating rate loans. It will help ease interest burden. The Canadian government is reviewing a range of potential measures to help the public

INSTITUTIONAL SUPPORT

Phone: 1-888-536-3599

Email: access@iicanada.net

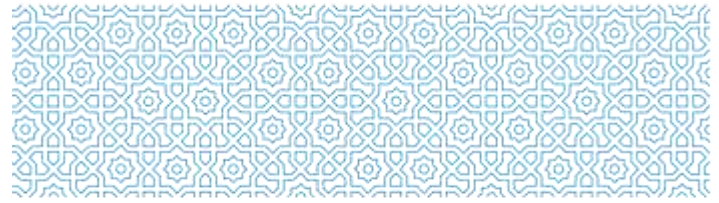




UPCOMING WEBINARS

CATEGORY	DESCRIPTION	DATE	WEBPAGE
Finance	Economic Planning Board Taking Charge of Your Investments during COVID-19	March 26, 8:00 pm (EST)	Link
Small Business	JLL COVID-19 Leasing Impacts to Office, Industrial, and Retail	April 2, 12:00 pm (EST)	Link





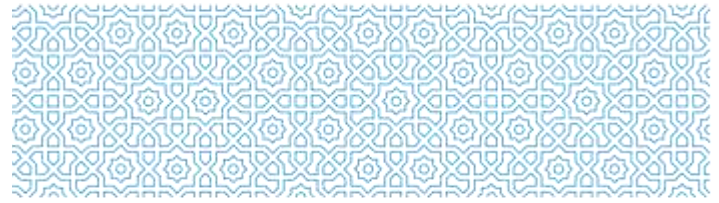
FEDERAL GOVERNMENT SUPPORT

RESOURCES	DESCRIPTION	WEBPAGE
Canada's COVID-19 Economic Response Plan	On March 18, the Government of Canada announced their COVID-19 Economic Response Plan, which will provide up to \$27 billion in direct support to Canadian workers and businesses	Summary Link Further Details
Government of Canada – Virtual Assistant	Virtual Chat assistant to help you personalize your search for resources	Link

ECONOMIC UPDATES

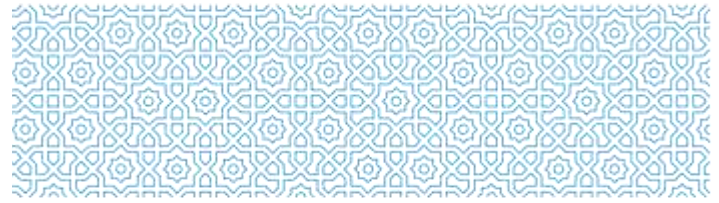
CATEGORY	DESCRIPTION	WEBPAGE
National	Bank of Canada Rate Reduction	Link
	Government of Canada Economic Measures	Link
	Canada Emergency Response Benefit	Link
	Royal Bank of Canada Provincial Economic Forecasts	Link
	Bank of Montreal Ottawa's COVID-19 Economic Response Plan National Economic Outlook: COVID-19 & Oil	Link Link
	Toronto-Dominion Bank COVID-19 Impacts on the National Economy Outlook	Link
	Scotiabank National Outlook Economic Forecast	Link Link
	RSM Canada Tax Updates in Canada in response to COVID 19	Link
	Dentons Canada's COVID-19 Economic Response Plan	Link
	CBC Consumers Impacts from Mortgage Deferrals	Link
British Columbia	Business Council of British Columbia Business Alert	Link
	Government of British Columbia	





	COVID-19 Action Plan - \$5B Stimulus Package	Link
Manitoba	Budget Update	Link
Alberta	Alberta Government Press Release	Link
Saskatchewan	Regina Leadership Post COVID-19: Additional Measures to protect Saskatchewan residents	Link Link
Quebec	Government of Quebec - Information and services Government of Quebec - Measures to be taken	Link Link
New Brunswick	Unavailable at this time	
Nova Scotia	Unavailable at this time	
Prince Edward Island	Unavailable at this time	
Ontario	Government of Ontario – Economic Update Government of Ontario – List of Essential Services Government of Ontario – Statement from Ministers	Link Link Link
ECONOMIC UPDATE WEBINARS		
CATEGORY	DESCRIPTION	WEBPAGE
Financial Impact	Canadian Imperial Bank of Commerce CIO Market Update	Link
	Bank of Montreal Market Update and Highlights To access the recorded call, Dial 1-800-408-3053 Passcode: 1354574#	
	Economic Planning Board for U.S.A. Financial Impact of COVID-19	Link
Economic Impact and Labour/Employment Law	Economic Planning Board General economic update on the impact of COVID-19, including important labour-related information for business owners and employees	Link
Personal Income, Mortgages, Employment Insurance	Economic Planning Board The impact of COVID-19 on your personal income, Employment Insurance (EI), and your mortgage and rental payments	Link

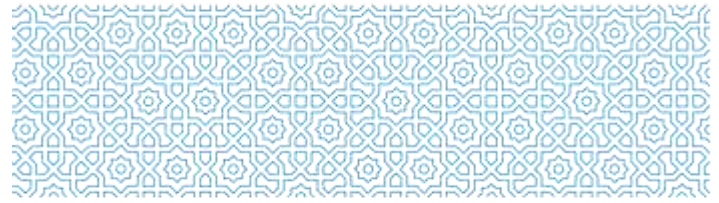




SMALL BUSINESS

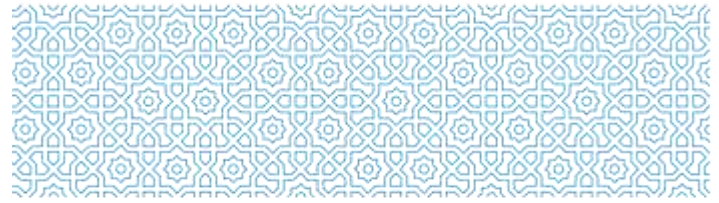
NATIONAL		
CATEGORY	DESCRIPTION	WEBPAGE
General	Canadian Chamber of Commerce Pandemic Preparedness for Business	Link
	COVID-19 – Business Resilience	Link
	COVID-19 Economic Measures for SME’s	Link
	Canadian Manufacturers & Exporters COVID-19 Resources	Link
	Business Development Bank of Canada Welcome page and general index	Link
	5 tips to minimize your business risk	Link
	Support for entrepreneurs impacted by COVID-19	Link
	Government of Canada Employer Contact Centre	Link
	Information Sheet - Canada’s Regional Development Agencies	Link
	Resources for Canadian Businesses (COVID-19)	Link
	Canada’s COVID-19 Economic Response Plan: Support for Businesses	Link
	Work-Sharing Program – Temporary special measures for the downturn in business – COVID-19	Link
	Canada Business App – recommendations tailored to your business	Link
	Support for Businesses	Link
	FAQ – Temporary Wage Subsidy for Employers	Link
	Understanding the Record of Employment Form	Link
	McLennan Ross Workplace Pandemic Planning – What Employers Should Do and Know Right Now	Link
World Health Organization		





	Workplace readiness for COVID-19	Link
	Mathews Dinsdale COVID-19 and The Workplace	Link
	Centre for Disease Control and Prevention Keeping your Workplace, School and Home Safe	Link
	Interim Guidance for Businesses and Employers	Link
	Bennett Jones An Employer’s Guide to Responding to the COVID-19 Pandemic	Link
	Neuman Thompson Frequently Asked Questions by Employers Relating to COVID-19	Link
	Cassels COVID-19: Emerging FAQs for Canadian Employers	Link
	McKinsey COVID-19: Implications for Business	Link
	McCarthy Tetrault COVID-19: Latest Updates and Legal Considerations for your Business	Link
	Dentons COVID-19 Hub	Link
	Grant Thornton COVID-19 and your business: Government and economic resources	Link
	Strategies to help businesses respond to COVID-19	Link
	Responding to COVID-19: 7 steps to manage cash flow and financial headwinds	Link
	Marsh Pandemic Risk Hub – COVID-19	Link
	Canadian Manufacturers and Exporters (CM&E) COVID-19 Resources – Daily Update	Link
Business Continuity	Canadian Centre for Occupational Health and Safety Business Continuity Plan	Link
	Business Development Bank of Canada Business Continuity Plan and Template for Entrepreneurs	Link
	Support for entrepreneurs impacted by the coronavirus	Link
	5 tips to reduce the impact of a disaster on your business	Link
	McCarthy Tetrault	





	COVID-19 Response Planning: Is Your Business Prepared?	Link
	Canadian Federation of Independent Business Coronavirus and Small Business: Keeping You and Your Employees Safe	Link
	Lawson Lundell LLP Commercial Tenancy Defaults and Rent Relief	Link
Financing Support	Business Development Bank of Canada Support for entrepreneurs impacted by the coronavirus COVID-19	Link
	Business Development Bank of Canada Small business loan	Link
	Business Development Bank of Canada Working Capital Loan for Business	Link
	Business Development Bank of Canada Purchase Order Financing	Link
Legal	OSLER Managing COVID-19 for Employers – Legislation and Regulation Is coronavirus a force majeure event under your project contracts?	Link Link
Insurance	Risk Management Magazine COVID-19 Business Interruption Coverage Concerns	Link

REGIONAL

BRITISH COLUMBIA

CATEGORY	DESCRIPTION	WEBPAGE
General	BC Economic Development Association COVID-19 Resources for BC Businesses	Link

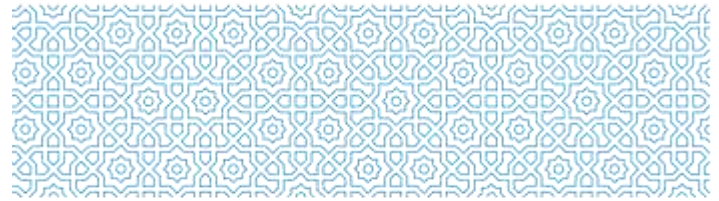
ALBERTA

CATEGORY	DESCRIPTION	WEBPAGE
General	Worker Compensation Board – Alberta Premium Relief Measures for Employers	Link

SMALL BUSINESS WEBINARS

CATEGORY	DESCRIPTION	WEBPAGE
Business Continuity	McCarthy Tetrault COVID-19 Preparedness for Business Leaders	Link
	Gartner Business Continuity Management Pandemic: Planning Briefing	Link
	Agility Recovery Coronavirus and Pandemic Planning – Protect Your People and Operations	Link



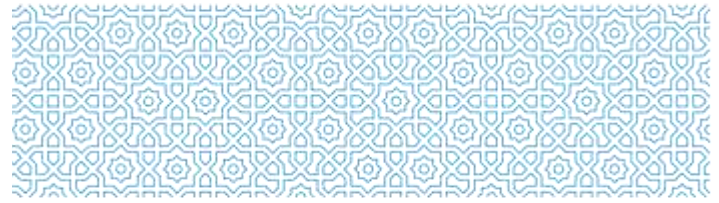


	Norton Rose Fulbright COVID-19: Legal implications Canadian employers need to consider in a global pandemic	Link
	CBRE COVID-19 Impact on Commercial Real Estate	Link
	Wealth Transfer The Ismaili Business Professionals Association hosted a panel discussion with prominent business leaders from our community on the topic of Transferring of Wealth. Watch the recorded session to gain insight in managing and protecting your wealth.	Link
	Marsh & McLennan Companies Managing COVID-19 Pandemic Risk in Real Estate and Hospitality	Link
	Marsh Managing COVID-19 Pandemic Risks Webcast Replay	Link
General	Business Development Bank of Canada How to cope with the impacts of COVID-19 on your business	Link
	Fasken Coronavirus Planning for Canadian Employers	Link

INVESTMENTS AND FINANCIAL PLANNING

NATIONAL		
CATEGORY	DESCRIPTION	WEBPAGE
General	PIMCO Benefits of Staying Invested	Link
	DYNAMIC Finding Opportunity in Market Volatility	Link
Personal Finance	Globe and Mail Personal Finance Tips Amidst COVID-19	Link



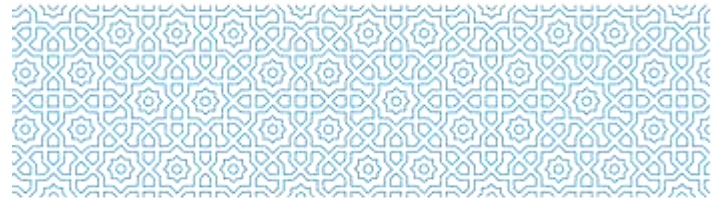


EMPLOYMENT

NATIONAL		
CATEGORY	DESCRIPTION	WEBPAGE
General	Government of Canada Canada's COVID-19 Economic Response Plan: Support for Workers	Link
	Canada Emergency Response Benefit	Link
	Support for Employees	Link
	Globe and Mail Your COVID-19 and Employment Questions Answered	Link
Employment Insurance	National Post How EI benefits for COVID-19 quarantines will work under the new rules	Link
	Government of Canada COVID-19 Details of Employment Insurance sickness benefits	Link
	General Employment Insurance information	Link
	Employment Insurance – Working While on Claim	Link
	Employment Insurance Regular Benefits – Overview & FAQs	Link
	McCarthy Tetrault COVID-19 Update: EI Sickness Benefit and Work Sharing	Link
Work Sharing Program	Government of Canada Employee Guide	Link
	Mathews Dinsdale Updated: COVID-19 and the Workplace: Frequently Asked Questions	Link
Leave for Employees	Government of Canada Types of leaves offered to federally regulated employees	Link
Employee Rights	Government of Canada Right to Refuse Dangerous Work	Link

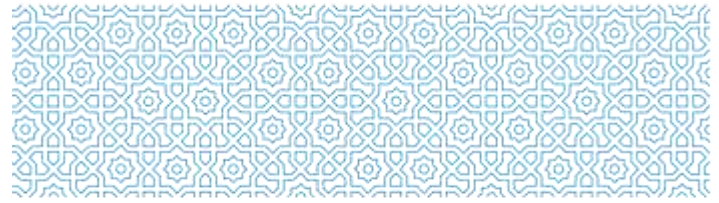
REGION SPECIFIC		
BRITISH COLUMBIA		
CATEGORY	DESCRIPTION	WEBPAGE
Compensation/ Workplace Protections	WorkSafeBC COVID-19 Related	Link





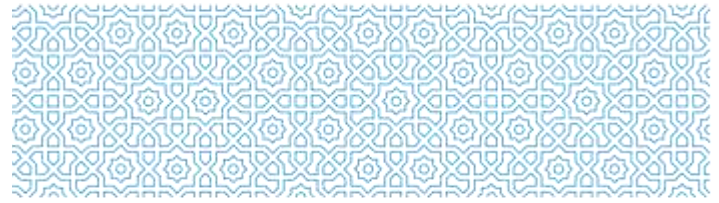
	Includes information on: - Circumstances where workers should not be at work - Right to refuse work - Workplace protections - Compensation	
Government Legislation	Government of British Columbia Taking Time Off	Link
	Quitting, Getting Fired, or Laid Off	Link
	Employment Standards Act	Link
	Human Rights Tribunal of British Columbia	Link
ALBERTA		
CATEGORY	DESCRIPTION	WEBPAGE
FAQ	Workers Compensation Board Information on submitting a COVID-19–related claim to Workers Compensation Board – Alberta	Link
Government Legislation	Government of Alberta – Update on COVID-19 (including employment rules)	Link
	Alberta Human Rights Commission	Link
MANITOBA		
CATEGORY	DESCRIPTION	WEBPAGE
Government Legislation	Employment Standards Act	Link
	Manitoba Human Rights Commission	Link
	Manitoba Human Rights Code	Link
SASKATCHEWAN		
CATEGORY	DESCRIPTION	WEBPAGE
Government Legislation	Employment Standards Act	Link
	Saskatchewan Human Rights Commission	Link
ONTARIO		
CATEGORY	DESCRIPTION	WEBPAGE
Workplace Safety & Insurance Board	Coronavirus updates from WSIB	Link
Government Legislation	Ontario Human Rights Commission policy statements relating to COVID-19 (March 13, 2020)	Link
	Your guide to the Employment Standards Act	Link
	Description of different types of leaves and job losses, as well as various tools and information	Link
	Human Rights Tribunal of Ontario	Link
	Ontario Human Rights Commission	Link
QUEBEC		
CATEGORY	DESCRIPTION	WEBPAGE





Labor Standards	Commission des normes, de l'équité, de la santé et de la sécurité du travail	Link
Human Resources	COVID-19 Information and recommendations from the order of Chartered Human Resources Advisors for Employers and Employees. (IN FRENCH)	Link
Government Legislation	Quebec Human Rights Tribunal	Link
	Quebec Human Rights Commission	Link
NOVA SCOTIA		
CATEGORY	DESCRIPTION	WEBPAGE
Government Legislation	Nova Scotia Employment Rights	Link
	Nova Scotia Human Rights Commission	Link
NEW BRUNSWICK		
CATEGORY	DESCRIPTION	WEBPAGE
Government Legislation	New Brunswick Employment Standards	Link
	New Brunswick Human Rights Commission	Link
PRINCE EDWARD ISLAND		
CATEGORY	DESCRIPTION	WEBPAGE
Government Legislation	PEI Employment Standards	Link
	PEI Human Rights Commission	Link

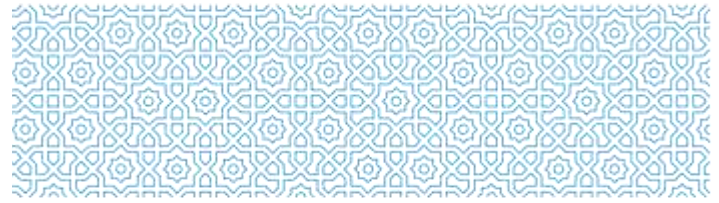




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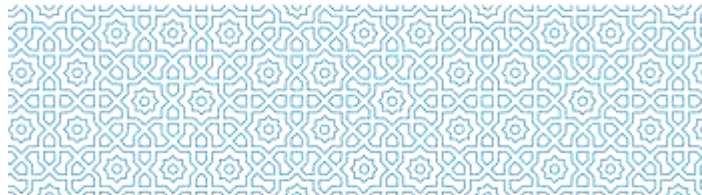
NATIONAL		
CATEGORY	DESCRIPTION	WEBPAGE
Support	Government of Canada Canada's COVID-19 Economic Response Plan: Support for Canadians and Businesses (includes information on temporary income support for workers and parents)	Link
	Canada Emergency Response Benefit	Link
	Registration of Canadians Abroad	Link
	Momentum Financial Support for people impacted by COVID-19	Link
	KindWealth Complimentary Personal Financial Consultancy	Link
Housing Mortgage Rates	Super Brokers Current Housing Mortgage Rates	Link
Fraud	The Sudbury Star COVID-19: Watch out for financial fraud! Events that make the headlines, such as COVID-19, can be used by fraudsters as a pretext for approaching you. Fraud can take various forms.	Link
	How to recognize COVID-19 phishing	Link
	Government of Canada COVID-19 Fraud	Link
Personal Budget	Government of Canada A budget is the foundation of financial well-being. It's a simple and highly effective way to make sure you live within your means, and it allows you to have control over your finances and to build up your savings. FCAC's online budget planner can help you get started.	Link
Credit Counselling/Debt Management	KOFE KOFE is a web-based financial education center, set up exclusively for our Jamat through Consolidated Credit Counselling services of Canada, a national accredited non-profit organization. Register for free - only username and email required. Ask a Financial Coach (English-French-Farsi-Dari-Arabic) <ul style="list-style-type: none"> • For tailored solutions to get out of debt • Am I ready to purchase a home? 	Link





	<ul style="list-style-type: none"> • How do I make a budget? • Get answers to your financial questions 	
Upskilling/Education	Coursera Build skills with courses from top universities and companies in the fields of artificial intelligence, machine learning and many more!	Link
Emergency Loan to Return Home	CityNews Canadian government is providing emergency loan of \$5,000 to stranded Canadians abroad to help them get home.	Link
Employment Opportunities	BNN Bloomberg Walmart Canada to hire 10,000 to meet surging demand	Link
REGIONAL		
BRITISH COLUMBIA		
CATEGORY	DESCRIPTION	WEBPAGE
General	Global News Coronavirus Financial Supports Available for British Columbians	Link
BC Hydro	BC Hydro Bill help for customers affected by COVID-19	Link
Travel Insurance	CTV Coronavirus no longer covered by some travel insurance companies	Link
ONTARIO		
CATEGORY	DESCRIPTION	WEBPAGE
Hydro Bill	Hydro One Pandemic relief fund for those affected by COVID-19. Customers will have to contact Hydro One directly	Link
Hydro Bill	Hydro Ottawa Assistance and protections to customers affected by COVID-19	Link
QUEBEC		
CATEGORY	DESCRIPTION	WEBPAGE
Investments	Autorité des marchés financiers COVID-19: Travel Insurance and Investments	Link
Benefits	Government of Quebec Temporary worker assistance program (PATT COVID-19)	Link

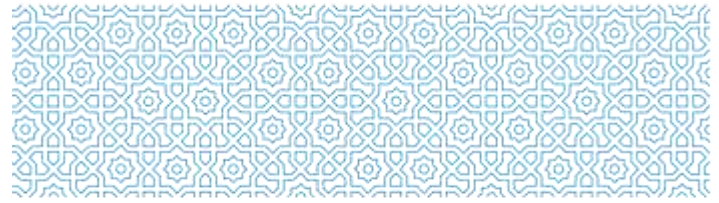




CONSUMER OFFERINGS

NATIONAL		
CATEGORY	DESCRIPTION	WEBPAGE
Telecommunications	<p>Rogers</p> <p>Waiving long distance charges for wireless and wireless home phone consumers and small businesses for calls to anywhere in Canada until April 30.</p> <p>Ensuring services will not be suspended or disconnected for any customers experiencing financial difficulties. This includes small businesses with 1-9 wireless lines on a single account.</p> <p>Waiving data overage fees for home internet usage until May 31.</p> <p>Waiving long distance charges for Rogers home phone consumers for calls to anywhere in Canada until April 30.</p>	Link
	<p>Bell Canada</p> <p>No data overage charges for residential users.</p> <p>Waived roaming fees temporarily.</p>	Link
	<p>Telus</p> <p>No data overage charges for residential users and committed to flexible payment options for customers facing financial challenges.</p> <p>Waiving all Easy Roam®, Travel Passes and pay-per-use roaming charges for postpaid and small business customers until April 30.</p>	Link
	<p>Shaw</p> <p>Opened Shaw Go WiFi to everyone – Shaw customer or not. Does not have data caps on internet plans.</p>	Link
Retail	<p>Walmart</p> <p>Dedicating the opening hour of stores across the country exclusively for seniors (ages 65+), the disabled, and those with vulnerable health conditions. Opening hours will be from 7am to 8am on weekdays only. Please note, this change excludes Quebec.</p>	Link





	Shoppers Drug Mart Dedicating the first opening hour of shopping at our stores to our customers who need assistance or consideration, including seniors and people living with disabilities. During this first hour, seniors will receive 20% off regular priced merchandise.	Link
Physical Activity	YMCA From boot camp to yoga, YMCA launches 60 free online classes for people stuck at home.	Link
Reading	JSTOR A digital library that normally requires a subscription, has announced that 6,000 of its ebooks and more than 150 journals will be freely available to the public.	Link
Technology	Microsoft Free 6-month Office 365 E1 Trial, including Microsoft Teams, is now available. Microsoft is making this special E1 Trial license available in response to the increased need for employees to work from home in response to the COVID-19 outbreak.	Link
	Support.com Free tech support to anyone who needs it now.	Link
	Zoom Free basic accounts.	Link

