

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

GENERAL RESOURCES

Current as of 3pm EST – March 27, 2020

PLEASE NOTE

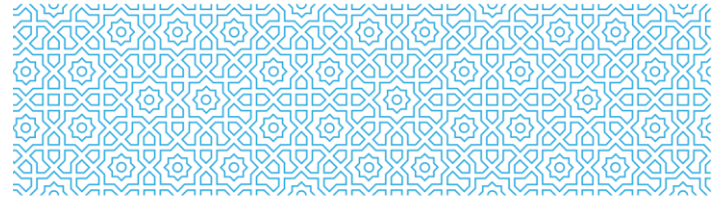
The Aga Khan Economic Planning Board aims to capture information related to the economic impacts of COVID-19, as it applies to small businesses and employees, as well as to individuals and families. Best efforts are being made to ensure that timely and relevant information is made available on a daily 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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6. Consumer Offerings





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:

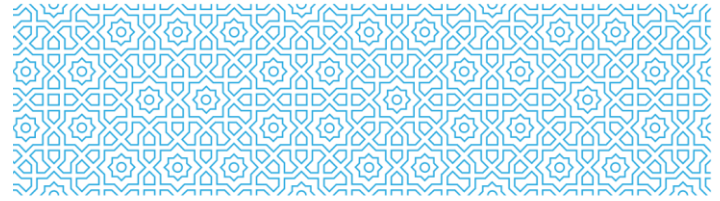
- Canada will experience a technical recession in 2020, as economic activity contracts in the second and third quarters of the year. The slowdown will limit growth for all of 2020 to 0.2%, a sharp decline from growth of 1.6% last year. Forecasts for the U.S., Europe and the U.K. are also weaker.
- Central 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

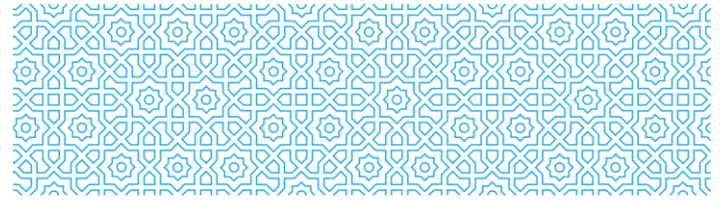




UPCOMING WEBINARS

| CATEGORY | DESCRIPTION | DATE | WEBPAGE |
|----------------|--|------------------------|----------------------|
| Small Business | JLL COVID-19 Leasing Impacts to Office, Industrial, and Retail | April 2, 12:00pm (EST) | Link |





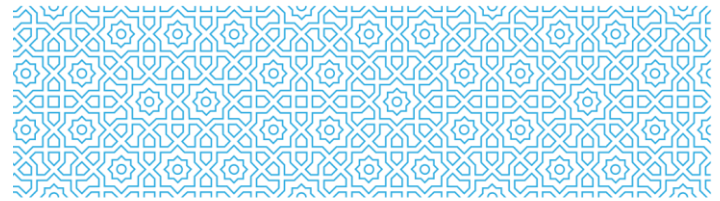
FEDERAL GOVERNMENT SUPPORT

| 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

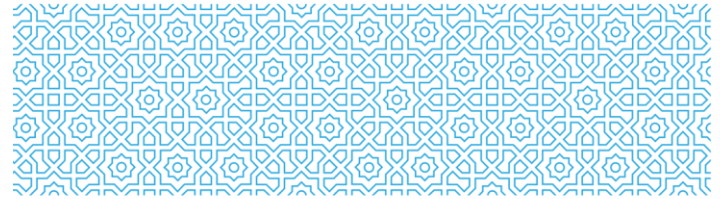
| CATEGORY | DESCRIPTION | WEBPAGE |
|---------------------------------------|--|---|
| National | Bank of Canada Rate Reduction | Link |
| | Government of Canada Economic Measures | Link |
| | Canada Emergency Response Benefit | Link |
| | Royal Bank of Canada Provincial Economic Forecasts | Link |
| | 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 |
| Government of British Columbia | | |





| | | |
|---|---|--|
| | COVID-19 Action Plan - \$5B Stimulus Package | Link |
| Manitoba | Budget Update | Link |
| Alberta | Alberta Government Press Release Emergency Isolation Support – Government of Alberta | Link 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 |

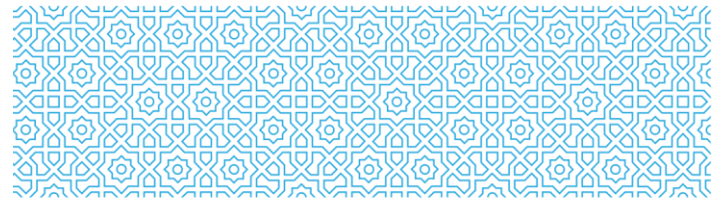




SMALL BUSINESS

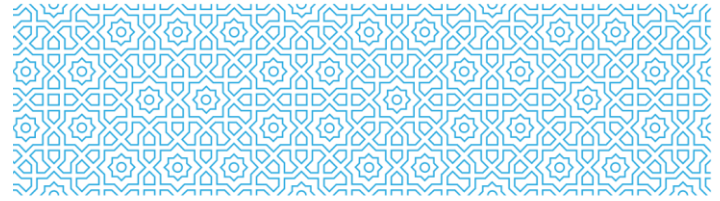
| NATIONAL | | |
|----------|---|----------------------|
| CATEGORY | DESCRIPTION | WEBPAGE |
| General | Canadian Chamber of Commerce Pandemic Preparedness for Business | Link |
| | COVID-19 – Business Resilience | Link |
| | COVID-19 Economic Measures for SME’s | Link |
| | Canadian Manufacturers & 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 | |
| | McLennan Ross Workplace Pandemic Planning – What Employers Should Do and Know Right Now | Link |
| | World Health Organization | |





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| | 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 | |





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|--------------------------|---|--|
| | COVID-19 Response Planning: Is Your Business Prepared? 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 |

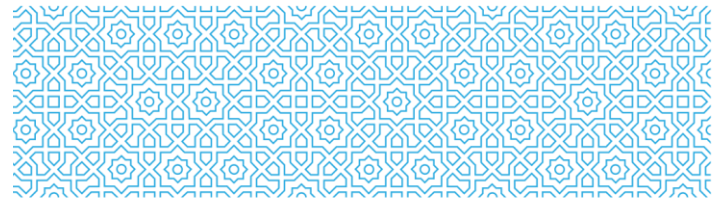
ALBERTA

| 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 |



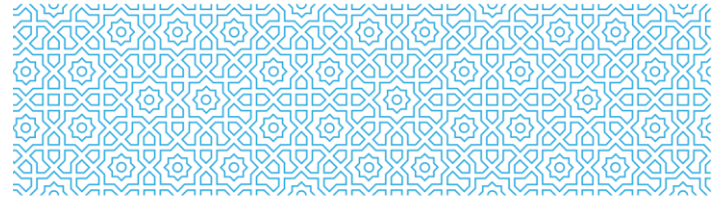


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|----------------|--|----------------------|
| | Norton Rose Fulbright COVID-19: Legal implications Canadian employers need to consider in a global pandemic | Link |
| | CBRE COVID-19 Impact on Commercial Real Estate | Link |
| | Wealth Transfer The 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 |
| | CERIDIAN Coronavirus Planning for Canadian Employers | Link |
| | Royal Bank of Canada View by Topic: The 10-Minute Take | 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 |



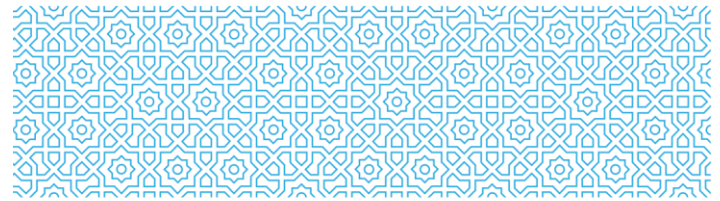


EMPLOYMENT

| 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 and 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 |

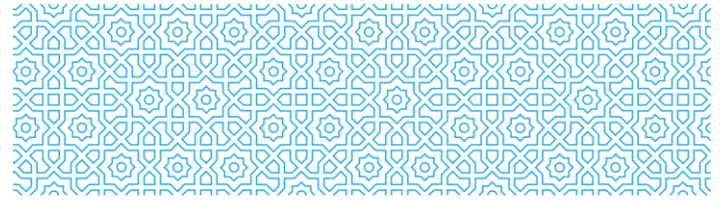
| REGION SPECIFIC | | |
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| BRITISH COLUMBIA | | |
| CATEGORY | DESCRIPTION | WEBPAGE |
| Compensation/ Workplace Protections | WorkSafeBC COVID-19 Related | Link |





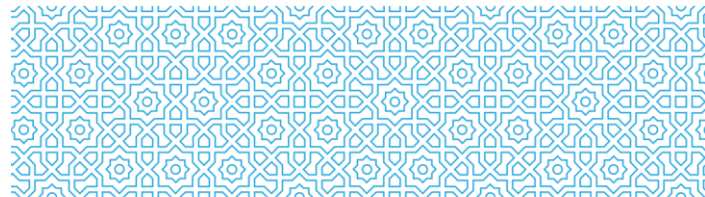
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| | Includes information on: - Circumstances where workers should not be at work - Right to refuse work - Workplace protections - Compensation | |
| Government Legislation | Government of British Columbia Taking Time Off | Link |
| | Quitting, Getting 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 |





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|-------------------------------|--|----------------------|
| 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 |

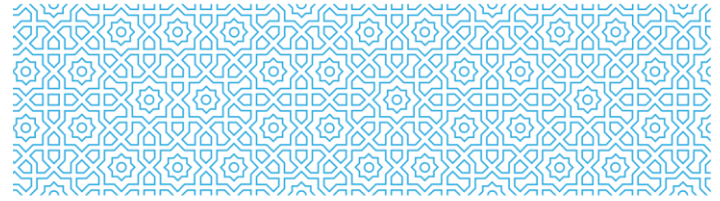




GENERAL

| NATIONAL | | |
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| 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 |
| | Protect Yourself From Scams and 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. | Link |
| | Ask a Financial Coach (English-French-Farsi-Dari-Arabic) | |





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|-------------------------------|---|----------------------|
| | <ul style="list-style-type: none"> • For tailored solutions to get out of debt • Am I ready to purchase a home? • 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 |
| International Students | Government of Canada How COVID-19 Affects PGWP | 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 |

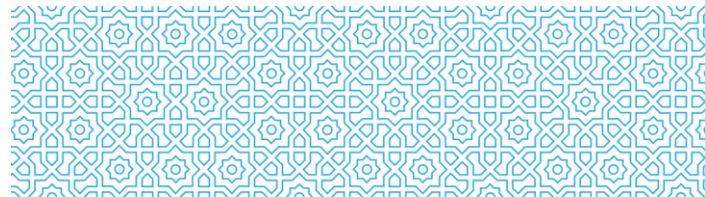
ONTARIO

| 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 |

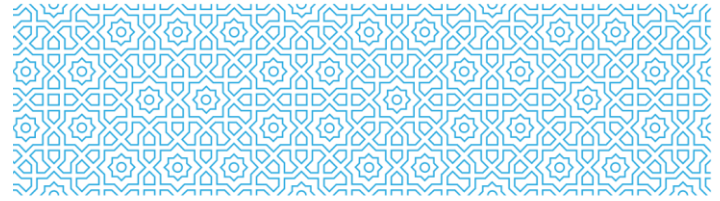




CONSUMER OFFERINGS

| NATIONAL | | |
|--------------------|--|----------------------|
| CATEGORY | DESCRIPTION | WEBPAGE |
| Telecommunications | <p>Rogers 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 No data overage charges for residential users. Waived roaming fees temporarily.</p> | Link |
| | <p>Telus 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 Opened Shaw Go WiFi to everyone – Shaw customer or not. Does not have data caps on internet plans.</p> | Link |
| Retail | <p>Walmart Dedicating the opening hour of stores across the country exclusively for seniors (ages 65+), the disabled, and those</p> | Link |





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| | with vulnerable health conditions. Opening hours will be from 7am to 8am on weekdays only. Please note, this change excludes Quebec. | |
| | 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 |

