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# **Member Resources During COVID-19**

Dear Members: March 23, 2020

As we continue to navigate through this difficult time together, the WRLA wants to ensure it is providing you with important resources and announcements to help support your business. The next 2-3 months will be critical. We know that several businesses in the West were already in a fragile state as a result of the economy and are now having to weather yet another storm.

The building supply industry extends into every community across the country, providing valuable contributions to the very fabric of Canada. As a result, hardware and lumber stores are deemed an essential service in many Canadian provinces and we want to see them continue to operate.

With health and financial well-being top-of-mind for everyone, we have been asked by members how businesses can continue to operate while adhering to health recommendations. We have included information and resources to help you during this tough time. (Note: This information should not be considered complete and is for advice only. Each business must assess their unique situation and make decisions that are in the best interest of their staff and community.)

#### **New Business Practices**

As you are adapting to this new reality, have you developed a response plan and how do you intend to move forward? Some questions to address include:

- Have you implemented additional cleaning/sanitizing efforts?
- Have you considered implementing free delivery services or curbside pick-up? What arrangements are you making to ensure orders are correctly received? (During this time, some people may take advantage of their isolation by doing household projects let them know that you can get products to them while limiting traffic to the store.)
- How are you managing social distancing with staff? Consider rotating staff to ensure work can continue to be done while providing safe distances.
- Do you have an e-commerce presence or are you taking phone orders? How will you process orders and ensure consumers can get them safely?
- Wireless credit card machines are one way to accept mobile payment options to avoid handling cash.
- Are you offering extensions on project payments?
- If projects are being postponed, do you have a list of shovel-ready projects that you can move forward?
- Have you been in contact with your suppliers to review next steps or to work together to ensure business operations can be sustained?

# **Communication plan**

Getting your messaging out is critical, as well as continually assessing changes and ensuring up-to-date messages are communicated to all stakeholders.

 Do you have a crisis communications plan? If not, tune into our FREE webinar on crisis communications by clicking <a href="here">here</a>.

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- How will you continue to assess changes and communicate them to all stakeholders?
- What methods of communication will you use to communicate the steps that you have taken to continue operating and the additional services that may apply? Consider social media, phone calls, emails, text messaging, mail and fax.
- Have you considered reaching out to your local radio stations to let them know you are open? Are you using signage outside the store and where are you posting it?
- Have you been in contact with builders and contractors to ensure they are aware of any changes that will help to ensure continuity?
- Are your staff aware of all the changes so the message being delivered to customers is consistent?

### **Financial Resources**

Banks understand the importance of business continuity and are a valuable resource to help you during this difficult time.

- Have you been in contact with your bank or financial institution?
- Have you looked to the Business Development Bank of Canada (BDC)? (They take online business applications for up to \$100K online. Contact a local BDC rep for working capital loans over \$100K. Loan terms are interest only for 12 months. Click here to be redirected to their website.)
- Register for BDC's FREE webinar "How to cope with the impacts of COVID-19 on your business."
   Click here to be redirected.

## **Employment Resources**

The federal and provincial governments are still releasing information, but here are the current resources available.

## **Federal**

The Canadian government announced initiatives in the past week to provide financial supports to employers and employees. Please visit following the link to access current information:

https://www.canada.ca/en/services/business/maintaingrowimprovebusiness/resources-for-canadian-businesses.html

### Alberta

https://www.alberta.ca/covid-19-supports-for-albertans.aspx

#### BC

https://www2.gov.bc.ca/gov/content/employment-business/economic-development/funding-and-grants/covid-19-economic-development-resources

## **Northwest Ontario**

https://news.ontario.ca/opo/en/2020/03/ontario-supporting-workers-municipalities-and-retailers-in-response-to-covid-19.html

## **Northwest Territories**

https://www.gov.nt.ca/en/newsroom/northwest-territories-covid-19-economic-relief

### Nunavut

https://gov.nu.ca/edt/programs-services/strategic-investments-program

### Manitoba

https://www.gov.mb.ca/covid19/index.html

The Manitoba government has announced support for small and medium-sized retailers, providing businesses

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with the ability to defer payment of payroll taxes and provincial PST remittance up to \$10,000, for 60 days. The Minister noted they will work with all businesses, large and small, regarding flexible repayment options above the \$10,000 cap. (https://news.gov.mb.ca/news/index.html?item=47161&posted=2020-03-22)

# Saskatchewan

The Saskatchewan government made some announcements regarding financial support on Friday, March 20. These include:

- Self-isolation support program
- 3-month PST remittance deferral and audit suspension
- Crown utility interest deferral programs
- Student loan repayment moratorium
- Changes to employment standard regulations
- Business response team

For full details, please click on the following links:

- https://www.saskatchewan.ca/government/news-and-media/2020/march/20/covid-19-financial-support
- <a href="https://www.saskatchewan.ca/government/news-and-media/2020/march/20/covid-19-update-march-20">https://www.saskatchewan.ca/government/news-and-media/2020/march/20/covid-19-update-march-20</a>

As this situation is changing daily, we will continue to follow the announcements and send information to you to help navigate through this process. If you have any questions or information you would like us to share with members, please call or email me. Our team and board of directors is here to support you!

Best regards,

Liz Kovach

WRLA President
Director of Prairie Provinces, Building Materials Council of Canada
Cc: WRLA board