

SUPPORT TO SMALL BUSINESSES AFFECTED BY THE ALBERTA FIRES



**CANADIAN
RED CROSS**



REGIONAL MUNICIPALITY
OF **WOOD BUFFALO**

Canadian Red Cross – Melanie Soler, Associate VP, Disaster Management, Alberta
Regional Municipality of Wood Buffalo – Andrea Haley, Economic Development
Steve Q. Osselton – Managing Director, Marsh Canada

October 19, 2016

OVERVIEW

- Total Investment
- Accountability
- Collaborative Approach
- Red Cross Phase 2: Program
- RMWB Workforce Support Program
- Required Information & Documents
- Information Sessions & Application Supports

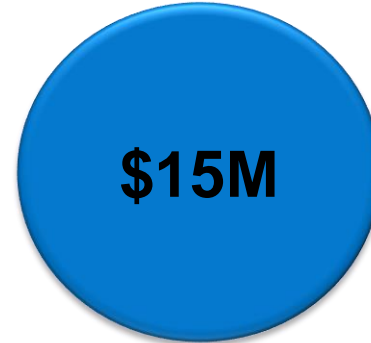
TOTAL INVESTMENT TO SUPPORT SMALL BUSINESSES

\$45 Million

Canadian Red Cross



RMWB



*Including \$15 million
matching from the
Government of Alberta*

ACCOUNTABILITY

- **Canadian Red Cross**

- Accountable to donors
- Canada Revenue Agency guidelines and laws

- **Regional Municipality of Wood Buffalo**

- Accountable to Council
- Public funds



REGIONAL MUNICIPALITY
OF WOOD BUFFALO

OVERVIEW OF RED CROSS & RMWB PROGRAMS

RED CROSS PHASE 1: REVIEW

Partnered with Economic Developers of Alberta and RMWB to distribute emergency financial assistance

4,134 businesses registered

3,296 eligible businesses received assistance

15,669 calls received and made by the Hotline

COLLABORATIVE APPROACH

Two Programs, One Application

- Same website to apply for both programs
- Same application start and end date for both programs
 - **October 19 - December 16, 2016**
- Same Helpline for both programs
- Same administrator for both programs

RED CROSS: PHASE 2

SUPPORT TO SMALL BUSINESS PROGRAM

Vendor Selection

- CRC held an open tender process for the service provider
- Sought expertise in customer service, provision of aid, case management
- RMWB as key members of Selection Committee
- Marsh Canada awarded contract

RED CROSS: PHASE 2

SUPPORT TO SMALL BUSINESS PROGRAM

Objective

- To provide financial assistance for fixed expenses as a result of interrupted business operations, and for new expenses due to the wildfires.
- Eligible businesses will receive financial assistance to support direct, real, actual and justifiable expenses *up to \$8,000*.

RED CROSS: PHASE 2

SUPPORT TO SMALL BUSINESS PROGRAM

Minimum requirements to apply

1. Have an active “resident” RMWB business licence
Exceptions for businesses located on First Nations’ lands
2. Operating within the RMWB on May 3, 2016
3. Filed a tax return within the last 3 years reporting business income with the Canada Revenue Agency
4. Be a small business defined as less than 50 employees
5. Be located or headquartered in the RMWB
6. Have intent to resume operations in the RMWB
7. Be in need of financial assistance

RED CROSS: PHASE 2

SUPPORT TO SMALL BUSINESS PROGRAM

Disbursement

- Timeframe to receive financial assistance
 - Including when/how much financial assistance will be received
- Start disbursing funds before December 16, 2016
- Cheques will be issued in legal name of business and mailed to business owner

RMWB PROGRAM

SMALL BUSINESS WORKFORCE SUPPORT PROGRAM

- Council approved the allocation of \$15 million for a Small Business Workforce Support Program
- Program delivery will be divided into two parts:
 - Part A: Immediate Response - \$5 million
 - Part B: Long-term Recovery- \$10 million



REGIONAL MUNICIPALITY
OF WOOD BUFFALO



RMWB PROGRAM

SMALL BUSINESS WORKFORCE SUPPORT PROGRAM

PART A: IMMEDIATE RESPONSE (\$5 million)

- Directly responds to the most urgent needs
- The goal of the program is to help small business employers by providing timely financial assistance to offset costs related to attracting, hiring and keeping employees.



REGIONAL MUNICIPALITY
OF WOOD BUFFALO



RMWB PROGRAM

SMALL BUSINESS WORKFORCE SUPPORT PROGRAM

Minimum Requirements to Apply:

1. Have an active “resident” RMWB business licence
*Exceptions for businesses located on First Nations’ lands.
2. Was operating within the RMWB on May 3, 2016
3. Filed a tax return within the last 3 years reporting business income with Canada Revenue Agency
4. Be a small business defined as having 1- 49 employees
5. Complete survey questions in the application



REGIONAL MUNICIPALITY
OF WOOD BUFFALO



RMWB PROGRAM

SMALL BUSINESS WORKFORCE SUPPORT PROGRAM

RMWB “Resident” Business Licence

1. 2015 Business Licenses valid until December 31, 2016
2. Can apply for a business licence during the program
 - Suggested to apply ASAP
3. How to apply for a business licence:
 - <http://www.rmwb.ca/BusinessLicensing>
 - RMWB Planning & Development Office, 309 Powder Drive



REGIONAL MUNICIPALITY
OF WOOD BUFFALO



RMWB PROGRAM

SMALL BUSINESS WORKFORCE SUPPORT PROGRAM

Disbursement

- Amount of financial assistance to each business is based on:
 - The number of applicants to the program
 - The information collected in the application
- The amount will be determined after December 16, 2016 when the application period closes
- Applicants will be notified in January



REGIONAL MUNICIPALITY
OF WOOD BUFFALO



CLARIFICATION ON DIFFERENCES

▪ Disbursements

- Canadian Red Cross before December 16, 2016
- RMWB after December 16, 2016

▪ Number of Employees

- Canadian Red Cross 0 – 49 (includes self-employed)
- RMWB 1 – 49 (minimum of 1 employee)



REGIONAL MUNICIPALITY
OF WOOD BUFFALO

APPLICATION SYSTEM & PROGRAM INFO

- Online application form can be found at:

www.YMMSmallBizRecovery.ca

- Program information can be found at:

- Red Cross: www.redcross.ca/albertafiresbusiness

- RMWB: www.choosewoodbuffalo.ca/smallbizsupport



REGIONAL MUNICIPALITY
OF WOOD BUFFALO

REQUIRED INFORMATION & DOCUMENTS

Some information to prepare for the application:

- RMWB Resident Business Licence number
- Canada Revenue Agency Business Number (BN)
- Alberta Worker's Compensation Board Account number
- Total number of full-time and part-time employees
- 2015 Income Tax documents
- 2015 Income Tax Assessment

INFORMATION SESSIONS & AVAILABLE APPLICATION SUPPORTS

- Business Recovery Hotline now called **Helpline**

**1-855-RMWB-BIZ
(1-855-769-2249)**

*To provide support and information to applicants
for both programs*



REGIONAL MUNICIPALITY
OF WOOD BUFFALO

INFORMATION SESSIONS & AVAILABLE APPLICATION SUPPORTS

Daily Information Sessions

- Back to Business Resource Centre, 9816 Hardin St.
- First session October 19 @ 2:00 pm
- Twice per weekday October 20 to October 28
- Schedule and sign-up can be found at <https://smallbizsupport.eventbrite.ca>
- “Here for You” for Small Businesses
 - October 27, 2016 at Shell Place, MacDonald Island



REGIONAL MUNICIPALITY
OF WOOD BUFFALO

INFORMATION SESSIONS & AVAILABLE APPLICATION SUPPORTS

- Rural Communities Schedule
 - Anzac, Conklin, Fort Chipewyan, Fort McKay, Janvier, Sapræe Creek
 - November 1 – 10, 2016
 - Schedule found at www.choosewoodbufaalo.ca/smallbizsupport

WE ENCOURAGE YOU TO APPLY

- We want everyone to apply for both programs
 - **Give us as much information as you can**
 - There is “fluidity” within the application to ensure circumstances are taken into account
 - “Having Your Say”
 - There is a spot at the end of the application that is an open field that allows you to explain your circumstances



REGIONAL MUNICIPALITY
OF WOOD BUFFALO

QUESTIONS?



REGIONAL MUNICIPALITY
OF WOOD BUFFALO