

small business

navigating  
COVID-19

Dated: March 23, 2020



# what's changed today?

Undoubtedly your world and business has changed and the immense polarization of this global event is unprecedented in our time. This has an unique psychological effect on each of us; how we respond, react, and consume information. If you're like me, I've found it challenging to navigate through thousands of articles, posts, and updates looking for relevant and clear spoken facts, that of course, are changing daily. Using an entrepreneurial lens, I've compiled some information that I hope is relevant to answer some of your questions.

If I've missed something that you would like answered, please feel free to reach out: [christine@ingagehr.ca](mailto:christine@ingagehr.ca)

Perhaps the most challenging part of gathering information is the speed in which it is changing. For this purpose, information sources that are reliable, fact based, and up-to-date are important. Being accurately informed and able to make timely and appropriate decisions for your business and your employees is essential. It is also critical to ally the conjecture and misinformation circulating that causes rise in confusion and fear with employees. This is an all consuming, polarizing global event; everyone is talking and sharing information on 'what they've heard last'.

No doubt we're all watching the Federal and Provincial sites for new information, though the information is always COVID-19 action focused, not small business focused.

There are some great sites that are linked to or offering 'at source' information to keep you up-to-date. I'm sure you're aware of all of them, but it's nice to have one place with links:

[Federal Site for Updates of Recent Announcements](#)

[NS Provincial Site](#)

[NB Provincial Site](#)

[World Health Organization](#)

[Centre for Disease Control](#)

[Halifax Chamber of Commerce](#)

[CFIB \(Canadian Foundation of Independent Businesses\)](#)

[CBC](#)

# impacting small businesses: FAQ'S - 1

I've compiled some recent questions that have been posed to me regarding recent announcements related to COVID-19.

**Q: What does the recent NS State of Emergency mean for my Business?**

A: In Nova Scotia, any workplace or business that is not deemed essential (or not already required to be closed) can remain open as long as a two-metre (6 foot) distance can be maintained.

**Safe practices may include:**

- Limiting or if possible eliminating face to face interaction with the public as much as possible.
- Introduce at distance/work from home options for those who can work remotely.
- Move all meetings to phone or video calls. Zoom is a great free option.
- If possible, establish work sharing with employees or structure shift schedules to reduce team numbers.
- Regular handwashing and sanitization of workspaces.
- Eliminating common spaces such as lunchrooms to gather.

- Regular and consistent updates and communications with all staff on COVID-19 updates in all mediums (paper form & electronic).
- Ask employees to limit any social interactions outside of the workplace to limit potential exposure.
- Reduce fear/concern of employees who identify as feeling ill to come to work.
- No requirement to provide a doctor's note for sick days.

**Q: I have to introduce layoff's. What's new or different for my employees?**

A. The regular EI benefit process is in place, though applicants are encouraged to apply online for EI benefits. Check to be sure your staff have access to apply online.

If not, perhaps set up a workstation for them to access and apply for benefits.

<https://www.canada.ca/en/services/benefits/ei.html>

Benefits and financial relief are changing almost daily as a result of the progress of COVID-19 in Canada. Be sure to check in with the Federal Sites regularly.

# impacting small businesses: FAQ'S - 2

## Additional Benefits to Review Relating to COVID-19

### Emergency Support Benefit

Federally, the government has begun to develop a new Emergency Support Benefit for Canadians who lose their jobs or face reduced hours as a result of COVID's for those who DO NOT qualify for EI, can't go to work and are not eligible for paid sick leave. The Emergency Care Benefit provides up to \$900 every two weeks for up to 15 weeks. This will be available for applications beginning in April. While your employee may qualify for EI, this is an important benefit to understand if they have a partner, family member, or friend that may need to access this benefit.

### Increased Goods and Services Tax Credit\*

The Government is proposing to provide a one-time special payment by early May 2020 through the Goods and Services Tax credit (GSTC). This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples. If your employee currently qualifies for the GSTC, they will see an increase in May.

### Increase Child Care Benefit\*

The Government is proposing to increase the maximum annual Canada Child Benefit (CCB) payment amounts, only for the 2019-20 benefit year, by \$300 per child. If your employee qualifies, they will receive an extra \$300 per child in the May payment.

\*Benefits are offered to those who qualify regardless of an Employment Insurance claim.

# impacting small businesses: FAQ'S - 3

Q. How do I manage/connect/regain my talented team after a layoff?

A. Watching your talent walk out the door is crushing. In small businesses, this is particularly hard as many of us create our 'work families' that are tight and very connected.

Layoffs and social distancing does not necessarily mean a complete disconnect. Develop a strategy for how to maintain communications during the layoff period.

- **Communication right now is absolutely critical.** Maximize the use of your website and social media to keep your community informed. This is a great medium to stay connected and maintain updates of current resources and events for the business, yourself, and for those employees who are laid off.
- **Develop a Return To Work Plan.** This is a great opportunity to review and develop a strategy for how and when you begin to return folks to work. While none of us in Canada are certain of the duration time this will impact us or how we will begin to 'normalize', we can anticipate what's happening in other parts of the world that this will be a gradual approach. As such, your workforce may need to also return in a gradual capacity too. Develop a plan for a graduated scenario.

Remember; this too shall pass.

Best thing to do is to increase communication with staff even during layoff. First try reduction of worktime – may be able to qualify for EI with reduced hours. Keep regular check ins with employees through either your website or more personally, a direct line of communication (e.g. call, text, email). The connection during this period of social isolation is key for all of us, but to maintain that sense of community with your team is critical.

The good news (terrible to say) is that this is impacting everyone so your talent isn't necessarily walking across the street to work; they will need to know you have a plan to rebound, share it. A sense of certainty and preparedness are important.

Q. I still have work, but it's reduced. What options do I have besides layoffs?

A. Extending Work-Sharing program to your staff.

If there is an opportunity to maintain some/reduced hours of work, as of March 11th, Service Canada has implemented the EI Work Sharing Program, providing EI benefits to those who agree to reduce their normal working hours as a result of developments beyond the control of their employers (like COVID-19), by extending the eligibility of such agreements to 76 weeks, easing eligibility requirements, and streamlining the application process. The regular EI application process will still need to be followed.

# impacting small businesses: FAQ'S - 4

The Federal government has also introduced wage subsidies for small businesses to help prevent lay-offs. This is a temporary wage subsidy for a period of three months for those small businesses who qualify. The subsidy is equal to 10% of remuneration paid during that period, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer.

Employers benefiting from this measure will include corporations eligible for the small business deduction, as well as non-profit organizations and charities. Businesses will be able to benefit immediately from this support by reducing their remittances of income tax withheld on/their employees' remuneration.

The name of the game is: **ENTREPRENEURS INNOVATE**. Now is the time for us to use utilities that create and implement out of the box options to come out the other side of COVID-19 stronger as a company and team.

Think working **ON** not **IN** your business.

As Business slows, how do we continue? Some practical HR items to review.

No doubt there will be another phase of Federal support (I'm only guessing) as we don't know what the impact will be to our economy as of yet. So, all businesses should be introducing a budgetary line item for all COVID-19 related expenses and losses. If there is relief offered, you'll be well prepared and able to respond to any relief provided.

This event will have us all looking at the world, our society and our businesses differently. What lessons are there to learn and introduce/adopt as a result of this event? We are in a daily habit of challenging our comforts and norms. Make sure you are taking note of these events.

# top 5 things small businesses can do!

## How you can enhance your HR during this COVID-19 crisis:

### 1.

#### Assess Relevant Policies

No doubt you've spent more time reviewing and accessing your internal policies, and Labour Standards in the past few weeks. Now is the time to write some notes in the margins and ensure what you have in writing has been effective. Of note:

- **Sick Policies** – Has your policy been adhered to or have you practiced more 'exceptions'? Is it thorough enough to account for a variety of scenarios (albeit it would've tremendously been difficult to predict our current state).
- **Benefits** – Were you informed from your carrier your ability to maintain benefits for laid off employees? Were you aware of your insurance policies for potential coverage?
- **At Distance Working Arrangements** – Did you have a plan for IT set up, the appropriate equipment, and the right staff already identified for at distance work? Were you able to mobilize this option quickly?

- **Occupational Health & Safety** – As supplies became a premium, did your committee/representative identify issues and employee questions in a responsive manner? Were you well prepared to meet the increased requirements for staff and clients?
- **ERP** – Did you have a well detailed Emergency Response Plan for an event such as this? If this was the first time you needed to activate the plan, how thorough and effective was it? Are there areas to tweak?
- **Work Sharing** – Did you have a plan for staff reductions in place to which there was an opportunity to leverage some work share options?
- **Critical Position Planning** – In the event an employee fell ill or was not able to attend work (quarantine/self isolation), did you have a person able to backfill their role to prevent any impact to your clients?

A good ongoing practice is to put sticky notes on the cover of your Employee Handbook and add the necessary policies or revisions you should be crafting as a result of this event, as it's happening.

# top 5 things small businesses can do!

## How you can enhance your HR during this COVID-19 crisis:

### 2.

#### Communication Strategies

The first thing that comes to my mind regarding communication is 'drinking from a firehose'. There is an onslaught of information coming from all different directions on a 24/7 loop. It's hard to filter, assess, and validate the information. Your calm, cool, and crafted communication planning will gain the confidence of your staff and ensure the right information is being filtered effectively.

- **How Do We Communicate?** – Are you covering all communication channels, such as online, social media, and don't forget good old-fashioned hard copy. Make sure you make no assumptions about how people are accessing information and that you know your staff and their preferred method to gain information.
- **Who's monitoring the source/development/delivery?** – Make sure you have one or two people managing your communications. If the information is slow to come out, not updated, or not accurate you'll lose your audience to the thousand other sources. Make sure it's someone's top priority to source, gather, and convey the information.

- **Own the Watercooler Chat** – Fact or Conjecture. To avoid a mad rush for toilet paper, we need to be part of the conversation. This means that communication needs to be dynamic and two-way; not simply "us" putting OUT information. This means Town Halls, quick huddles, touch points, and asking hard, authentic, and real questions. ("How are you holding up?" 'Pretty scary out there. What's keeping you up at night?')

### 3.

#### Culture at Work

If there is ever a time to truly understand the culture of your team, now would be the time. Staff will be looking to their leaders at this time. How owners and leaders react will be remembered. Now is the time to observe, take a deep seat, and be interested in how you, your team, and your clients are responding in this crisis. Here's some questions for you to contemplate:

- **What has been the overwhelming mood/vibe in our company?** If I had to use three words to describe how we're reacting; helpful, fearful, angry, thoughtful, did they lean in or fend for themselves?
- **What am I most proud of?** Our leadership, team, and/or clients?
- **Were we recognizing the wins and maintaining a balanced/positive perspective?** What would I like to do better at in the future?

# top 5 things small businesses can do!

## How you can enhance your HR during this COVID-19 crisis:

### 4.

#### Are We Recognizing and Rewarding the Right Stuff?

It's in times like these that I have many conversations with leaders and owners about how they want to recognize extraordinary efforts of staff. Take time to reflect on what you're rewarding to ensure it is reinforcing your values and what behaviour you would like to see continue. For example, now would not be the time to reward someone for coming to work everyday, even though they were not feeling well. Key elements for effective recognition:

- Timely recognition is better than waiting for an event.
- Know your audience – such as don't publicly recognize your introverts! Know what makes them feel valued and appreciated.
- Sometimes money isn't everything – appreciation doesn't need to be expensive.
- Don't delegate – make it heartfelt and from you.

### 5. Right now, it's all about people

This event has impacted all of us; at every possible level. The vulnerability, fear, and humanity we've all felt in our global community is lifechanging; if we choose to see it from this perspective. It's worth a conversation after things return to normal. Consider a team or leadership meeting to have an open discussion about what this event has meant to your business, leaders, and teams. As an owner, here are some questions to ask yourself:

- Are you putting the companies needs above the safety of your employees?
- Are you able to pivot with policies and practices in the best interest of your business/employees?
- What lessons have you learned from this event to help strengthen your business and your culture?

If you have any further questions or want to discuss any of these five steps, please reach out to me as a resource in your community.

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