



## **Information for Clubs and Coaches during this Covid-19 crisis**

*Financial options for those who are facing financial hardship due to employment loss during the COVID-19 restrictions.*

### **For individuals:**

The Federal Government is working hard to help employees who cannot work due to illness or job loss, as well as small businesses and non-profit organizations who can no longer operate due to COVID-19 restrictions.

The following link provides access to the government's comprehensive economic response to COVID-19 <https://www.canada.ca/en/departement-finance/economic-response-plan.html>

Of particular interest to coaches is access to Employment Insurance benefits. In order to qualify for EI, coaches must have received insurable earnings in the last 52 weeks for a minimum of **400-700 hours**, and lost their job due to no fault of their own. Applicants require a **Record of Employment (ROE)** from their employer submitted online to Service Canada. It is important to note that a delay of filing of more than 4 weeks after your last day of work may result in a loss of eligibility for EI benefits. More information on EI benefits can be found here <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html>

All new EI claims will be automatically moved over to the CERB (Canada Emergency Response Benefit) so you should make an EI claim first!

Coaches who have stopped working due to COVID-19 and are ineligible for EI, can apply for the Canada Emergency Response Benefit that will provide a taxable benefit of \$2000/month for up to 4 months. **Applicants must be at least 15 years old, and had income of at least \$5000 in the last 12 months.** Unemployed and returning students may not qualify. You will also need to register or have access to My Account online.

More information on CERB can be found here: <https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>

### **For Clubs**

For clubs who continue to operate and employ coaches, the government initiated the **Canada Emergency Wage Subsidy** that will cover up to 75% of wages for a maximum of \$847 per week for up to 3 months (retroactive to March 15, 2020). In order to qualify, clubs must apply separately for Mar, Apr and Jun and show a 30% decline in revenue over the same period in the previous year. Clubs will also need to register or have access to My Business Account online. More information on the Canada Emergency Wage Subsidy can be found here <https://www.canada.ca/en/departement-finance/economic-response-plan/wage-subsidy.html>

Clubs who are not eligible for the Canada Emergency Wage Subsidy may be eligible for the **10% Temporary Wage Subsidy**. The subsidy is calculated on gross payroll paid between Mar 18 and Jun 19, and manually deducted from the federal and provincial portions of source deductions. More information on the Temporary Wage Subsidy can be found here <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

Stay strong and positive,

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