

# *Covid-19*

## *Response Planning*

Updated 14 April 2020

For churches/non-profits/charities

See other document for helpful website links.



**Ontario**  
Conference of Mennonite  
Brethren Churches

# *Understanding Our Times and Seasons*

**1. Realities** – how Covid-19 has changed our context?

**2. Response**

- MISSION – what is God saying?
- MINISTRY – what are the priorities?
- OPERATIONS – who will perform what tasks?

**3. Finances**

- Income? Expenses? Reserves? – new church budget
- What are the staffing implications? What support is available?

# *Finances: Employee Support Options Available*

- **Temporary Wage Subsidy of 10%**

- March 18 to June 19; up to \$1,375/employee; maximum of \$25,000/employer
- Offered as a payroll tax credit to the employer (no impact to the employee)
- All churches should apply. (Can also be done at year end.)

- **Canadian Emergency Wage Subsidy (CEWS) of 75%**

- If revenue drops 15% in March, or 30% in April or May compared to 2019
- 75% of salary up to \$847/wk allowed for 3 periods + up to 25% by employer
- (CEWS is adjusted if claiming the Temporary Wage Subsidy in same period.)

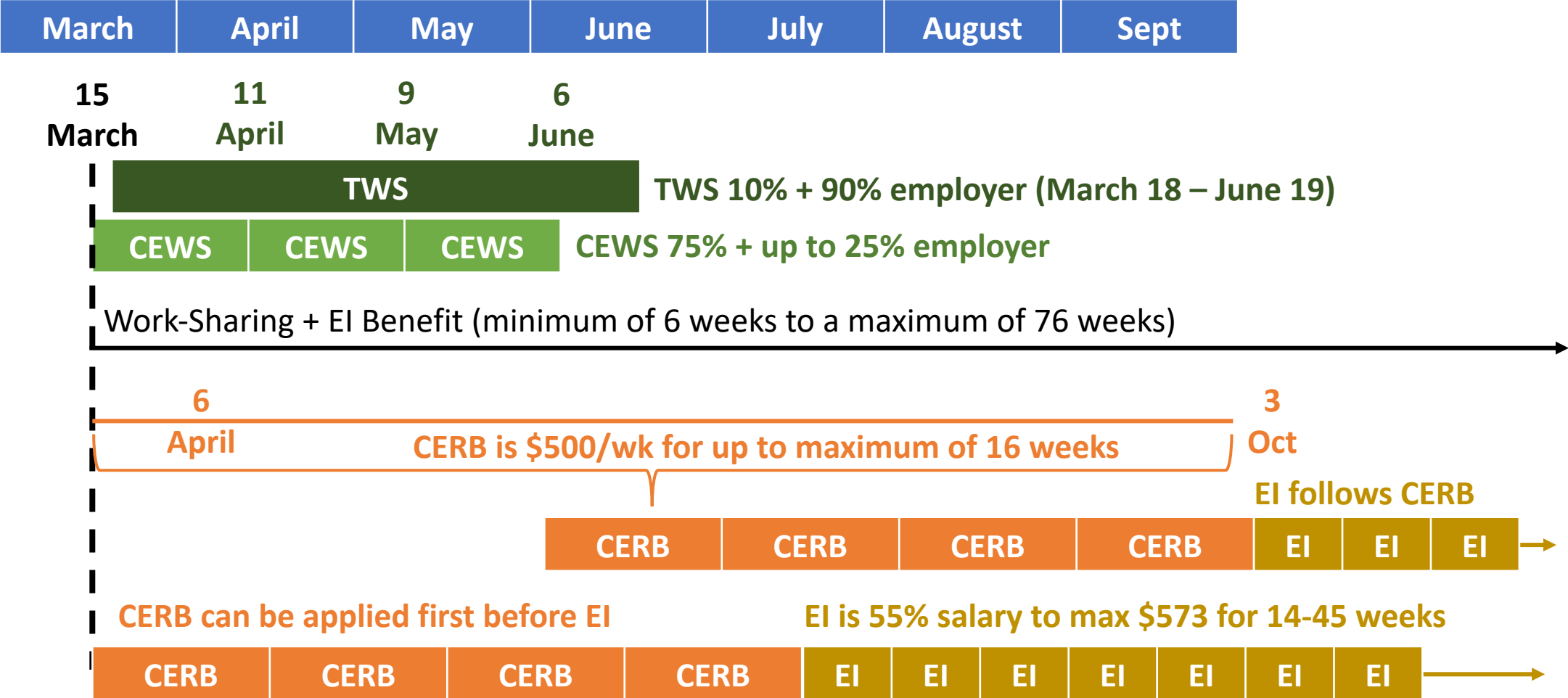
- **Work-Sharing**

- Extended to non-profits; min. 6 week to max. 76 weeks; 60% reduction max
- Example: two staff share one job are paid 50% by employer and receive 50% EI benefits. Net is 77.5%. (Note: Reduced wage does not impact EI later.)

# *Finances: Employee Support Options – If Layoffs*

- **Supplemental Unemployment Benefit (SUB) Plan**
  - An employer can top up the 55% EI payment by up to 40% (no EI penalty)
  - ONMB has set up a SUB Plan for churches to use
- **Employment Insurance (EI)**
  - 55% of income; maximum \$573/wk for salary \$54,200 and above; 14-45 weeks
  - If salary under \$42,272 the CERB pays more at \$500/wk
- **Canadian Emergency Response Benefit (CERB)**
  - Offers \$500/week for up to 16 weeks; also covers people not covered by EI
  - People can claim EI afterwards; optional if you want to receive it before EI

# Understanding Timelines



**Employer can add up to 40% to EI with SUB Plan**

# *Some Legal Stuff...*

- “Ask the employee” when changing employment terms (i.e. give the employee options and allow employee to choose where possible)
- Employee Standards Act (Ontario)
  - If the layoff is longer than 13 weeks it becomes a termination of employment, but can be extended up to 35 weeks if certain conditions are met
  - Record Of Employment (ROE) must be issued to collect EI