

QUEBEC COMMAND

PROVINCIAL EMERGENCY PLAN - COVID-19 CRISIS

APRIL 5, 2020 - 10:00 a.m.

As you know on April 2, 2020 the Executive Committee of Dominion Command took the unprecedented decision to release \$ 3 million from the Legion's national reserves to provide emergency fund grants to branches in difficulty across our country. These are non-repayable grants, and these are not Poppy funds.

In Quebec, this fund will be managed by Québec Command. On April 4, 2020 the Québec Command' Executive Council met to implement a program that will distribute this emergency fund to the branches that need it.

Who is entitled to the funds? The main criteria for determining who will receive these funds is: Is the branch going or is it in danger of closing its doors because of the lack of income caused by the coronavirus crisis? A branch that is in good financial health and can weather this crisis will not receive funding.

The goal is to help branches that are in immediate danger of closing (within five months) and allow them to pay their current accounts such as mortgage, rent, current bills and the unexpected. This fund is not intended to replace income lost due to the closure of bars and the cancellation of rentals and activities.

A branch can request up to a maximum of \$ 1,000 per month. It can make more than one request, one per month depending on the duration of the crisis and the amount of funds available. They must complete an **application form** which will be sent to the branches before Thursday, April 9, 2020. Québec Command must justify to Dominion Command each request accepted. See attached document of the Emergency Fund Application Process.

In order to determine the financial health of the branches and the long-term risk of closure of these branches, **all branches without exception** must send their respective district commanders the following document if they have not already done so: **Branch Operation Report 2019**

In addition, Dominion Command asked the provincial commands to provide it with an **assessment of the short-term risk of branches closing because of their financial health if the crisis continues.** Québec Command will send a simple survey to all the branches, which will be sent with the request for funds form. This survey should be returned to your district commander who will report to the provincial president on his district by **Tuesday, April 14, 2020.**

Other mitigation measures available to branches

Before making a request to Québec Command for funds from the emergency fund, each branch will have to check whether the mitigation measures offered by the various levels of government are suitable for it. Whether it is to cover employee income or have an interest-free loan, each branch can check the websites of the governments of Canada and Quebec to see the mitigation measures available. All sectors of activity are targeted, including cooperatives, non-profit organizations or even social economy companies carrying out commercial activities. Here are some mitigation measures available:

1. **Out-of-Court settlements:** Owner, banks / caisses, utilities, suppliers, etc .;
2. **Federal government** - Various programs including:
 - a. \$ 40k interest-free loan to small businesses - certain conditions exist.
 - b. Unemployment insurance where the Canadian Emergency Benefit (CEB) of \$ 2,000 per month.
 - c. Other measures - See government websites.
3. **Provincial government-**
 - a. Guaranteed loan of \$ 50k with 3% interest over 3 years - Easier to obtain than the federal government.
 - b. Discretionary fund for Members which is doubled. This fund helps various community organizations.
 - c. Other measures - see government website.
4. **Municipal** - According to the municipality, see their website.
5. **For Veterans with Veterans Affairs Canada** - Works at the operational level to allow Veterans Services Officers / Case Managers authorization to approve up to \$ 10,000 based on applicants' financial need / financial deficit during COVID 19 and until July 2020:
6. **Community organizations** - Distribution of hot meals, grocery shopping and providing online social links to veterans, their families and members of the Legion in difficulty. See what is available from these organizations.

Note Bars: The federal government will exceptionally lift its restrictions and allow businesses that **are normally ineligible to obtain financial assistance** to weather the pandemic. One of the exclusions that normally applies concerns companies that derive more than 50% of their income from the sale of alcohol. In exceptional circumstances, exceptional measure: the federal government will lift this restriction.