

Questions and Answers

(April 1, 2021 Update)

1. What is the NB Small Business Recovery grant?

In early February, the Government of New Brunswick, through Opportunities NB (ONB), introduced a non-repayable grant of up to \$5,000 to help business owners offset the impacts of COVID-19. The program is open to small businesses located in zones that faced elevated Public Health measures (Orange or Red or Lockdown) for at least one week between Oct. 10, 2020, and March 31, 2021.

Prior to applying, we encourage you to fully review this FAQ and the Application Checklist to ensure you have the information and documents you need to apply. The Application Checklist is available on our website at www.onbcanada.ca/covid-19/.

2. What are the new updates and when can we expect them?

On March 2, enhancements were made to the NB Small Business Recovery Grants extending eligibility to:

- **Non-essential retail in Lockdown zones** - Defined as a retail location that was forced to close its physical location due to Public Health measures and restrictions, as defined by the state of emergency mandatory order.
- **Tourism Operators** - Defined as businesses in one of the following categories: Accommodations, Outdoor Adventure Businesses, Festivals and Events, Tourism Recreational Facilities, and Outfitter Services.

3. What kinds of businesses are included within the listed tourism categories?

For further detail and information regarding eligibility for each of these categories, see the FAQs on ONB's [website](#) or contact the ONB Business Navigators.

4. Are seasonal businesses eligible?

Seasonal tourism operators are eligible to apply provided they also meet other eligibility criteria.

5. How will the amount provided to each business be determined?

Eligible businesses can receive a grant equal to 15% of the business's revenue from sales for a comparable period in the previous year.

6. Is my business eligible?

Focus will be on small businesses located in Zones that faced elevated Public Health measures in either Orange or Red or Lockdown alert levels in New Brunswick. Eligible businesses now include small businesses who were required to close and/or significantly reduce operations as required by the Emergency Order between October 10, 2020 up to March 31st, 2021. These businesses include restaurants (excluding "Quick Service" restaurants with drive thru options), caterers, and drinking establishments, personal services (barbers, hair stylists and spas); gym and fitness facilities; casinos, amusement centres, bingo halls, arcades, cinemas, large live performance venues, eligible tourism operators, and non-essential retail businesses located in lockdown zones for at least one week. Businesses operating within these sectors are among those expected to have been significantly impacted by changing Public Health measures and restrictions, as defined by the state of emergency mandatory order.

7. What are the eligibility requirements?

If your business is eligible, you must meet the following eligibility requirements to apply for the NB Small Business Recovery Grant:

- Must operate full-time or as a full-time seasonal tourism business in New Brunswick
- Must be a for-profit business.
- Must have been open on or before February 1, 2020.
- Must employ between 2-99 people full-time.

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- Must have experienced a year-over-year sales drop of 30% or more for the months that your business was under Orange or Red or Lockdown Level Public Health restrictions.
- Must have faced elevated Public Health measures in either Orange or Red alert levels in New Brunswick for at least one week from October 10, 2020 to March 31, 2021.
- Must be physically located in a Zone that was subject to Orange or Red alert level Public Health measures for at least one week from October 10, 2020 to March 31, 2021.

NOTE: Requirement for 30% year-over-year drop in sales for the month of March 2021

With the onset of the pandemic in mid March of 2020, many NB businesses were required to close and/or reduce operations significantly. This situation is likely to have significantly impacted sales for that month; and as such a comparison to March 2021 may not fully reflect the effects of the Public Health orders on normal business operations. Due to this unique situation, applicants for the NB Small Business Recovery grant have the option of demonstrating the 30% loss in revenues by comparing March 2021 sales results to either their March 2020 sales or February 2020 sales; whichever is able to satisfy program eligibility requirements.

8. Is it repayable?

These will be grants and non-repayable.

9. Is my business limited to only one application to the program?

No. For your first application, you can apply for all periods that you were impacted for which you have your income statements ready. You can subsequently apply for other eligible periods once your income statements are complete.

For example, if you met the eligibility criteria for the months of November, December and January, but do not yet have your January statement complete, you could apply using your November and December statements, and subsequently submit an additional

application using your January statements once complete. The total assistance, including those with more than one application, remains up to a maximum of \$5,000 per business.

10. Are sole proprietors eligible for this grant?

To meet the eligibility requirements of the NB Small Business Recovery Grant your business must employ 2-99 people on a full-time equivalent basis (full-time equivalent is defined as 1,560 total hours per year). You are eligible as long as you have at least an FTE (full time equivalency) other than yourself, assuming you also meet other eligibility criteria.

Should you not meet this requirement, more information on supports available to you and your business can be found on GNB's [COVID-19 Guidance for Businesses page](#). In addition, ONB also created a [Guide](#) that includes a complete list of provincial and federal relief measures including wage subsidies, payment deferral programs and loan programs to help businesses navigate the various supports available during this time.

11. Is there a cap or a “first come first serve” approach to the grant?

The Government of New Brunswick is committed to responding proactively to the needs of businesses during the COVID-19 pandemic. We will work to monitor program uptake on an ongoing basis and respond accordingly as demand dictates.

12. Do my income statements need to be reviewed by my accountant before submitting an application?

No. The income statements required for the grant application do not need to be reviewed or prepared by your accountant. We are looking for the monthly income statements that you normally use to manage your business. If using an accounting software package, you may produce the required income statements from the software. Statements produced from an electronic spreadsheet are also acceptable.