

COMMUNITY COURIER



Fire Chief Trevor Morrissey was the Guest Speaker at a recent Chamber on Tap.



Some of the Chamber Directors hammed it up with Fire Chief Trevor Morrissey following his presentation at Chamber on Tap.

Chamber on Tap

The Chamber was pleased to have Fire Chief Trevor Morrissey speak at the recent Chamber on Tap held at Tapps Sports Lounge & Grill. As with all COT's, it was an informal evening providing Chamber members an opportunity to visit and make connections. President Vanessa Andres posed a number of questions to Chief Morrissey including fire calls outside Yorkton; increasing supply costs; and staffing challenges. Chief Morrissey indicated "Yorkton Fire Protection Services is focused on recruiting quality local individuals and working with the Suncrest College Fire program to achieve our goals."



Welcomes New Members

The Chamber welcomes new members

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Membership in the Chamber is an investment in their respective businesses. They join over 420 businesses which belong to the Yorkton Chamber.

Congratulations

To Carol Yaholnitsky, Good Spirit Air; and Laurie Renton and Sylvia Henheffer, The Visionary Hub on being featured by the Canadian Chamber of Commerce during Small Business Week for their comments on the importance of being a Chamber member

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# CEBA Deadline Extended

Source: Department of Finance

On September 14, 2023, the Prime Minister announced extended deadlines for Canada Emergency Business Account (CEBA) loan repayments, providing an additional year for term loan repayment, and additional flexibilities for loan holders looking to benefit from partial loan forgiveness of up to 33 per cent.

The repayment deadline for CEBA loans to qualify for partial loan forgiveness of up to 33 per cent is being extended from December 31, 2023, to January 18, 2024, recognizing that the end of December is a busy time for many Canadian businesses. This builds on the government's previous one-year extension announced in January 2022.

For CEBA loan holders who make a refinancing application with the financial institution that provided their CEBA loan by January 18, 2024, the repayment deadline to qualify for partial loan forgiveness now includes a refinancing extension until March 28, 2024. This will allow more small businesses and not-for-profits to access relief and give them more time to hear back from their financial institutions on refinancing applications.

As of January 19, 2024, outstanding loans, including those that are captured by the refinancing extension, will convert to three-year term loans, subject to interest of five per cent per annum, with the term loan repayment date extended by an additional year from December 31, 2025, to December 31, 2026. Put simply, small businesses and not-for-profits will automatically have access to a three-year, low-interest loan of up to \$60,000 if they have not repaid or refinanced their loan. This will provide those who are unable to secure refinancing or generate enough cashflow to repay their loans by the forgiveness deadline an additional year to continue repayment at a low borrowing cost.

Repayment on or before the new deadline of January 18, 2024 (or March 28, 2024 if a refinancing application is submitted prior to January 18, 2024 at the financial institution that provided their CEBA loan), will result in loan forgiveness of \$10,000 for a \$40,000 loan and \$20,000 for a \$60,000 loan.

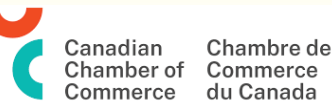
Here are examples of how CEBA loan holders can benefit from new repayment flexibility:

- Sarah and Nick need to pay off their \$40,000 CEBA loan, but are unable to pay the full amount in time to benefit from \$10,000 in partial loan forgiveness. On January 19, 2024, their loan converts to a three-year term loan with five per cent interest per year. They will make monthly interest payments of around \$167 per month, and will only be required to pay their principal amount just before the term loan repayment deadline of December 31, 2026.

- Doug applies for \$40,000 in financing from the bank that provided his CEBA loan to pay off his \$60,000 CEBA loan. He is unable to receive a response to his refinancing application by January 18, 2024. However, with the new refinancing extension, he has until March 28, 2024, to hear back from his bank and secure new financing to pay off his CEBA loan and benefit from \$20,000 in partial loan forgiveness.

Financial institutions will contact CEBA loan holders directly regarding their loans.

The above changes also apply to CEBA-equivalent lending through the Regional Relief and Recovery Fund.



# Did You Know?

- This autumn, **Suncrest College** Yorkton Campus has welcomed 70 International students enrolled in a variety of courses
- The **City of Yorkton** maintains the following infrastructure:
  - Sidewalks 154 km; Roads 172 km; Water 192 km; Sewer 133 km; and Storm 86 km
- The **Canada Small Business Financing Program** makes it easier for small businesses to obtain loans from financial institutions by sharing the risk with lenders. To learn more, visit [Canada.ca/csbfp](http://Canada.ca/csbfp)

# Upcoming Dates

- Oct 15 – 21 Small Business Week
- Oct 17 - Career Explorations for Students (contact the College if your business wishes to Participate)
- Oct 31 NOON – Deadline for nominations for Chamber Board
- Nov 1–4 - Harvest Showdown
- Nov 16 – Canadian Digital Adaptation Program (CDAP) Training Seminar, Gallagher Centre

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Yorkton Tribal Council is a not-for-profit organization that provides essential services to 6 Member Nations (Cote, Keeseekoose, The Key, Zagime Anishinabek, Kahkewistahaw & OceanMan First Nations) in the Treaty 4 territory.

- Political Office, Administration & Finance
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## Nominations for Chamber Board Open October 16



*It's not all serious work when the Chamber Directors get together! Committee and Board meetings are a great way to learn more about the business community.*

Are you a member of the Yorkton Chamber? Are you interested in serving on a Board that is dynamic and positive? Do you want to expand your business network? If you answered yes to any of these questions, you may want to consider becoming a Director of the Yorkton Chamber of Commerce.

Eight two year terms are available. New Directors take their place at the Board Table at the January meeting, joining those Directors who will be in the second year of their terms.

Nomination forms are now available on the Chamber website [www.yorktonchamber.com](http://www.yorktonchamber.com) or may be obtained from the Chamber office. The deadline for submitting Nominations is **noon October 31.**

To learn more about the role and responsibilities of a Chamber Director, contact one of the current Directors or the Chamber office.

Why do people serve on the Board of Directors? A few of our current Directors shared their thoughts:

*"I joined the Chamber to become more involved in my community, network with fellow business owners and broaden my knowledge of business development, local politics and policies. I have been on the board for 5 years and one of the things I value most as a director is building relationships with others working together for the growth of our city."* Alicia Simoneau  
Owner/Operator Pumphouse Athletic Club



*"I joined the Chamber to help develop and nurture businesses within the City of Yorkton. This is my 6th year on the Board and the time has allowed me to make new business connections and grow my network within the city."* Bob Knox, Manager Value Tire & Battery

*"Becoming a Chamber board member has helped me to polish my leadership skills and to develop the skill set required to influence people and forge strong connections. As a Board member, it is important to meet, discuss and advocate to the right people to make the changes required for the future."* Sunil Shah, Manager Baker Tilly SK LLP

*"When I joined the Yorkton Chamber as a director, I had newly started my business. I felt joining the Chamber as a Director during this time was beneficial for myself with networking but also to have a voice for other new businesses starting up at this time. In addition, I felt that having a representative from the trade industry along with being a woman would have a unique view on current events. Being a Director has opened my eyes to many concerns within the City that I wasn't previously aware of and am proud to be assisting in resolving them."* Annelle Bodnarik, Operations Manager Vetted HVAC

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# Terriers Present Sweater



On their way to the first game of the 2023-24 season, the Yorkton Terriers players and coaches stopped by the Chamber office and presented Executive Director Juanita Polegi with a sweater to hang in the office throughout the season. Earlier in the week, Jeff Sperling gave her a tour of the refurbished Terriers offices and dressing rooms. She also met new head coach, Emery Olason and extended a welcome to Yorkton on behalf of the Chamber. The Terriers are long time members of the Chamber and contribute significantly to the local economy.

## SK Startup Institute



*Stephane O'Reilly of the SK Startup Institute met recently with Juanita Polegi, Executive Director and visited several businesses in Yorkton.*

Recently, Stephane O'Reilly, Bilingual Manager, Programs & Partnerships with the SK Startup Institute visited the Chamber and a number of small businesses. Stephane described the Sask Startup Institute as "the first stop for entrepreneurs" when they are looking to start their own business or expand an existing business. SSI provides one-one one free advising either in-person, on the phone or via video link. They are great at helping entrepreneurs "path find" – finding the right agencies and organizations who can help them. The Institute works in tandem with the Community Futures branches in the province. Another service available to entrepreneurs is the ability to browse the Statista data base. It provides information on 150 industries in 170 countries. Once an entrepreneur finds what is needed at statista.com, they contact the Institute to gain access. For more information on the SK Startup Institute, visit [www.skstartup.ca](http://www.skstartup.ca) or phone 306-242-4101.

## Update Your OHS Info

The **Occupational Health and Safety Book/Manual** is a combined product that contains **The Saskatchewan Employment Act** and **The Occupational Health and Safety Regulations, 2020**, and is printed in two books to provide a lower price than purchasing the Act and Regulations individually.

The OHS manual is used throughout government, private business and industry for Health and Safety Orientation Training.

The Saskatchewan Employment Act requires employers to give all new, inexperienced, and transferred workers a basic health and safety orientation. Orientation is the process of introducing workers to their co-workers, work areas and jobs. Employers must also provide workers with ongoing training during their employment, as needed, to protect the workers' health and safety.

The latest version of the OHS Manual includes amendments to The Saskatchewan Employment Act enacted by c.6/ 2023, effective April 6, 2023, and by c.40/2023, effective May 17, 2023. The price for two books is \$60. To order a copy of the OHS Manual, please follow the link below:

<https://publications.saskatchewan.ca/#/products/4355>

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## For Small & Medium Enterprises

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