



**CANADIAN  
MUSICIAN**

---

# PUSHING THROUGH THE PANDEMIC

---

**Relief, Resources,  
Career Advice &  
More for Navigating  
the COVID-19 Crisis**

Compiled by Samantha Corbett for NWC

## OVERVIEW:

Musicians and music industry professionals are reeling as measures to address the global coronavirus pandemic have cancelled concerts and tours, major conferences and festivals, and more.

If you make a living through music and are facing the unprecedented impact of COVID-19, we've compiled important and practical information for the creative community to help overcome some of the hardships, confusion, and uncertainty of navigating this crisis, along with ideas to keep you productive and progressing forward through it all.

It's a challenging time indeed, but one we'll get through together.

**Feel free to share this document with anyone who might find it helpful.**

## TABLE OF CONTENTS:

Financial Relief & Support for Businesses .....	Pg. 3
Financial Relief & Support for Individuals.....	Pg. 5
Financial Relief & Support for Musicians & Creators.....	Pg. 6
Career-Building Resources for Musicians & Creators .....	Pg. 8
Canadian Musician Magazine Features:.....	Pg. 8
Canadian Musician Podcasts .....	Pg. 9
Canadian Musician & NWC Webinars .....	Pg. 10
Additional Resources for Musicians & Creators.....	Pg. 11
The #StayHome Musician's To-Do List .....	Pg. 12

# FINANCIAL RELIEF & SUPPORT FOR BUSINESSES

The Government of Canada, along with lower levels of government and various organizations and associations, have introduced programs and initiatives to help Canadian businesses. Many will be of significant benefit to the music industry and the artists it serves.

## Government of Canada's COVID-19 Economic Response Plan

The Federal Government has introduced various employer supports in response to the crisis. They include the following:

### 1. COVID-19 Wage Subsidy

Businesses experiencing a reduction of revenue of at least 15% in March, and 30% in April and May, are eligible for a temporary wage subsidy of 75% of employee wages (up to \$58,000 per employee). The program is currently in place for a 12-week period, from March 15 to June 6, 2020. Obviously, the subsidy is intended as an incentive to keep employees working. Details are pending; however, to qualify, the employer must be a "Canadian controlled private corporation" (CCPC) eligible for the small business deduction under the Income Tax Act.

### 2. Canada Emergency Business Account

This will only apply if your payroll is under \$1 million. In that case, you may be eligible for an interest-free loan (line of credit) up to \$40,000 (with up to \$10,000 eligible for complete forgiveness).

### 3. Small - and Medium-Sized Enterprises Loan and Guarantee Program

Loans through financial institutions sought in response to virus-related business impacts will be guaranteed by the Business Development Bank of Canada (up to \$40 billion in lending).

### 4. Tax Payment Deferral

All businesses will be permitted to defer, until August 31<sup>st</sup>, 2020, the payment of any income tax amounts that become owing between March 18<sup>th</sup> and September 1<sup>st</sup>, 2020. That applies to tax balances due as well as tax installments. No interest will accumulate on those amounts during the deferral period.

During his daily COVID-19 public appearance on April 17, Prime Minister Justin Trudeau announced the government will spend **\$500 million** through **Heritage Canada** to support Canadians working in the arts, culture, and sports sectors, as well as \$270 million for a program for entrepreneurial and industrial research.

**For more information on the Government of Canada's COVID-19 Economic Response Plan, visit: <https://www.canada.ca/en/departement-finance/economic-response-plan.html>**

There are also resources and support available for entrepreneurs from the **Business Development Bank of Canada (BDC): <https://www.bdc.ca/en/pages/special-support.aspx>**

The **Canadian Federation of Independent Business (CFIB)** has launched a COVID-19 Small Business Help Centre to guide businesses through these challenges, and has increased its staff to respond to inquiries at: <https://www.cfib-fcei.ca/en/small-business-resources-dealing-covid-19>

It includes:

- Extensive FAQs on the coronavirus pandemic and its impact on businesses
- Free customizable templates for: notices to visitors, temporary closure notices, emergency preparedness notices, sick policies, and more.
- Regular, ongoing surveys of members on the latest impacts of COVID-19
- Weekly business-focused webinars (available on-demand after the live sessions)
- The latest news relevant to business owners

The CFIB is updating the page regularly.

For more, visit [www.cfib-fcei.ca](http://www.cfib-fcei.ca).

---

The **Canadian Chamber of Commerce** has established the **Canadian Business Resilience Network** to bring together its network of over 450 chambers of commerce and boards of trade, and over 100 of Canada's leading business and industry associations, including the Business Council of Canada, the Canadian Council for Aboriginal Business, the Canadian Federation of Independent Business, and Canadian Manufacturers and Exporters, to

help the business community prepare, persevere and, ultimately, prosper amidst the COVID-19 pandemic.

Supported by the Government of Canada, the Canadian Business Resilience Network is executing a coordinated, business-led, inclusive campaign with the overarching goals of mitigating the impact of the pandemic on the economy, our communities, and citizens, and positioning the business community to help drive Canada's economic recovery.

Visit [CBRN.ca](http://CBRN.ca) to get the latest information, tools, and resources businesses need to make it through the COVID-19 pandemic.

---

**Facebook** has initiated its **Small Business Grants Program** for businesses disrupted by the pandemic. The company is offering \$100 million in cash grants and ad credits to keep people employed, help with rent and operational costs, and connect with more customers.

<https://www.facebook.com/business/boost/grants>

---

**Apple Music** has launched a **\$50 million Advance Fund** for indie labels affected by the pandemic, whereby one-time payments on future royalties are available to labels and distributors that earn over \$10,000 per quarter and have direct deals with the streaming service.

<https://www.billboard.com/articles/business/digital-and-mobile/9353371/apple-music-advance-fund-indie-labels-coronavirus>

# FINANCIAL RELIEF & SUPPORT FOR INDIVIDUALS

## Canada Emergency Relief Benefit (CERB)

The application portal for the Federal Government's **Canada Emergency Relief Benefit (CERB)** is now open. CERB provides \$500 a week for up to 16 weeks to Canadians who have lost their jobs or source of income because of COVID-19.

Artists who receive royalties totaling less than \$1,000 per month for previously copyrighted works can also receive CERB benefits to get through the COVID-19 shutdowns.

[shorttakes.canadianmusician.com/feds-amend-cerb-criteria-to-ensure-artists-arent-left-out/](https://shorttakes.canadianmusician.com/feds-amend-cerb-criteria-to-ensure-artists-arent-left-out/)

For more information on CERB, visit:

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

During his daily COVID-19 public appearance on April 17, Prime Minister Justin Trudeau announced the government will spend **\$500 million** through **Heritage Canada** to support Canadians working in the arts, culture, and sports sectors, as well as \$270 million for a program for entrepreneurial and industrial research.

**For more information on the Government of Canada's COVID-19 Economic Response Plan, visit:** <https://www.canada.ca/en/department-finance/economic-response-plan.html>

## Additional Government of Canada Support

### Child Benefit:

The government of Canada is providing up to an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This will mean approximately \$550 more for the average family. The benefit will be delivered as part of the scheduled CCB payment in May.

### Special Goods & Services Tax Credit:

The government is providing a one-time special payment starting April 9 through the Goods and Services Tax credit for low- and modest-income families. The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.

### Income Tax Returns:

The filing due date for 2019 income tax returns for individuals has been deferred until June 1, 2020. Any new income tax balances due, or installments, are also being deferred until after August 31, 2020 without incurring interest or penalties.

### Mortgage Support:

Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19. This includes permitting lenders to defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. Canadians who are impacted by

COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral. This gives flexibility to be available – when needed – to those who need it the most. You are encouraged to visit your bank’s website for the latest information, rather than calling or visiting a branch.

### **Banks Offering Direct Relief to Clients**

Many Canadian banking institutions have extended and bolstered services to offer immedi-

ate financial relief to individuals and small businesses impacted by COVID-19. Contact your representative to find out about initiatives like:

- Waived minimum payments on credit cards
- Business loan payment deferrals
- Line of credit increases
- Waived fees for new enrollments to cash management solutions

## FINANCIAL RELIEF & SUPPORT FOR MUSICIANS & CREATORS

The **Unison Benevolent Fund** has initiated a **\$500,000 Relief Fund** for the Canadian music industry. For emergency financial assistance inquiries, Unison will carefully review applicants’ circumstances and requests within the context of finding the best way to assist them during the crisis. Get information on Unison’s financial assistance at: <https://unisonfund.ca/services/financial-assistance>

For counselling inquiries to help you deal with the financial or emotional impact of COVID-19, contact 855-986-4766.

Unison has also shared an extensive list of financial assistance programs and opportunities at the provincial level: <https://unisonfund.ca/covid-19-financial-assistance-resource-list>

---

**FACTOR** has pledged to deliver 100% of previously-approved grants to artists for events cancelled due to COVID-19. In particular,

this includes SXSW and the JUNOs, as well as all other activities such as tours, showcases, and certain collective events. Payments will be made as soon as the applicant submits documentation of project component completion to FACTOR, indicating a coronavirus-cancelled activity. <https://www.factor.ca/covid-19-update-cancellation-policy/>

FACTOR also announced that the minimum percentage of its funding contribution is now 75% of the total eligible budget, across all programs. For components that were previously funded at 50%, FACTOR will now fund at 75%. [shorttakes.canadianmusician.com/factor-announces-new-song/](http://shorttakes.canadianmusician.com/factor-announces-new-song/)

---

**SOCAN** has launched a **\$2 million Enhanced Emergency Program** for its members, offering interest-free advances on royalties to artists whose live performance or film/TV composi-

tion revenues have been compromised. Priority will be given to SOCAN members who are faced with a loss in live performance royalties or screen composers whose productions have been suspended:

[www.socan.com/socan-announces-2-million-enhanced-emergency-program-for-struggling-socan-members/](http://www.socan.com/socan-announces-2-million-enhanced-emergency-program-for-struggling-socan-members/)

---

**Spotify** will donate up to \$10 million to support musicians, working in tandem with the **Unison Benevolent Fund** for dissemination in Canada: [www.unisonfund.ca/donations/spotify](http://www.unisonfund.ca/donations/spotify)

As well, Spotify has introduced the **Artist Fundraising Pick** tool that allows artists to solicit donations directly from fans, either for themselves or an organization of their choice: <https://shorttakes.canadianmusician.com/spotify-artist-fundraising-pick/>

---

The **National Arts Centre** has teamed up with **Facebook Canada** to offer \$100,000 to artists for their online performances: [shorttakes.canadianmusician.com/national-arts-centre-facebook-canada-to-fund/](http://shorttakes.canadianmusician.com/national-arts-centre-facebook-canada-to-fund/)

---

**CBC** has launched the **CBC Creative Relief Fund** to provide \$2 million in development and production funding support to Canadian creators spanning over three different streams: innovation stream, playwright pilot stream, and short docs stream. To learn more, visit: <https://www.cbc.ca/creativerelief/>

---

Members of the **Canadian Federation of Musicians** union can also apply for relief from the Petrillo Memorial Fund, which offers assistant to those unable to work due to physical or

mental disability (which includes sickness from COVID 19):

<https://www.afm.org/petrillo-memorial-fund/>

---

**AFC** is accepting applications from people in the entertainment industry to receive financial assistance. To see criteria and apply, visit: <https://afchelps.ca/get-help/>

---

**Glad Day Lit** has supported 350 LGBTQ2S artists, performers, and tip-based workers and is planning to support 500.

<https://www.gladdaylit.ca/emergfund>

---

**Creative BC** and the **Government of British Columbia** have announced the launch of Showcase BC, a \$750,000 program to provide immediate support to B.C. musicians who have been affected by the COVID-19 pandemic.

The program will support emerging and established artists across the province as they create and perform. Micro-grants will be awarded to B.C. artists who are eligible and have previously applied to Amplify BC programs in order to support live streaming, songwriting, and professional development.

<https://www.creativebc.com/programs/showcase-bc>

---

The **Government of Ontario** and a group of stakeholders have introduced **MusicTogether**, a \$300,000 initiative to directly support the province's musicians:

[shorttakes.canadianmusician.com/music-industry/](http://shorttakes.canadianmusician.com/music-industry/)

## CANADIAN MUSICIAN'S CAREER-BUILDING RESOURCES FOR MUSICIANS & CREATORS

### Feature Articles:

#### Home Recording: Capture Killer Vocals!

Recording vocals is often the most important part of the record-making process. In our 2019 Home Recording feature, producer, engineer, and mixer Adam Gallant explored the broader concepts that surround capturing the human voice as well as a few details about the technical and creative sides.

We also collected tips and advice from recording pros across the country you can put to work right away!

<https://indepth.canadianmusician.com/capture-killer-vocals/>

---

#### Twitch: Make Money & Engage Fans

Twitch is a live video streaming platform with about 15 million daily active users. While it's predominantly associated with gaming, the platform has become increasingly popular with musicians as a means of engaging with fans and generating revenue.

Karen Allen, the author of *Twitch for Musicians*, tells us: "I wrote this [book] not as a marketer/educator looking for the next book idea, but because I've been working in digital music for 20 years and have never seen anything so effective for artists."

<https://indepth.canadianmusician.com/twitch-its-not-just-for-gamers/>

#### How Do You Get onto Influential Streaming Playlists?

The simple but important thing Spotify pioneered was allowing user-created playlists to be public for other users to follow. Intentionally or not, this created a whole ecosystem of music influencers out of average music fans. For artists, it's important to understand how this playlist ecosystem works in order to better tailor your approach to the game - or decide if it's even worth playing.

We've got tips from those at the cutting edge of this ever-evolving phenomenon on how you can boost your streams, profile, and bottom line.

<https://indepth.canadianmusician.com/demystifying-streaming-playlists-how-do-you-get-on-them-does-it-matter/>

---

**Canadian Musician** is Canada's magazine for Canadian artists and the industry that supports them. Founded in 1979, *CM* continues to serve its readership with entertaining, informative, and insightful content. From interviews with Canada's highest-profile artists and industry personnel to career-building features to updates on the latest gear, tech, and trends, we cover pertinent and timely topics to help our readers propel their careers forward.

**For more free articles from the pages of *Canadian Musician*, visit:** <https://indepth.canadianmusician.com/tag/features/>

## CANADIAN MUSICIAN PODCAST

### **Defining Your Story: A Better Shot at Success**

Having and relaying a clear idea of your identity, image, and overall narrative is vital to developing and maintaining a devoted fan base in today's super-saturated music business.

But what should you be focusing on, and how should it be presented to make the biggest impact with your audience and the industry?

Music industry veteran Steve Waxman has shaped the careers of some of Canada's best-known musical exports and joins us with answers to those questions. He cites well-known examples like Billie Eilish, Lizzo, Scott Helman, and Brett Kissel, talks about the importance of goal setting, and more.

<https://www.canadianmusicianpodcast.com/episodes/353>

---

### **Are You in the Clear? Talking Sample Clearances & Music Licensing**

DMG Clearances works with some of the biggest artists, brands, and media on the planet, getting samples cleared and licenses in order for music used in a wide array of applications. Founder and President Deborah Mannis-Gardner joins us for an introduction to this specialized arm of the industry.

She discusses some of DMG's high-profile projects and clients, current and incoming trends facing the world of licensing and clearances, how the business has changed most significantly since DMG was founded in 1996, and some tough lessons that artists have learned by not taking sample clearance seriously enough.

<https://www.canadianmusicianpodcast.com/episodes/301>

---

### **Monetizing Your Music & Beyond**

CD Baby's Director of Marketing, Kevin Breuner - also an indie musician himself - chats about music streaming's rapid growth over the last 10 years and how it became the backbone of the recorded music business.

We get into streaming's pros and cons for its various stakeholders, who benefits from the current model and who doesn't, and whether it's ultimately been good for indie artists. Kevin also talks about the future impact of smart speakers on the industry and the potentially massive importance of Facebook and Instagram in monetizing music.

<https://www.canadianmusicianpodcast.com/episodes/300>

---

New episodes of the **Canadian Musician Podcast** go live every Wednesday, with hosts Andrew King and Mike Raine bringing you the latest from the Canadian music industry, including in-depth interviews with artists, industry experts, and more.

**Check out all of our previous episodes at [www.canadianmusicianpodcast.com](https://www.canadianmusicianpodcast.com) or your platform of choice.**

## CANADIAN MUSICIAN & NWC WEBINARS

### Home Recording 101 - Top Quality Tracks from the Comfort of Home

It's never been easier - or less expensive - to capture high-quality recordings from the comfort of home. Whether you're brand new to home recording or have been capturing your own tracks for some time, producer/engineer Adam Gallant (Paper Lions, Sorrey) has some tips to help you build the right recording rig for your needs and put it to good use with helpful tips and professional techniques.

Which digital audio workstation is best for you? Is it more important to shell out for a microphone or recording interface? Which microphones do you actually need - and how many?

This session will answer these questions and others to get you going with home recording.

<https://www.youtube.com/watch?v=GP0k-CLtIMQA&feature=youtu.be>

---

### Develop a Kick-Ass Career Plan

Whether you're an artist or an industry pro, you'll find this session essential to your success. To get from where you are now to where you want to be in the future, you need a well-developed career plan. *Canadian Musician* Publisher and NWC President Jim Norris will teach you how to set and achieve goals, keep yourself motivated, and constructively deal with setbacks and disappointment.

<https://www.youtube.com/watch?v=KzAUOcHknAc&feature=youtu.be>

### How to Write & Distribute an Effective Press Release

Dropping new music? Launching a special charity campaign? Planning a tour post-pandemic? If you want to get the word out beyond your social media bubble, you'll need an effective, well-written press release sent out to the right people at the right media outlets. Then, you'll need to do some targeted follow-up to maximize your coverage and impact.

Cristina Fernandes is the Owner of Listen Harder Music Publicity and works PR campaigns for artists like City and Colour, The Lumineers, Barenaked Ladies, and more. She's got plenty of proven tips to help you succeed.

[https://www.youtube.com/watch?v=\\_FJ-ToXx1Ehs](https://www.youtube.com/watch?v=_FJ-ToXx1Ehs)

---

If you're ready to start taking control of your career in the music industry, then **NWC Webinars** are a great place to start. **Canadian Musician** Editor-in-Chief Andrew King joins forces with industry leaders from across the country to present these free informative sessions for artists and industry professionals.

**Register for upcoming webinars and access our archive of dozens of previously-recorded sessions at:**

[www.nwcwebinars.com/archives](http://www.nwcwebinars.com/archives).

## ADDITIONAL RESOURCES FOR MUSICIANS & CREATORS

**CBC Music** has shared “**5 Ways to Support Canada’s Musicians During the Coronavirus Pandemic**”: <https://www.cbc.ca/music/5-ways-to-support-canada-s-musicians-during-the-coronavirus-pandemic-1.5499058>

---

**Bandzoogle** has shared a helpful post called “How Musicians Can Ask Fans for Support During the Coronavirus Pandemic” at: <https://bandzoogle.com/blog/how-musicians-can-ask-fans-for-support-during-the-coronavirus-pandemic>

The Bandzoogle Blog also offers music career advice, with plenty of recent posts on navigating COVID-19 and its fallout: <https://bandzoogle.com/blog/category/music-career-advice>

---

The **Music Managers Forum of Canada (MMF)** put together a list of suggestions and resources for musicians: <https://mmfcanada.ca/news/2020/3/12/covid-19-updates>

---

**The Syrup Factory** has offered free advice for musicians and their teams who need help navigating any cancellations at this time. The Syrup Factory specializes in project management, marketing, and business strategy. [www.syrupfactory.ca](http://www.syrupfactory.ca).

Music journalist **Cherie Hu** has compiled a helpful directory in a Google Doc format with live streaming tools, a digital events calendar, and other resources for musicians: [https://docs.google.com/document/d/11wWL\\_7I4BG76t-0V2kw1a4yleWxUSfGwMQFYdUWAgSnA/preview](https://docs.google.com/document/d/11wWL_7I4BG76t-0V2kw1a4yleWxUSfGwMQFYdUWAgSnA/preview)

---

Attorney and *Canadian Musician* contributor **Dani Oliva** has shared a blog post on what to do if an event you were organizing or planning to attend was cancelled because of COVID-19. <https://shorttakes.canadianmusician.com/my-event-was-cancelled-because-of-covid-19-can-i-get-my-money-back-2/>

---

Go to [www.canadianmusician.com/coronavirus](http://www.canadianmusician.com/coronavirus) for regular updates on programs, funding, and services available during the pandemic, as well as free webinars, online tutorials, music software, and more that is being offered to self-isolating artists.

## THE #STAYHOME MUSICIAN'S TO-DO LIST:

1. Apply for all available financial relief
2. Write songs
3. Collaborate with other songwriters remotely
4. Master your instrument, including your voice
5. Sharpen your recording skills
6. Record your next demo or album
7. Sharpen your business skills
8. Build or improve your website
9. Build an e-mail list
10. Improve and expand your social media presence across relevant platforms
11. Keep in touch with industry contacts by phone, e-mail, video messaging, Facebook, and LinkedIn
12. Make a list of potential venues to play when they are available
13. Plan now for a brighter future



905-374-8878

info@nwcworld.com

www.canadianmusician.com



CLICK