



SUMMARIZING THE GOVERNMENT OF JAMAICA COVID-19 ALLOCATION OF RESOURCES FOR EMPLOYEES (CARE) PROGRAMME

SUPPORT FOR THOSE IMPACTED BY COVID-19

WHO BENEFITS | WHO QUALIFIES | HOW TO APPLY

ISSUES RAISED BY SMEs ABOUT THE PROGRAM DESIGN AND OPERATIONS

APRIL 15, 2020.



WHO CAN APPLY FOR GOJ CARE PROGRAMME GRANTS (1)

*Applications now open at www.wecare.gov.jm
Helpline available at 888-4WE-CARE (888-493-2273)*

April 15, 2020.

CARE Programme	Who can apply	Value
Supporting Employees with Transfer of Cash (SET Cash)	Employees from any sector with a verifiable taxable income that is ≤ \$1.5 million per annum who were: <ul style="list-style-type: none"> employed prior to March 10 and statutory deductions were paid on their behalf; laid off or terminated between March 10, 2020 – June 30, 2020. 	Rate of \$9,000/fortnight; <u>\$18,000 paid monthly to employee</u> from the month of their application through to June 2020.
Business Employee Support and Transfer of Cash (BEST Cash)	Registered businesses operating within the tourism industry based on the number of workers that the business keeps employed who have a taxable income that is ≤ \$1.5 million per annum. Businesses qualify if they are: <ul style="list-style-type: none"> registered with TPDCo; registered with Tax Administration Jamaica (TAJ) as having 1 employee; files verifiable payroll returns for April, May and June evidencing the number of persons employed. 	Rate of \$9,000/fortnight per employee retained on payroll; <u>\$18,000/employee paid monthly to employer directly to the business's account</u> for the period of April 2020 – June 2020.
COVID-19 General Grants	Group A <ul style="list-style-type: none"> Barbers, hairdressers, beauty therapists and cosmetologists who must be registered with the Municipal Authority between April 1, 2018 – April 30, 2020 Group B <ul style="list-style-type: none"> Taxi and bus operators with PPV Licenses who must be registered with the Transport Authority by April 30, 2020 Group C <ul style="list-style-type: none"> Bar and nightclub operators who must be registered with the Municipal Authority by April 30, 2020 Group D <ul style="list-style-type: none"> Craft vendors, JUTA, MAXI and JCAL operators who must be registered with TPDCo by April 30, 2020 	Group A & B will receive a one-time grant of \$25,000 Group C & D will receive a one-time grant of \$40,000



WHO CAN APPLY FOR GOJ CARE PROGRAMME GRANTS (2)

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April 15, 2020.

CARE Programme	Who can apply	Value
COVID-19 Compassionate Grants	<p>Individuals in need (tertiary students, unemployed, informally employed, elderly, pensioners, etc.) who hold a valid TRN</p> <ul style="list-style-type: none"> Applicants will be ineligible for other CARE benefits, with the exception of the COVID-19 PATH Grant; 	One-time grant of \$10,000
COVID-19 Small Business Grants	<p>Registered businesses who have;</p> <ul style="list-style-type: none"> filed taxes in the year of assessment 2019/20 financial year; filed payroll taxes indicating that they have employees; have average sales \leq \$50 million per annum for the 3-year period of 2017-2019. 	One-time grant of \$100,000
COVID-19 Tourism Grants	<p>Registered businesses operating in the tourism industry, inclusive of hotels, attractions and tours, which are registered with the TPDCo.</p>	Businesses selected by the Covid Tourism Grant Committee will receive Covid Tourism Grants of varying sizes up to a set maximum.
COVID-19 PATH Grants	<p>Individuals registered with the Ministry of Labour and Social Security as a PATH Beneficiary. *No Application Needed</p>	An increase in the number of PATH payments in the period April – June 2020 from two (2) payments to three (3) payments.
COVID-19 Student Loan Relief	<p>All persons repaying student loans to the Student Loan Bureau *No Application Needed</p>	Automatic application of a 3 month deferral of principal and interest payments and waived fees (until July 2020)



APPLICATION GUIDELINES FOR GOJ CARE PROGRAMME (1)

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April 15, 2020.

Grants	Base Requirements & Eligibility	Application Operational Guidelines & Reminders
<p>SET Cash (For Employees Across All Sectors)</p>	<p>General Information</p> <ul style="list-style-type: none"> Employee's Name, TRN, Date of Birth, Address Employee's Bank Information to facilitate transaction Employer's Name (i.e. Business Name) & Address Date that employee was laid off/terminated <p>Eligibility</p> <ul style="list-style-type: none"> Must have been employed prior to March 10 and laid off between March 10 – June 30. <ul style="list-style-type: none"> Verified via P45 form uploaded to TAJ Online System by Employer with the names and taxable incomes of ALL persons temporarily laid off or terminated. Taxable income is ≤ \$1.5 million per annum <ul style="list-style-type: none"> Verifiable by the RAIS Tax Administration System Statutory deductions were paid by employer on the employee's behalf. 	<p>Name, Address and DOB must match TRN records from TAJ</p> <p>Employers must submit P45 form to indicate information on all employees who have been laid off/terminated</p> <ul style="list-style-type: none"> See P45 Submission Guide here <p>Once verified, employee will receive a transfer of \$18,000 at the end of the month of application submission through to June 2020.</p>
<p>BEST Cash (For Tourism Businesses Registered with TPDCo)</p>	<p>General Information</p> <ul style="list-style-type: none"> Type of Registered Business, whether Organization or Self-Employed/Sole Proprietor <ul style="list-style-type: none"> If Organization, provide Business Name, TRN, Authorized Officer Tax Portal Login & Officer Name, Address If Self-Employed/Sole Proprietor, TRN, DOB, Authorized Officer Tax Portal Login & Officer Name, Address TPDCo Registration Banking Information to facilitate monthly transactions <p>Eligibility</p> <ul style="list-style-type: none"> Grant value is based on the # of employees that are kept on payroll, who earn a taxable income is ≤ \$1.5 million per annum <ul style="list-style-type: none"> Registered with TAJ with at least 1 employee employed; Payroll returns must be filed for April, May & June 2020 to prove # of employees employed, i.e. Revised S01 Form must be submitted online via the RAIS Tax Administration System. 	<p>Name, Address and DOB (if applicable) must match TRN records from TAJ</p> <p>Payroll returns must be filed online via the RAIS Tax Administration System</p> <ul style="list-style-type: none"> See S01 Submission Guide here; Payroll deductions must be paid on April 14, 2020; Employers have until April 21, 2020 to submit the S01 declaration.
<p>COVID-19 Compassionate Grant</p>	<p>General Requirements</p> <ul style="list-style-type: none"> Status – Unemployed; Informally employed; Student (18+); Elderly/Pensioner Name, TRN, Date of Birth Address, Contact Number, Email Address Banking Information / Remittance Agency to Facilitate Transfer <p>Eligibility</p> <ul style="list-style-type: none"> Ineligibility for other CARE benefits, with the exception of the COVID-19 PATH Grant 	<p>Name, Address and DOB must match TRN records from TAJ.</p> <p>If collecting via Remittance Agency, the applicant MUST be the collector. Upon collecting, applicant must provide TRN, Photo ID, and Application Reference Number which would have been texted to the contact # provided.</p>



APPLICATION GUIDELINES FOR GOJ CARE PROGRAMME (2)

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April 15, 2020.

Grants	Base Requirements & Eligibility	Application Operational Guidelines & Reminders
<p>COVID-19 General Grant (For Individuals)</p>	<p>General Requirements</p> <ul style="list-style-type: none"> • Occupation; License/Registration # with the relevant entity (TPDCo, Municipal Authority, Transport Authority) • Name, TRN, Date of Birth • Address, Contact Number, Email Address • Banking Information to Facilitate Transfer <p>Eligibility</p> <ul style="list-style-type: none"> • Barbers, hairdressers, beauty therapists and cosmetologists who must be registered with the Municipal Authority between April 1, 2018 – April 30, 2020 • Taxi and bus operators with PPV Licenses who must be registered with the Transport Authority by April 30, 2020 • Bar and nightclub operators who must be registered with the Municipal Authority by April 30, 2020 • Craft vendors, JUTA, MAXI and JCAL operators who must be registered with TPDCo by April 30, 2020 	<p>Name, Address and DOB must match TRN records from TAJ</p>
<p>COVID-19 Small Business Grant</p>	<p>General Requirements</p> <ul style="list-style-type: none"> • Type of Registered Business, whether Organization or Self-Employed/Sole Proprietor <ul style="list-style-type: none"> • If Organization, provide Business Name, TRN, Authorized Officer Tax Portal Login & Officer Name, Address • If Self-Employed/Sole Proprietor, TRN, DOB, Authorized Officer Tax Portal Login & Officer Name, Address • Banking Information to facilitate transfer <p>Eligibility</p> <ul style="list-style-type: none"> • Must have average annual sales of \$50 Million or less for the 3-Year Period 2017-2019; • Registered business with TAJ and; <ul style="list-style-type: none"> • Filed taxes in the 2019/20 financial year; • Filed payroll returns indicating that they have employees - i.e. Revised S01 Form must be submitted online via the RAIS Tax Administration System. 	<p>Name, Address and DOB (if applicable) must match TRN records from TAJ</p> <p>Businesses applied will be ineligible to receive any other grant under the CARE Programme</p> <p>Payroll returns must be filed online via the RAIS Tax Administration System</p> <ul style="list-style-type: none"> • See S01 Submission Guide here; • Payroll deductions must be paid on April 14, 2020; • Employers have until April 21, 2020 to submit the S01 declaration.
<p>Tourism Grants</p>	<p>Eligibility</p> <ul style="list-style-type: none"> • Must be an operating business in the tourism sector – hotels, attractions, tours; registered with TPDCo. ; • Up-to-date management accounts; • Projected cash-flow statement along with assumptions; • Brief recovery plan; • Statement of Personal Assets and Liabilities; • Evidence of Tax Compliance. 	<p>ONLINE APPLICATION NOT AVAILABLE Businesses should apply through the Covid Tourism Grant Committee who will determine grant value.</p> <p>**BROCHURE OR WEBSITE DOES NOT SPECIFY WHERE TO CONTACT THIS COMMITTEE</p>



RESOURCES FOR APPLICATION COMPLETION

April 15, 2020.

Covid Allocation of Resources for Employees (CARE) Programme Brochure

- <https://wecare.gov.jm/WECARE.pdf>

CARE Application Portal

- <https://wecare.gov.jm/>

CARE Application Helpline

- 888-4WE-CARE ([888-493-2273](tel:888-493-2273))

CARE Application Status Tracker

- <https://app.wecare.gov.jm/track-application>

TAJ Login Portal to submit S01 and P45 Forms

- <https://www.jamaicatax.gov.jm/web/guest/login>

Submission Guidelines for Revised S01 Form

- [https://www.jamaicatax.gov.jm/documents/10181/325905/Filing+S01+effective+April+1,+2020.+\(v3\).pdf/af0e2991-7055-a0e4-5076-eddda80fb970](https://www.jamaicatax.gov.jm/documents/10181/325905/Filing+S01+effective+April+1,+2020.+(v3).pdf/af0e2991-7055-a0e4-5076-eddda80fb970)

Submission Guidelines for Revised P45 Form

- <https://www.jamaicatax.gov.jm/documents/10181/325905/How+to+submit+a+P45+-+Guide.pdf/4baa22f6-3660-90c9-e14a-3b84e43c49d9>



SITUATION ANALYSIS

April 15, 2020.

Finance Minister, Dr. Nigel Clarke disclosed that, “Applications opened on Thursday morning, April 9. By midnight of the first day we had approximately 158,632 CARE Programme applications and by the afternoon of Monday, April 13 the number of CARE Programme applications totalled 333,968,” as reported in the [Jamaica Observer on April 14, 2020](#).

Application Process

- Upon making any application to the We CARE portal, an applicant's Taxpayer Registration Number (TRN) is first electronically validated.
 - The first name, last name and date of birth entered for a particular TRN must correspond with the information on the TAJ system.
 - On successful submission of an application, each applicant is given a unique reference number, which can be used to track or edit the status of their application.

Approval Process

- **Compassionate Grants**
 - We CARE application will verify that the applicant's TRN is not associated with any other CARE Programme application as this would invalidate the award of a Compassionate Grant.
 - We CARE application will verify electronically whether the applicant's TRN appears on any recent employment payrolls. If it does, the application will be declined and a message sent to the applicant. However, once that verification is successfully completed, a payment recommendation will be sent to the Ministry of Finance which authorises the Accountant General to effect payment electronically.
- **SET Cash**
 - Employers must upload a P45 form verifying that the applicant was employed and has been laid off or terminated.
 - This form must also include the former employee's salary. Employees who earned in excess of \$1.5 million per annum will be ineligible.
 - Once this verification is completed, recommendations for payment will be made. Payments can only be made to bank accounts and the name on the bank account has to be the applicant's name.

Breakdown of CARE Programme Uptake, as reported by Finance Minister, Dr. Nigel Clarke in the Jamaica Observer on April 14, 2020

- **Compassionate Grants - 277,888**
 - Kingston - 65,187
 - St. Catherine - 50,333
 - Clarendon - 24,485
 - Other Parishes – 137,883
 - More than 35,429 are students
- **SET Cash - 46,948**
 - Majority of applicants from major hotels in Jamaica
 - St. James - 10,315
 - St. Ann - 7,758
 - Westmoreland - 5,332
 - Trelawny - 3,803

Source:

Over 300,000 to benefit from Govt's CARE Programme, (2020, April 14), Jamaica Observer. Retrieved from <http://www.jamaicaobserver.com/>



ISSUES RAISED BY SMEs (1)

April 15, 2020.

BENEFITS

- SMEs can benefit from the following grants under the CARE Programme:
 - BEST Cash
 - COVID-19 Small Business Loan
 - COVID-19 General Grants
 - COVID-19 Tourism Grants
- Have all the industries/sectors for which support will be made available been covered?

ELIGIBILITY

- SMEs are concerned with the registration turnaround time with TAJ, Municipal Authority, Transport Authority and TPDCo to become fully registered by April 30, 2020 in order to be eligible for the CARE Programme as:
 - There are historic difficulties registering with TPDCo.
 - Based on the current TPDCo registration process, it is unlikely that mass registration can take place in 30 days.
 - BEST CASH: For “Legitimate and Identifiable”, it will be useful for the Government of Jamaica (GOJ) to consider other Community Indicators of legitimacy e.g. multiple years of Trip Advisor Reviews; Airbnb/Booking/Expedia Presence; dated public Website; Membership in SBAJ/MSME Alliance; Church Community Verification.
 - If the registration process cannot be completed in 30 days, can an SME who starts the process and is able to prove commencement of the registration process still be eligible?
- Process to apply for Tourism Grant is unclear
 - How can Tourism SMEs contact the Covid Tourism Grant Committee to apply for a grant since unavailable on www.wecare.gov.jm?
 - Many smaller SMEs have never had audited financials. Do the up to date management accounts mean Audited Financials? What level of verification is required? The cost of audited financials usually run between \$80K-\$120K which may be cost prohibitive to many SMEs at this time.
 - If it is required, where might an SME use the DBJ voucher program to assist in getting these services?
 - Calls for the SME Projected Cash Flow but many factors outside the control of the SME and so difficult to create a realistic projected cash flow/viable recovery plan. For example:
 - When will airports be open?
 - When will the health crisis be over?
 - When will people psychologically be ready to travel again?
 - When will people be ready to take cruise ships again?



ISSUES RAISED BY SMEs (2)

April 15, 2020.

OPERATIONAL CHALLENGES

- There are complaints regarding inability to access assistance via CARE Helpline to troubleshoot errors on application, which raises questions such as:
 - What is the Operational Capacity of the CARE programme system to receive requests for help?
 - How many calls or emails to the help line can be responded to each day?
- Once the contact has been made with the CARE programme how soon will the beneficiaries receive a response?
 - Are different workstreams assigned at each level of verification for greater efficiency?
 - Are transfers made in batches at the end of the application month or as soon as verified/approved?

OTHER

- The PSOJ is asking the government to consider including payments for receivables owed to SMEs by the government, as this would release much needed liquidity into the SME supply chain at this time.
- Consideration should be given to payment deferrals on select taxes owed at this time or a forgiveness of penalties for lateness during this period, as the SMEs try to stabilize their cash position with less cash inflows.
- Regarding the SET Cash Approval process, the GOJ may consider using “pay stubs” and a letter from the employer; or history of cheques or deposits suggesting receipt of regular wages.
 - The CARE Programme requires an employer to submit a P45 in order to verify that employees were indeed laid off and earned an annual taxable income of \$1.5M or less.
 - This is a threshold that many will be unable to satisfy as employers may not have made the necessary tax returns. If employees are precluded from accessing payments under the CARE programme due to a lack of P45 this would be equivalent to the employee being penalised for the action of their employer.