**The Association should not tell you what to do. We provide information as it becomes available.**

**Thank you to all Members who continue to provide information to the best of their ability.**

**The Association would like to share the following discussions had with an accountant and lawyer.**

**Retail Distribution/Drop off**

It is the individual business’s decision whether or not you choose to deliver retail and claim this income.

* If your business is **not incorporated,** monies coming in from retail sales are personal income and you *will not be eligible for CERB.*
* If you are **incorporated,** monies coming in are considered business income and not personal income.
* The Government’s message is clear: “stay home”.
  + A recent study found that the COVID-19 coronavirus can survive up to four hours on copper, up to 24 hours on cardboard, and up to two to three days on plastic and stainless steel. Researchers also found that this virus can hang out as droplets in the air for up to three hours before they fall. But most often they will fall more quickly.

**Selling mixed products chemicals could potentially expose you to legal liabilities.**

* Many insurance companies only cover within a salon/spa.
* Clients are at risk when using chemicals meant for cosmetologist / professional use only. Professional color is not packaged or sold as retail; therefore you expose yourself to potential liability.
* The message from Government is to “stay home”.
  + A recent study found that the COVID-19 coronavirus can survive up to four hours on copper, up to 24 hours on cardboard, and up to two to three days on plastic and stainless steel. Researchers also found that this virus can hang out as droplets in the air for up to three hours before they fall. But most often they will fall more quickly.

**Gift cards** — are not considered income until they are used. Do not use this money, until you are back to work. This money is to be kept separate.

“Since a gift certificate is essentially a promise to provide services or sell a product in the future, it’s considered a liability (similar to a debt owed) on your financial statements. Once you perform the service or hand over merchandise purchased with the gift certificate, that amount comes out of the liability bucket, and moves it into your revenue bucket.”

**Retail sales through another source** – Please contact the company for further information.

**CERB:**

Toll free number to register for your CERB - 1-800-959-2019 (unemployed, shut down, no income)

Or visit;

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

**Wage subsidy:**

<https://www.canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html?fbclid=IwAR2PhLBRaHL1oIDwhtn1GsAePOYa01Xv9hMgcXii9NbVlqh87M2NtWRhAXw>

**Support:**

[**https://novascotia.ca/coronavirus/#support**](https://novascotia.ca/coronavirus/%23support)

[https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses](https://www.canada.ca/en/department-finance/economic-response-plan.html%23businesses)