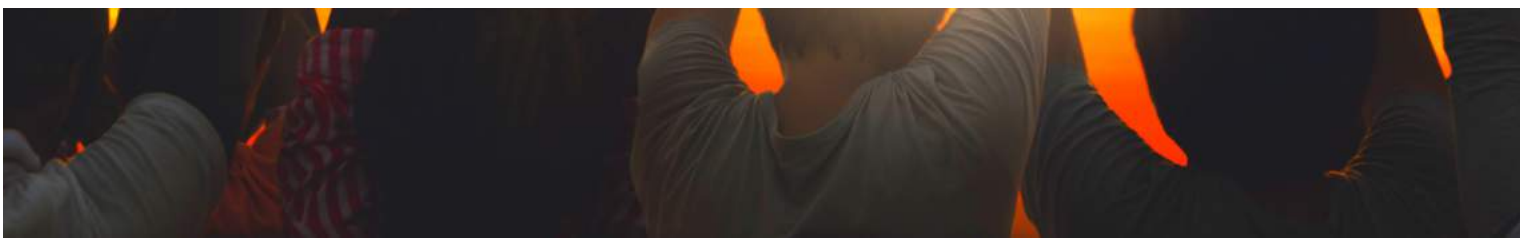


WE CARE



# CARE

COVID-19 Allocation of Resources  
for Employees



# **A MESSAGE FROM DR. THE HONOURABLE NIGEL CLARKE, MP, MINISTER OF FINANCE AND THE PUBLIC SERVICE**



The Covid-19 pandemic is the most threatening global health crisis in over a century. It has led to a global economic shock of unprecedented proportions.

The Government of Jamaica is responding with a \$25 billion stimulus, the largest stimulus package in Jamaican history.

It consists of a reduction in the rate of GCT from 16.5% to 15.0% and other tax benefits expected to cost \$15 billion and a spending stimulus of \$10 billion.

In my opening budget presentation on March 10 2020, I outlined a \$7 billion fiscal contingency, earmarked to provide an economic response to the Covid-19 pandemic, that was subsequently increased to \$10 billion. In my closing budget presentation on March 24 2020, I outlined details of this \$10 billion spending stimulus under the Covid Allocation of Resources for Employees (CARE) Programme.

Since then persons have enquired as to the application process, eligibility, and benefit levels. This brochure has been prepared in response and will hopefully answer most of these questions. However, the Covid pandemic and its effects are rapidly evolving, as such we may update the CARE Programme over time.

# ABOUT THE CARE PROGRAMME

**The CARE Programme is a temporary cash transfer programme to individuals and businesses to cushion the economic impact of the Covid-19 pandemic.**

The CARE Programme represents the Jamaican society coming together to assist those who are most affected by the economic impact of the Covid-19 pandemic and to put us in the best position to recover and to be stronger than we were before the crisis.

**The systems to deliver a targeted intervention of this scale, in the required timeframe, do not exist and have to be built from scratch.** A multi-disciplinary team from the Ministry of Finance and the Public Service, the Accountant General's Department, Tax Administration Jamaica and eGov Jamaica Limited have been working around the clock to build the required infrastructure.

As much as is possible, applications to the CARE Programme will be electronic and the online platform will open on April 9, 2020. In addition, those with questions will be able to call the helpline **888-4WE-CARE (888-493-2273).**

The CARE Programme is broad in scope with benefits for a wide range of individuals and businesses who are likely to be affected. **In addition, there is a Compassionate Grant that anyone can apply for providing that they are not otherwise benefiting from the CARE Programme.** Even then, it will not be possible for the CARE Programme to reach everyone and the Government cannot do it alone. **This is a time where all of us, citizens of Jamaica, need to be our "brother's and sister's keeper"**

**Let us pull together, rally around and support each other and show that WE CARE.**

# CARE

COVID ALLOCATION OF RESOURCES FOR EMPLOYEES

The Covid Allocation of Resources for Employees (CARE) Programme is comprised of 9 components. They are outlined in the following sections.

1. SET CASH - SUPPORTING EMPLOYEES WITH TRANSFER OF CASH
2. BEST CASH - BUSINESS EMPLOYEE SUPPORT & TRANSFER OF CASH
3. COVID-19 GENERAL GRANTS
4. COVID-19 COMPASSIONATE GRANTS
5. COVID-19 PATH GRANTS
6. COVID-19 SMALL BUSINESS GRANTS
7. COVID-19 TOURISM GRANTS
8. COVID-19 STUDENT LOAN RELIEF
9. OTHER COVID-19 SUPPORT PROGRAMMES

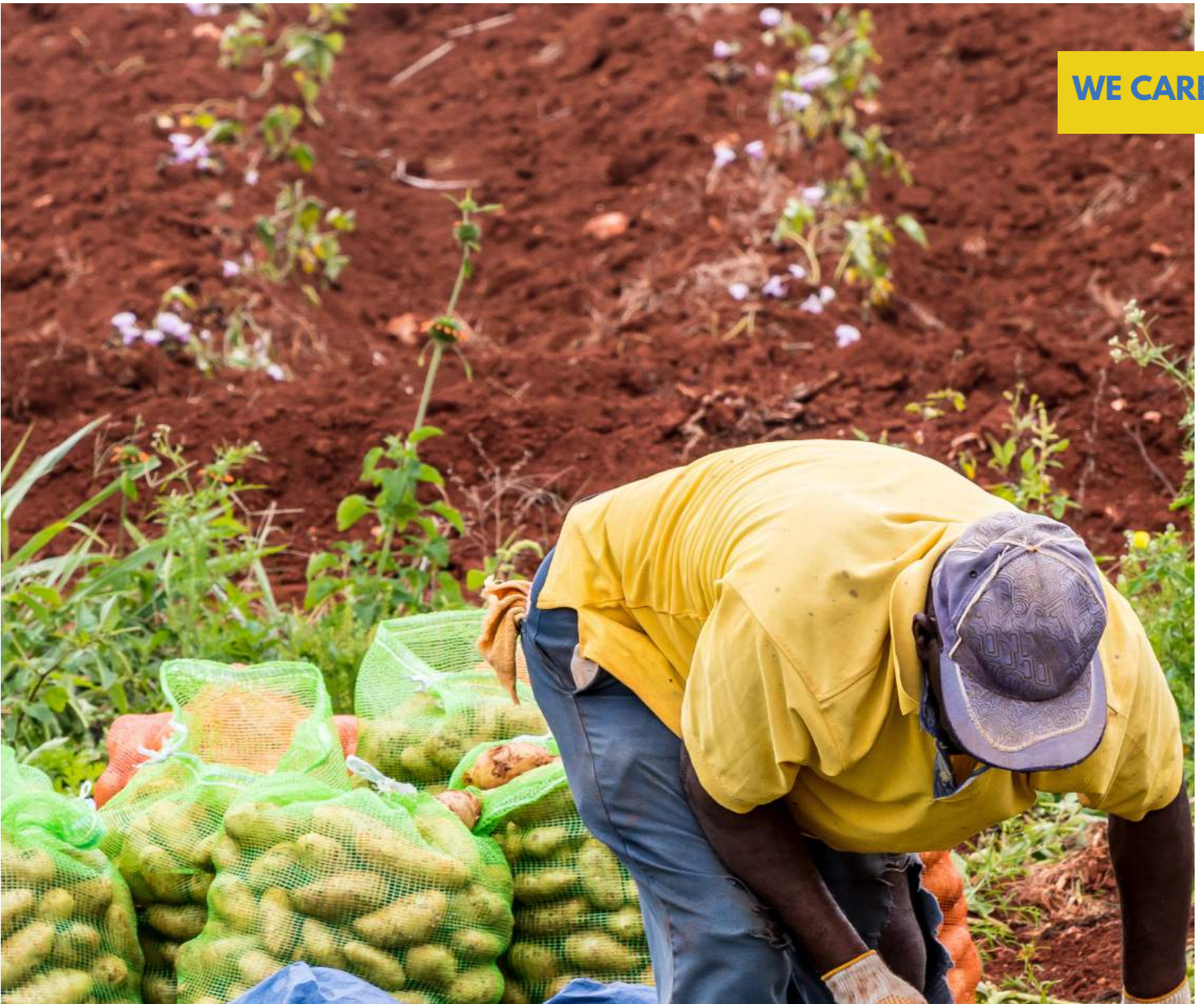
**“EVERY  
LIFE IS  
IMPORTANT.”**

**The Most Hon. Andrew Holness, ON, MP  
Prime Minister of Jamaica**  
OPM Digital Town Hall, March 27, 2020

**“WHEN WE COME  
TOGETHER AS A SOCIETY  
AS HAS BEEN EVIDENT  
OVER THE PAST FEW  
DAYS AND WEEKS, THERE  
IS NOTHING THAT WE  
CANNOT DO, NOTHING  
THAT WE CANNOT  
OVERCOME”**

**Dr. the Hon. Nigel Clarke, MP**  
**Minister of Finance and the Public Service**  
Closing Budget Presentation, March 24, 2020

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**SETCASH**

Supporting Employees with Transfer of Cash





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## ABOUT

The **Supporting Employees with Transfer of Cash (SET Cash) Programme** will provide temporary cash transfers to individuals where it can be verified that they lost their employment on or after March 10 2020, (the date of the first Covid case in Jamaica).

## APPLICATION PROCESS

Individuals will be able to apply online beginning April 9, 2020 via the [www.wecare.gov.jm](http://www.wecare.gov.jm) portal (on a computer or mobile phone). In addition to other necessary data, applicants will be required to provide name, address, TRN, name of employer, the date they were laid off or terminated, and to certify that their taxable income is less than or equal to \$1.5 million per annum.

## ELIGIBILITY

Applicants will qualify for a **SET Cash grant** if they

- were employed prior to March 10 and statutory deductions were paid on their behalf;
- were laid off or terminated after March 10 and before June 30. Evidence of this will be required in the form of a P45 form uploaded by their employer with the names and taxable incomes of all persons temporarily laid off or terminated;
- had taxable income less than or equal to \$1.5m per annum as verified by the RAIS Tax Administration System.

## BENEFITS

Individuals who apply and qualify will receive \$9,000 per fortnight, paid monthly from the month of their application through to June 2020. An applicant who applies in April and qualifies can therefore receive a grant of up to \$54,000 spread equally over the months of April, May and June.



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**BESTCASH**

Business Employee Support and Transfer of Cash



## ABOUT

The **Business Employee Support and Transfer of Cash (BEST Cash) Programme** will provide temporary cash transfers to registered businesses operating within the tourism industry who are registered with the Tourism Product Development Company (TPDCO) based on the number of workers they keep employed who are at or under the income tax threshold of \$1.5 million per annum.

## APPLICATION PROCESS

Businesses will be able to apply online beginning April 9, 2020 via the [www.wecare.gov.jm](http://www.wecare.gov.jm) portal (on a computer or mobile phone). In addition to other necessary data, businesses will be required to provide name, address, Bank account information to facilitate payment, TRN of the business in addition to the number of employees retained who have taxable income less than or equal to \$1.5 million.

## ELIGIBILITY

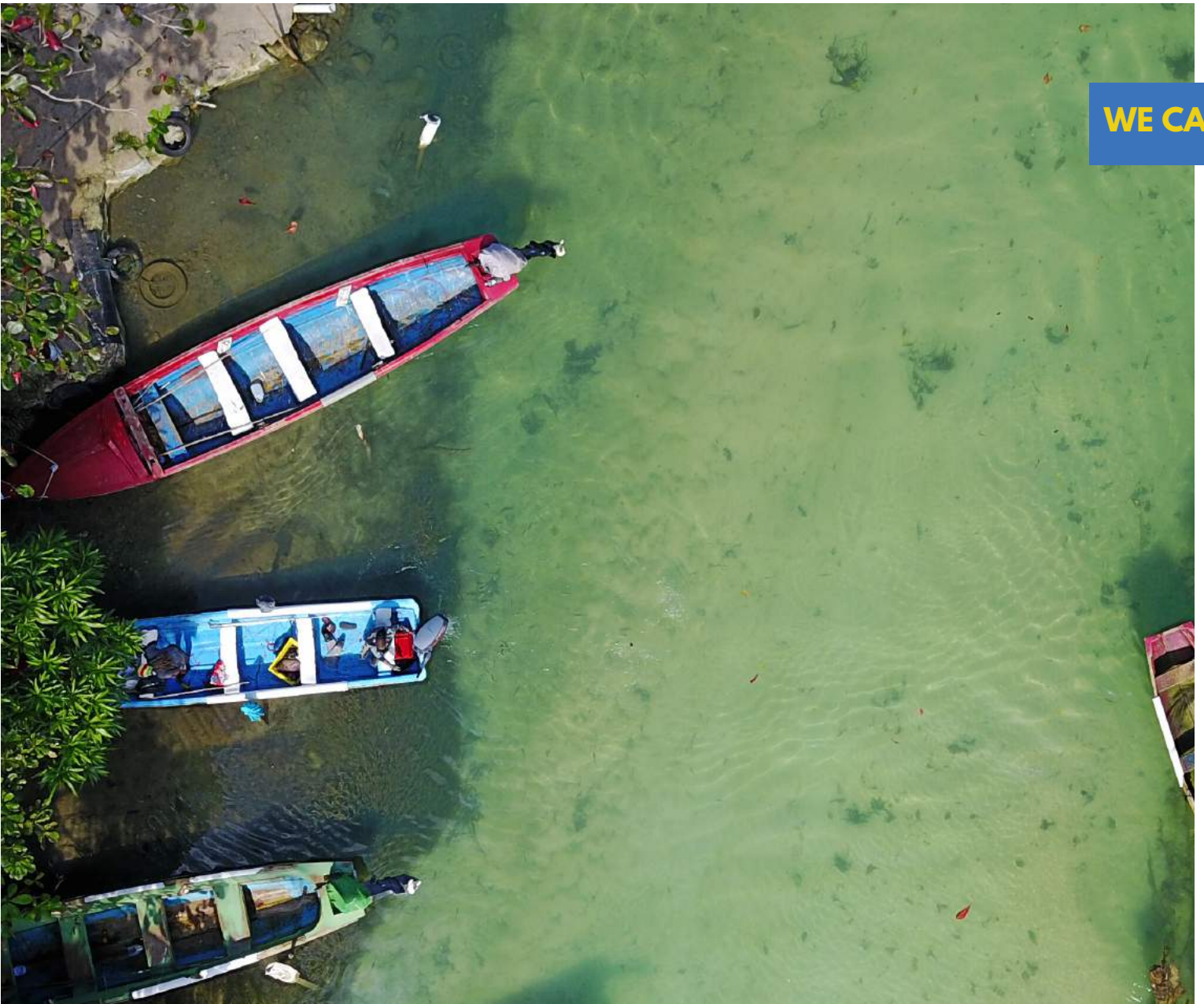
**Businesses will qualify for BEST Cash if the business**

- is registered with TPDCO;
- is registered with Tax Administration Jamaica (TAJ) as having at least 1 employee;
- files payroll returns for April, May, and June evidencing the number of persons employed and verifiable via the submission of a revised S01 form in the RAIS Tax Administration System.

## BENEFITS

Businesses who apply and qualify will receive \$9,000 per fortnight for each employee retained on their payroll who has taxable income less than or equal to \$1.5 million, as confirmed by TAJ. Payments will be made monthly for the months of April, May and June 2020 directly to the business' bank account.

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# COVID-19 GENERAL Grants



## ABOUT

The Covid General Grant of a **one-time** amount of \$25,000 will be available to barbers, hairdressers, beauty therapists, cosmetologists, market vendors, taxi and bus operators (i.e. PPV licensees) who are registered with a Municipal or Transport Authority by April 30, 2020.

The Covid General Grant of a **one-time** amount of \$40,000 will be available to bar and night club operators who are registered with a Municipal Authority by April 30, 2020.

The Covid General Grant of a **one-time** amount of \$40,000 will be available to craft vendors, JUTA, MAXI and JCAL operators who are registered with the Tourism Product Development Company by April 30, 2020.

## APPLICATION PROCESS

Persons in the above occupational categories will be able to apply online beginning April 9, 2020 via the [www.wecare.gov.jm](http://www.wecare.gov.jm) portal (on a computer or mobile phone). In addition to other necessary data, businesses will be required to provide name, TRN, address, registration or license number and bank account information to facilitate payment.

## ELIGIBILITY

- For barbers, hairdressers, beauty therapists, and cosmetologists: evidence of being licensed or registered with a Municipal Authority at any time over the last two years April 1, 2018 – April 30, 2020.
- For taxi and bus operators (i.e. PPV licensees): registration with the Transport Authority by April 30, 2020.
- For bar and night club operators: registration with a Municipal Authority by April 30, 2020.
- For craft vendors, as well as JUTA, MAXI and JCAL operators: registration with the Tourism Product Development Company by April 30, 2020.

## BENEFITS

Barbers, hairdressers, beauty therapists, cosmetologists, taxi operators, bus operators and market vendors who apply and qualify will receive a one-time Covid-19 General Grant of \$25,000.

Bar operators and night club operators who apply and qualify will receive a one-time Covid-19 General Grant of \$40,000.

Craft vendors, JUTA, MAXI and JCAL operators who apply and qualify will receive a one-time Covid-19 General Grant of \$40,000.

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# COVID-19 COMPASSIONATE Grants





# COVID-19 COMPASSIONATE GRANT

## ABOUT

The COVID Compassionate Grant is available to anyone in need (e.g. tertiary students, unemployed, informally employed, elderly, pensioners, etc.) who completes the required application form, is not formally employed, has not received, and does not intend to apply for any other cash benefit under the CARE Programme, with the exception of the Covid-19 PATH Grant.

## APPLICATION

Persons can apply online beginning April 9, 2020 via the [www.wecare.gov.jm](http://www.wecare.gov.jm) portal (on a computer or mobile phone). In addition to other necessary data, individuals will be required to provide their name, TRN, address, and other information. Applicants who receive a Covid Compassionate Grant are ineligible for receipt of any other benefit under the CARE Programme, with the exception of the Covid-19 PATH Grant.

## ELIGIBILITY

To be eligible for a Covid-19 Compassionate Grant an individual should possess a valid TRN, not be in formal employment and not be (or intend to be) a recipient of any other benefit under the CARE Programme, with the exception of the Covid-19 PATH Grant.

## BENEFIT

All eligible applicants will receive a **one-time** grant of \$10,000 paid to their bank account or to a remittance company of their choice for their collection.

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# COVID-19 PATH Grants



## ABOUT

Persons enrolled in **PATH** are scheduled to receive two (2) equal payments in the period April – June 2020. The PATH Covid Grant will add another payment of equal size increasing the total number of payments received in the April – June 2020 period to three (3).

By increasing the number of equal payments in the April – June 2020 period from two (2) to three (3), PATH beneficiaries will receive 50% more over this period than would otherwise be the case.

## ELIGIBILITY

**Registration** with the Ministry of Labour and Social Security as a **PATH Beneficiary**.

## BENEFIT

All PATH recipients will automatically receive an increase in the number of PATH payments in the period April – June 2020 from two (2) payments to three (3) payments.



**“THE MINISTRY OF  
LABOUR AND SOCIAL  
SECURITY WILL ENSURE  
THAT ALL PATH  
BENEFICIARIES  
RECEIVE THE COVID  
PATH GRANT ON TIME.”**

**The Hon. Shahine Robinson, MP**  
Ministry of Labour and Social Security

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# COVID-19 SMALL BUSINESS Grants



## ABOUT

All small businesses with sales of \$50 million or less, who filed taxes in the 2019/20 financial year, and who filed payroll returns indicating that they have employees, will be eligible for a one-time Covid Small Business grant of \$100,000.

## APPLICATION PROCESS

Small businesses will be able to apply online via the [www.wecare.gov.jm](http://www.wecare.gov.jm) portal (on a computer or mobile phone), beginning April 9, 2020. In addition to other necessary data, applicants will be required to provide name, address, TRN, and banking information of the small business in addition to similar information from the signatory to the application.

All applicants who receive a small business grant are ineligible to receive any other grant under the CARE Programme.

## ELIGIBILITY

**A business will qualify for a small business grant if the business**

- had average sales less than or equal to \$50 million per annum for the 3-year period 2017-2019
- must be a registered business which has filed tax returns for year of assessment 2019 financial year
- filed payroll taxes which indicate that it has employees and this is verifiable in the form of the revised SO1 form via the RAIS Tax Administration System.

## BENEFITS

A business that applies and qualifies for a Covid Small Business Grant will receive a one-time grant of \$100,000 paid within 30 days of application.

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# COVID-19 TOURISM Grants





## ABOUT

Businesses operating in the tourism sector, inclusive of hotels, attractions and tours, which are registered with the Tourism Product Development Company (TPDCO) will be eligible to apply for and receive a **one-off** grant from a pool of \$1.2 billion allocated for that purpose.

## APPLICATION PROCESS

Tourism businesses will be able to apply to the Covid Tourism Grant Committee, a multi-stakeholder body set up specifically to receive, deliberate and decide on applications for grants according to set criteria.

## ELIGIBILITY

**To qualify for a grant , the business will need to submit the following information:**

- 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.

## BENEFITS

Businesses selected by the Covid Tourism Grant Committee will receive Covid Tourism Grants of varying sizes up to a set maximum.

**“THE POLICIES OF THE GOVERNMENT OF JAMAICA ARE DESIGNED TO ENSURE THAT THE JAMAICAN TOURIST SECTOR WILL BE AMONG THE FIRST IN OUR REGION TO REBOUND ONCE THIS PANDEMIC HAS PASSED”**

**The Hon. Edmund Bartlett, MP**  
Minister of Tourism

**“WE ARE MAKING PROVISIONS FOR EVERY SINGLE MEMBER OF THE JAMAICAN SOCIETY, INCLUDING THOSE AMONG US WHO ARE INDIGENT AND HOMELESS , WHICH MAKES THEM THAT MUCH MORE VULNERABLE. TOGETHER, WE WILL OVERCOME THIS CRISIS.”**

**The Hon. Desmond McKenzie, MP**  
Minister of Local Government and  
Community Development  
OPM Press Briefing, March 27, 2020



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# COVID-19 STUDENT LOAN RELIEF



# COVID-19 STUDENT LOAN RELIEF

## ABOUT

The Covid-19 Student Loan Relief will provide a deferral of student loan principal and interest payments for 3 months (until July 2020) for loans outstanding to the Student Loan Bureau (SLB).

## APPLICATION PROCESS

No applications are necessary. The Covid-19 Student Loan Relief automatically applies to all persons repaying student loans to the SLB.

## ELIGIBILITY

The Covid-19 Student Loan Relief automatically applies to all persons repaying student loans to the SLB.

## BENEFITS

For loans currently in repayment, the SLB will waive late fees for the period April – June 2020 and the SLB will defer all loans in repayment - principal and interest – for three months, of April, May, June of 2020.

*\*Students in further need of assistance, can apply for a Covid-19 Compassionate Grant.*



By way of the CARE Programme the following amounts\*\* are being provided to other Ministries to assist other categories of Jamaicans who have been affected by the effects of the Covid Pandemic:

- \$200 million will be allocated to the Ministry of Industry, Commerce, Agriculture and Fisheries for assistance to **small farmers** who have been affected by the Covid Pandemic. **Further details will be provided by the Ministry of Industry, Commerce, Agriculture and Fisheries.**
- \$150 million will be allocated to the Ministry of Local Government to assist **the homeless, those in shelters and the elderly in infirmaries** . **Further details will be provided by the Ministry of Local Government.**
- \$189 million through the Constituency Development Fund to members of parliament to assist vulnerable Jamaicans, who are not otherwise benefiting, with food, medicine, hygiene supplies and water. **Constituents are advised to contact their Member of Parliament. Further details have been provided to Members of Parliament by the Office of the Prime Minister.**

*\*\*These amounts will be funded by reallocation of expenditure among and within ministries.*

**“THE GOVERNMENT OF  
JAMAICA IS  
IMPLEMENTING THE  
LARGEST STIMULUS  
PACKAGE IN THE  
HISTORY OF JAMAICA  
WITH THE OBJECTIVE OF  
CUSHIONING THE  
ECONOMIC IMPACT OF  
THE COVID-19 PANDEMIC,  
GIVING JAMAICA THE  
BEST CHANCE FOR A  
RECOVERY”**

**Dr. the Hon. Nigel Clarke, MP**  
**Minister of Finance and the Public Service**  
Closing Budget Presentation, March 24, 2020

**“LET’S PERFECT THE SOCIAL DISTANCING, LET’S PERFECT THE HAND WASHING, LET’S PERFECT THE SANITIZING OF THE HANDS AND THE SANITIZING OF THE SURFACES, AND LET’S ENSURE THAT OUR SENIOR CITIZENS ARE ADEQUATELY PROTECTED.”**

**The Most Hon. Andrew Holness, ON, MP**  
**Prime Minister of Jamaica**  
OPM Digital Town Hall, March 27, 2020

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CARE.**

**MINISTRY OF FINANCE  
AND THE PUBLIC SERVICE**  
**888-4WE-CARE**  
**[www.wecare.gov.jm](http://www.wecare.gov.jm)**