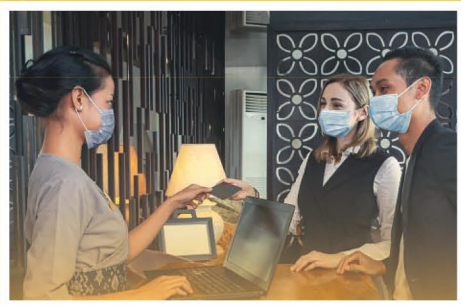
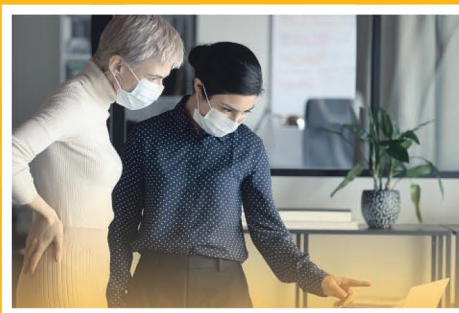


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A year of COVID-19 has changed everything for small businesses

March 17 marked the one-year anniversary of the first COVID-19 related business closures in Ontario (bars, restaurants and theatres), with thousands of other businesses deemed non-essential the following week on March 24.

To say that a lot has changed for small businesses in that time would be an understatement. Business owners have had to navigate entirely new forms of social interaction, pivot to online sales, takeout or remote work arrangements, and understand and apply new rules and regulations at break-neck speeds.

The effects of the pandemic will linger for long after COVID-19 itself. Here are three key ways in which the reality for small businesses will be different going forward:

Crippling debt means uncertain recovery

Many small businesses, especially in customer-facing sectors, have seen dramatic drops in sales since the start of the pandemic due to ongoing government-mandated lockdowns. Currently, only 27 per cent of Ontario businesses are making normal sales and many have turned to loans, credit cards or even their retirement savings to stay afloat. The average Ontario business now finds itself more than \$207,000 in debt and many owners are worried about ever being able to repay it. Paying off that debt over the next few years will stunt businesses' ability to grow, invest in their employees or new technologies, and expand. Canadian Federation of Independent Business (CFIB) is asking federal and provincial governments to find ways to reduce small business debt as part of their recovery plans.

One in five at risk of permanent closure

Mounting debt and the uncertainty of when they will be able to return to profitability has pushed many business owners to wonder if they should pull the plug before things get worse. CFIB estimates that Ontario could lose as many as 20 per cent of businesses before the end of the pandemic, on top of the ones that have already closed. This puts more than 873,000 jobs in jeopardy. It's important for the Ontario government to have a clear view towards helping businesses replace subsidies with sales by creating safe ways for them to reopen and reassuring Ontarians that it's safe to shop local.

Embracing eCommerce

A third of all small businesses are now selling online, an increase of approximately 152,000 new entrants to the digital sphere since the start of the pandemic. A majority say they will continue to use eCommerce and digital marketing even after the pandemic, giving consumers vastly more options when they shop online. However, many new entrants report they are still struggling to generate sales online—it's hard to compete against the big guys, like Amazon and Walmart, on a small business's marketing budget. Consumers can help by sharing their favourite local business on social media using #SmallBusinessEveryDay.

Small businesses make our communities resilient and vibrant: they bring a unique character to their neighbourhoods, create local jobs, and happily sponsor our kids' sports teams. Now it's our turn to give back and support them so they can make it to the other side.

Article provided by Canadian Federation of Independent Business (CFIB). Learn more at the CFIB website cfib-fcei.ca.

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