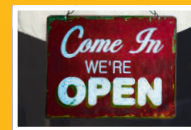




Navigating the pandemic

#SmallBusinessEveryDay

Presented by metrolandmedia and CFIB



## - Opinion - Extend and fix Ontario's grant programs to help save small businesses

By Julie Kwiecinski,  
CFIB's Director of Provincial Affairs, Ontario

As the pandemic has continued to drag on, more and more small businesses have shuttered their doors forever. After months and months without in-store sales for many businesses and now a third province-wide lockdown, our Main Streets are looking more like the sets of old westerns rather than the vibrant communities we knew them to be.

How can Ontario's small businesses be expected to survive, when some have been fully closed by government order for over 80 per cent of the pandemic? When many across Ontario were just shut down again by government, like hair salons, barbers, gyms, and restaurants for indoor dining? When their average COVID-19 debt is about \$208,000? When only 27 per cent are at their usual revenues for this time of year?

Just being allowed to stay open or to reopen after the latest lockdown won't make up for lost sales by itself, especially as the provincial and municipal governments continue to tell people to stay home. Add in low consumer confidence and changed shopping habits af-

ter people have been buying everything for months in-person at Costco and Walmart, and online at Amazon – and what you get is the recipe for a lengthy and drawn-out recovery.

Small businesses need the government that closed them to help them navigate the long road to the other side of COVID-19. The Ontario government must be there to financially support small businesses every step of the way. In a recent CFIB survey, 75 per cent of Ontario's small businesses said that government programs are crucial to their survival in 2021.

We appreciate the provincial government's budget move to automatically double funding to small businesses that have already received the Ontario Small Business Support Grant. For example, if you were approved for \$20,000 in the first round of funding, you will receive another \$20,000 without having to reapply.

While this grant program is providing some additional much-needed support to many businesses, it ended on April 7 without helping the thousands of hard-hit small businesses across the province that were excluded, such as construction businesses, dry clean-

ers, caterers, the entire restaurant supply chain, breweries, regulated and unregulated health professionals, print shops, and some multiple businesses with the same owner, just to name a few.

On top of a continued provincial grant that is more widely accessible, it makes sense to have more personal protective equipment (PPE) funding in place as Ontario businesses prepare to reopen to in-store customers after the third lockdown. Ontario's one-time PPE grant of only \$1,000 wasn't nearly enough. When open, some gyms spend \$2,000 a month alone on PPE.

Sadly, the budget offers no new money for the PPE grant, which ended on March 31. Instead of closing this grant when PPE is needed most, the government should expand eligibility and increase the amount available to each small business.

Telling businesses they can use the Small Business Support Grant to pay for anything they choose – including PPE – is not an acceptable reason for shutting down the PPE grant, when all of those dollars have already been allocated to mounting debt and other COVID-related financial challenges.

The Ontario government committed to doing whatever it takes to help small businesses – especially significantly impacted ones – weather the economic effects of government lockdown decisions. Now that the Ontario government has chosen to lock down small businesses across the province for a third time, they must turn these words into further actions by extending and improving the Small Business Support Grant and PPE grant.

The government must be held accountable for every lockdown decision, especially the most recent one. They had other options to curb the spread of COVID-19, like widespread rapid testing, renewed contact tracing, and improved and expedited vaccine rollouts. They chose instead to repeat a failed policy, expecting a different outcome.

A full 30 per cent of Ontario's small businesses are worried about closing for good. The Ontario government can help stop this worry from becoming reality.

No one wants to see our Main Streets turn into old western Ghost Towns.

Article provided by Canadian Federation of Independent Business (CFIB).  
Learn more at [cfib-fcei.ca](http://cfib-fcei.ca).



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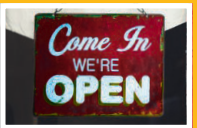




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# A year of COVID-19 has changed everything for small businesses

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:

ward:

**Crippling debt levels mean an 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 businesses is 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.

**Small businesses have embraced 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](http://cfib-fcei.ca).*



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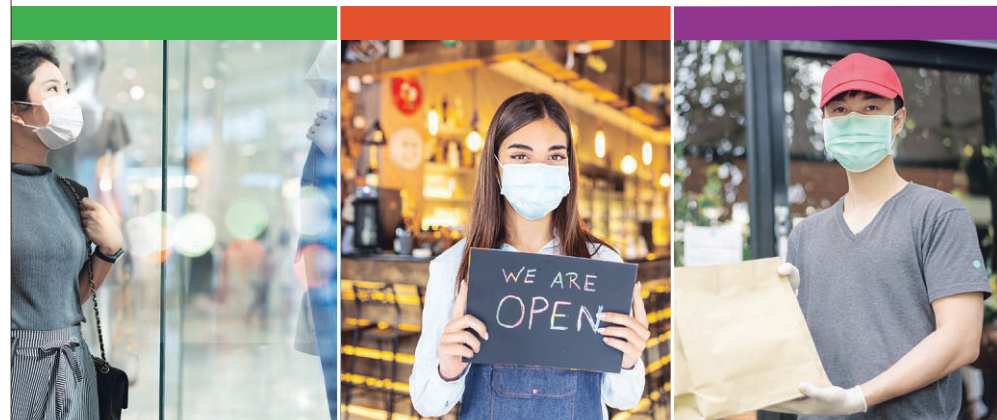


## Thank You Richmond Hill

Thank you to everyone who took part in our March social campaign, supporting local small businesses.

And congratulations to our **#ShopRichmondHill** contest winners!

We encourage you to continue to show your love for your community and **#ShopLocal**.



**RichmondHill.ca/ShopLocal**

In collaboration with the Richmond Hill Board of Trade and Richmond Hill BIA

