



Mr. Chandra Arya  
Member of Parliament for Nepean  
240 Kennevale Drive, Suite 201  
Nepean, Ontario  
K2J 6B6

April 6, 2020

Dear Mr. Arya,

On March 20th we sent a letter to all Ottawa-area Members of Parliament, outlining the urgent concerns of our member BIAs who represent more than 6,400 businesses and their 120,000 employees.

Thus far, multiple levels of government have offered a massive financial stimulus package, which is very much appreciated. However, we wanted to bring to light the “forgotten” businesses. Approximately 50% of businesses operating on ‘main streets’ operate small retail shops and restaurants, with half a dozen employees. These businesses are led by small teams, run on grit, determination, and ingenuity. These shops and restaurants support local sports teams, local events, and offer community spirit and support, whenever and wherever possible. These are the businesses that closed before being asked to do so, because they understood their responsibility to follow recommendations to protect their communities. They are the “non-essential” businesses who have paid business insurance, rent, and salaries for years only to be told that they won’t qualify for support related to Covid-19.

Most of these businesses will not qualify for the Emergency Loan Program through the BDC for many reasons. To begin, many do not generate over \$50,000 in payroll. These are sole proprietors who pay their employees first, and sometimes do not pay themselves. Additionally, the banks consider these businesses ‘risky’ or do not offer deferrals and very little leniency for the products offered. Many of these businesses will only be able to claim \$2,000 for the Canada Emergency Response Benefit as self-employed owners. And finally, the wage subsidy does not provide assistance when they have already been forced to shut down operations.

We are asking you to consider how to assist these businesses with immediate cash, clarity and continuity. Solutions such as providing immediate aid to commercial landlords in order to provide financial incentive for them to voluntarily reduce or waive rent for their tenants, as well as encouraging the Province to put a moratorium on commercial lease lockouts, preventing landlords from locking out tenants will offer immediate relief to these businesses. Clarity about what services are available and the conditions around these services, when the support will be available, as well as making it easier to access information is critical for their immediate planning. And finally, offering interest-free solutions through the banks so these businesses can take care of the current fixed costs and begin to think about their next steps.



On behalf of our members we are asking for more options and faster solutions to make it viable for these businesses to continue doing business once we get through this period. Thank you for your hard work in these trying times. Please do not hesitate to contact me if you require additional information.

A handwritten signature in black ink, appearing to read "Mark Kaluski".

Mark Kaluski, Chair  
Email: [ottawacoalitionofbias@gmail.com](mailto:ottawacoalitionofbias@gmail.com)  
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Encl: letter from March 20, 2020