

Name of Member of Parliament
House of Commons
Parliament Buildings
Ottawa, Ontario
Canada
K1A 0A6

April XX, 2020

Dear [insert name of recipient]

I am writing to you with concerns about the impact of COVID-19 on small businesses and, more specifically, the inaccessibility of the government's loan program, known as the Canada Emergency Business Account (CEBA), for younger businesses.

I am writing as a constituent of [insert location]. In our city/town, small businesses are the heart of our community - they provide places for people to be active, to care for themselves and others, to meet other citizens, to connect with the people who made the product, and to share memories and establish ideas for hopeful futures. They are vital for our collective mental, physical, and social wellbeing. Small businesses support small businesses and local citizens to grow and care for their communities, contributing to our collective wellbeing, however, they will have limited ability to do so when their funds run out. [if you like, add personal perspective about what small businesses contribute & why they are valuable]

I have learned that some small businesses in our city are unable to meet the technical requirements of the CEBA. Specifically, younger small businesses are disproportionately impacted by the pandemic and have decreased access to funds.

- The CEBA requires that applicants have \$50k on payroll. For newly established small businesses, many have not yet attained this amount, making them ineligible.
- The CEBA requires that applicants have a business bank account that has been established prior to March 2020. Some small businesses opted to use a personal bank account to minimize costs associated with running a business, making them ineligible.

Many small business owners have invested heavily into their business. Furthermore, many have taken on substantial debt to make property improvements, which their landlords benefit from, purchase inventory and pay for basic operating costs associated with growing and maintaining operations

It has come to my attention that the financial consequences of the pandemic are falling on small businesses ([For one example, see Crossfit Lolo's video address to their members here](#)). With no policies or help concerning commercial tenants or commercial landlords, landlords are requiring either full payment of lease or merely offering payment delays so they are pushing the financial burden on small business owners into the months ahead, creating

a bottleneck cash crunch of amortization, with small business owners having limited capacity to recoup lost profits. All of this leads to small businesses being unable to afford rent, staff and lack of cash flow to purchase and replace inventory. The majority of Victoria landlords have not reached into their pockets and may not unless they are met with penalties or fines that relate to vacant storefront properties.

Many landlords have loss of rent insurance. Furthermore, loss of commercial rent is a tax deduction. Landlords are sitting on assets that they can sell at a profit to recoup any short-term losses. Small businesses are sitting on assets that quickly turn into a liability when they are left unsold.

In the 2008 USA economic collapse, real estate brokers negotiated reduced rents for a year to a year and a half for retailers. After that, rents went back to normal. It gave the retailers a chance to get back on their feet

(<https://www.latimes.com/.../city-moratorium-on-business-evict...>).

Some cities around the world are implementing measures to support small businesses in surviving their temporary closures:

- South Queensland, Australia: A community developer is foregoing rent and outgoing expenses for its tenants from April 1 to September 30, refunding rents that had already been paid to the corporation
(<https://www.yastribune.com.au/.../corporation-offers-retail.../>).
- Adelaide, Australia: "Suspend the Rent" campaign has taken hold where one property owner is quoted as saying "if everyone shared some "short pain" together, including property owners, "we'll all be better off"
(<https://www.abc.net.au/.../suspend-the-rent-campaign.../12077640>).
- Germany: The government has established a public loan programme to protect small businesses, freelancers, and self-employed entrepreneurs, which will include short-term liquidity support in the form of one-time non-refundable financial aids of up to € 15,000 (~\$22,888.27 CAD)
(<https://www.twobirds.com/en/news/articles/2020/germany/covid-19-update-germany-german-government-enacts>)
- London England: The 700,000 smallest businesses who are already exempt from paying rates will be eligible for £3,000 grants to help meet their business costs. That is a three months' rent bill for a typical small shop, according to the government. (<https://www.ft.com/content/ff00ec96-6481-11ea-b3f3-fe4680ea68b5>)

Please, I am asking [insert MP/MLA/City of Victoria] to help pressure landlords NOW, to do the right thing for their tenants, the small businesses that help our communities thrive. I am also asking for the CEBA to be amended to allow younger small businesses to be eligible for funding so that they can continue to grow and thrive beyond the pandemic.

Canada/Victoria/British Columbia can be one of the world leaders in demonstrating the value of small businesses for our communities during this pandemic. Provide some measure of accountability to those landlords who choose greed over our community and the people who work and live in it. Provide financial protection to small businesses.

Sincerely,

[insert your name]

Contacts to Send this letter to:

MPs - Federal

Laurel Collins - laurel.collins@parl.gc.ca - NDP Victoria

Randall Garrison - randall.garrison@parl.gc.ca - NDP Esquimalt-Saanich

Jagmeet Singh - jagmeet.singh@parl.gc.ca - NDP - Lead

Justin Trudeau - justin.trudeau@parl.gc.ca - Liberal - PM

Elizabeth May - elizabeth.may@parl.gc.ca - Green - Saanich & Gulf Islands

Alistair Macgregor - alistair.macgregor@parl.gc.ca - NDP - Malahat-Cowichan-Langford

Find the MP for your region here: <https://www.ourcommons.ca/Members/en/search>. Please note that during this time, emails are accepted and are generally

FirstName.LastName@parl.gc.ca

MLAs - Provincial - BC

Carole James - carole.james.mla@leg.bc.ca - Victoria-Beacon Hill & Vic West - NDP

Mitzi Dean - mitzi.dean.mla@leg.bc.ca - Esquimalt - Metchosin - NDP

Andrew Weaver - andrew.weaver.mla@leg.bc.ca - Oak Bay - Independent

John Horgan - john.horgan.mla@leg.bc.ca or premier@gov.bc.ca - premier - NDP

Rob Fleming - rob.fleming.mla@leg.bc.ca - Vic - Swan Lake - NDP

Find the MLA for your region here: <https://www.leg.bc.ca/learn-about-us/members>

City of Victoria - Municipal

Mayor Lisa Helps - mayor@victoria.ca