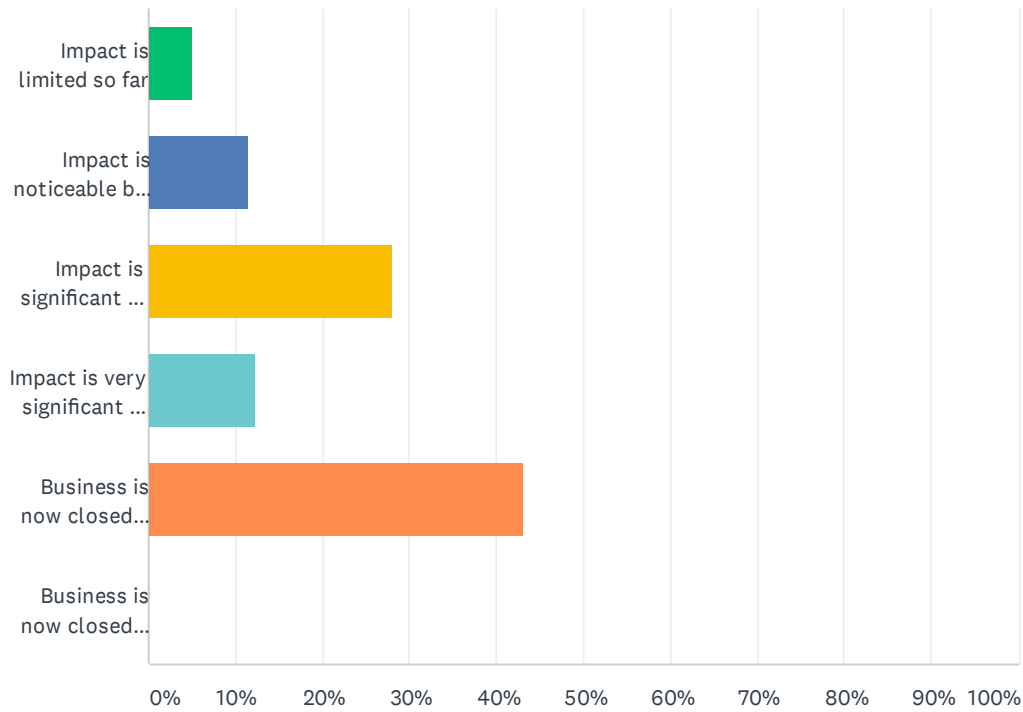


Q1 Which of the following best describes the impact of COVID-19 on your business right now?

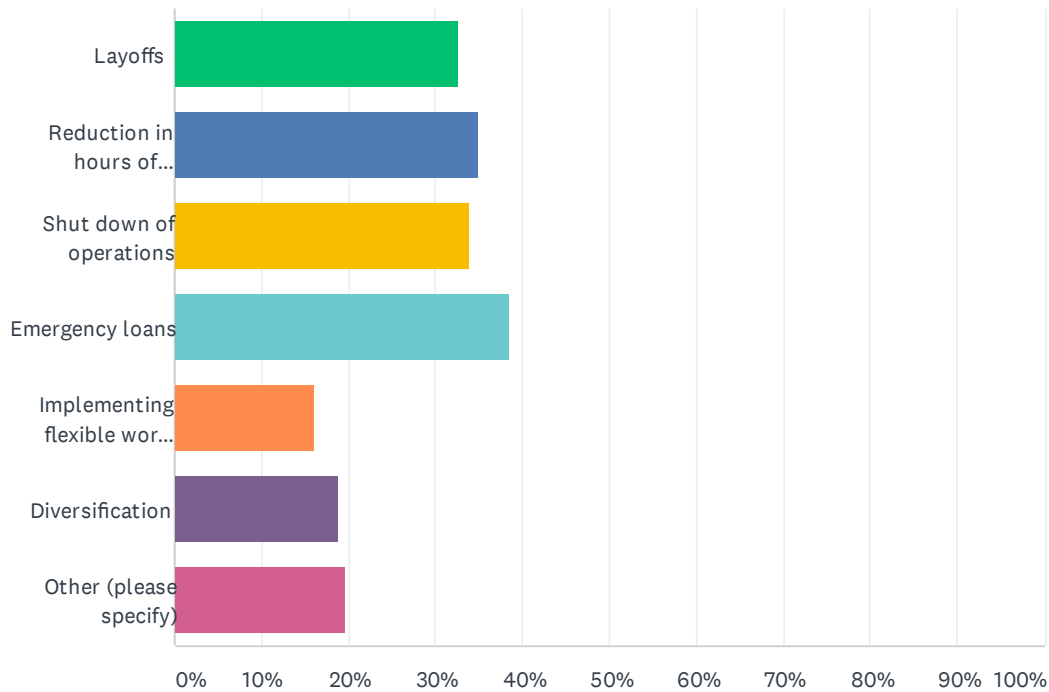
Answered: 218 Skipped: 0



| ANSWER CHOICES | RESPONSES | |
|---|-----------|------------|
| Impact is limited so far | 5.05% | 11 |
| Impact is noticeable but not significant | 11.47% | 25 |
| Impact is significant and steadily increasing | 27.98% | 61 |
| Impact is very significant and growing fast | 12.39% | 27 |
| Business is now closed temporarily | 43.12% | 94 |
| Business is now closed permanently | 0.00% | 0 |
| TOTAL | | 218 |

Q2 What measures are you likely to use/need to address the economic impact of the COVID-19 pandemic?

Answered: 218 Skipped: 0



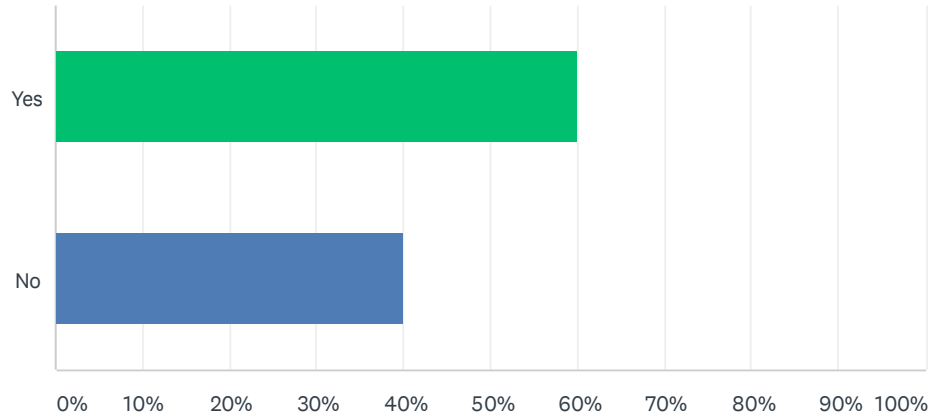
| ANSWER CHOICES | RESPONSES | |
|---|-----------|----|
| Layoffs | 32.57% | 71 |
| Reduction in hours of operation/production | 34.86% | 76 |
| Shut down of operations | 33.94% | 74 |
| Emergency loans | 38.53% | 84 |
| Implementing flexible work hours/work from home options | 16.06% | 35 |
| Diversification | 18.81% | 41 |
| Other (please specify) | 19.72% | 43 |
| Total Respondents: 218 | | |

"Other" responses include:

- curb side pick-up
- move online/set up e-commerce store
- owner working the hours of 2 employees
- changing activities and lowering expenditures
- strict monitoring of social distancing in all business practices
- live streaming all gatherings instead of usual in-person gatherings
- close one business to keep the other viable
- increase number of employees to handle additional work with safe practices
- different focus and some innovative marketing

Q3 Have you accessed any government support?

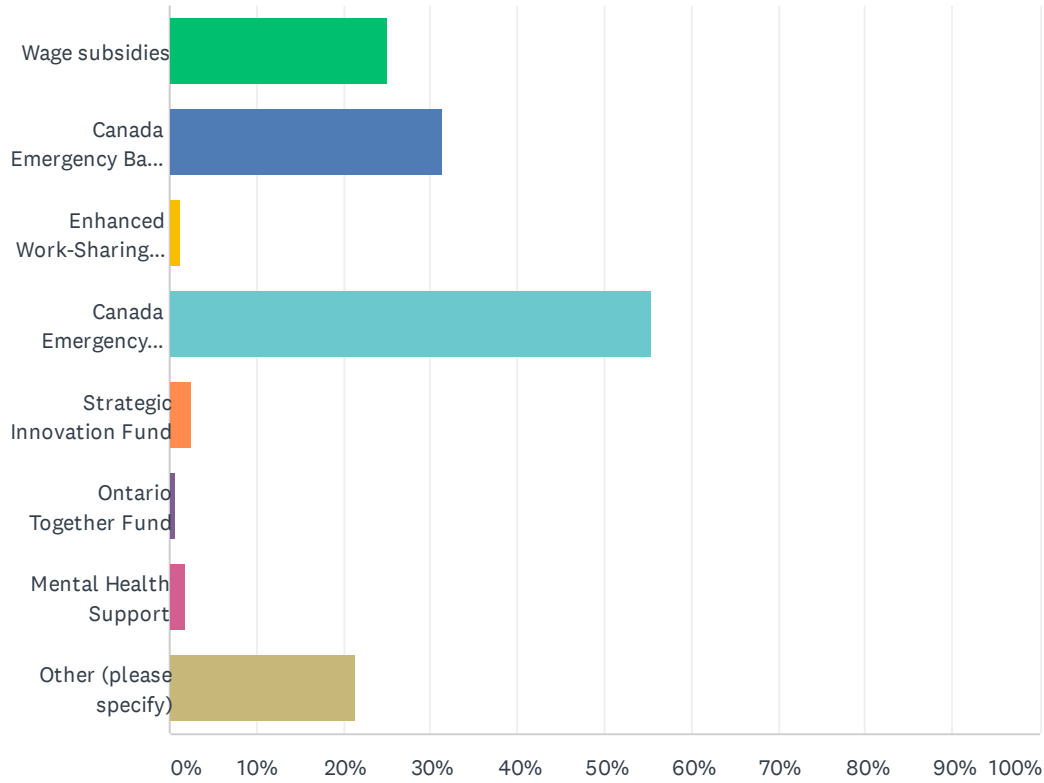
Answered: 218 Skipped: 0



| ANSWER CHOICES | RESPONSES | |
|----------------|-----------|-----|
| Yes | 60.09% | 131 |
| No | 39.91% | 87 |
| TOTAL | | 218 |

Q4 If yes, which supports have you accessed? (check all that apply)

Answered: 159 Skipped: 59



| ANSWER CHOICES | RESPONSES | |
|--|-----------|----|
| Wage subsidies | 25.16% | 40 |
| Canada Emergency Bank Account | 31.45% | 50 |
| Enhanced Work-Sharing Program | 1.26% | 2 |
| Canada Emergency Response Benefit (CERB) | 55.35% | 88 |
| Strategic Innovation Fund | 2.52% | 4 |
| Ontario Together Fund | 0.63% | 1 |
| Mental Health Support | 1.89% | 3 |
| Other (please specify) | 21.38% | 34 |
| Total Respondents: 159 | | |

Q5 Beyond what has already been announced, what do you need from the provincial and federal governments?

Answered: 160 Skipped: 58

Responses varied greatly and majority of responses were based on financial struggles. However, some main themes worth highlighting include:

- Clearer measures and guidance to re-opening the economy, which includes access to PPE to not only follow safety protocol but also for staff retention & confidence
- Loans for self-employed individuals as they do not qualify for CEBA
- Rent support for all businesses especially those operating a non-essential business
- Support for the hospitality/tourism industry. Seasonal businesses not being able to open is not only affecting the summer season but also the rest of the year as summer revenue supports them through the winter season.
- Request to lengthen timelines for government support as small businesses will continue to be affected post-reopening.
- Request to support Not-for-profits/Charities – fundraising goals are often achieved through social gatherings or large events.

“Recognition from the government that sole proprietors run businesses too. We don’t have employees. We don’t have payroll. We just run businesses that put money into the economy, pay taxes, and contribute.”

“CEWS support for contract employees to stay employed”

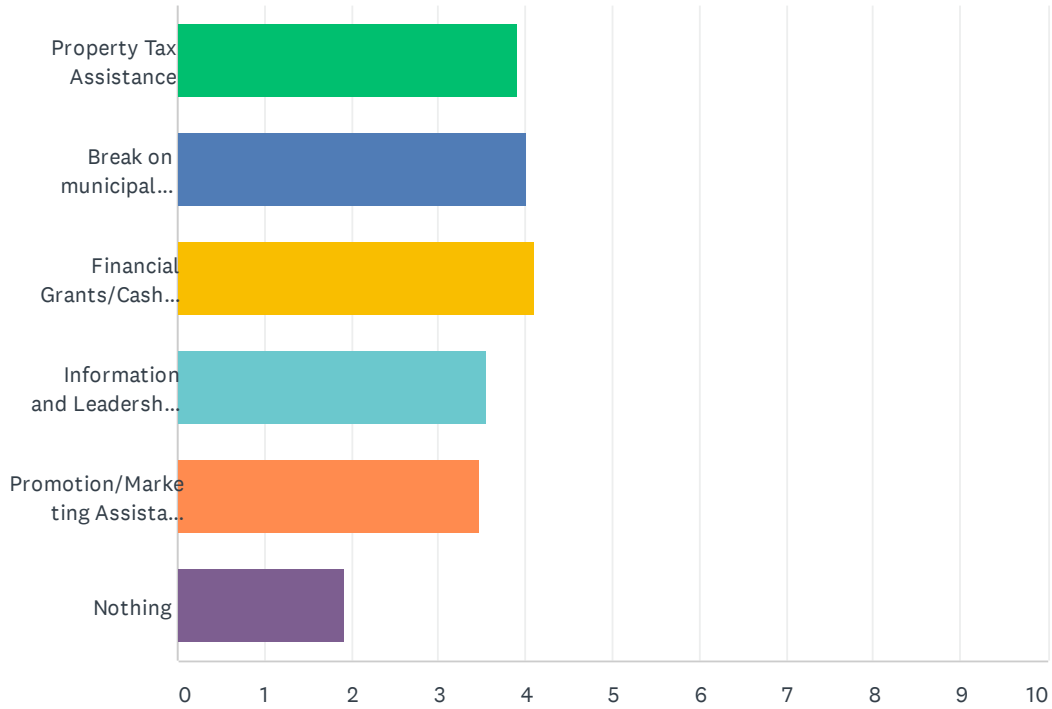
“Flexibility in how the Wage Subsidy program is calculated for farmers working on a seasonal income/expense model”

Businesses are changing activities and reducing expenditures – “a different focus and some innovative marketing”/ “finding new ways to get our food product to market”

“...enhanced PPE would boost employee confidence and may help retention during COVID-19”

Q6 What do you need from your local municipal governments right now? (ranked by greatest need)

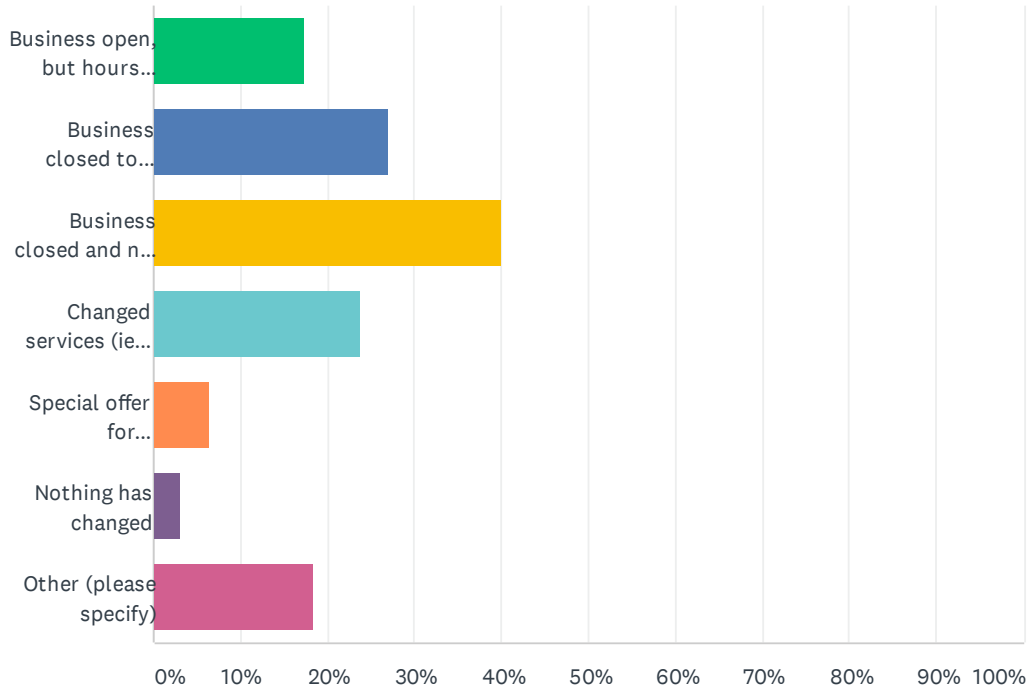
Answered: 218 Skipped: 0



| | 1 | 2 | 3 | 4 | 5 | 6 | TOTAL | SCORE |
|--|--------------|--------------|--------------|--------------|--------------|---------------|-------|-------|
| Property Tax Assistance | 27.06% 59 | 17.89% 39 | 15.14% 33 | 10.09% 22 | 19.72% 43 | 10.09% 22 | 218 | 3.92 |
| Break on municipal charges and utilities | 10.55% 23 | 33.49% 73 | 22.48% 49 | 19.72% 43 | 8.26% 18 | 5.50% 12 | 218 | 4.02 |
| Financial Grants/Cash Flow/Emergency Funds | 27.52% 60 | 15.14% 33 | 24.77% 54 | 13.30% 29 | 11.01% 24 | 8.26% 18 | 218 | 4.10 |
| Information and Leadership (updates on initiatives) | 11.01% 24 | 15.60% 34 | 20.18% 44 | 28.44% 62 | 20.64% 45 | 4.13% 9 | 218 | 3.56 |
| Promotion/Marketing Assistance (During and after COVID-19) | 13.76% 30 | 16.51% 36 | 13.30% 29 | 21.56% 47 | 30.28% 66 | 4.59% 10 | 218 | 3.48 |
| Nothing | 10.09% 22 | 1.38% 3 | 4.13% 9 | 6.88% 15 | 10.09% 22 | 67.43% 147 | 218 | 1.92 |

Q7 How has your business responded to COVID-19?

Answered: 218 Skipped: 0



| ANSWER CHOICES | RESPONSES |
|---|-----------|
| Business open, but hours changed | 17.43% 38 |
| Business closed to public, but still operating | 27.06% 59 |
| Business closed and not operating | 39.91% 87 |
| Changed services (ie. take out, delivery, curbside pick up) | 23.85% 52 |
| Special offer for customers/community members | 6.42% 14 |
| Nothing has changed | 3.21% 7 |
| Other (please specify) | 18.35% 40 |
| Total Respondents: 218 | |

Narrative responses included a variety of sectors and situations. Those businesses that are open highlighted "new working protocols", restricting access to emergencies only, and "designated essential service but almost no business, still have bills to pay". Business that have changed their services whether essential or non-essential have focused efforts via online or telephone support and "capitalizing on social media".

Businesses within the tourism industry stipulated that the uncertainty around opening their business to the public is detrimental to their business and survival in the winter months.

"we are deemed an essential service. shop must be able to service. but no one is allowed in per the rules/govt. this greatly affects our ability to do business and generate income. and because we are technically 'open' because we are an essential service our creditors are looking to get their bills paid...but we don't have the customers to pay them"

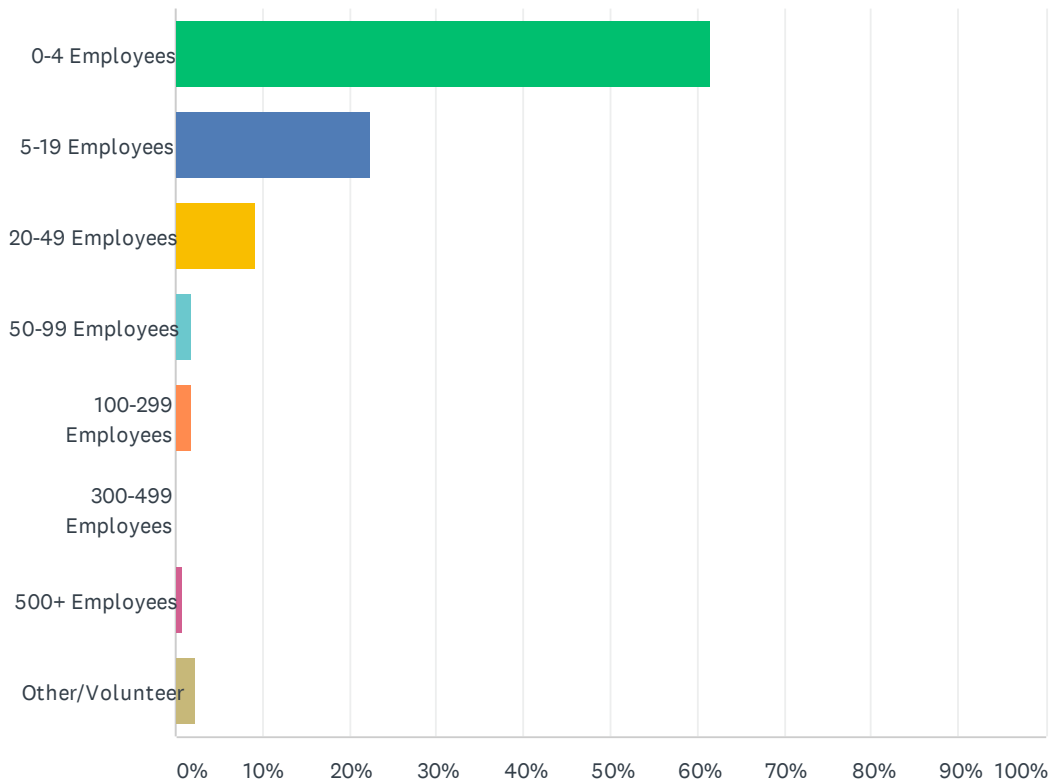
"Designated essential service but almost no business, still have all the bills to pay"

"Working from home, capitalizing on social media"

"Farm operation - continuing to operate but nervous about future supplies and health of employees and employers. Have to keep functioning - no choice"

Q8 How many employees did you have before COVID-19 impacted Ontario?

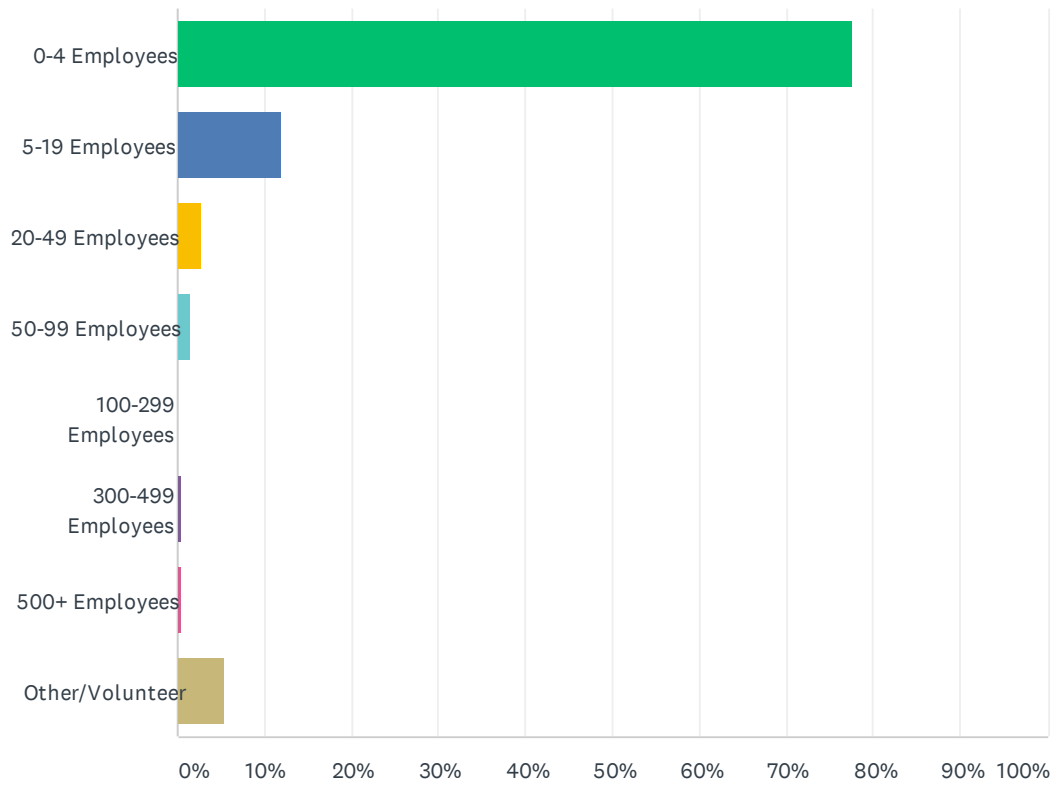
Answered: 218 Skipped: 0



| ANSWER CHOICES | RESPONSES | |
|-------------------|-----------|------------|
| 0-4 Employees | 61.47% | 134 |
| 5-19 Employees | 22.48% | 49 |
| 20-49 Employees | 9.17% | 20 |
| 50-99 Employees | 1.83% | 4 |
| 100-299 Employees | 1.83% | 4 |
| 300-499 Employees | 0.00% | 0 |
| 500+ Employees | 0.92% | 2 |
| Other/Volunteer | 2.29% | 5 |
| TOTAL | | 218 |

Q9 How many employees do you have now at your business as a result of COVID-19?

Answered: 218 Skipped: 0



| ANSWER CHOICES | RESPONSES | |
|-------------------|-----------|------------|
| 0-4 Employees | 77.52% | 169 |
| 5-19 Employees | 11.93% | 26 |
| 20-49 Employees | 2.75% | 6 |
| 50-99 Employees | 1.38% | 3 |
| 100-299 Employees | 0.00% | 0 |
| 300-499 Employees | 0.46% | 1 |
| 500+ Employees | 0.46% | 1 |
| Other/Volunteer | 5.50% | 12 |
| TOTAL | | 218 |

Q10 In an effort to gauge economic impact, please indicate roughly:(this information will be added as a sum total for all business - individual data will not be shared)

Answered: 176 Skipped: 42

| ANSWER CHOICES | RESPONSES | |
|-------------------------|-----------|-----|
| 2019 Revenues | 96.59% | 170 |
| Projected 2020 Revenues | 97.73% | 172 |

150 full responses, based on best estimates today:

2019 Revenue \$ 561,878,422.00

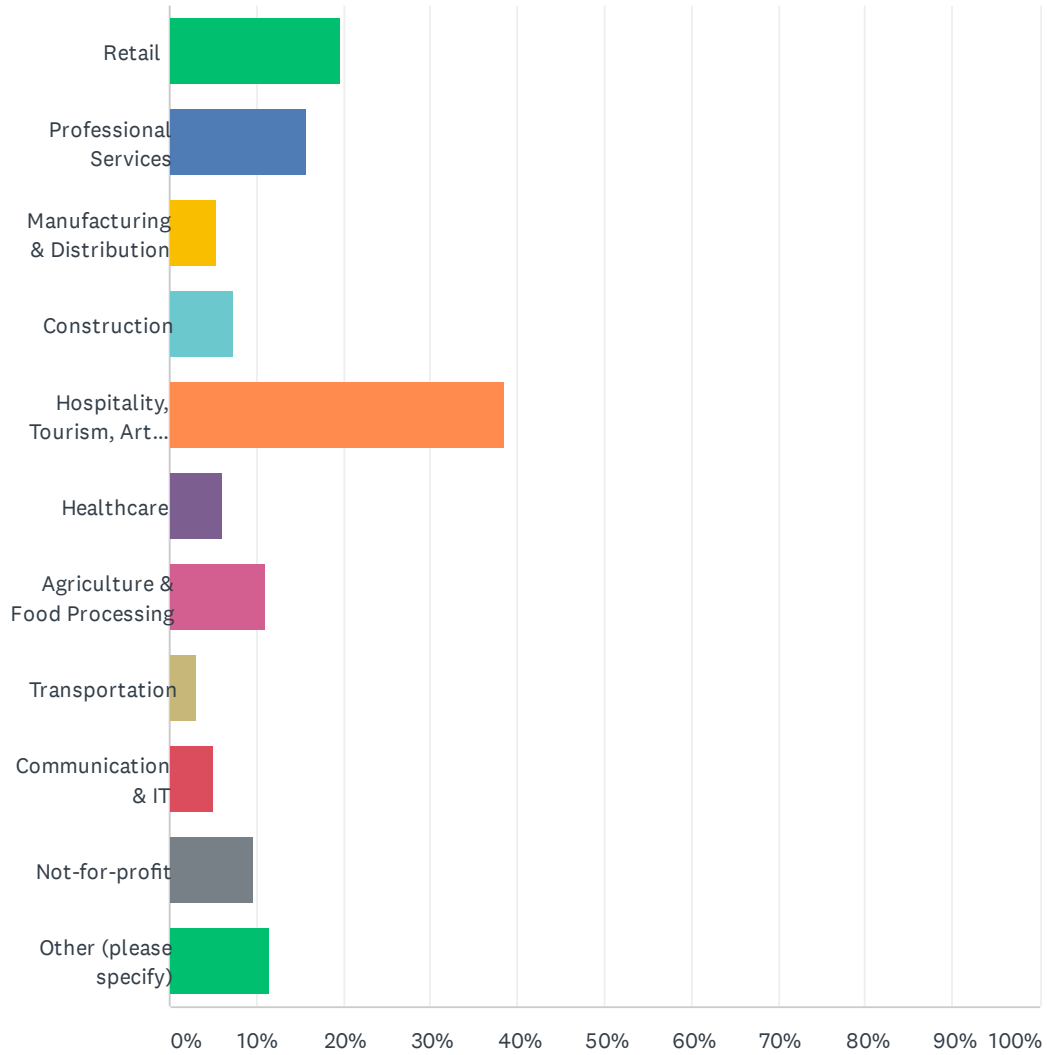
2020 Revenue \$ 444,374,302.00

A total revenue decrease of \$117,504,120

Combined, there is an estimated average decrease of 42.5% in projected revenues for 2020.

Q11 What industry is your business part of?

Answered: 218 Skipped: 0

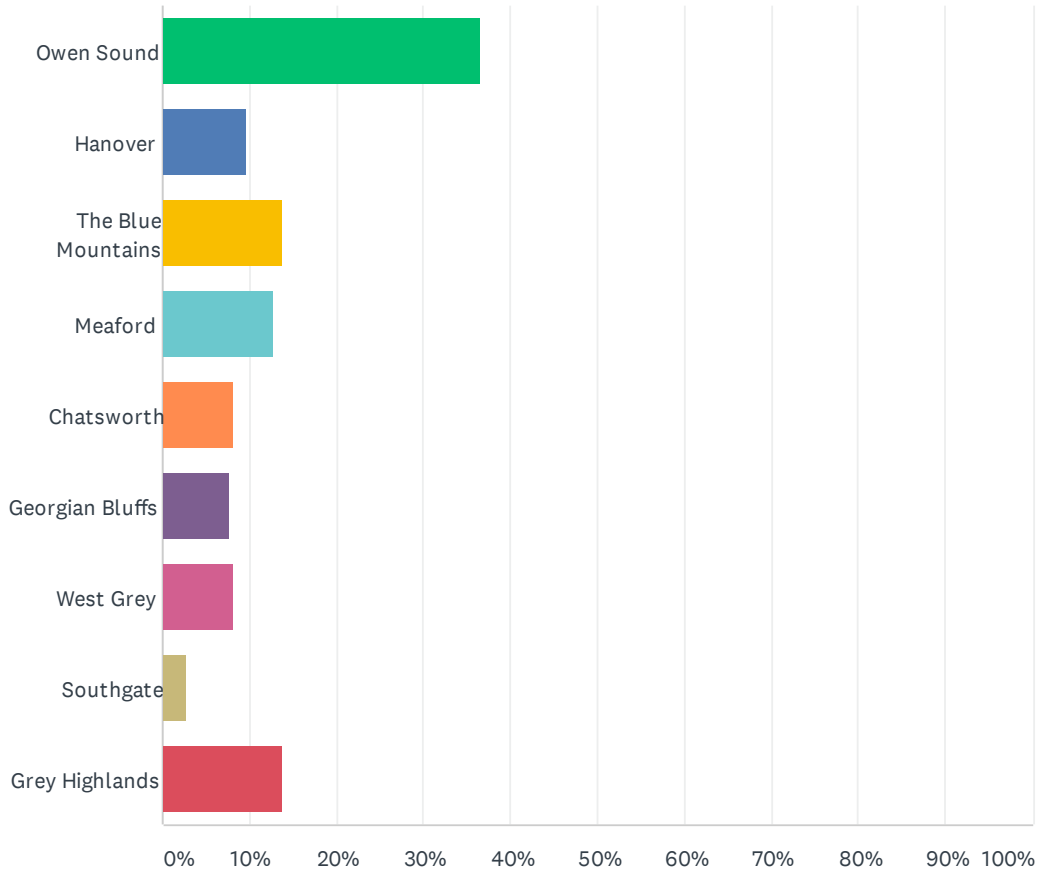


Follow-Up COVID-19 Business Survey

| ANSWER CHOICES | RESPONSES | |
|--------------------------------------|-----------|----|
| Retail | 19.72% | 43 |
| Professional Services | 15.60% | 34 |
| Manufacturing & Distribution | 5.50% | 12 |
| Construction | 7.34% | 16 |
| Hospitality, Tourism, Arts & Culture | 38.53% | 84 |
| Healthcare | 5.96% | 13 |
| Agriculture & Food Processing | 11.01% | 24 |
| Transportation | 3.21% | 7 |
| Communication & IT | 5.05% | 11 |
| Not-for-profit | 9.63% | 21 |
| Other (please specify) | 11.47% | 25 |
| Total Respondents: 218 | | |

Q12 Where is your business located?

Answered: 218 Skipped: 0



| ANSWER CHOICES | RESPONSES | |
|------------------------|-----------|----|
| Owen Sound | 36.70% | 80 |
| Hanover | 9.63% | 21 |
| The Blue Mountains | 13.76% | 30 |
| Meaford | 12.84% | 28 |
| Chatsworth | 8.26% | 18 |
| Georgian Bluffs | 7.80% | 17 |
| West Grey | 8.26% | 18 |
| Southgate | 2.75% | 6 |
| Grey Highlands | 13.76% | 30 |
| Total Respondents: 218 | | |

Q13 Please describe any other impacts you're experiencing.

Answered: 128 Skipped: 90

A financial crisis continues to be the underlying theme in this section for both essential and non-essential businesses. Those struggling are now identifying severe stress on the family unit and increased mental health issues. Business owners are trying not to burn-out from lack of staff, pivoting their business model, staying healthy from the virus and/or working from home while homeschooling their children. Work/Life balance has become even more difficult to manage.

"I am currently running my business alone, have opened an online store to sell my perishable products. I am not drawing from my business at all, and am now relying completely on my partner financially. CERB would only cover my commercial rent if I stopped working. My partner is having to help me complete my orders, I am now working 10-12 hour days, 6 days a week completing orders, answering emails regarding curbside pick up/delivery without paying myself as I lost \$10,000 when I closed my business for two weeks in March. I don't know when I will be able to pay myself again"

Uncertainty of opening = uncertainty of business surviving. This uncertainty of the future is making it very difficult for businesses to plan and strategize. "The unknown is the hardest to deal with. Our markets are unpredictable..." In addition, once the economy has opened business owners fear business will be extremely poor or nil and that marketing will be a priority. "Significant loss of revenue but also loss of recognition. Will people still come to my business after I have been closed for months? My business will be one of the last allowed to open because of the difficulty in putting protective measures in place."

Additional comments/suggestions include:

- Better understanding of guidelines and regulations and consistent messaging between province and federal government
- Online summer school suggestion for high school students
- "Stress of having to do curb side with risk to me and my family in order to keep business going and not close doors permanently"
- Daycare – even if allowed to open, only 60% of parents will enroll their children again, or wait until Sept.
- "We're rapidly adjusting and now doing most of our sales online, we cannot open to the public and are diversifying as a result. We are a 2 person operation funding our young business with additional off farm employment (now cut in half) and also homeschooling our two young children. We need to hire help but cannot afford to. Our interest costs on loans to finance the business are our biggest concern. We have lost a main revenue stream with bars and restaurants closing and are limited in other growth opportunities as grocery and food retail stores are struggling to keep up and as such not adding new products."

Please note: Where possible, those businesses that identified a significant impact short-term (permanent closure), have been contacted.

Q14 If you would like to receive economic development updates by email for programs, initiatives and resources available to business, during and after COVID-19, please sign up here or leave your email below.

Answered: 73 Skipped: 145

Trends & Identifying Gaps

- As CERB was released before CEWS (Wage Subsidy of 75%), many businesses had already temporarily laid off employees who in turn applied for receiving CERB of \$2000/month. Now employers are struggling to call back their employees (especially entry level positions and part-time employees) who are choosing to stay home to take care of their children, etc. rather than return to work.
- Volunteer run charities or not-for-profit are not eligible for CEBA (\$40,000 loan) as they don't have payroll. However they still have overhead costs to cover and often times revenue comes from fundraising events (large gatherings)
- Not for profits – Commercial rent forgivable loan is really the only gov't support that they can access. However, the onus is on the landlord to apply and provide the discount. If there's not a strong tenant/landlord relationship, it makes it less appealing for landlords to decrease their rent by 25%
- Sole proprietorship – do not qualify for wage subsidy (family run) and may not qualify for CEBA (interest free loan) and CERB is only covering their household bills and expenses.
- Property owners of a residential unit whose tenants are unable to pay their rent, except maybe one tenant putting them over the \$1,000 threshold, but still having to pay all overhead costs of building.
- Small businesses (self-employed) that are still open (essential or non-essential) but are making very little revenue each month just over the \$1,000 threshold. It's not enough to cover business expenses and personal expenses. Not eligible for interest free loan either.
- Transportation companies (i.e. taxi drivers) – they are considered an essential business. However, their business is really slow as no one is commuting anywhere. They are making just over the \$1,000/month and don't want to stop working as they are the only taxi business in town and want to support their community.
- “As a start up food processor I rely on rental availability of inspected kitchen space. None are available at the moment due to COVID-19 measures.”
- Thus far, most businesses that we have connected with have been eligible for at least one form of gov't support (CERB, CEWS, CEBA).

How do we support businesses whose current & specific situation does not meet the eligibility criteria for financial support (CERB, CEBA, CEWS)

- o i.e. A business who lives minimally, makes under the \$20,000 revenue threshold, has renters in the building to make ends meet, but tenants are unable to pay monthly rent. Also has a little bit of revenue from a side hussle (online dog training) each week which disqualifies him from CERB as he makes slightly over \$1,000
- o i.e. New owners (April 1st 2020) of a lodge where they live on the property and their only source of income is in the spring/summer/fall. Not eligible for CEBA as they didn't have anyone on payroll yet. Not eligible for CEWS as they didn't have any revenue since new ownership...plus there's no business now so no staff are needed. Not eligible for CERB as they had no income from 2019 to April 1st. Not eligible for Commercial rent as they do not hold a mortgage on the property.
- “We are deemed an essential service, expected to provide staff with PPE. Shop must be able to service but no one is allowed in per gov't rules. This greatly affects our ability to do business and generate income. Also because we are technically 'open' as an essential service our creditors are looking to get their bills paid...but we don't have the customers to pay them”