

CFIB

Canadian Federation of Independent Business

*In business for your business*

## The COVID-19 Pandemic and SMEs: A Chronology of Developments

The Canadian Federation of Independent Business (CFIB) has taken quick and vigorous action with respect to COVID-19 and its impact on SMEs. We are front and centre when it comes to sharing the reality facing small and medium-sized enterprises and self-employed workers.

The actions we have taken and the outcomes we have achieved are outlined below in chronological order.

*Last update: May 11, 2020*

### February 24

As of February 24, [CFIB was asking the Quebec government to provide emergency assistance](#) for businesses that were already feeling – and that would be feeling – the impacts of the rail blockades and COVID-19.

### February 25

Following the demands of various economic groups, including CFIB, [the Quebec government's Minister of Economy and Innovation says he is ready to quickly launch a “911 loan” program](#). CFIB welcomes this good news.

### March 6

CFIB writes to the Premier of Quebec and the Prime Minister of Canada to share the growing concerns of small business owners about the direct and indirect impacts of the COVID-19 virus. We made the following demands to the Premier of Quebec:

- Provide relief from penalties and interest for late remittances of GST/HST and QST, and of health services fund (HSF) and CNESST premiums.
- Press pause on routine audits. This process is already stressful for small business owners.
- Set up a hotline to provide assistance to small businesses who may have to shut down temporarily or even permanently so that their employees can receive Employment Insurance (EI) benefits.
- Consider additional relief measures for those experiencing significant impacts as with any other natural disaster.

## March 11

[CFIB recognizes the steps taken by the federal government](#) to support the economy and the provinces and territories in their fight against coronavirus. It should be noted that expanded access to the Work-Sharing program and credit eligibility for struggling businesses was the government's response to a CFIB demand.

[CFIB is active in the media](#) and presents the economic impacts of COVID-19. On this same day, CFIB spokespersons appeared on two news programs: *24-60* and *LCN*. Both interviews can be seen online in their entirety; click [here](#) for *24-60* and [here](#) for *LCN*.

## March 12

The Quebec government initiates daily public updates on COVID-19 and the measures it has adopted.

[CFIB sends letters to all provincial First Ministers](#) and the Prime Minister of Canada informing them of our demands, particularly vis-à-vis COVID-19, and making the following recommendations:

- Provide relief from penalties and interest for late remittances of GST/HST and QST and workers' compensation premiums and other tax obligations.
- Put planned increases of CPP/QPP on hold.
- Press pause on routine audits. This process is already stressful for small business owners.
- Continue to provide assistance to small businesses who may have to shut down temporarily or even permanently.
- Consider additional relief measures for those experiencing significant impacts as with any other natural disaster.

## March 13

The Quebec government announces the following [measures](#):

- Cancellation of all gatherings of more than 250 people;
- Mandatory 14-day isolation for all civil service employees returning from a trip;
- Voluntary 14-day isolation for everyone returning from a trip;
- Closing of all educational institutions for two weeks.

CFIB initiates a survey to determine the economic impact of COVID-19 on SMEs.

## March 14

The Quebec government announces several [new measures](#):

- Designation of the COVID-19 pandemic as a health emergency throughout the province;
- A ban on visits to residential and long-term care centres and hospitals.

### March 15

The [Quebec government announces more new measures](#):

- The closing of a number of businesses (including bars and gyms) and gathering places;
- The closing of daycare centres, early childhood centres and schools;
- A limitation of restaurant capacity to 50 per cent;
- Public distancing (1 metre and, when symptoms are present, 2 metres).

[CFIB reacts by requesting emergency financial assistance](#).

We ask the government to provide support to SMEs, self-employed workers and workers affected by the pandemic, and we underscore the importance of implementing the government measures to keep the virus from spreading further. [Our demands receive media coverage](#).

### March 16

The [Quebec government announces help](#) for people who have no safety net. It also asks employers to [encourage teleworking](#) and not to require employees to produce a doctor's note.

[CFIB reacts positively](#) because we had been asking for help for people with no social safety net. We reaffirm the importance of assisting SMEs and self-employed workers.

CFIB [signals the growing economic impacts](#) of COVID-19 and the importance of government assistance. On this same day, CFIB spokespersons appeared on *24-60* and *LCN*. Both interviews can be seen online in their entirety; click [here](#) for *24-60* and [here](#) for *LCN*.

### March 17

[CFIB releases the results of our preliminary survey on COVID-19](#). Twenty-five percent of small firms are at risk. The economic assistance programs are reaffirmed. [Explanations are presented in the media](#).

The [Quebec government announces business relief measures](#) that meet CFIB's demands:

- A new deadline for submitting tax returns;
- No penalty on deferred amounts owing;
- Deferral of instalment payments that are due on June 15.

[CFIB welcomes this fiscal relief announcement](#). We ask that QST payments be included in these measures and that the government announce aid for SMEs and self-employed workers as soon as possible.

[CFIB asks the municipalities to adopt measures aimed at helping businesses](#).

[Our demands are picked up by the media.](#)

The responses of the municipalities are swift and positive:

- [Laval](#)
- [Lévis](#)
- [Quebec City](#)
- [Longueuil](#)

### March 18

[CFIB releases the results of its Business Barometer](#), reporting that small business confidence has taken its biggest tumble since the 2008 economic crisis. [We reaffirm the importance of the economic measures.](#)

[CFIB asks for relief measures](#) regarding immigration and temporary foreign workers in the agricultural sector. [These demands receive media coverage](#). The Premier of Quebec supports such relief measures and subsequently announces steps to implement them. The federal government announces a major plan for the economy and workers.

[CFIB is also pleased](#) with the government's announcement of a wage subsidy of 10 per cent of wages over the next 90 days, up to \$1,375 per employee or \$25,000 per employer. Unfortunately, the level of the subsidy needs to be far higher in order to help – closer to the 70-90 per cent levels announced in many European countries.

On this same day, Gopinath Jeyabalaratnam appeared on *CBC Radio One Montreal*. This interview can be seen online; click [here](#).

### March 19

The [City of Montreal introduces support measures to help SMEs](#) cope with the COVID-19 crisis.

- Deferral of the last tax instalment from June 1 to July 2;
- A six-month moratorium on loans received through the PME MTL fund;
- Creation of a \$5 million emergency assistance fund to supplement financial help from other levels of government, and one-time assistance for the hardest hit small businesses;
- The launch of a dedicated small business hotline as of March 20: 514-394-1793.

[CFIB comments these measures](#) and uses the opportunity to [ask other cities to follow suit](#).

The [Quebec government announces a program to help businesses](#) cope with the crisis. It launches the [Concerted Temporary Action Program for Businesses](#) (PACTE), which offers a low interest rate loan or loan guarantee on a minimum funding amount of \$50,000.

SMEs with an existing credit history can contact their banking institutions to take advantage of this program and will have a one-year time period before repayment is due.

[All government assistance is welcome](#) in the current crisis. [CFIB thanks the government for its sensitivity and proactivity and reiterates the measures that are needed](#) to support SMEs.

CFIB posts a page on its website dedicated to SMEs; this page lists support resources and describes the actions that we and the government are taking.

### March 20

[The CNESST announces relief measures for employers](#), giving them until August 31, 2020 to pay the CNESST premiums indicated on their Statement of Account. In addition, no penalties or interest will be charged during this period. CFIB had repeatedly called for government departments and agencies to adopt such flexibility.

### March 22

[Hydro-Québec announces that it will stop applying administration charges for unpaid bills](#) for all customers. This announcement follows a [request made by CFIB](#) on March 19.

In an effort to further contain the spread of COVID-19, the Premier of Quebec announced the [closing of all shopping centres, restaurant dining facilities and personal service businesses](#) (hair and beauty salons).

[CFIB reiterated our requests for business assistance](#) and proposed some new ideas. Specifically, we pointed out the importance of adopting stronger economic support policies to help SMEs get through these weeks of lost income in order to avoid permanent business closings and job losses.

### March 23

The Quebec government [announces that all non-essential businesses must close for a two-week period](#). [CFIB reacts swiftly](#) to reaffirm our demands for government support to small and medium-sized enterprises; our reaction [receives media coverage](#).

### March 24

[CFIB releases the results of its second COVID-19 survey](#). Sixty per cent of small firms have seen a significant drop in sales, with more than one in three reporting a reduction greater than 75 per cent. Explanations are given [in the media](#) and [in news reports](#).

CFIB advocates for a [75 per cent wage subsidy for all employers](#), up to \$5,000 per month per employee. A wage subsidy will also enable employers who have staff working at home to continue to pay them, even if business income is insufficient to cover wages. Such a subsidy would also help businesses survive and be ready to resume normal operations from the first day of recovery.

## March 25

CFIB releases its Business Barometer. The results for March are unparalleled, with Canadian SMEs registering their lowest optimism levels since the Barometer was created 32 years ago. This level dropped from 60.5 in February to 30.8. In February, Quebec fell from first place, when its confidence reading was 68.5, to last place in Canada, with a reading of only 15.7. CFIB reiterated the importance of [governments providing more support to SMEs](#) so that optimism can be restored once the crisis is over.

The Government of Canada announced the establishment of a Canada Emergency Response Benefit (CERB) that will provide \$2,000 per month to workers who have lost their jobs, including the self-employed. [CFIB welcomed the announcement and reiterated](#) the urgency of adopting a wage subsidy to help SMEs, as has been done in a number of jurisdictions.

## March 26

Constantly advocating for SME owners and managers, CFIB [again brought pressure to bear on the issue of rents](#). It also stressed the importance of implementing [programs that can be easily accessed](#) by SME leaders.

## March 27

Friday, March 27 is an important day for CFIB and its members. The [Prime Minister of Canada announces his intention of adopting a 75 per cent wage subsidy](#), echoing our organization's request. He also announces an interest-free loan program and the deferral of GST remittances. [CFIB welcomes this announcement](#). [Jasmin Guénette provides comments](#) on LCN.

On the same day, the Quebec government also announces a harmonization measure with respect to QST remittances. [CFIB takes the opportunity to thank the government and to press](#) for other measures that need to be taken, including support for businesses that are struggling to pay their rent.

## March 28

CFIB actively advocates for SMEs and talks about our proposals. [Gopinath Jeyabalaratnam provides comments](#) to Alain Gravel on Radio-Canada.

On Saturday, we state our views in two newspaper articles. One is published in the Journal de Québec and focuses [on business confidence](#), which has never been lower. The second article appears in the Journal de Montréal and examines [paradigm shifts](#) in the labour market.

### March 29

CFIB's demands for greater action by the Quebec government, particularly with regard to rents, are taken up by TVA Nouvelles, the Journal de Québec and the Journal de Montréal. [The newspaper article includes the interview François Vincent gave to Sophie Thibault](#) on this issue.

### March 30

The [Prime Minister of Canada announces details about the wage subsidy](#). We react promptly to [express the views of SMEs](#), and these views are [covered by the media](#).

[CFIB also takes aggressive action by demanding support for SMEs from provincial and municipal governments](#). Our survey data shows that a quarter of small business owners in Canada are unable to pay their rent/mortgage in April due to the COVID-19 crisis. Provincial governments and municipalities can play a key role here.

### March 31

The information released about rents is picked up by several newspapers and media outlets, including [Le Devoir](#), [Radio-Canada TV](#) and [Radio-Canada Radio](#).

CFIB releases its new [survey data available on the impact of COVID-19 and SMEs](#). The data shows that 32 per cent of small businesses that have had to close are unsure whether they will ever be able to reopen. We have a strong presence in the media, particularly on [TVA Nouvelles](#) and [Radio-Canada](#).

### April 1

The federal Minister of Finance and the Minister of Small Business, Export Promotion and International Trade released details of the Emergency Wage Subsidy aimed at helping businesses preserve jobs across the country. CFIB issues [a statement](#) in response to this important announcement, which follows the requests we had made.

In an [interview with V Télé](#) François Vincent also described the impact on SMEs of the current crisis; and on [TVA Nouvelles](#) he shared the reality that a number of businesses are facing as they struggle to pay their April rent.

### April 2

CFIB wasted no time in scrutinizing both the benefits and the blind spots of the wage subsidy program. Jasmin Guénette is quoted in [Le Devoir](#) and on [Radio-Canada](#).

CFIB held an exclusive webinar for its members with the Quebec Minister of the Economy and Innovation. More than 350 SME leaders took part in the event and asked their questions. The concerns of SME business leaders and CFIB's demands were raised with one of the most important ministers in the Quebec government. Here is proof positive of the influence wielded by CFIB and of the open, democratic way in which we operate, with participation by as many members as possible.

### April 3

The Minister of Economy and Innovation and the Minister responsible for Regional Economic Development announce \$150 million in assistance for small and medium-sized enterprises. This new program will provide a loan or loan guarantee of up to \$50,000 to help offset the cash shortfall associated with COVID-19.

CFIB gave its response in [a press release](#), and we received [coverage in the media](#).

### April 5

The Quebec government announces today the extension of the closing of non-essential businesses until May 4. The Premier takes the opportunity to thank entrepreneurs and encourage local shopping. CFIB [welcomes](#) this show of appreciation for the business community and support for our merchants.

On the same day, François Vincent and Gopinath Jeyabalaratnam give interviews on LCN at [3:30 p.m.](#) and [7:00 p.m.](#) as well as on [CTV News](#).

### April 6

François Vincent is invited to appear on [LCN's Mario Dumont Show](#) to comment on the Quebec government's announcement regarding the closing of non-essential businesses until May 4. CFIB's comments are also picked up by [La Presse](#).

CFIB [releases the results of a new wage subsidy survey](#) conducted over the weekend and reiterates that the removal of subsidy access barriers needs to be a priority. François Vincent provides comments on [Énergie 98.9 Québec](#) while Jasmin Guénette expresses CFIB's views in [Métro](#) and CFIB's responses are again picked up by [La Presse](#).

CFIB [welcomes](#) the launch of the Concerted Action Program for Maintaining Employment (PACME) established by the Minister of Labour, Employment and Social Solidarity, Mr. Jean Boulet, in collaboration with the Commission des partenaires du marché du travail (CPMT) [Labour Market Partners Board]. With a budget of \$100 million and funded in part by employer contributions, this new initiative will enable businesses to maintain the employment relationship with their workers while also providing them with online skills development training. CFIB's views are again picked up by [La Presse](#).



## April 7

François Vincent is invited to appear on [Salut Bonjour](#) and is asked to comment on the launch of the Concerted Action Program for Maintaining Employment (PACME).

CFIB [releases new data](#) on the cash-flow crisis and the massive debt affecting a large number of businesses. We remind governments that they need to take the necessary measures now to ensure the survival of SMEs. We also make various recommendations.

With respect to extending the Canadian Emergency Response Benefit (CERB) to small business owners, Jasmin Guénette stresses the importance of dividends for SMEs and CFIB in an article in [Le Devoir](#).

## April 8

The government gears up to make wage subsidy adjustments. CFIB asks the federal government to be more flexible with respect to eligibility criteria. All of our recommendations in this regard can be found [here](#). We have again received [media coverage](#).

CFIB also publishes [the results of our survey](#) on the level of confidence among Canadian and Quebec SMEs, which rose slightly in April.

## April 10

The Saskatchewan government announced the new [Saskatchewan Small Business Emergency Payment \(SSBEP\)](#), a one-time grant for SMEs that have had to close temporarily or significantly reduce their operations as a result of COVID-19. Grants will be paid based on 15 per cent of a company's monthly sales revenue, to a maximum of \$5,000.

CFIB [acknowledges](#) the province's leadership and also strongly encourages the Quebec government to follow suit by implementing an emergency grant for Quebec SMEs. [Our comments are picked by the media](#).

## April 11

François Vincent's comments on the impact of the crisis on Quebec SMEs and on the possibility of gradually reopening the economy are published in the [Journal de Montréal](#). He points out that Quebec needs to emulate Saskatchewan's plan by providing an emergency subsidy to SMEs.

### April 13

The Quebec government announced the gradual resumption of some economic activities. Businesses in the [vehicle maintenance and repair](#), [landscape design and maintenance](#) and [mining sectors](#) have now been added to the list of priority services and will be able to resume their activities as of April 15, 2020, in accordance with the health rules. Minister Jean Boulet also confirmed that [residential construction sites](#) had been added to the list of priority activities.

### April 14

CFIB [calls on the federal government to make changes to the Canada Emergency Business Account \(CEBA\)](#). According to our most recent survey, small businesses welcome the aid provided by the CEBA, but many report that the eligibility criteria do not allow them to access the program. Our request is covered by [the media](#).

### April 15

CFIB [releases new survey results](#) on the SME rent crisis and reiterates its call on the provinces to create a hardship grant that would allocate up to \$5,000 per month (including April) to small business leaders for the duration of the closings caused by the COVID-19 pandemic. It reiterates its claim that an improvement in the Canada Emergency Business Account (CEBA) is required. The government needs to expand the eligibility criteria to include a larger number of business owners. [Our demands are picked up by the media](#), and Jasmin Guenette gives [an interview on LCN](#) on the same issue.

On the same day, the Quebec government announces an increase in the minimum wage, scheduled for May 1. CFIB reacts swiftly by declaring that this increase will have an impact on small business owners and calls on the government to abandon it. Our comments are covered in several media outlets, including [Le Devoir](#), [Radio-Canada International](#) and [The Province](#). François Vincent's comments are [reported on ICI RDI](#). He is also interviewed by [Mario Dumont](#) and on FM 104.7.

The City of Montreal also announces a stimulus package and support for SMEs. François Vincent and Gopinath Jeyabalaratnam give interviews to the [Montreal Gazette](#), [Journal de Montréal](#), [TVA Nouvelles](#), etc.

### April 16

The federal government heard the concerns raised by CFIB and small business owners. It announces an expansion of the eligibility criteria for the Canada Emergency Business Account (CEBA) and the creation of the Canada Emergency Commercial Rent Assistance (CECRA) program. [CFIB immediately issues a statement](#) welcoming the changes made to CEBA and the assistance provided to merchants. We receive media coverage in [Radio-Canada International](#), [La Presse](#), [Le Journal de Québec](#), [Les Affaires](#), etc.

### April 17

The Canadian Federation of Independent Business (CFIB) [welcomes](#) the responsible approach taken by the Quebec government to address the looming labour shortage in the agri-food industry. Due to

restrictions on international travel to Canada, our farm employers will no longer be able to rely on the full assistance of temporary foreign workers. Our release receives good coverage in the [local media](#). François Vincent offers an interview to Rimouski's radio station CKMN-FM and a TV interview with [TVR.9](#).

#### April 20

CFIB [releases new survey results](#) on the rent crisis. More than half of SMEs are unable to pay their May rent without additional government support. CFIB reiterates its demands and calls on governments, commercial landlords and tenants to all share in the cost of these rents. CFIB also calls on the provinces to protect commercial tenants who were in good standing before the COVID-19 crisis from eviction. Our demands are echoed in several media outlets, including [TVA Nouvelles](#), [Métro](#), [En bauce.com](#) and others.

#### April 21

We continue to receive media coverage for our rent requests. Jasmin Guenette is invited to comment on LCN and Gopinath Jeyabalaratnam on [CBC Let's Go](#).

CFIB also [welcomes](#) the Quebec government's response to the recruitment needs of employers, which will help many SMEs considered essential in their search for labour.

#### April 22

CFIB holds an exclusive webinar for its members with the Minister of Labour, Employment and Social Solidarity. Hundreds of SMEs participate in the event and ask questions. This is another great proof of the strength of our organization's influence and the democratization of our activities, open to as many members as possible. This webinar was put online.

[CFIB publishes an open letter co-signed by several organizations in Quebec](#) asking the provincial government to quickly implement a direct assistance measure for businesses that will alleviate the pressure of fixed costs that are still present (such as rent). The letter is published in [Le Devoir](#), le [Soleil](#), la [Tribune](#).

On the same subject, François Vincent offers his comments to La [Presse](#), reminding that with 10 days to go until May, it is becoming urgent to agree on the terms and conditions of assistance for the payment of rent.

#### April 23

[CFIB presents the SME perspective](#) on the upcoming economic recovery in Quebec. New data is also available for the different administrative regions of the province. CFIB's sounding board reveals government support that will help SMEs as government restrictions begin to lift.

SMEs are targeting taxation and administrative burden reduction as priority areas for policy makers to address. The message is echoed by the newspaper [La Nouvelle Union](#), [FM 103.5](#) and La Tribune, among others. Interviews are also offered with La Presse, Le Devoir and [CTV News](#).

#### April 24

CFIB's representations pay off as the federal government announces the [Canada Emergency Commercial Rent Assistance \(CECRA\) program](#). This program will take the form of loans to building owners, provided their rents are in the \$50,000 per month or less range. To qualify, they will also need to demonstrate that their premises are being used by small businesses or non-profit organizations that have temporarily closed or lost 70% of their revenues as a result of the COVID-19 crisis. Building owners will not have to repay these loans if they agree to lower their commercial rents by 75% and suspend all tenant evictions for the life of the program.

As always, CFIB promptly issues a [statement](#) thanking the federal and provincial governments for this program and for listening to us. We were particularly pleased to note that it is retroactive to April and will provide rent forgiveness rather than loans. We also highlight some of our concerns: (1) the loss threshold is too high for the program to be accessible; (2) it is too complex; and (3) building owners still have too much control. Our response was picked up by various media, including [newspapers](#), [television](#) and [radio](#) programs.

#### April 25

We get off to a strong start this Saturday morning with an appearance on [TVA Nouvelles](#). We use the opportunity to review the situation as it affects SMEs. We also express our views on [Global News](#) about the unfair competition faced by small retailers who are seeing big box stores and Internet giants take sales away from them.

#### April 27

As of today, companies can register for the wage subsidy. CFIB uses this opportunity to [release data](#) on SMEs who may potentially have access to this program, and to share the main questions that business leaders have asked us. We are picked up by the [Journal de Montréal](#) and the [Métro](#) newspaper.

#### April 28

The Quebec government announces the gradual reopening of several sectors of economic activity in the province. CFIB [reacts quickly and welcomes the economic recovery plan](#) presented by the public authorities. In addition, we highlight the work carried out by the CNESST, which has also produced toolkits to help ensure that businesses implement good health practices. This was one

of our demands. We nevertheless reiterate the decisive role the government is going to play in this economic recovery with respect to small businesses, because they still need ongoing support to deal with the crisis.

Our comments receive broad media coverage, including in the [Global and Mail](#), [The Province](#), [Le Devoir](#), [La Presse](#), [Ici-Radio Canada](#), [Le Journal de Montréal](#) and the [Métro](#) newspaper. François and Gopinath give several radio and TV interviews on [QUB Radio, FM 106.9](#), [FM 107.7](#), [CTV News](#), [CBC Montréal](#), [TVA Nouvelles](#), [Émission midi-info de Radio-Canada](#), etc.

### April 29

We continue to give interviews on Quebec's economic reopening plan. François is invited to talk about the realities facing small businesses on [RDI Matin](#) and two regional radio stations: Boulevard 102.1 and CFLO 104.7, while Gopinath is a guest on CJAD 800.

CFIB publishes data from its [Business Barometer®](#). For Canada, this index has gained almost 9 points since the beginning of the month and now stands at 46.4. Although the confidence level in Quebec has also regained some ground, the province remains at the bottom of the rankings, with an index of 32.1. Our report is covered in several media outlets: [Le Journal de Québec](#), [Le Journal de Montréal](#), [TVA Nouvelles](#).

### April 30

CFIB [releases new survey data](#) on the Canada Emergency Commercial Rent Assistance (CECRA) program. With May rents due tomorrow, many small business owners are concerned about whether commercial landlords will take up this program. Our views are sought by the media, including the [Métro](#) newspaper.

### May 3

With retail stores about to gradually reopen their doors, François Vincent is invited to share his perspective on this resumption of operations on [Groupe TVA](#). According to CFIB survey data, 91 per cent of SMEs believe that businesses which can meet strict social distancing guidelines and provide reasonable protection for employees should be allowed to reopen. CFIB points out, however, that they need government support, including financial support, because small businesses will not benefit from the economies of scale of major networks and large businesses.

### May 4

CFIB [is pleased](#) that some provinces are allowing a few businesses to serve their customers once again as of today. Quebec and Manitoba appear to be making the biggest moves, including allowing many retailers to resume in-store operations.

However, the reopening has been delayed in the Greater Montreal area. Non-essential businesses will have to wait a week longer than expected and will not open until May 18. CFIB [takes note of the Quebec government's decision](#) and calls for explicitly allowing all businesses (including non-essential businesses) to offer curbside pickup. This will enable them to generate some revenue while also complying with physical distancing standards. François Vincent discusses our recommendation on [TVA Nouvelles](#). We also received considerable media coverage: [Le Journal de Montréal](#), [24heures ville](#), [FM 103,3](#), [Global News](#), [CP24](#), [The Province](#), [Penticton Herald](#), etc.

### May 5

According to CFIB's most recent survey, insufficient cash flow and mounting debt are among the biggest worries small businesses have related to COVID-19. In light of this situation, CFIB is [sending a letter to federal MPs](#) outlining our key recommendations for improving the Canada Emergency Business Account (CEBA) program. Our letter calls for expanding access to CEBA to include businesses that choose to pay dividends or employ contractors, and allow those that rent space to contractors to use other ways to satisfy the payroll test. CFIB is also making recommendations to improve the Canada Emergency Wage Subsidy (CEWS) and the Canada Emergency Commercial Rent Assistance (CECRA) programs.

### May 7

In the space of three days, the reopening of non-essential businesses was delayed again today and is now scheduled for May 25 in the greater Montreal area. In view of the situation, the Canadian Federation of Independent Business (CFIB) [has reiterated its call](#) on the Quebec government to explicitly and immediately authorize curbside pickup for all businesses, including non-essential businesses. Our demands have received coverage in such media as [TVA Nouvelles](#).

### May 8

Also with respect to the delayed reopening of non-essential businesses, François offers his comments on the situation on [CTV News](#), pointing out that it is very important to allow curbside pickup. Small neighbourhood businesses face unfair competition from big-box stores and shops that can take online orders. CFIB reiterates that it is crucial for consumers to be able to choose their local store.

In addition, CFIB [releases new survey data](#) spotlighting the top concerns of small business owners. As governments gradually lift restrictions and reopen the economy, small business owners face a number of challenges. The most recent survey also found that three-quarters of small business owners in Canada believe it is critical to be able to make more sales soon in order to survive and to be less reliant on government subsidies. Half of them think they will have to make at least 75 per cent of their typical sales to make it worthwhile for their business to stay open through the summer. Our survey data receive media coverage in such newspapers as [LaPresse+](#) and [Le Journal de Montréal](#).

Today CFIB also welcomes Prime Minister Justin Trudeau's announcement that the Canada Emergency Wage Subsidy (CEWS) would be extended beyond June 6. This was one of the key recommendations that CFIB made in [a letter sent](#) earlier this week to all federal MPs.

Employment-related data was also published today. As a result of the COVID-19 crisis, Canada's unemployment rate increased by 5.2 percentage points in April to 13 per cent, while Quebec had the highest recorded rate, i.e., 17 per cent. François Vincent discusses these findings in a [Global News](#) interview.

## May 11

With respect to the Canada Emergency Commercial Rent Assistance (CECRA), CFIB is pursuing its action and continuing to lobby for improvements to this program. Our survey data and recommendations related to CECRA were picked up by the [Métro](#) newspaper. As a reminder, CFIB sent [a letter](#) to all federal MPs seeking, among other things, to expand CECRA eligibility to businesses that have lost more than 20 per cent in revenues and are not eligible for other federal programs. CFIB also requested that CECRA be simplified to allow tenants direct access to the 50 per cent government relief if their landlords have indicated they will not apply.