BC BUDGET SUBMISSION
JUNE, 2020

CANADIAN FEDERATION OF INDEPENDENT BUSINESS
In business for your business

Rebuilding the economy starts with small business

Entrepreneurship, jobs and economic activity are on the line – small businesses urgently need support from the provincial government in Budget 2021

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In advance of the 2021 provincial budget, the Canadian Federation of Independent Business (CFIB) is putting forward its pre-budget priorities to help British Columbia's small and medium-sized businesses continue to do what they do best—create jobs, grow the economy and support local communities across the province. The COVID-19 pandemic has caused a massive disruption for small and medium-sized businesses particularly, many having to close their doors by decision or by provincial order. As BC moves to the new normal, we must remind ourselves that small businesses are the concrete of paving a path to recovery.

Introduction

On behalf of CFIB and the 10,000 independent business owners across BC we represent, CFIB appreciates the opportunity to present our pre-budget recommendations for the 2021 provincial budget. CFIB is a non-partisan, non-profit, political advocacy organization with a membership of over 110,000 small and medium-sized businesses (SMEs) across Canada. Our members in BC are located in every region of the province, with industry diversity that closely parallels that of the provincial economy.

As a result of the COVID-19 pandemic, mandatory orders implemented by the BC Provincial Health Officer[1] created a shutdown of business operations across the province. While unprecedented measures were implemented to protect the health of British Columbians and

[1] BC Government, Current Health Topics, COVID-19 (Novel Coronavirus), Orders, Notices & Guidance. https://www2.gov.bc.ca/gov/content/health/about-bc-s-health-care-system/office-of-the-provincial-health-officer/current-health-topics/covid-19-novel-coronavirus.

flatten the curve of infection of the COVID-19 virus, there was an important, if not equal need to protect the economy.

British Columbians entered the new normal on May 6, 2020, when Phase 1 of the province's Restart Plan was entered. As the province moves through each new planned phase, more and more business restrictions are lifted under specific guidance and restriction. While each individual business owner has had a unique journey through during the COVID-19 pandemic, there have been several common themes: overwhelming stress, uncertainty for the future of their business, and uncertainty for the future of our economy.

The province will play a vital role in supporting local entrepreneurship. With this submission, it is the goal of CFIB to provide recommendations on how best the province can support local entrepreneurship in reaching the new normal and recovery. The submission focuses on 3 key areas:

1. The state of small business in BC;
2. Making it easier to do business; and
3. Lowering the financial burden on small business.

The state of small business in BC

To develop a thorough understanding of the state of small business, this section offers a variety of data from small business owners directly. By capturing the new realities small business face in light of the COVID-19 pandemic, the tone of urgency for provincial support will be set.

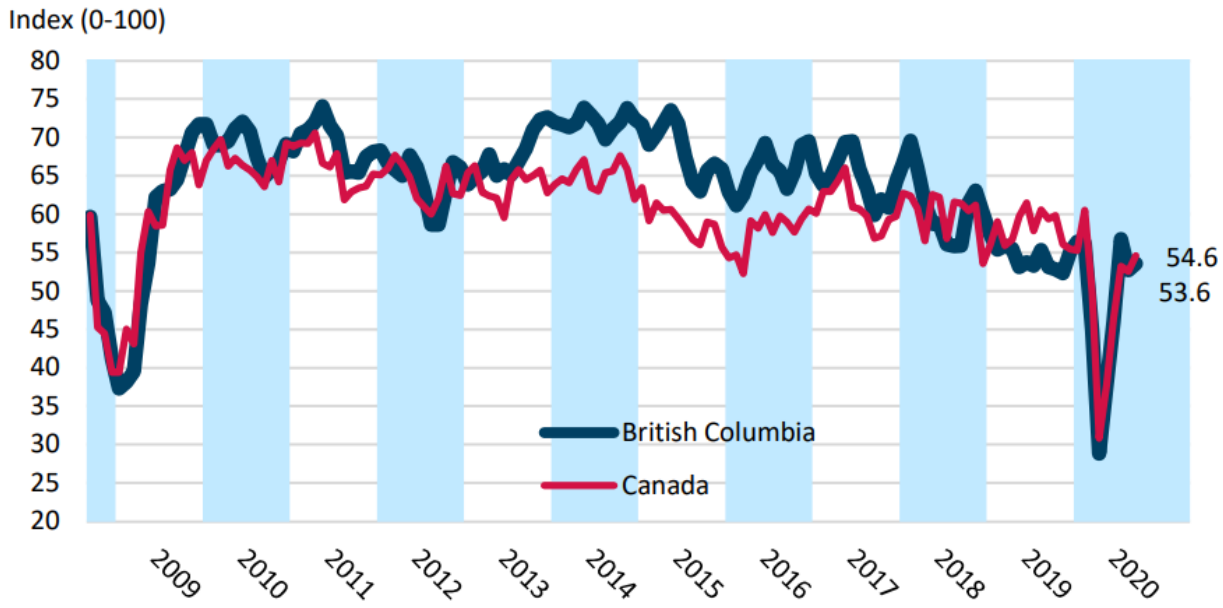
CFIB Business Barometer®

CFIB's Monthly Business Barometer® is a reliable indicator of small business confidence levels that is regularly used by a number of financial institutions in Canada, including Bloomberg, the Bank of Canada and Scotiabank. Tracked against GDP, the Barometer index closely reflects what is currently happening more broadly in the economy. Measured on a scale between 0 and 100, an index level above 50 means owners expecting their businesses' performance to be stronger in the next year outnumber those expecting weaker performance. Index levels normally range between 65 and 75 when the economy is growing.

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Figure 1:

British Columbia monthly barometer index - (%) anticipating stronger performance



On first glance, the BC barometer would seem to indicate that BC entrepreneurial confidence has returned to pre-COVID norms (index of 54.6 in June, 2020 compared to index of 56.4 in January, 2020). On closer look, the data shows a very divided story. In asking entrepreneurs how they expect their firm to be performing in 12 months, there is an alienation between two groups: those who anticipate their business will recover from the pandemic, and those who expect a much worse scenario. This is visible when dissecting the data and comparing to pre-COVID norms. Figure 2 examines the discrepancy.

Figure 2:

BC Business Barometer: Business performance, January vs June 2020

How do you expect your firm to be performing in 12 months compared to now?	January, 2020	June, 2020
Much stronger	4.5	10.2
Somewhat stronger	32.6	30.8
About the same	38.6	25.2
Somewhat weaker	19.7	20.3
Much weaker	4.5	13.5
Sample size	***264***	***266***
Index	***56.4***	***53.6***

While many variables influence business confidence, there is no denying the COVID-19 pandemic was a large influence on data outcomes between March and June, 2020 in the CFIB Business Barometer. In anticipating how their business will be performing a year from now, it is positive to see many expect a strong recovery. However, there appears to be a large shift of those projecting little to no growth ('about the same' in Figure 2) in January, 2020, that now

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expect a weaker performance – this is interpreted as the 'much weaker' response increased significantly between these time periods, while the 'somewhat weaker' also increased. Unfortunately, this means there are many businesses who expect their business to be performing even weaker than during the height of the pandemic. Evidently, this indicates urgent support is needed to help these businesses stay afloat.

Hiring intentions are also significantly down. Throughout this submission, CFIB emphasizes the importance of stimulating job growth. In the best of times, when the cost of jobs increases it becomes increasingly difficult for small businesses to grow their business and hire additional employees. Given the current circumstances small businesses face in light of the COVID-19 pandemic, increasing the cost of jobs could have serious impacts on hiring intentions. On BC's road to recovery, it is essential provincial policy helps protect and encourage job creation.

Figure 3:

BC Business Barometer: Full-time hiring intentions, January vs June 2020

How are your expected full-time employment levels to change in the next 3 or 4 months?	January, 2020	June, 2020
Up	12	16
Same	69	51
Down	17	33

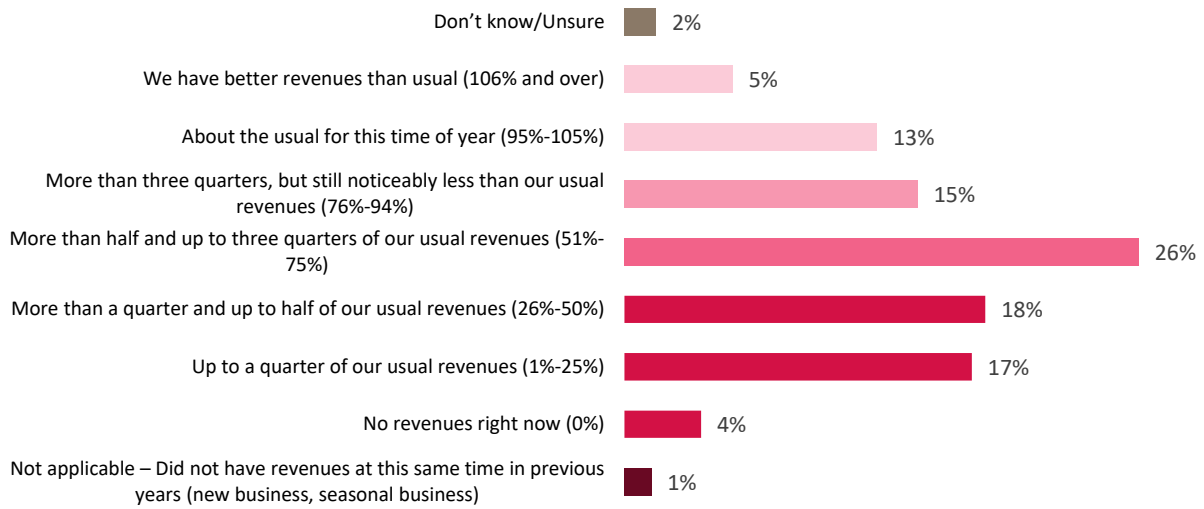
In addition to barometer data, CFIB regularly surveys its members. The organization took the initiative to issue weekly surveys throughout the COVID-19 pandemic to develop a better understanding of small business needs; the data shared below shows a desperate situation. Small businesses are making a fraction of revenues compared to last year, even as they reopen their doors and begin to recall employees.

Figure 4 shows 39 per cent of small businesses are making 50 per cent or less of their usual revenues. Even as the economy begins to recover, it will be a slow process for businesses to recover on sales. While some business owners are starting to see customers return as they reopen their doors, many British Columbians remain cautious and are not returning to their local spots. In fact, 66 per cent of small business owners are worried consumer spending will be reduced even following the crisis (see Figure 5). Along with consumer spending, economic repercussions and business cash flow place as the top three concerns for SMEs in BC.

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Figure 4:

Q: How much of your usual revenues for this time of year is your business currently making?



Your Business and COVID-19 Survey Number Fourteen – June 19 to 22, 2020. Sample size for BC = 446.

Figure 5:

Q: What worries you most about COVID-19?



Your Business and COVID-19 Survey Number Thirteen – June 12 to 18, 2020. Sample size for BC = 645.

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The recommendations found in this submission are made with the intention to addresses these key areas of concern from small business owners. Through rebuilding our economy, regaining consumer spending and helping small businesses with targeted financial support, together we can regrow our province.

Making it easier to do business

Businesses and consumers alike are affected by regulatory burdens. Government rules, permits, and paperwork are involved in anything from renovating a home to applying for a business license. While many rules are necessary to protect British Columbians and encourage positive outcomes, there are numerous ways for rules to be simplified.

Having too many rules, or having rules that ultimately slow our economy can hurt productivity. Repetitive paperwork, difficult to read forms, or broken hyperlinks are common examples which take valuable time away from business owners. This section focuses on ways the provincial government can increase the ease of doing business, either through regulatory modernization or policy change.

Aligning the Employer Health Tax payment dates with other payroll costs

BC's Employer Health Tax (EHT) came into effect January 1, 2019. While a further section will cover CFIB's recommendations on adjusting the cost burden it causes for small business, this section will focus on streamlining its structure.

As currently structured, the EHT requires business owners to predict their annual payroll, and pay the tax based on the predicted amount. Local economic conditions, consumer demand, and the labour market are just some factors that can influence payroll costs and are completely out of a business owner's control, making it difficult and complicated to guesstimate annual payroll. An inaccurate prediction can also come with a price; under-reporting can result in interest and/or penalties, while over-reporting means having to wait on government for a reimbursement.

Figure 6:

Comparison of payment due dates - payroll costs

Quarter	Workers' Compensation	Employer Health Tax
1st	April 20	June 15
2nd	July 20	September 15
3rd	October 20	December 15
4th	January 20	March 31 (following year)

Source, EHT: Government of British Columbia, Employer Health Tax Overview – File and Pay Your Employer Health Tax. Accessed June 23, 2020. https://www2.gov.bc.ca/gov/content/taxes/employer-health-tax/employer-health-tax-overview/eht-file-pay
Source, WCB: WorkSafe BC, Dates and deadlines. Accessed June 23, 2020. https://www.worksafebc.com/en/insurance/manage-account/report-payroll-pay-premiums/date-deadlines

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Other payroll taxes like Workers Compensation are paid to the government only after employees are given their paychecks, meaning business owners have an actual number to pay the tax on. Aligning the payment dates of provincial payroll taxes is a simple solution that would eliminate the guesswork needed under the EHT. With that, CFIB makes the following recommendations:

Recommendations

i. Align the payment dates of the Employer Health Tax with Worker's Compensation payments to minimize the administrative burden of the tax.

Sector specific support for small business

As an initiative to support food-primary, liquor-primary, and manufacturers licenses, the BC government introduced new authorization during the COVID-19 pandemic to allow these businesses to expand their service areas until October 31, 2020.[2] This initiative was welcomed and accompanied with an easy-to-fill online application process to help simplify the process. It is creative solutions like this that help entrepreneurs get back on track.

We must recognize that the recovery period from COVID-19 will go beyond the summer of 2020. British Columbia has a long path forward, and extending innovative ideas beyond this year will help strengthen our local economics and drive entrepreneurship.

The expedited processes that has been developed for restaurants, bars and pubs by several BC municipalities is also a great model to extend to other industries. Municipalities like Port Coquitlam have pursed this, and have worked with breweries and distilleries to expand their patios into parking lot space.[3]

The BC Government has also taken initiative to temporarily allow restaurants, bars and tourism operators to purchase liquor at wholesale prices until March 31, 2020. Given the financial challenges facing these industries, further extension of the program is encouraged. Innovative ideas that help address sector specific challenges are highly valued, and need to be explored further. With that, CFIB makes the following recommendations:

Recommendations

i. Extend the Temporary Extension Applications for BC's licensed establishments program beyond October 31, 2020. For example, introducing the program each summer would allow more businesses to expand service areas. This would help licensed establishments accommodate increased customer demand during summer and high-tourism months.

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[2] BC Government, Covid Temporary Extension Applications, Liquor and Cannabis Licensing, https://justice.gov.bc.ca/cannabislicensing/covid-temporary-extension.
[3] TriCity News, Strandberg, Diane. June 16, 2020, *Parking lot patios a hit at Port Coquitlam breweries".* https://www.tricitynews.com/news/parking-lot-patios-a-hit-at-port-coquitlam-breweries-1.24154165

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ii. Encourage municipalities taking part in streamlined patio permitting programs (such as Vancouver's Temporary Expedited Patio Program)[4] to repeat the program in following summers.

iii. Work with municipalities on industry specific support. For example, municipalities could work with the province by collecting information from tourism businesses to develop ideas on how to best support the industry. As municipalities are the closest level of government to business, working with them will allow more specific, targeted relief assistance to be developed.

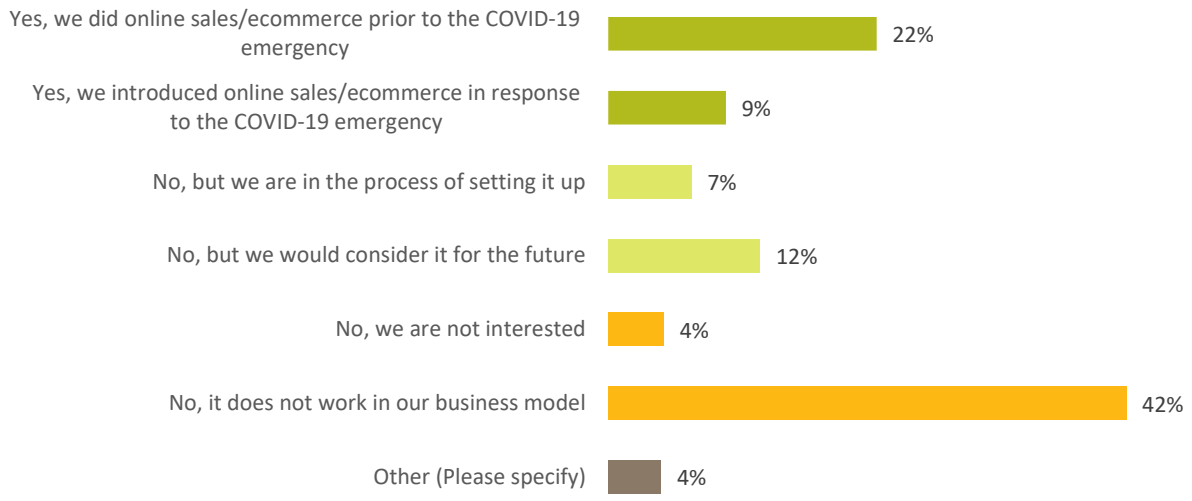
iv. Extend the initiative to allow restaurants, bars and tourism operators to purchase liquor at wholesale prices beyond March 31, 2021, to end of year 2023 with possible extension.

Helping SMEs adopt digital technologies

Even before the COVID-19 pandemic, customers were increasingly choosing online shopping methods. In fact, Statistics Canada data shows that total spending of Canadian online shoppers reached $57.4 billion in 2018 compared to just $18.9 billion in 2012.[5] Independent businesses are at a disadvantage, as many have lagged behind in adopting ecommerce technology. CFIB survey data shows that only 22 per cent of BC business owners did online sales or ecommerce prior to the COVID-19 emergency (see Figure 7).

Figure 7

Is your business currently doing online sales/ecommerce?



Your Business and COVID-19 Survey Number Eleven – May 22 to June 5, 2020. Sample size for BC = 944.

[4] City of Vancouver, Expedited Patio Program, June 1 – October 31, 2020. https://vancouver.ca/doing-business/expedited-patio-program.aspx
[5] Statistics Canada, Online Shopping in Canada, 2018. Released December 2, 2019. https://www150.statcan.gc.ca/n1/pub/89-28-0001/2018001/article/00016-eng.htm

Also noteworthy, is that up to 16 per cent of small businesses are new to ecommerce and a further 12 per cent would be interested in making online sales. As more independent, local businesses shift to the digital word, there is an opportunity for government to help by investing in resources to help facilitate the transition. With that, CIFB makes the following recommendations:

Recommendations

i. Introduce an online Information Technology Center that offers resources to small businesses to help them get online and adopt new digital technologies. See Ontario's new Digital Main Street platform[6] in conjunction with the federal government for additional perspective. The Information Technology Center could include:

    a. An online information portal that helps guide business owners to what resources they would need to accomplish their digital goals, and/or make recommendations on how they can adopt more digital technologies;

    b. A portal that helps partner local IT companies and/or students in the IT field with local businesses to provide expert advice; and

    c. Funding to help main street small businesses adopt new technologies, facilitated through local BIAs or municipalities. Services could include one-on-one support with personalized advice.

ii. Modernize regulations to allow businesses to do more online and/or digital sales (e.g. allowing licensed restaurants to deliver liquor products direct to consumer using digital technology, including food delivery applications, or otherwise, as was done temporarily during the pandemic)[7].

Smart regulations for WorkSafeBC to help avoid increases in employer premiums

The relationship between WorkSafeBC, employers, and employees has become even more pertinent since the COVID-19 pandemic. The many new rules, policies, and guidelines introduced are important to keeping our community and workplaces safe, and small business have been doing their part in complying with new safety measures.

It is important WorkSafeBC continue to provide guidance in a timely manner and in plain, easy to understand language. As BC continues to reopen different sectors and embark on a path to recovery, it is not a good time to introduce additional items which may cause extra regulatory

[6] Government of Ontario, Ministry of Economic Development, Job Creation and Trad. News Release, "Ontario and Canada Helping Small Businesses Go Digital". June 11, 2020. https://news.ontario.ca/medg/en/2020/06/ontario-and-canada-helping-small-businesses-go-digital.html
[7] BC Government, BC Gov News, Attorney General, "Restaurants allowed to use unemployed servers to deliver liquor products", March 22, 2020. https://news.gov.bc.ca/releases/2020AG0027-000541.

or cost burdens on employers. WorkSafeBC has enjoyed and extremely overfunded positions[8] in recent years, and have chosen a funding ratio of 130 per cent to avoid premium increases in vulnerable times.

CFIB is very concerned about the proposal to add diseases caused by communicable viral pathogens, including COVID-19, to Schedule 1 of the Workers' Compensation Act. British Columbians face many unknowns, including exactly how COVID-19 will systematically change the economy and our lives. The addition of this policy could cause a lot of stress and costs to small businesses during a time of extreme economic hardship. With that, CFIB makes the following recommendations:

Recommendations

i. Do not add communicable viral pathogens, including COVID-019, to Schedule 1 of the Workers' Compensation Act.

ii. Do not add cost pressures to WorkSafeBC by introducing new policy, especially in the context of BC entering a vulnerable market as a result of the COVID-19 pandemic. Specifically, do not introduce costly benefit changes such as those outlined in previous reviews (Petrie, Bogyo, Patterson and Helps).

Supporting rural economies through resource development

One of the many lessons from COVID-19 is the importance of sourcing from local producers; from Personal Protective Equipment (PPE) to hand sanitizer, small businesses across the province stepped up to support local supply chains. The need for local sourcing is especially relevant in other industries too, to ensure British Columbia is built with sustainable industries to support good paying jobs and promote entrepreneurship.

Ensuring the viability of BC's resource sector will be a key component to recovery in the province. These large employers are important to rural economies, as they are often the anchor for economic growth. When they are healthy and growing, the economic benefits are also felt by small businesses. In fact, the BC Business Council's report on "Which Industries Pay the Bills in Canada" states that for every hour worked in the natural resource sector in 2018, Canada generated $304 of real income. That is well in excess of utilities ($183 per hour), real estate ($135), information and cultural industries ($99), finance and insurance ($76) and manufacturing ($65).[9] With that, CFIB makes the following recommendations:

Recommendations

i. Review the regulatory environment in the natural resource sector to ensure BC remains a competitive and vibrant province.

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[8] WorkSafeBC, 2019 Annual Report and 2020-2022 Service Plan. https://www.worksafebc.com/en/resources/about-us/annual-report-statistics/2019-annual-report/2019-annual-report-2020-2022-service-plan?lang=en , where 2019 funding position is cited to be $7,298,079,000 (see page 99). While target funded level is 130%, 2019 yielded a funding level of 152% (see page 35).

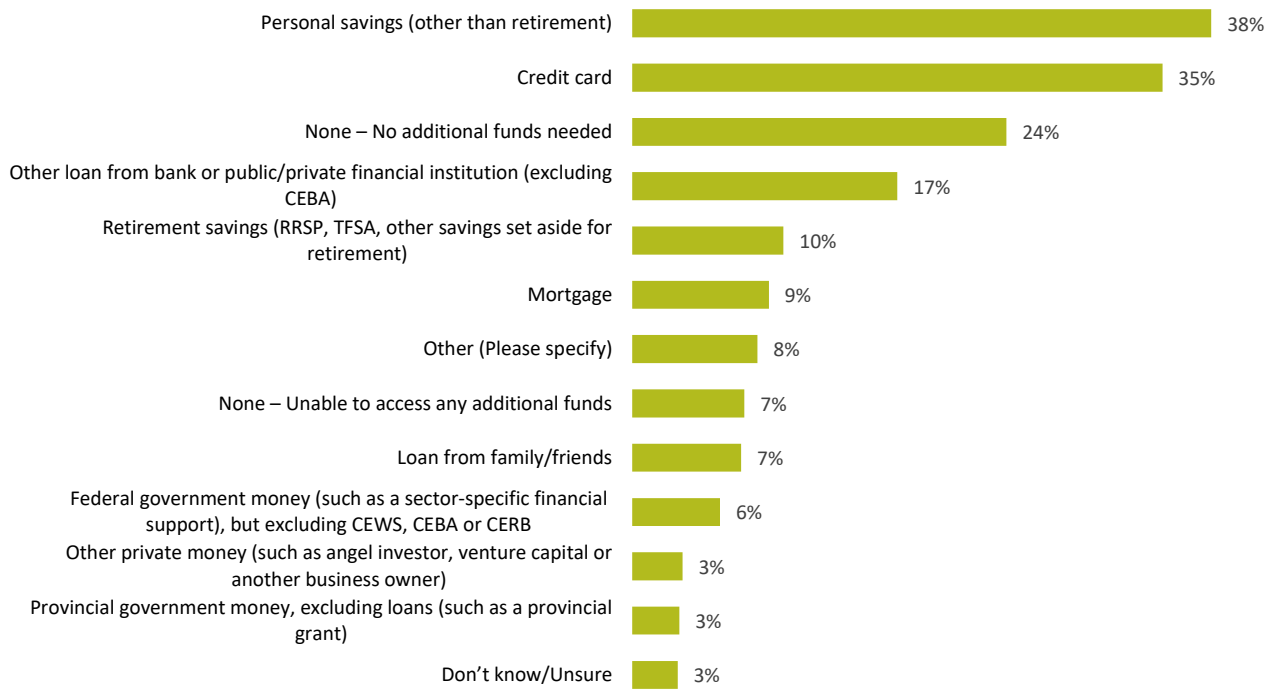
[9] Business Council of British Columbia, Williams, David. *"Which industries pay Canada's bills?"*, May 25, 2020. https://bcbc.com/insights-and-opinions/which-industries-pay-canadas-bills

Lowering the financial burden on small business

On BC's path forward to recovery, taxation policy must reflect the new realty businesses face. Small businesses already operate on razor thin margins; the COVID-19 pandemic has put local businesses in an even more difficult position where revenues are at a new low. Survey results from CFIB show that 80 per cent of SMEs reported a decline in their revenues compared to last year during the pandemic (see Figure 4). Evidently, there is an urgent need to promote an environment where businesses can recover their revenue. Many small business owners have had to resort to using personal savings (38 per cent) or credit cards (35 per cent) to help pay for expenses during the pandemic, leaving them with little to no safety net to weather another storm (see Figure 8). Easing the financial burden on SMEs will help smooth their transition back to relying on business revenues to keep afloat. Minimizing the cost burden is also more likely to allow business owners to reinvest in their business, grow, and create jobs.

Figure 8

Q: Other than CEWS, CEBA and CERB what additional sources of money is your business using to cope financially with COVID-19?



Your Business and COVID-19 Survey Number Eleven – May 22 to June 5, 2020. Sample size for BC = 939.

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Partial business license refund for those ordered to close

On March 20, 2020, the Provincial Health Officer ordered restaurants to cease in-dining operations,[10] and on April 16, 2020 personal service establishments[11] were ordered to close. While a necessary measure in light of the COVID-19 pandemic, businesses were forced to cease operations, leaving many with no revenue. Despite this, businesses were still expected to pay for licenses, including but not limited to municipal business licenses and provincial liquor licenses. The cost of these licenses added financial pressure to businesses who at the time had no method of generating revenue, or faced significantly stunted revenues limiting their ability to pay bills.

Businesses in other jurisdictions faced the same fate, and their government took action. The Yukon Territory issued a 50 per cent refund of 2020's liquor license fee to restaurants, bars and pubs due to mandated closure requirements.[12] While this example sets precedent for others to do the same, the sentiment should be further extended. With that, CFIB recommends the following:

Recommendations

i. Issue a pro-rated refund of provincial business licenses, including but not limited to liquor licenses;

ii. To avoid administrative complications[13], provide a lump-sum payment to BC businesses to help cover the cost, or partial cost of municipal business license fees.

New property tax class for development potential of commercial properties

Every year, BC Assessment determines the value of residential and commercial properties. Due to rapid development in the Metro Vancouver region, many commercial properties have seen a massive increase in value. In fact, the average business owner in Metro Vancouver saw their property assessment increase 87 per cent between 2015 and 2019.[14] Property taxes are determined by a property's assessed value, which includes future use (i.e. development potential, or simply known as the air space above a building). The development potential is taxed at the highest rate, the commercial tax rate, which has driven many business owners' property tax bill through the roof.

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[10] Province of British Columbian, BC Gov News, *Correction: B.C. Covid-19 response update.* See *Provincial advice and measures*: "NEW: Dr. Bonnie Henry, provincial health officer, has ordered all restaurants can only offer take-out and/or delivery services to enforce social distancing.". https://news.gov.bc.ca/releases/2020HLTH0099-000533

[11] Order of the Provincial Health Officer, Ministry of Health. May 13, 2020. https://www2.gov.bc.ca/assets/gov/health/about-bc-s-health-care-system/office-of-the-provincial-health-officer/covid-19/class_order_with_respect_personal_services_covid-19_may_15_final.pdf

[12] Yukon Government, News, 2020. Minister responsible for the Yukon Liquor Corporation, John Streicker, *Support for restaurants announced.* https://yukon.ca/en/news/support-restaurants-announced

[13] While CFIB encourages the province to work with municipalities in finding solutions, CFIB recognizes the administrative challenge that would be created in refunding municipal business license fees, as fee guides and business classifications vary vastly between municipalities.

[14] CFIB Metro Vancouver Property Tax Survey, January 8 – January 31, 2019, n=271. "Please share your business's property assessment in each of the following years (if applicable):" 2019 mean = $5,483,936; 2015 mean = $2,919,082.

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It is no small matter; in fact, over half of small business owners in Metro Vancouver indicate they have considered moving their business or closing down due to property taxes and/or their lease costs.[15] The COVID-19 pandemic has certainly not improved the situation. Even though many municipalities have offered payment deferment plans, tax bill are just around the corner. BC business owners will struggle to pay their bills for the 2020 tax year, and action is needed to help them weather the financial storm.

The COVID-19 pandemic has proven that government can act quickly under emergency circumstances; skyrocketing property taxes have put many small businesses in a very dire situation, and over the years have contributed to permanent closures. With this in mind, CFIB recommends the following:

Recommendations

i. Pass legislation which allows (by choice) municipal governments to create a property tax sub-class for the development potential portion of commercial properties at a lower, rate. Ultimately, allow municipalities to offer targeted property tax relief to small businesses hardest hit by large increases to property value derived from speculative development potential.

ii. Work with BC Assessment to make the following improvements:

   a. Provide a more detailed breakout of how business property is valued (i.e. if a commercial building's value is partially based on undeveloped residential potential, BC Assessment should provide the details on how the value is determined);

   b. Specific instructions on how to appeal a property assessment should be made public and communicated to both tenants and landlords (i.e. timelines, process);

   c. Extend the window where an appeal can be made on a property's assessment (i.e. currently the end of January to end of February).

Exempt more businesses from paying the EHT

BC's Employer Health Tax (EHT) came into effect January 1, 2019 with the intention to help replace lost revenues from the elimination of Medical Service Plan (MSP) premiums. The $2 billion tax shifted the responsibility for healthcare costs entirely onto businesses. Small businesses have a very challenging road ahead, and by alleviating cost pressures the provincial government has an opportunity to provide businesses with more flexibility while helping encourage job growth.

By raising the EHT exemption threshold, the province could exempt more businesses from having to pay the tax. This initiative has been pursed by other provinces with employer-paid

[15] CFIB Survey, BC Provincial Government 2 Years and Property Tax Survey, July 4 – July 18 2019, n=208, breakout for Greater Vancouver.

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health taxes, including the Ontario government who increased their exemption from $490,000 to $1 million for 2020,[16] setting precedent for BC to follow suit. This would provide direct financial relief to businesses while temporarily lowering the cost of jobs. With hiring intentions down compared to this time last year (see Figure 4), lowering the cost of jobs would provide more opportunity for businesses to hire for additional positions when able to. With this in mind, CFIB makes the following recommendations:

Recommendations

i. Increase the small business exemption from $500,000 to at least $1 million for 2020 and 2021. Evaluate the impact of the increased threshold, and consider permanently increasing the exemption threshold;

ii. Tie payroll thresholds subject to the tax to inflation;

iii. Investigate ways to create a more even split between business and residents paying for health care costs, such that businesses are not disproportionately subsidizing the cost.

Reassess minimum wage increases

On June 1, 2020 BC's minimum wage rose $0.75 from $13.85 to $14.60. While this is a modest increase compared to the last (an increase of $1.20 on June 1, 2019), it occurred during a provincial wide state of emergency when business revenues were already devastated (see Figure 4) and hiring intentions plummeted (see Figure 3). While CFIB understands the sentiment of supporting entry-level jobs, increasing the cost of jobs during the COVID-19 pandemic was not a welcomed decision from the small business community of BC.

As BC moves forward on its path to recovery, it is essential that all policies reflect the realities of small business. As the economy thirsts for more job opportunities, lowering or deferring increases to the minimum wage will help maintain the cost of jobs from an employer perspective. With this, CFIB makes the following recommendations:

Recommendations

i. Delay the June 1, 2021 minimum wage increase set to reach $15.20 to at least July 1, 2022.

ii. Tie all further minimum wage increases to inflation.

[16] Government of Ontario, Ministry of Finance, Employer Health Tax. https://www.fin.gov.on.ca/en/tax/eht/index.html

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Conclusion

The COVID-19 pandemic has changed the way British Columbians do business, and may result in permanent pattern changes. To increase the odds of survival, small businesses will need strong leadership from the provincial government and bold initiatives that show their support. Making it easier to do business through regulatory modernization along with restructuring, delaying, or eliminating taxes for small businesses are important considerations the province must take. Thank you for the opportunity to share the perspective and needs of small businesses in British Columbia; CFIB looks forward to working with the province to implement the initiatives outlined in this submission. Should you have any questions, comments or concerns, please do not hesitate to reach out to the BC CFIB team at ms.bc@cfib.ca.

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