

## Virtual seminar provides comprehensive guide on how businesses plan to reopen

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On Tuesday May 5th, Mayor Wade Mills hosted the second Business to Business Virtual Seminar, this one centred on what local entrepreneurs can do to assure their business is prepared for re-opening in the post-emergency measure days of the COVID-19 pandemic.

The discussions were based upon the Ontario government's recently outlined three phases of re-opening the economy plan, laid out by Premier Doug Ford last week. With the Mayor hosting, the four speakers, Dr. Krupa Chothan, from Shelburne Optometry, Davis Logan, Commercial Accounts Manager at RBC, Bill Gillam, owner of the Home Hardware and Andrew Lewis from the Giant Tiger Store, outlined what they are currently doing and what they will put in place once the stores are allowed to re-open to the public.

David Logan began the evening with a discussion of the various financial support programs put in place by governments and the nation's financial institutions. These include, CEBA, BCAP, the 10 percent Temporary Wage Subsidy, CEWS, The Work Sharing Programme, CECRA and the efforts of the various financial institutions.

CEBA or the Canada Emergency Benefit Account, is the interest free, \$40,000 loans available to qualified businesses. 25 percent of this loan will be forgiven, if the loan is paid off by Dec. 31st of 2022. It is intended to assist small businesses with non-deferrable operating expenses, during the pandemic. Applications can be made online at [ceba-cuec.ca](http://ceba-cuec.ca), or through your local financial institution. The loan is placed on your Visa or MasterCard account.

BCAP or the Business Credit Availability Program, is offered by Export Development Canada and the Business Development Bank of Canada and is to be used solely for operating expenses. There is no loan forgiveness and standard rates apply. To Qualify a business must be financially viable and generating revenues. Loan fees also apply to this. Administration and application is through your financial institution.

Find more here: [www.canada.ca/en/department-finance-sector-policy/businesscredit-availability-program.html](http://www.canada.ca/en/department-finance-sector-policy/businesscredit-availability-program.html)

The 10 percent Temporary Wage Subsidy is a 3 month measure that reduces the amount of payroll deductions required to be submitted to the CRA for eligible employers. 10 percent remuneration is paid to eligible employees from March 18th to June 19th, 2020.

Find more here:

[www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html](http://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html)

The Canada Emergency Wage Subsidy, CEWS allows eligible employers, 75 percent of eligible remuneration, such as salary, wages or commissions, paid to an employee in a week, to a maximum of \$847 per week for 12 weeks beginning March 15 till June 6 2020. There are three four week claim periods and applications are through CRA, My Business Account.

Find more here: [www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html](http://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html)

The Work-Sharing Program is an adjustment program to help employers and employees avoid layoffs due to temporary reductions in normal business activity and provides income support to employees who are eligible for EI Benefits who are working temporarily reduced work weeks. You apply through the Government of Canada and there are eligibility criteria.

Find more here: [www.canada.ca/en/employment-social-development/services/work-sharing/notice-covid-19.html](http://www.canada.ca/en/employment-social-development/services/work-sharing/notice-covid-19.html)

David went on to explain that Financial Institutions each offer their own supports, including converting loans to interest only,

reducing credit card rates and payment deferrals. They may also increase operating lines temporarily, waive set up fees for cash management solutions and offer other forms of help as well.

The Canada Emergency Commercial Rent Assistance or CECRA offers forgivable loans to commercial property owners to allow them to reduce rents by at least 75 percent to impacted tenants, for the months of April through June 2020. The details are still being finalized but the programme will be run by the CMHC an information is available at [www.canada.ca/en/finance-and-investing/covid19-cecra-small-business](http://www.canada.ca/en/finance-and-investing/covid19-cecra-small-business).

In closing his presentation Mr. Logan stressed that businesses should always do a complete cash flow analysis and understand the costs involved in all of these programs before proceeding with any of them.

Next up, Bill Gillam from the Home Hardware here in Shelburne, outlined what they will be doing once they reopen.

Currently, the store is operating on a curbside pick up model, however once they do reopen, there will be many changes to the past norms people may be used to.

All of the tills will be protected by plexiglas screens and debit/credit terminals will be protected by plastic bags, to allow for easy disinfecting. He expects to allow a limited number of people in the store at one time and there will be social distancing markings placed on the floors as well as one way access to the various aisles, to prevent potential COVID-19 spread. Staff will be provided with masks having a removable filter, gloves and sanitizer. As well hand sanitizer will be available for the customers and there will be regular and frequent cleaning of surfaces in the store.

Bill informed business participants that to the best of his ability, he would help the local businesses obtain needed PPE's at his cost.

Dr. Krupa Chothani of Shelburne Optometry presented a much different set of problems and solutions in her discussion. Since optometry requires close personal contact with the customer, her regime was noticeably different from the other presenters. She stressed having a practical roadmap for getting back to business in the "new normal", including a checklist to get your business ready to reopen.

First, was to prepare by implementing appropriate methods to protect your staff and patients. These include the installation of floor markings, warning signs and promoting PPE's, including face shields as well as masks.

She suggested walking through your business to establish areas of concern and flow rhythms for your patrons. She emphasized creating a workplace policy that must be rigidly adhered to by all staff members and a strict disinfecting protocol. Since 60 percent of people are asymptomatic, every customer/patient must be treated as potentially contagious. She stressed the use of online services wherever possible. Plans should include, personnel management, physical distancing, PPE's acquisition and use training, implementing proper infectious control protocols, good communication about the new normals and modification of how you conduct business, such as extending hours, in person and online services and the use of teleconferencing.

Dr. Chothani suggested the SBD3 approach. Screening, Barriers, Direct office Flow, Distancing and Disinfection. A simple questionnaire could screen potential carriers, while only allowing limited business access restricts interactions. Remember that PPE's are a last line of defence, so a good supply is paramount. Barriers could include plexiglas screens, face shields and the removal of toys and magazines in waiting areas. Distancing is achieved with floor markings, one way entries and exits and controlling traffic flow and the implementation of touchless payment methods.

The installation of hand sanitizer stations throughout the business will promote disinfection, along with adequate signage, not only for sanitation but about COVID-19 prevention in general. Krupa also stressed communication with your staff, both before reopening and once businesses resume. Understanding all the rules and precautions will ease anxieties in the workplace. Dr. Chothani also indicated the need to have plans in place for a second or even third wave of the virus, as indications are that these will occur.

The final speaker, was Andrew Lewis from Giant Tiger. Being in a department store type environment, he presented yet another set of ideas for consideration. He will have signs throughout the store, with pertinent information that will be updated daily if necessary. There is a communication board at the store entrance for customers to read all fitting rooms and public washrooms will be closed. He is instituting a daily staff health check and symptomatic staffers will be sent home. There will be no refunds or rain checks, except for food recalls and scratch tickets will no longer be sold. The Mr Freeze unit is shut down and there will be no fragrance testers or reusable bags in the store. Customers with reusable bags will be required to pack them themselves.

There will be plexiglas protection at all cash registers with notes to not touch the glass and the plastic bags will no longer be charged for. PPE's will be available for the staff and carts and baskets will be sanitized upon entering the store.

Hand sanitizers will be placed throughout the store and social distancing markers on the floor. They are not allowing any food or drink to enter the store and PA announcements about social distancing and customer limits in the store will be frequently broadcast. There are also protocols in place should any customer or staff member test positive for then virus.

Andrew will allow staff to shop before the store opens and communal food, such as donuts will no longer be allowed into the staff lounge. He has future plans for permanent sanitizing stations and placing plexiglas over all pi pads. Andrew also stressed good communications between the business and its customers was critical to a successful reopening. How comfortable a customer feels about your business will determine how often they will return to it.

Mayor Mills asked if anyone had seen some hesitancy at entering a business and the general response was no, however there has been some frustration with all the restrictions, notes Bill Gillam. Here again, communication with the customer is key to an understanding.

The acquisition, of plexiglas screens is a matter of budget. They can be purchased from manufacturers at considerable cost, but can also be fabricated for much less. Dufferin Windows is one source and Home Hardware also stocks some. Building a wooden frame to hold it is fairly simple, says Bill Gillam and then you need to determine how you will attach it to your counters. Both Bill and Andrew have gloves available as do feed stores and automotive parts suppliers and safety stores. Both Bill and Andrew said they would supply local businesses at their cost, if they have stock.

Mayor Mills said the Town is procuring some reusable masks that will be available and noted that Shelburne has a tight knit community that is always willing to help out.

In all, the seminar was well done and provide a lot of very pertinent and useful information.

Further information can be obtained from the EDC and Carol Maitland, [cmaitland@shelburne.ca](mailto:cmaitland@shelburne.ca)