

Small businesses left holding the bag.

The rent deferral policy introduced on Friday is intended to help small business. Deferring rent payments while small businesses are closed because of covid-19 coupled with a guarantee to landlords in the event the small business fails and cannot pay - protects the landlord and in turn the banks from the lost revenue during closure. But it leaves the little guy - small business - holding the bag without matching revenue to pay the missing rent.

We can never catch up.

During Friday March 27th's press interview, the Premier announced a rent deferral agreement between commercial tenants and landlords. Once signed, the agreement is to be submitted to the Province with a signed repayment schedule. Once signed the government will secure any losses the landlord may incur, up to \$5,000/month. But what about the losses the small business has incurred due to the closure? If the small business fails, the province secures the debt to the landlord. And in turn, that helps secure the landlord's debt to the bank. **For the small business owner, this plan does not work.**

How are small businesses expected to re-pay three months, or four or five month's rent without matching revenue? This deferral plan is just a plan to help the small business borrow money from the landlord - to repay with what money? Why would we borrow money to be closed? What if this extends to six months closure, where are we left? And this plan doesn't even address our ongoing utility costs.

Why are small businesses being asked to assume all of the financial risk for these enforced closures?

Here is our question for the Premier:

If we attempt a restart after this is over, and the increased debt load due to the requirement to bear the entire financial burden of the closure is just too much, after we file for bankruptcy, where is the quick restart the Premier is hoping for?

In order for this to work, there has to be, as a minimum a sharing of the burden of the closure between the business, the landlords, the financial institutions and the government. It is not fair to place all of the burden of this situation on the backs of the one least able to bear it - the little guy - the small business owner.

If you are a small business in Nova Scotia in support of this letter please email us here
nssmallbusiness@gmail.com

1. Café Lara *Halifax*
2. Make New *Halifax*
3. East Peak Climbing
Halifax
4. Lady Luck
Boutique *Halifax*
5. Lifax Tech Inc
Halifax
6. Il Trulo *Dartmouth*
7. Ametora Supply
Lunenburg
8. Dots & Loops
Lunenburg
9. One Block
Barbershop *Halifax*
10. Bluecollar
Barbershop *Halifax*
11. Coffeology *Halifax*
12. Earth Goddess
Halifax
13. Hamachi Kita
Halifax
14. Heartwood
Restaurant *Halifax*
15. Hold Fast Cafe
Halifax
16. Saskia Roch
Aesthetics *Halifax*
17. The Loop *Halifax*
18. AQC Salon *Halifax*
19. Sawadee Tea
House *Halifax*
20. The Bobbin Tree
Sydney
21. Guapa Boutique
Halifax
22. Painted Solutions
Sydney
23. Rinaldo's *Halifax*
24. Taco Lina's *Halifax*
25. Local Source
Halifax
26. Argyle Fine Art
Halifax
27. CrossFit Basinview
Bedford
28. My Fair Ladies
Ethical Emporium
Sydney
29. Trident Cafe and
Booksellers *Halifax*
30. Espresso 46
Halifax
31. Aurora Aesthetics
Halifax
32. Tart & Soul *Halifax*
33. Bird's Nest Cafe
Halifax
34. Foxy Moon Salon
Halifax
35. Lucky Penny
Coffee *Halifax*
36. Studio East Food &
Drink *Halifax*
37. All Dolled Up Hair
& Beauty *Sydney*
38. Cooked
Photography
Halifax
39. Somata Therapy
New Glasgow
40. Timber Lounge
Halifax Halifax
41. Serpentine Studios
Halifax
42. Purple Cow
Internet *Halifax*
43. Dime Salon Inc
Halifax
44. Kings Co-op
Bookstore *Halifax*
45. Lexicon Books
Lunenburg
46. Venus Envy *Halifax*
47. Heartsparks Music
Therapy *Bedford*
48. Dee Dee's Ice Cream
Halifax
49. Water & Bone *Halifax*
50. Side Door Nutrition
Bedford
51. Kitsune Food Co
Halifax
52. Agricola Holistic
Health *Halifax*
53. Mend RX *Halifax*
54. Nurtured *Halifax*
55. Biscuit General Store
Halifax
56. Inkwell Boutique
Halifax
57. The Loot *Halifax*
58. Coastal Sports &
Wellness
Halifax/Bedford
59. Ryan Dominey Hair
Halifax
60. The 902 Creative
Studio *Halifax*
61. Applehead Studio
Halifax
62. Anther & Apiary *Truro*

63. Sparkles n' Sawdust
Halifax
64. Anastasia's Beauty
Boutique *Halifax*
65. Props Floral Design
Halifax
66. Kam-Moon *Halifax*
67. The Wooden Monkey
Halifax/Dartmouth
68. The Deck Box Halifax
Halifax
69. World Tea House
Halifax
70. Element School of
Performing Arts
Bedford
71. Wild Leek Food
Halifax
72. Obsolete Records
Halifax
73. Cape and Cowl
Comics and
Collectibles *Lower
Sackville*
74. The Independent
Mercantile *Halifax*
75. Yolove Beauty
Dartmouth
76. Chives Canadian
Bistro *Halifax*
77. 2 Doors Down
Barrington Street
Halifax
78. 2 Doors Down
Dartmouth Crossing
Dartmouth
79. 2 Doors Down Bar
and Bites *Halifax*
80. CheeseCurds x 4
*Halifax/Dartmouth/Be
dford*
81. Habaneros x 6
*Halifax/Dartmouth/Be
dford/Truro/Sydney*
82. PonZu *Dartmouth*
83. Upstreet BBQ
Brewhouse
Dartmouth
84. Patch Halifax *Halifax*
85. The Cottage Cafe
Dartmouth
86. Super Dave's Auto
Sales *Halifax*
87. Alter Ego
Photography *Halifax*
88. Lincoln Street Food
Lunenburg
89. Made in the
Maritimes *Halifax*
90. Ocean Optometry
Halifax
91. Miller Optometry
Bridgewater/Halifax
92. Field Guide *Halifax*
93. Seamus Davids Pub
Dartmouth Crossing
94. Daggerys Cove Tattoo
Parlour
Dartmouth/Lunenburg
95. Birkinshaw's Tea
Room *Amherst*
96. Sharon's Closet
Amherst
97. Uncommon Grounds
Halifax x2
98. La Cucina Cafe
Pizzeria and
Spaghetti House
Dartmouth Crossing
99. 360fit
Halifax/Dartmouth
100. Hair Devotion
Bedford
101. Move East *Halifax*
102. HFX Tattoo
Company *Halifax*
103. Stevies
Barbershop
Wellington
104. The Old
Apothecary *Halifax*
105. Highwayman
Halifax
106. The Spoke & Note
Windsor
107. Burrito Jax
Burnside
108. SixSigma Capital
Dartmouth
109. Mosaic Market
Windsor
110. Standard Paving
Halifax
111. Mosaic Market
Windsor
112. Stillwell
Beergarden *Halifax*
113. Stillwell *Halifax*
114. Freehouse *Halifax*
115. Divergence
Tattoos *Halifax*
116. O2 Wellness
Bedford
117. Click Productions
Halifax
118. Burrito Jax
Sackville
119. Steve-O-Reno's
Cappiccino's *Halifax*
120. Transcend
Furniture Gallery
Windsor
121. Chroma Tattoos
Windsor
122. Coconut Creek
Gift Shop
Dartmouth/Digby

123. Banks Bikes
Wolfville
124. Indochine Banh
Mi *Halifax*
125. Massage Haven
Chester
126. Little Eden,
Bakery and Cafe
Halifax
127. Layers Cupcakes
Halifax
128. Ash Jewelry
Halifax
129. HaliMac Axe
Throwing
Halifax/Kentville
130. Wild Lily *Wolfville*
131. M&J's Catering
and Eatery *Bedford*
132. Obladee *Halifax*
133. Seaside
Chiropractic *Halifax*
134. Reset Health and
Wellness *Antigonish*
135. Morris East
Halifax/Bedford
136. Massage Expert
Bedford
137. Absolutely
Fabulous at Home
New Minas
138. KingsPier Curated
Collections *Halifax*
139. Applewoods
Restaurant *New
Minas*
140. 100% Wellness
Upper Tantallon
141. Burrito Jax *Cole
Harbour*
142. Vessel Meats
Dartmouth
143. East Coast
Bakery *Halifax*
144. VanSickle
Massage Therapy
Halifax
145. L.A. Femme
Fatale Plus Size
Clothiers *Bedford*
146. Digby Clippers
Hair Salon *Digby*
147. Chirocare Bedford
Inc. *Bedford*
148. Needleit Rug
Hooking Studio
Sydney
149. Waffle Love
Halifax
150. Jollytails
Dartmouth
151. Primal Kitchen
Halifax
152. The Wedge Pizza
Bedford
153. Jaspr Massage
Therapy *Halifax*
154. Adept Tattoos &
Body Piercing Studio
Halifax/Bedford
155. J'adore Nail Salon
& Spa *Bedford*
156. Manimal Athletics
Middle Sackville
157. Mckinnon
Academy of Martial
Arts *Halifax*
158. Wildertools
Lunenburg
159. The Ultimate
Party & Rental Store
Sackville
160. Brooklyn
Warehouse *halifax*
161. Battery Park
Beerbar & Eatery
Dartmouth
162. Ace Burger Co.
Dartmouth
163. Sattva Boutique
Halifax
164. Coffin Skate Shop
Halifax
165. Mexicali Rosa's
Halifax
166. Balance Fitness
Halifax
167. Le French Fix
Halifax
168. The Flotation
Center *Halifax*
169. Twiggz *Dartmouth*
170. Duly Noted
Stationery *Halifax*
171. Blossom Shops
Halifax
172. True North DJ
Services *Bedford*
173. HFX DOG *Halifax*
174. I brow & Laser
Clinic *Bedford*
175. Eastcoast Kicks
Halifax
176. Old Pine
Barbershop *Halifax*
177. Evolve Fitness
Halifax/Bedford
178. Glow Parties
Dartmouth
179. Drift, Arts & Slow
Fashion *Lunenburg*
180. Hard Drive Cafe
Dartmouth
181. Modo Yoga
Halifax

182. Enchanted Forest
Natural Parenting Inc.
Truro
183. Crafty Fox
Makerspace and Kit
Cafe *Halifax*
184. The Wedding
Vogue & Vogue
Events *Dartmouth*
185. Attica Furnishings
Halifax
186. SuitYourself
Halifax
187. The Healing Path
Bedford
188. Leica Hardy
School of Dance
Dartmouth
189. Body Difference
Massage Therapy
Sydney
190. The Dart Gallery
Dartmouth
191. Bhavana Yoga
Boutique *Halifax*
192. Sissiboo Coffee
Roaster Ltd. *Bear
River*
193. The Practice
Dartmouth
194. Headstart Tennis
Limited *Lantz*
195. Cobequid Dance
Academy Inc. *Truro*
196. Centre Stage
Dancewear Ltd. *Truro*
197. Calling Corners
New Age Boutique
Truro
198. One Day Affair
Wedding Decor
Design *Halifax*
199. Flaunt Salon
Halifax
200. Golden Dog
Productions
Dartmouth
201. Sportswheels
Sports Excellence
Lower Sackville
202. The Warehouse
Multisport Center
Lower Sackville