

**Saint Mary's
University**

Response to COVID-19 Research Report

COVID-19 Business Impact Final Report - September 2022

Saint Mary's University Entrepreneurship Centre

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APRI Disclaimer

This report is funded by the Atlantic Canada Opportunities Agency (ACOA) under the Atlantic Policy Research Initiative, which provides a vehicle for the analysis of key socioeconomic policy issues in Atlantic Canada. The views expressed in this study do not reflect the views of ACOA or the Government of Canada. The authors are responsible for the accuracy, reliability and currency of the information.

Executive Summary

SMUEC conducted three phases of research into how businesses were responding to various challenges experienced at different points of the COVID-19 pandemic to fully understand the impact the pandemic had on Atlantic Canada.

Phase 1 collected data from 148 online surveys from March 2020 to July 2021. Fifty-three percent of respondents indicated they expected their business to survive the pandemic, and 14% were concerned about the survival of their business. Respondents identified access to customers, operational ability and resources were the largest barriers, and that they were responding by adding e-commerce ability, reducing staff, expanding into new markets, adding products/services, and flexible work options to help retain staff. They reported that business tax deferrals, CEBA, CEWS and a temporary 10% wage subsidy were the most useful government supports.

Phase 2 included 20 virtual interviews from July 2021- January 2022. This more qualitative collection of data showed that business owners felt confused and overwhelmed with how to respond to the pandemic. They reported struggling to get workers because, in their impression, the workers were home using CERB instead of coming to work. Participants reported that additional vaccine requirements added more complexity, confusion and frustration to operating their businesses. Participants also reported that finding the correct support resources for their business and industry was challenging and confusing.

Phase 3 collected 187 online surveys from January 2022 – March 2022. This final round of data collection reported that approximately as many participant businesses saw increased revenue and profitability during the pandemic as did those who saw decreases across both categories. Participants still struggled with accessing credit, customers, PPE, investment, staff, supply chain, and other resources. Thirteen percent of participants indicated that COVID-19 is no longer an important consideration for their business strategy going forward, 49% reported that it is somewhat important, and 38% reported that COVID-19 is still a critically important consideration for their forward-looking business strategy.

Best Practices & Recommendations

Funding

During the COVID-19 pandemic, funding resources were more critical than ever. Funding played a major role to determine if a business could keep its doors open through this challenging time. Below are key recommendations on how to approach the challenges in the funding ecosystem.

1. Community organizations play a key role in the business ecosystem by providing vital information to business owners to support them in their success. Based on the data collected, it was clear that a key source of funding information was community and industry organizations that focus on collecting supporting resources and providing them to businesses regularly. The Government is aware that community organizations have a deep network in their focused fields and generally ensures that relevant information related to the businesses in their network is communicated quickly and clearly. Below are a few examples of community organizations that were referred to in this research:
 - a. Community Business Development Corporation (CBDC)
 - b. Agriculture Alliance of New Brunswick
 - c. Halifax Partnership
 - d. African Nova Scotia Music Association
 - e. Centre for Women in Business
2. The Government reacted to the pandemic quickly and implemented funds that were needed in specific sectors. After 6 months to 1 year into the pandemic, there were adjustments made and additional funds were added or adjusted. However, even with the changes, there were still industries that were excluded from funding opportunities. Based on the data in the report, it is recommended that the government acts to map out the funding being offered both provincially and federally and identify the gaps within this to ensure funds are available to those who need it.
3. Regarding funding opportunities and applications, it was stated that the eligibility criteria was unclear and the process in some instances was confusing. During this challenging time, business owners were facing an immense amount of stress and had limited resources. It is recommended that when creating funding eligibility requirements to use plain language and present the requirements simply to make the funding more accessible.
4. Eligibility criteria was stated to be restrictive for certain funds. In the development of the criteria for each fund, based on the responses from business owners, it is recommended

to ensure that each eligibility point has specific reasoning for being included to avoid excluding organizations unnecessarily.

Virtual Presence

COVID-19 shifted our entire world online and has changed the way that we do business. For some businesses, this meant shutting down until they were able to go back in person and for other businesses, this meant rethinking their business model to assess how they could pivot online to keep the doors open. Below are key best practices to consider in an approach to an online world.

5. An online presence is critical for a business regardless of the industry as this is the main method of communications and marketing and it was the only method for a period during the COVID-19 pandemic. Through this research, it was made clear how critical this became for all organizations regardless of their industry to have an online presence. By preparing a business to have an online presence it will not only allow a business to be ready for a virtual world but open the business to new opportunities (i.e. expand from selling locally). Consider what an online presence may look like for a business. Ecommerce is not the only reason to get a business online.
6. Market business virtually. Use an online presence as a marketing tool for both sales direct to customers and business. Use your website to share the journey of the business. With the shift to online, this is a major marketing channel as it is hard to get this information to a consumer any other way, now more than ever.
7. Keep a regular schedule of required changes for the website. Completing the build of a website is not the final step. A website is a living thing and it should be treated this way. Business owners should be aware it is not just the build to get through, think about who's responsibility it will be to manage and update the website on an ongoing basis.
8. Don't start from scratch. Website development can seem intimidating if a business has never done it, but there is no need to start from scratch. There are several builders out that businesses can learn easily (i.e. Wix, Square, WordPress, etc.).
9. Consider tools that help with online sales. (i.e. Shopify store, Amazon sales, Etsy, etc.)
10. Funding was offered throughout the pandemic for website development to assist businesses with this shift. However, moving online is more than just building a website. It includes the development of a business model around the virtual space. Government should consider this when developing funding in the future as this will be a critical piece of business operations moving forward. Funds that offered both a consultant and website

development were well received by the business community and should not stop with COVID-19 to help prepare for future changes in industry evolutions.

Staffing

Hiring virtually has become more of a normal practice since we moved to an online world. This hiring process is different than an in-person process. Below are the reported factors to consider in the process:

11. Company culture is a key component of a strong business that retains its employees. When hiring virtually consider ways to connect with your interviewees on a deeper level. Think about adapting the current interview process to incorporate more ways to get to know your interviewee to determine if they are the right fit.
12. After hiring a virtual employee, ensure you are doing more than just connecting to hear about their work. Make a point to find ways to connect on a deeper level to maintain the experience of your organization's culture. Culture can be easily lost in a virtual environment affecting the longevity of employees within an organization and impacting the outputs the organization can reach.
13. When considering your company's organizational chart, the virtual world will require more technical skills for your business to be a success. Consider creating new roles that focus on technical skills to support your organization in growing virtually.

For more detailed results, please read the full report.

Project Overview

Saint Mary's University Entrepreneurship Centre (SMUEC) collected data from businesses across Atlantic Canada to better understand the impact that the COVID-19 pandemic has had on the business community as well as seek insight on the usefulness of funding programs offered both by the federal government and provincial governing bodies. All data in this report has been anonymized for privacy. The research data included in the report began in March 2020 and was concluded in March 2022.

Research: Phase 1

SMUEC created an online survey tool of approximately 30 questions which took 15 minutes to complete to measure business owners' and key decision makers' attitudes toward COVID-19 (Appendix A). SMUEC initially distributed the survey via its social media channels (Facebook, LinkedIn, and Instagram) with free posts requesting its network participate, and paid ads targeted at business owners in all four provinces. SMUEC also reached out to its networks of similar organizations and service providers across Atlantic Canada to distribute the survey tool to their members, partners, etc. However, this approach proved to be somewhat ineffective. The social media push did not generate much response, and many of SMUEC's partners informed us that they were either planning their COVID-19 research project, had already run such a project, that their members were not interested in completing such a survey, or that they were protecting their members from outside research requests due to the very high volume of research requests happening during that period in the ecosystem.

SMUEC then engaged with a 3rd party data collection service to utilize their panel of business owners and decision-makers across Atlantic Canada. Between all these approaches, SMUEC collected 148 responses from English speakers. A French survey was also available during the distributions but SMUEC did not have any French responses. This phase of research took place from March 2020 to July 2021.

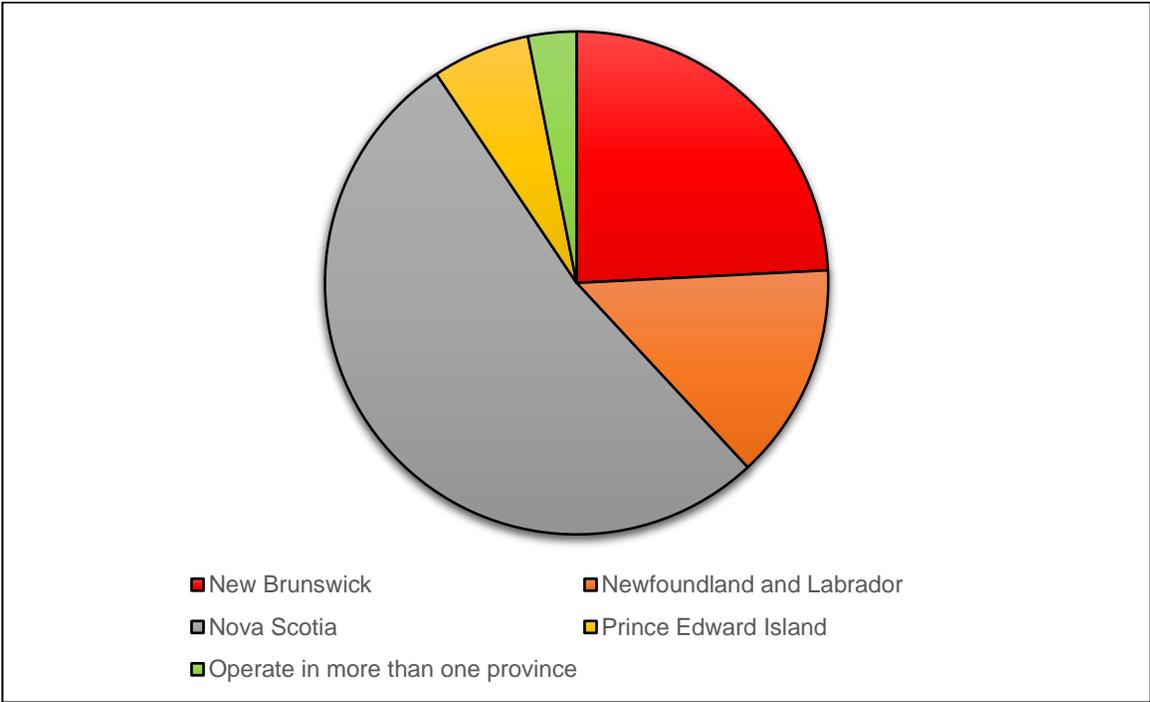
Research Results: Phase 1

In this section are the results from March 2020 to July 2021. Results are broken down into demographics, business industry and operation, the impact of COVID-19 on businesses and the response to the federal and provincial funding programs.

Demographics - Location

Survey respondents reported operations based in the Atlantic provinces, distributed as follows:

Province	Number of Responses	Percentage
New Brunswick	45	24.2%
Newfoundland and Labrador	29	13.9%
Nova Scotia	61	52.5%
Prince Edward Island	10	6.3%
Operate in more than one province	3	3.1%
Total	148	100%



Demographics - Personal

Male and female respondents were equally represented in addition to 1% who declined to specify gender in the survey response, and 1% identified a gender other than male or female. Additionally;

- 3% identified as LGBTQ2SIA+
- 1.4% identified as an immigrant
- 5% identified as a person living with a disability
- 1% identified as Indigenous

The average age of respondents was 46 years of age, with the youngest age being 18 and the oldest 78.

Demographics – Business Experience

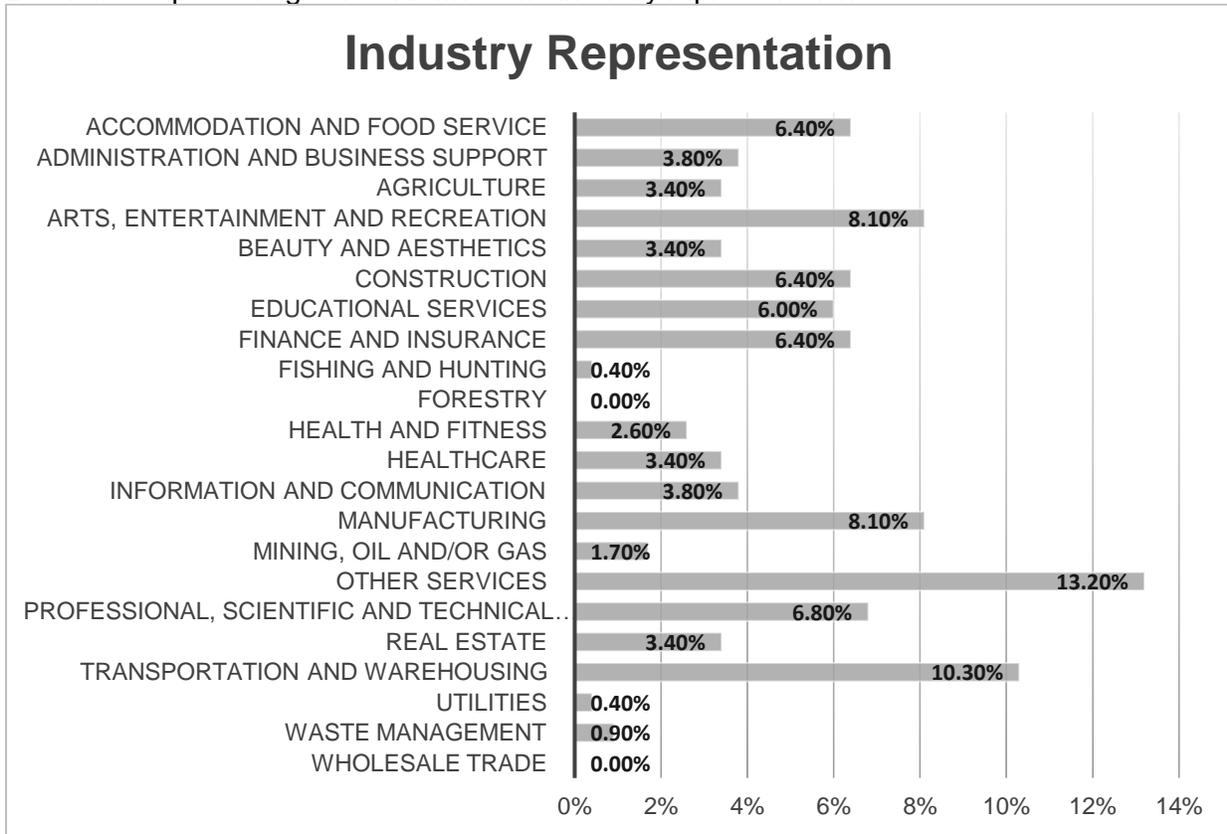
Of those who responded to the survey, 54.1% were business owners while 45.9% were major decision-makers within the organization. When reporting whether the business that they were reporting about was their first, 62.2% indicated that it was, while 37.8% identified that they had previously had or are currently operating other businesses.

Business Industry and Operations - Industry

Industries represented in the survey results are as follows:

Industry	Number of Responses
Accommodation and Food Service	10
Administration and Business Support	6
Agriculture	5
Arts, Entertainment and Recreation	12
Beauty and Aesthetics	5
Construction	9
Educational Services	9
Finance and Insurance	9
Fishing and Hunting	1
Forestry	0
Health and Fitness	4
Healthcare	5
Information and Communication	6
Manufacturing	12
Mining, oil and/or gas	3
Other services	20
Professional, Scientific and Technical Services	10
Real Estate	5
Transportation and Warehousing	15
Utilities	1
Waste Management	1
Wholesale Trade	0
Total	148

Below is the percentage breakdown of the industry representation:



Business Industry and Operations – Revenue Sources

When asked if the business was impacted by tourism, 42% reported being impacted, while 58% reported no impact. Of the businesses that reported being impacted by tourism, the average revenue from tourism was 48%, with a low of 4% and a high of 100% of revenue. Businesses represented included 54% urban operations (core population of 10,000 or more), 20% rural, and 26% include a mix of urban and rural.

Business Industry and Operations – Employees

Number of Employees in the Business	Number of Responses	Percentage
Sole Proprietor	26	17.9%
1-4	24	15.9%
5-9	18	11.9%
10-19	18	12.4%
20-49	15	10.0%
50-99	13	8.5%
100-499	18	12.4%
500+	16	10.9%
Total	148	100%

Impact of COVID- 19 on Business - Outlook

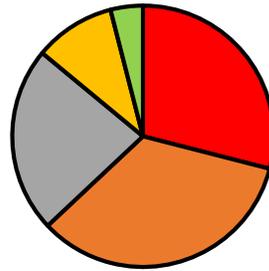
Respondents were asked to report on the status of their business at the time of the survey, responses were as follows:

- 53% of reported businesses had been open since the beginning of the pandemic
- 29% of reported businesses had closed but were open again
- 13% of reported businesses were closed but were expected to reopen
- 5% of reported businesses had permanently closed

When asked about their feelings on the future of their business related to COVID-19, business owners and leaders responded with the following:

- My business will definitely survive – 29%
- My business will likely survive – 34%
- I am unsure about whether or not my business will survive – 23%
- My business may not survive – 10%
- My business will definitely not survive – 4%

Attitudes Toward Business Community



- My business will definitely survive
- My business will likely survive
- I am unsure about whether or not my business will survive
- My business may not survive
- My business will definitely not survive

Impact of COVID-19 on Business – COVID-19 Impact and Adaptations

When asked about the largest impact that COVID-19 had upon the business across several categories (i.e. supply chain, operational costs, revenue, access to credit, etc.) the following were indicated as having the most significant negative impact upon businesses:

- Access to existing customers
- Access to new customers
- Ability to operate as intended (e.g. opening, locations, etc.)
- Resources (time, money, attention) to conduct research and development

Various adaptations were made to respond to COVID-19 challenges, the most common of which included:

- Adding a new e-commerce platform
- Reducing staff
- Expanding into new markets
- Adding new products or services
- Adding flexible work options (e.g. flex-time, work from home, etc.)

Usefulness of Federal and Provincial Funding Support - Federal

According to survey respondents, the following federal supports were the most useful:

- Business Income Tax Deferral
- Canada Emergency Business Account interest-free loans (CEBA)
- Canada Emergency Wage Subsidy (CEWS)
- Temporary 10% Wage Subsidy

Participants were asked to indicate the usefulness of 28 different available funds provided by the Government of Canada as COVID-19 support (see Appendix A for the full list). In their responses they were given a scale with the following response options:

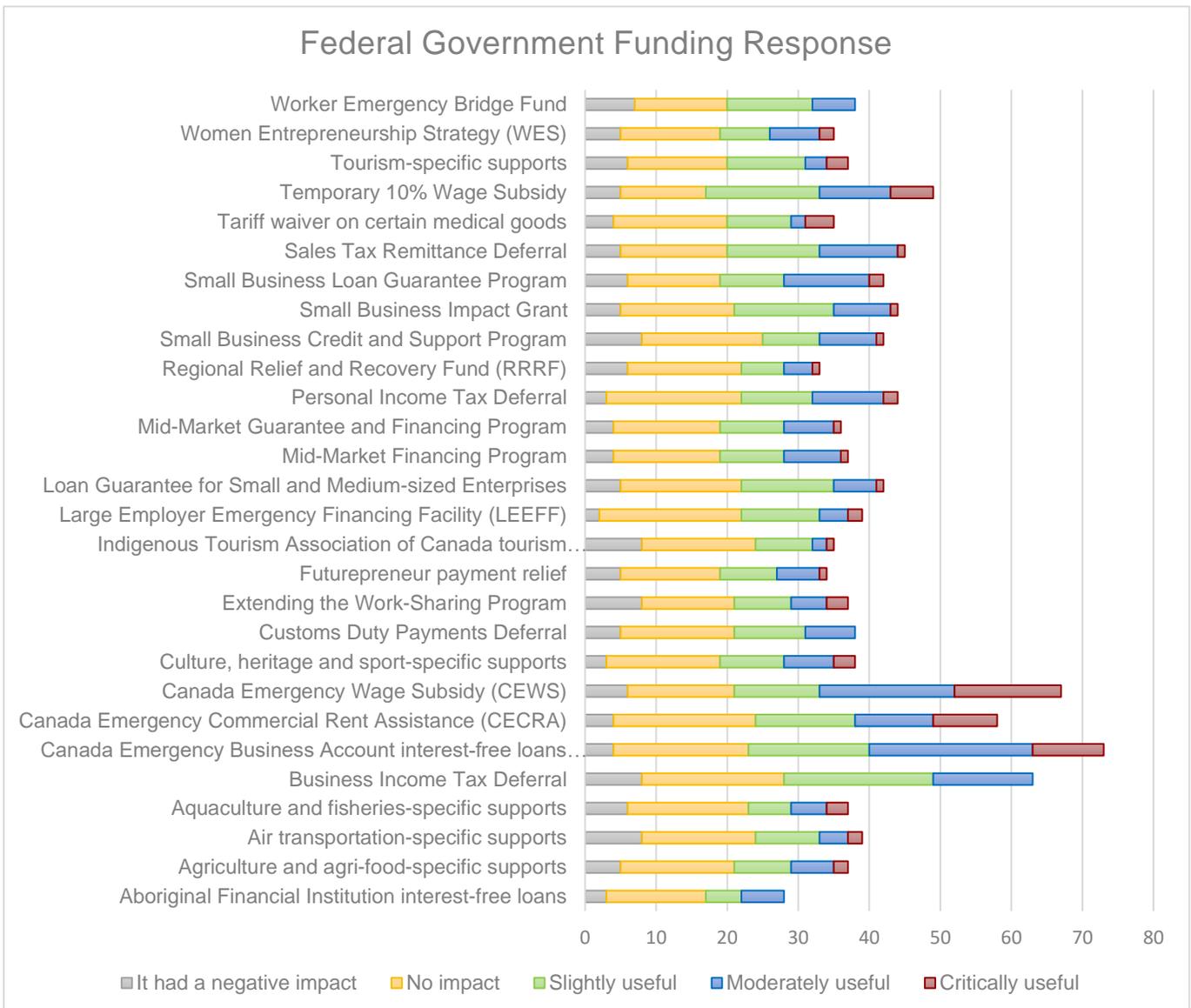
- Not applicable
- I applied but didn't receive support
- It had a negative impact
- No impact
- Slightly useful
- Moderately useful
- Critically useful

The chart below represents the number of responses that were not applicable for each fund and those that applied but were not successful.

Usefulness of Government of Canada supports	Not applicable	I applied but didn't receive support
Worker Emergency Bridge Fund	78%	1%
Women Entrepreneurship Strategy (WES)	80%	1%
Tourism-specific supports	79%	1%
Temporary 10% Wage Subsidy	72%	1%
Tariff waiver on certain medical goods	79%	1%
Small Business Loan Guarantee Program	76%	1%
Small Business Impact Grant	73%	2%
Small Business Credit and Support Program	76%	1%
Sales Tax Remittance Deferral	74%	1%
Regional Relief and Recovery Fund (RRRF)	79%	3%
Personal Income Tax Deferral	75%	0%
Mid-Market Guarantee and Financing Program	79%	1%
Mid-Market Financing Program	79%	0%
Loan Guarantee for Small and Medium-sized Enterprises	75%	1%
Large Employer Emergency Financing Facility (LEEFF)	77%	1%
Indigenous Tourism Association of Canada tourism stimulus fund	80%	0%
Futurepreneur payment relief	79%	2%
Extending the Work-Sharing Program	79%	0%
Customs Duty Payments Deferral	78%	1%
Culture, heritage and sport-specific supports	79%	0%
Canada Emergency Wage Subsidy (CEWS)	60%	3%
Canada Emergency Commercial Rent Assistance (CECRA)	65%	2%
Canada Emergency Business Account interest-free loans (CEBA)	58%	2%
Business Income Tax Deferral	64%	1%
Aquaculture and fisheries-specific supports	79%	1%
Air transportation-specific supports	78%	1%
Agriculture and agri-food-specific supports	78%	1%
Aboriginal Financial Institution interest-free loans	82%	2%

Out of 179 businesses who responded, on average 75% were not applicable for each federal fund. Of the funding programs which applications were submitted for, support was granted to all but approximately 1%.

Based on the responses from the businesses, below is a chart representing the impact the funding had on those that received funding. This chart indicates if the funding has a negative impact or if it was useful and to what degree it was useful for the business.



Nova Scotia

According to survey respondents from Nova Scotia, the following supports were most useful:

Most Useful:

- Business Support Website
- Small Business Credit and Support Program
- Small Business Impact Grant
- Small Business Reopening and Support Grant

Based on the government support offered in Nova Scotia, on average 77% of businesses who responded to the survey did not qualify for the funding. Of the various programs that were applicable and applied for, an average of 2% responded that the fund had a negative impact on their business and an average of 7.95% responded that the fund had no impact on their business.

Based on the responses, below is the outline of the utilization of each fund by sector:

- Agriculture Response Program – Funding was used by the manufacturing, arts, Entertainment and Recreation, construction, and health and fitness sectors.
- Business Support Website - Funding was used by the administration and business support, arts entertainment and recreation, construction, education services, health and fitness, information and communication, manufacturing, and other services sector.
- Restaurant Alcohol Take-out Program - Funding was used by the accommodation and food service, arts, entertainment and recreation, construction, educational services, health and fitness, and manufacturing sector.
- Small Business Credit and Support Program - Funding was used by the manufacturing, arts, entertainment and recreation, education services, health and fitness, healthcare, and information and communication sector.
- Small Business Impact Grant - Funding was used by the manufacturing, arts, entertainment and recreation, education services, health and fitness, and healthcare sector
- Small Business Loan Guarantee Program - Funding was used by the manufacturing, arts, entertainment and recreation, construction, education services, health and fitness, healthcare, and information and communications sector.

- Small Business Reopening and Support Grant - Funding was used by the administration and business support, arts, entertainment and recreation, healthcare, and manufacturing sector.
- Worker Emergency Bridge Fund- Funding was used by the manufacturing, arts, entertainment and recreation, construction, education services, healthcare, and information and communications sector.

New Brunswick

According to survey respondents from New Brunswick, the following supports were most useful:

- Provincial Loan and Interest Payment Deferral
- Working capital for Small Businesses
- Waiver of Late Fees for Property Taxes

Based on the government support offered in New Brunswick, on average 76.44% of businesses who responded to the survey did not qualify for the funding. Of the various programs that were applicable and applied for, an average of 4% responded that the fund had a negative impact on their business and an average of 7.56% responded that the fund had no impact on their business.

Based on the responses, below is the outline of the utilization of each fund by sector:

- Community Investment Fund – Funding was used by the finance and insurance, educational services, professional, scientific and technical service and education service sector.
- NB Small Business Emergency Working Capital Program- Funding was used by the beauty and aesthetics, healthcare, finance and insurance, and education services sectors.
- Provincial Loan and Interest Payment Deferral- Funding was used by the real estate, mining, oil and/or gas, finance and insurance, professional scientific and technical services and decatenation services sector.
- Waiver of Late Fees for Property Taxes- Funding was used by the beauty and aesthetics, healthcare, finance and insurance and professional, scientific and technical services sectors.

- Working capital for Small Businesses - Funding was used by the beauty and aesthetics, healthcare, finance and insurance, educational services, and professional, scientific and technical services sector

Prince Edward Island

According to survey respondents from Prince Edward Island, the following supports were the most useful:

- COVID-19 Business Adaptation Advice Program
- COVID-19 Operational Plan Template
- COVID-19 Workspace Adaptation Assistance Fund
- Property Tax Relief Measures Due to COVID-19

Based on the government support offered in Prince Edward Island, on average 82.05% of businesses who responded to the survey did not qualify for the funding. Of the various programs that were applicable and applied for, an average of 4.1% responded that the fund had a negative impact on their business and an average of 6.15% responded that the fund had no impact on their business.

Based on the responses, below is the outline of the utilization of each fund by sector:

- Broadband Fund for Business– Funding was used by the administration and business support sector.
- Commercial Rent Deferral Program- For those who received this fund, it had no impact or a negative impact on their business
- Business Adaptation Advice Program- Funding was used by the administration and business support and professional scientific and technical services sector.
- Operational Plan Template- Funding was used by the beauty and aesthetics, healthcare, finance and insurance and professional, scientific and technical services sectors.
- Support for Essential Workers- For those who received this fund, it had no impact or a negative impact on their business.
- Workspace Adaptation Assistance Fund - Funding was used by the administration and business support and professional scientific and technical services sector.
- Emergency Relief - Worker Assistance Program - For those who received this fund, it had no impact or a negative impact on their business.

- Emergency Working Capital Financing- Funding was used by the administration and business support sector.
- Employee Gift Card Program- For those who received this fund, it had no impact or a negative impact on their business.
- Fisheries Interest Relief Program- Funding was used by the administration and business support sector.
- Infection Prevention and Control Guidance Funeral Homes- Funding was used by the administration and business support sector.
- Post-Secondary Student Program- For those who received this fund, it had no impact or a negative impact on their business.
- Property Tax Relief Measures Due to COVID-19- Funding was used by the administration and business support sector.

Newfoundland

According to survey respondents from Newfoundland and Labrador, the following supports were the most useful:

- Child Care Centre and Family Child Care Homes Subsidy Program
- Fisheries and Land Resources programming
- Support for Agrifoods

Based on the government support offered in Prince Edward Island, on average 68.68% of businesses who responded to the survey did not qualify for the funding. Of the various programs that were applicable and applied for, an average of 3.16% responded that the fund had a negative impact on their business and an average of 8.33% responded that the fund had no impact on their business.

Based on the responses, below is the outline of the utilization of each fund by sector:

- Child Care Centre and Family Child Care Homes Subsidy Program- Funding was used by the educational services, other services, finance and insurance, mining, oil and/or gas sector.
- Employer Compensation for Workers in Self-Isolation- Funding was used by the educational services, health and fitness, finance and insurance, professional, scientific and technical services and insurance, mining, oil and/or gas sector.

- Extension of Fuel Tax Exemption Permits - Funding was used for educational services, finance and insurance, professional, scientific and technical services, mining, oil and/or gas, and finance and insurance.
- Extension of Tax Return Filing Deadlines and Remission of Interest and Penalties- Funding was used by the administration and business support, professional, scientific and technical services, and mining, oil and/or gas.
- Fisheries and Land Resources programming – Funding was used for educational services, health and fitness, other services, mining, oil and/ or gas, and finance and insurance sector.
- Labour Market Development Agreement- Funding was used by the educational services, finance and insurance, health and fitness and mining oil and/ or gas sector.
- Newfoundland Labrador Liquor Corporation (NLC) programming - Funding was used by the education services, finance and insurance, health and fitness and mining, oil, and/or gas sector.
- Other Waving or Deferral of Fees - Funding was used by the educational services, manufacturing, finance and insurance, health and fitness and mining, oil and/or gas sector.
- Sale of Alcohol with Takeout/Curbside Pickup and Delivery- Funding was used by the educational services, finance and insurance, health and fitness and mining, oil and/or gas sector.
- Support for Agrifoods - Funding was used by the educational services, finance and insurance, and mining, oil and/or gas sector.
- Service NL programming - Funding was used by the educational services, finance and insurance, and mining, oil and/or gas sector.
- Workforce Development Agreement - Funding was used by the educational services, finance and insurance, and mining, oil and/or gas sector.

Research: Phase 2

The research project as originally envisioned planned to collect longitudinal data from the participants in Phase 1. The plan was to check in with them several times a year during the period of the pandemic to track how their businesses were responding to challenges as they evolved. The Phase 1 survey had an option for participants to opt into this longitudinal research project. Unfortunately, very few (less than 10) participants opted into this option and none of those who opted in responded to calls to further participate in additional research.

SMUEC pivoted its approach at this time to use leverage its network and other large business-facing programs running at that time to collect information on how businesses were responding deeper into the pandemic. SMUEC conducted approximately 20 interviews to collect qualitative data on how businesses were responding to the pandemic at that point. This approach was run from July 2021 – January 2022.

Research Results: Phase 2

With the model of virtual interviews, SMUEC completed 20 interviews with business owners across Atlantic Canada, predominantly in Nova Scotia. Below is a breakdown of the business owners that were interviewed based on the demographic breakdown and breakdown by the business sector.

Demographic Breakdown		
Province	Number of Interviews	Percentage
Nova Scotia	18	90%
New Brunswick	0	0%
Prince Edward Island	1	5%
Newfoundland	1	5%
Total	20	100%

Sector Breakdown		
Sector	Number of Interviews	Percentage
Accommodation and Food Service	3	15%
Administration and Business Support	1	5%
Arts, Entertainment and Recreation	2	20%
Beauty and Aesthetics	1	5%
Educational Services	3	15%
Healthcare	2	10%
Other services	1	5%
Professional, Scientific and Technical Services	3	15%
Retail	4	20%
Total	20	100%

Response Themes:

Interviews were conducted focusing on the business owners' experience during COVID-19, what, if any, changes were required in the business models, how business owners felt about the government's response to COVID-19 and their experience with the funding available to support the business.

The data represents 20 businesses across 9 different business sectors including 3 businesses that were shut down due to COVID-19 and 2 businesses that were in the startup phase (meaning they have been in operation for less than a year and were in the process of fully launching the business when COVID-19 hit).

Challenges:

- Experience for the majority of business owners has been overwhelming and confusing, even as things become more “normal”.
- Uncertainty of current rules and regulations that apply to the organization to continue operating safely.
- Struggle with staffing including retaining current staff, and finding staff that is willing to stop receiving CERB and work.
- Vaccine verification has created additional responsibilities for business owners and increased the responsibility for staff. There is a lot of uncertainty if this is being done properly or not.

- With the move to a virtual world, many businesses required website development with needs ranging from starting from scratch to implementing online eCommerce options

Positives:

- Ability to increase collaboration nationally and internationally with everyone online.
- Participants have been required to pivot their businesses and develop new business models moving forward.
 - Permanent business operations - One coaching business reported the pandemic caused a dramatic decrease in their revenue which forced them to develop a new business model. The original model training was delivered in person to large groups where the trainer would travel to the company to deliver the training. COVID-19 put an abrupt stop to this method. To adapt this company decided to use this time to revamp the business and increase the technical training in the organization. They invested in technology (i.e. website, zoom license, online training tools, etc.) and leaned on community organizations to pivot the business model to offer a virtual form of training. This business has been in operation since 2017 and with this change, 2021 was its highest year of revenue.
 - Short-term change with the potential to become a long-term change – Several restaurants were forced to offer their products through online delivery as indoor dining was completely shut down. Owners were forced to consider if they should shut down or adapt. Most adapted their business model to incorporate delivery by selecting a delivery service and investing in materials for delivered meals.
 - One Retail Start-up was working to launch their business when the pandemic hit. They shifted their entire business model based on the impacts of COVID-19. With all of their staff working from home, and the adjusted business world they were launching their business in the owner decided not to open a physical location and switch their sales channels to online and business-to-business sales. This pivot worked very well for them as they could make products and ship them from home, save on rent and provide freedom to their staff.

- Participants have either pivoted their model to change permanently or continue under 'pandemic operations' until they see more normalcy.
- Participants believed that the government communication about changes was good but still caused confusion in some cases.
- Since online connections and purchasing were required, consumers are more likely to use online services which have been beneficial for many businesses.
- Community support that provided a space for support from people experiencing the same challenges and guidance were key to the success of businesses during this challenging time.
- Participants were able to examine different revenue streams for their organization.

Participant Opinions on Government Response:

- Participants reported the government encouraged consumers to engage with small & local businesses, which helped small businesses that were trying to get their name out there.
- Participants responded with frustrations that there were individuals that were making as much on CERB as they would in a position. Business owners felt that this deterred people from finding employment and made it very challenging for the business to retain or hire new employees.
- Participants felt that there were not any opportunities for small business owners to contribute to the decision process the government was going through to release new changes. They stated that it felt as if small businesses were considered last or not at all.
- Participants' responses from startup businesses:
 - One business stated that when searching for grants start-ups were not considered as there was a requirement to have been in business for a minimum of 18 months.
 - One business stated they were required to wait lengthened wait times for funding or support that took too long to help. A start visa was applied for which typically takes 6-8 months. It is still processing and could take up to 32 months.
- Participants thought that money was given to large companies that had the means to continue their business through COVID-19, where many small businesses were not

able to access funding due to eligibility requirements. Below is a highlighted response from a small business:

- One business stated that there was not enough funding to support small businesses. Funds were offered but it took so long to get through the request it slowed down actually receiving the support when it was needed. Criteria was intensive which slowed it down more. Due to the delay in funding, early start-ups were not necessarily able to stay in operation. They stated that support was provided to those that have the means to get through the pandemic, but the government did not consider small businesses.
- Participants responded that there was no recognition of the need for mental health support for business owners and staff.

Feedback on Funding Opportunities:

- At one of the most decision-heavy, confusing, and challenging times, participants were required to put a lot of time and effort into accessing funding just to stay open. With this, there was a lack of clarity for businesses to understand if they were eligible for the funds. This was a major deterrent for owners to apply.
- For those who fit the funding available, it was critical to their success.
- It was very challenging for participants to know the correct spot to look for funding.
- There was no blanket funding for small business owners.
- There was a fear and expectation that leaders will tighten up on funds and it will remain this way for the foreseeable future.
- Many funding organizations came in to provide lending for the businesses that fell through the cracks (I.e. CBDC).
 - NRC was great support for start-ups that did not have access to many of the grants that required the business to be in operation for 18 months. COVID-19 did not affect the NRC offerings and they were able to support businesses through their funding.
 - CBDC provided funding that covered businesses that did not qualify for the government loan that was being offered
 - NSBI offered many courses to businesses virtually to help them with business challenges they were facing amid the pandemic

- Vaccinations required the ability to be able to scan QR codes to verify. No support was provided to access new technology for the business to allow the staff to check this without having to use personal technology.
- No funding is available for business owners who receive dividend
- Several gaps in the funding available resulted in many small businesses falling through the cracks.
- The funding process was either daunting, confusing if a business was eligible or there was a complete gap where the businesses could not find any funding at all, which resulted in business owners relying on personal funds or CERB (if they qualified).

Funding Opportunities Utilized by Interviewees:

1. Tourism Sector grant for up to \$5,000 to support businesses during COVID-19
2. Patio Grant offered to restaurants businesses to assist them with the new requirements of COVID-19
3. Canada Emergency Wage Subsidy (CEWS) is available for businesses that have seen a significant revenue drop
 - a. This helped businesses retain current employees
4. Rent Subsidy for business owners to assist with rent payments
 - a. Landlords received support through the rent subsidy but the businesses who were renting from the landlord did not receive funding to support them with rent payments.
 - b. Revenues needed to be low enough to qualify for this fund
 - c. Businesses needed an HST number to get this
5. Digital Nova Scotia \$5,000 grant to assist businesses with the development of their online presence
 - a. This fund was very positively received by businesses. It was a great fund to support businesses that did not have the technical skills in-house they needed to be able to advance their business through technology. This allowed more businesses to be digitally competitive during the pandemic.
6. Canadian Emergency Business Account program offered interest-free loans of up to \$60,000 to small businesses and not-for-profits.
 - a. Late fees were charged to businesses when payback was requested. This payback was hard on businesses especially small businesses

- b. Companies that offered stock to their employees did not get access to this fund.
- c. Strict eligibility was enforced with this fund and the information about this fund was stated by one business owner as too long. It took a long time and a lot of steps to realize they were not eligible for the fund.
- d. At the end of 2020, the funds rules for this fund were adjusted which opened up the fund to more businesses.

Research: Phase 3

As the most serious stages of the pandemic (in terms of business interruptions) appeared to be drawing to a close, SMUEC decided to launch another online survey as another check-in on how businesses were responding to, and planning for, COVID-19. The second survey was focused on slightly adjusting the questions to understand how much COVID-19 impacted the business and how prominent it still is in its operations. The survey used the same 3rd party survey panel company as the first round of data collection. Survey respondents were asked approximately 30 questions (Appendix B), which took an average of 15 minutes for them to complete. One hundred and eighty-seven survey responses were collected, which included 124 English and 63 French responses. This approach ran during March 2022.

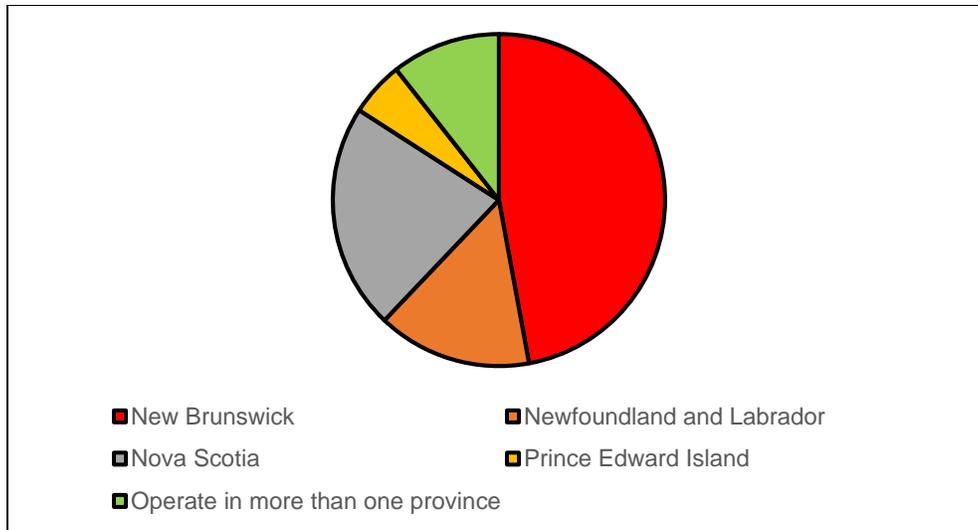
Research Results: Phase 3

Results are broken down into demographics, business industry and operation, the impact of COVID-19 on businesses and the response to the federal and provincial funding programs.

Demographics - Location

Survey respondents reported operations based in the Atlantic provinces, distributed as follows:

Province	Number of Responses	Percentage
New Brunswick	88	47.1%
Newfoundland and Labrador	28	15%
Nova Scotia	41	22%
Prince Edward Island	10	5.3%
Operate in more than one province	20	10.6%
Total	187	100%



Demographics - Personal

Responses were broken down to 70% male and 29% female respondents, in addition to 1% who declined to specify gender in a survey response. Additionally;

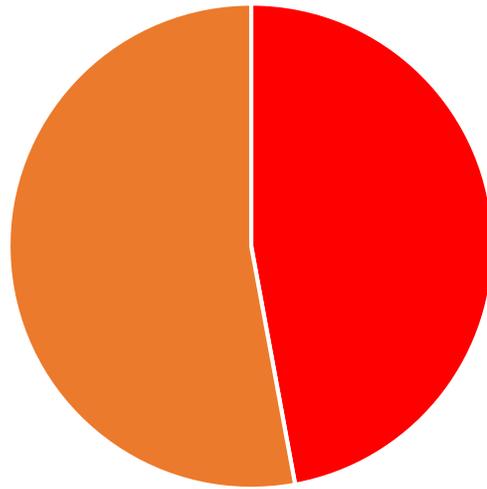
- 7% identified as LGBTQ2SIA+
- 8% identified as an immigrant
- 6.4% identified as a person living with a disability
- 15% identified as Indigenous
- 7.5% identified as a Visible Minority

The average age of respondents was 45 years of age, with the youngest age being 21 and the oldest 82.

Demographics – Business Experience

Of those who responded to the survey, 47.1% were business owners while 52.9% were major decision-makers within the organization.

Business Experience

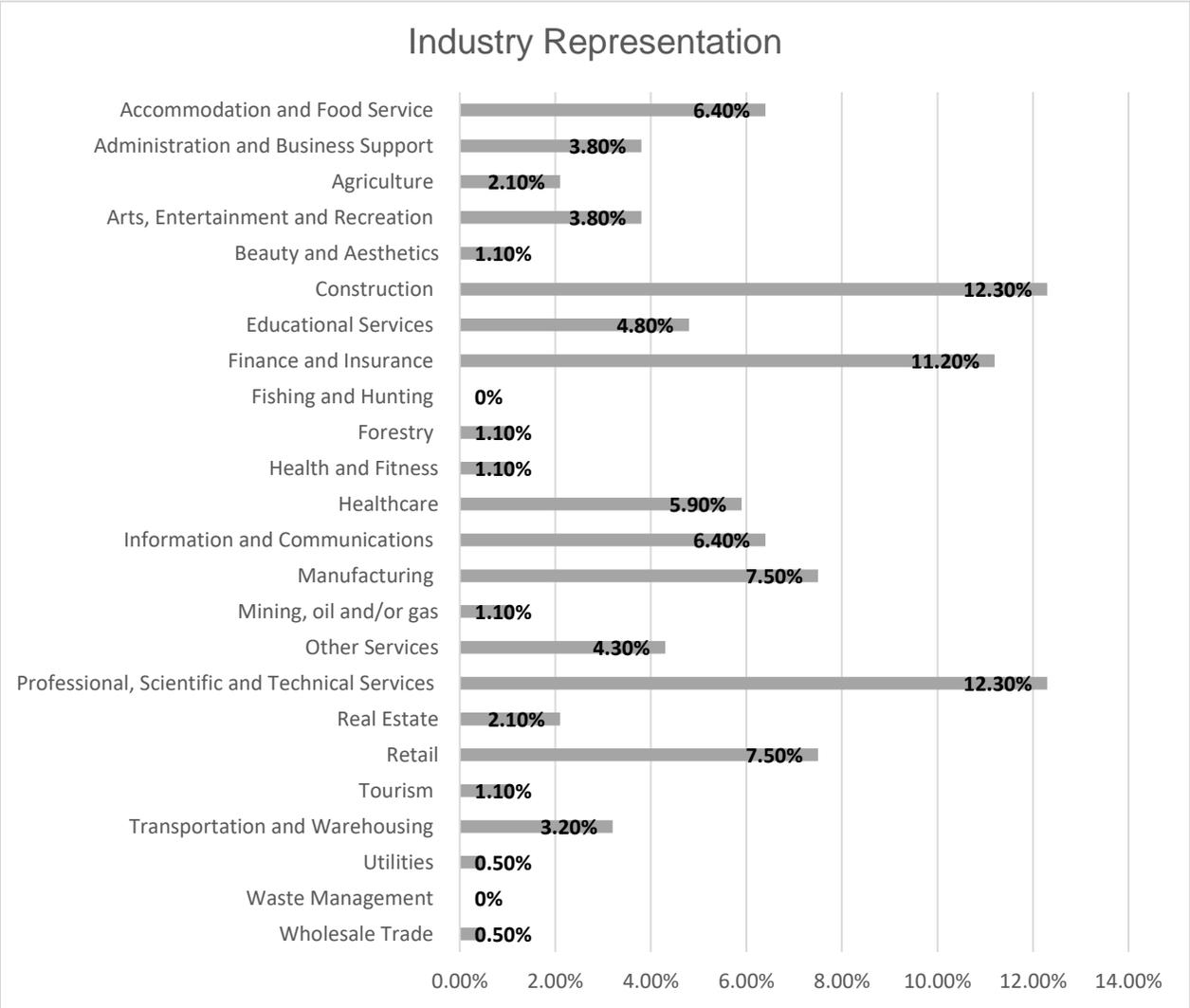


■ Business Owner ■ Major Decision Maker

Business Industry and Operations - Industry

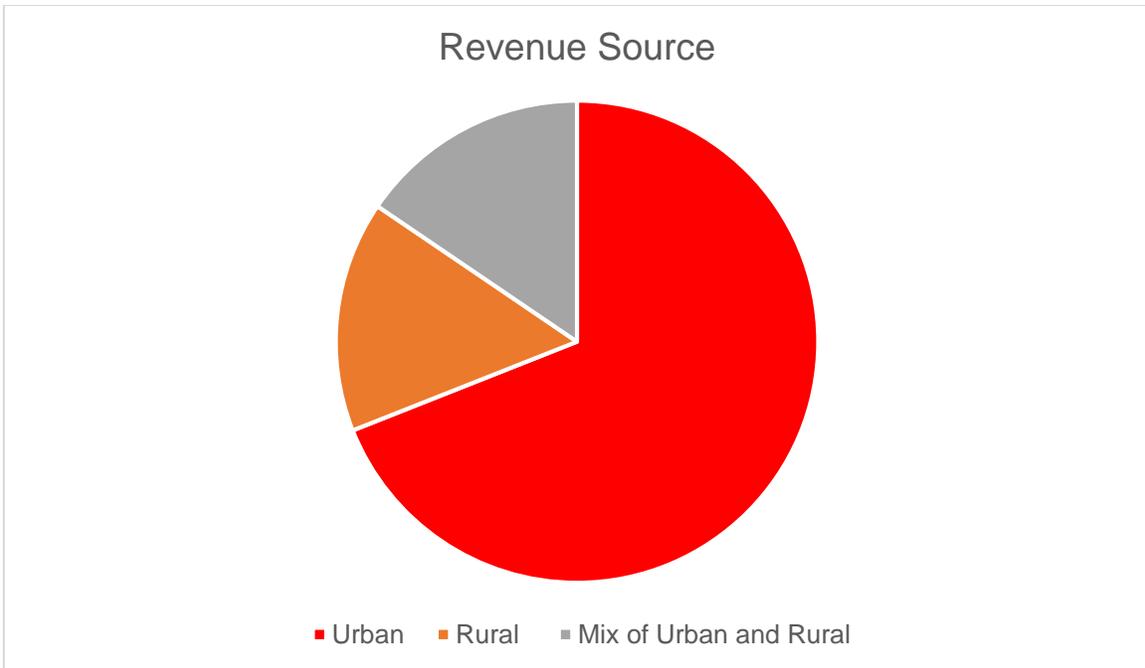
Industries represented in the survey results are as follows:

Industry	Number of Responses
Accommodation and Food Service	12
Administration and Business Support	7
Agriculture	4
Arts, Entertainment and Recreation	7
Beauty and Aesthetics	2
Construction	23
Educational Services	9
Finance and Insurance	21
Fishing and Hunting	0
Forestry	2
Health and Fitness	2
Healthcare	11
Information and Communications	12
Manufacturing	14
Mining, oil and/or gas	2
Other Services	8
Professional, Scientific and Technical Services	23
Real Estate	4
Retail	14
Tourism	2
Transportation and Warehousing	6
Utilities	1
Waste Management	0
Wholesale Trade	1
Total	187



Business Industry and Operations – Revenue Sources

Businesses represented included 69% urban operations (core population of 10,000 or more), 15.5% rural, and 15.5% include a mix of urban and rural.



Business Industry and Operations – Employees

Number of Employees in the Business	Number of Responses	Percentage
Sole Proprietor	34	17.9%
1-4	30	15.9%
5-9	22	11.9%
10-19	23	12.4%
20-49	19	10.0%
50-99	16	8.5%
100-499	23	12.4%
500+	20	10.9%
Total	187	100%

Impact of COVID-19 on Business; Comparison of Past and Future of Businesses

Respondents were asked to compare the impact COVID-19 had on the revenue of their business between the period of the COVID-19 pandemic (March 2020 - March 2022) to the pre-pandemic revenue levels. Responses were as follows:

Overall Revenue Impact:

- My revenue was much worse during the pandemic – 7%
- My revenue was slightly worse during the pandemic – 24%
- My revenue had no change during the pandemic – 33%
- My revenue was slightly better during the pandemic – 28%
- My revenue was much better during the pandemic - 8%

Revenue Impact by Sector						
	Much Worse	Slightly Worse	No Change	Slightly Better	Much Better	Total
Accommodation and Food Service	33.3%	50%	0	0	16.7%	100%
Administration and Business Support	0	60%	20%	20%	0	100%
Agriculture	0	0	0	100%	0	100%
Arts, Entertainment and Recreation	16.7%	16.7%	16.7%	33.2%	16.7%	100%
Beauty and Aesthetics	0	0	0	0	100%	100%
Construction	0	0	50%	16.7%	33.3%	100%
Educational Services	0	14.2%	28.6%	14.3%	42.9%	100%
Finance and Insurance	0	23%	0	77%	0	100%
Fishing and Hunting	0	0	0	0	0	N/A
Forestry	0	0	0	0	0	N/A
Health and Fitness	0	100%	0	0	0	100%
Healthcare	11.1%	33.3%	33.3%	11.1%	11.1%	100%
Information and Communications	0	11.1%	11.1%	66.7%	11.1%	100%
Manufacturing	15.4%	7.7%	23%	38.5%	15.4%	100%
Mining, oil and/or gas	0	50%	0	50%	0	100%
Other Services	25%	25%	50%	0	0	100%
Professional, Scientific and Technical Services	0	31.3%	18.8%	37.5	12.5%	100%
Real Estate	0	0	33.3%	33.3%	33.3%	100%
Retail	0	9%	45.5%	45.5%	0	100%
Tourism	0	100%	0	0	0	100%
Transportation and Warehousing	0	66.7%	33.3%	0	0	100%
Utilities	0	0	0	0	0	N/A
Waste Management	0	0	0	0	0	N/A
Wholesale Trade	0	0	0	0	0	N/A

Respondents were asked to compare the impact COVID-19 had on the profitability of their business between the period of the COVID-19 pandemic (March 2020 - March 2022) to the pre-pandemic profitability levels. Responses were as follows;

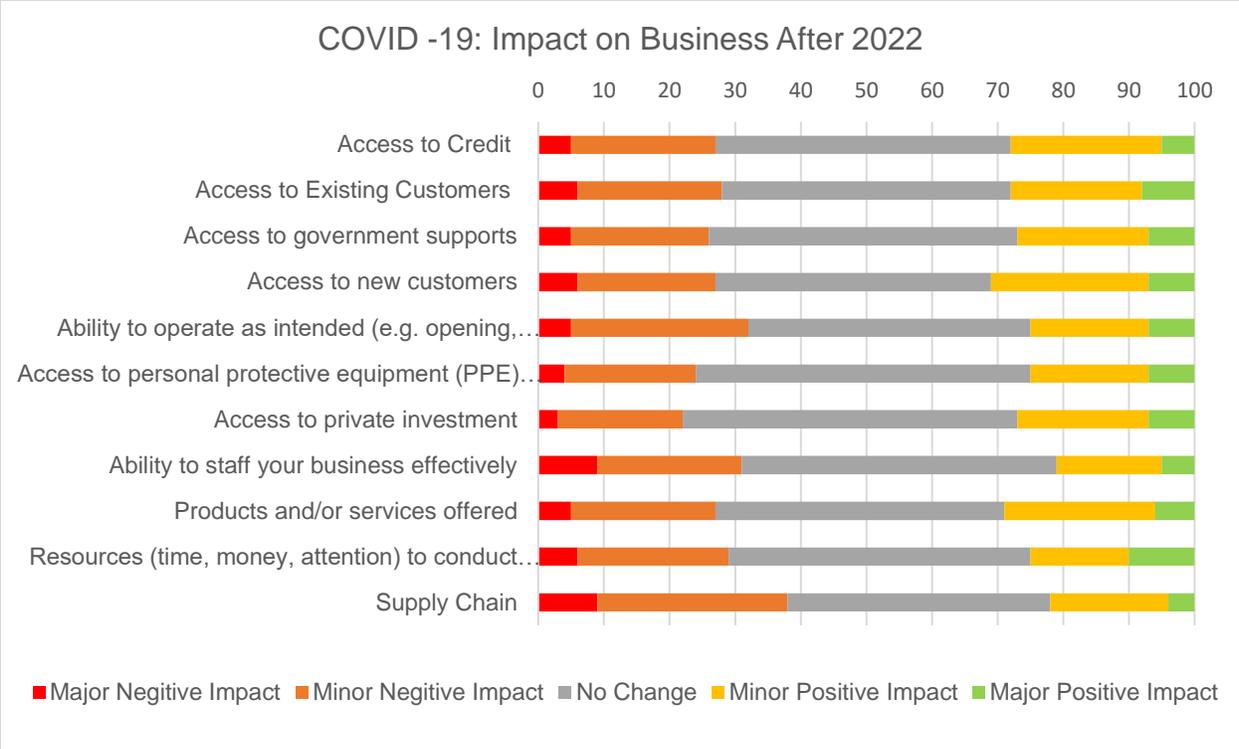
Overall Profit Impact:

- My profitability was much worse during the pandemic – 7%
- My profitability was slightly worse during the pandemic – 21%
- My profitability had no change during the pandemic – 38%
- My profitability was slightly better during the pandemic – 22%
- My profitability was much better during the pandemic - 12%

Profit Impact by Sector						
	Much Worse	Slightly Worse	No Change	Slightly Better	Much Better	Total
Accommodation and Food Service	33.3%	33.3%	0	33.3%	0	100%
Administration and Business Support	0	0	60%	20%	20%	100%
Agriculture	0	0	0	100%	0	100%
Arts, Entertainment and Recreation	16.7%	16.7%	0	33.3%	33.3%	100%
Beauty and Aesthetics	0	0	0	100%	0	100%
Construction	0	33.3%	50%	16.7%	0	100%
Educational Services	0	14.2%	28.6%	28.6%	28.6%	100%
Finance and Insurance	7.7%	7.7%	15.3%	23.1%	46.2%	100%
Fishing and Hunting	0	0	0	0	0	N/A
Forestry	0	0	0	0	0	N/A
Health and Fitness	0	100%	0	0	0	100%
Healthcare	0	33.3%	55.6%	11.1%	0	100%
Information and Communications	0	33.3%	11.1%	33.3%	22.2%	100%
Manufacturing	15.4%	15.4%	23.1%	30.8%	15.4%	100%
Mining, oil and/or gas	0	50%	0	50%	0	100%
Other Services	25%	25%	50%	0	0	100%
Professional, Scientific and Technical Services	0	31.3%	37.5%	25%	6.2%	100%
Real Estate	0	0	0	33.3%	66.7%	100%
Retail	0	9%	45.6%	36.5%	9%	100%
Tourism	0	100%	0	0	0	100%
Transportation and Warehousing	0	66.7%	33.3%	0	0	100%
Utilities	0	100%	0	0	0	100%
Waste Management	0	0	0	0	0	N/A
Wholesale Trade	0	0	0	0	0	N/A

Respondents were asked to indicate to what degree their business is still being impacted in March 2022 by the following:

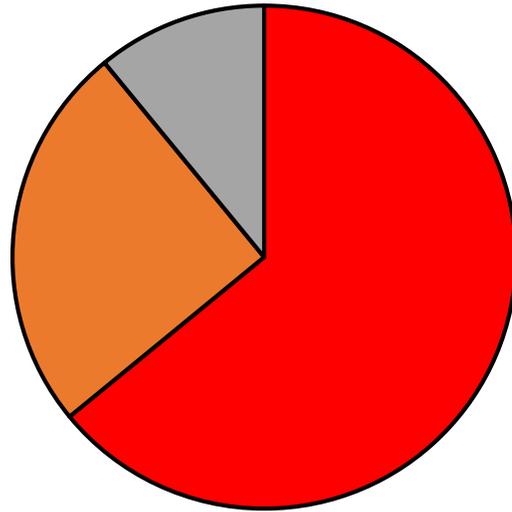
- Access to credit
- Access to existing customers
- Access to government supports
- Access to new customers
- Ability to operate as intended (e.g. opening, locations, etc.)
- Access to personal protective equipment (PPE) and/or other sanitary measures
- Access to private investment
- Ability to staff your business effectively
- Products and/or services offered
- Resources (time, money, attention) to conduct research and development
- Supply chain



Respondents were asked on a scale of 1 – 10 (with 1 being not important at all and 10 being critically important) how important COVID-19 is in their current business strategy through the remainder of 2022 and beyond. For this report, responses have been grouped where ratings from 1-3 were ranked not important at all, 4-7 represent somewhat important, and 8-10 represent critically important. Responses were as follows;

- 13.4% stated COVID-19 will not be important at all for their current business strategy through the remainder of 2022 and beyond
- 48.7% stated COVID-19 will be somewhat important for their current business strategy through the remainder of 2022 and beyond
- 37.9% stated COVID-19 will be critically important for their current business strategy through the remainder of 2022 and beyond

COVID-19 Importance Moving Forward



■ Not Important ■ Somewhat Important ■ Critically Important

Importance of COVID-19 in the Future of the Business – By Sector

	Not Important	Somewhat Important	Critically Important	Total
Accommodation and Food Service	15%	54%	31%	100%
Administration and Business Support	0%	57%	43%	100%
Agriculture	50%	50%	0%	100%
Arts, Entertainment and Recreation	29%	57%	14%	100%
Beauty and Aesthetics	50%	0%	50%	100%
Construction	17%	61%	22%	100%
Educational Services	0%	56%	44%	100%
Finance and Insurance	4%	48%	48%	100%
Fishing and Hunting	0%	0%	0%	N/A
Forestry	0%	50%	50%	100%
Health and Fitness	0%	50%	50%	100%
Healthcare	9%	64%	27%	100%
Information and Communications	8%	34%	58%	100%
Manufacturing	14%	43%	43%	100%
Mining, oil and/or gas	50%	50%	0%	100%
Other Services	13%	50%	38%	100%
Professional, Scientific and Technical Services	13%	39%	48%	100%
Real Estate	50%	25%	25%	100%
Retail	14%	36%	50%	100%
Tourism	0%	100%	0%	100%
Transportation and Warehousing	0%	67%	33%	100%
Utilities	0%	0%	100%	100%
Waste Management	0%	0%	0%	N/A
Wholesale Trade	0%	0%	100%	100%

Importance of COVID-19 in the Future of the Business – By Business Size				
	Not Important	Somewhat Important	Critically Important	Total
Sole proprietor	39%	50%	11%	100%
1-4	37%	37%	26%	100%
5-9	25%	33%	42%	100%
10-19	5%	42%	53%	100%
20-49	5%	50%	45%	100%
50-99	6%	65%	29%	100%
100-499	8%	50%	42%	100%
500+	5%	46%	49%	100%

Respondents provided additional commentary on their experiences that they believed were not covered by the questions. Below are the additional responses categorized based on topics.

- Business Uncertainty
 - “We were unsure if we would stay open”
 - “People are still afraid to support the business in person.”
 - “I think that a lot has to still be done for our business to come out of the hole most are in.”
- Supply Chain
 - “My industry doesn't have the supply chain issues affecting others.”
- Staffing
 - “Finding employees was a key challenge”
 - “It’s hard to get employees when the government was giving money away to stay home”
- New Challenges/Opportunities created by COVID-19
 - “Shipping costs were a new and frustrating challenge”
 - “Still experiencing some minor delays in shipping and deliveries.”
 - “The restrictions caused issues”
 - “The effects of the pandemic are inconsistent among activities”
 - “Dealing with the consumer because of the mental attitude they have towards vaccinated and not vaccinated”

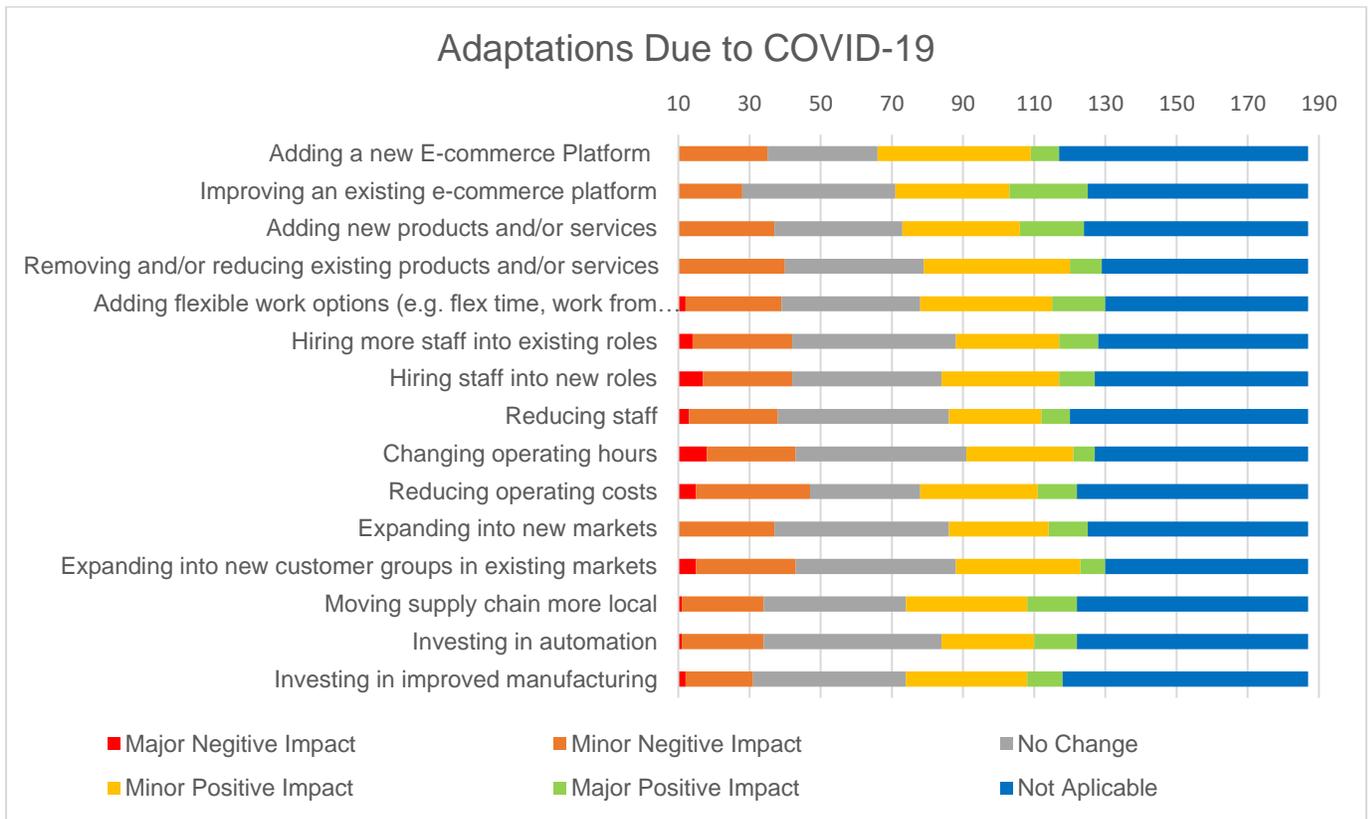
- “I own a painting company and the residential jobs have suffered because of the restriction and social distancing”
- “Our company is affected by the war.”
- “People who buy higher-end products have more money to spend when they are not able to travel.”

Impact of COVID-19 on Business – COVID-19 Business Adaptations

Respondents were asked to determine if adaptations were required throughout COVID-19 in the following categories, and to what degree the perceived effectiveness of the adaptations:

- Adding a new e-commerce platform
- Improving an existing e-commerce platform
- Adding new products and/or services
- Removing and/or reducing existing products and/or services
- Adding flexible work options (e.g. flex-time, work from home, etc)
- Hiring more staff into existing roles
- Hiring staff into new roles
- Reducing staff
- Changing operating hours
- Reducing operating costs
- Expanding into new markets
- Expanding into new customer groups in existing markets
- Moving the supply chain to more local
- Investing in automation
- Investing in improved manufacturing

The chart below represents the responses based on adaptations required throughout COVID-19 on a scale from major negative impact to major positive impact.

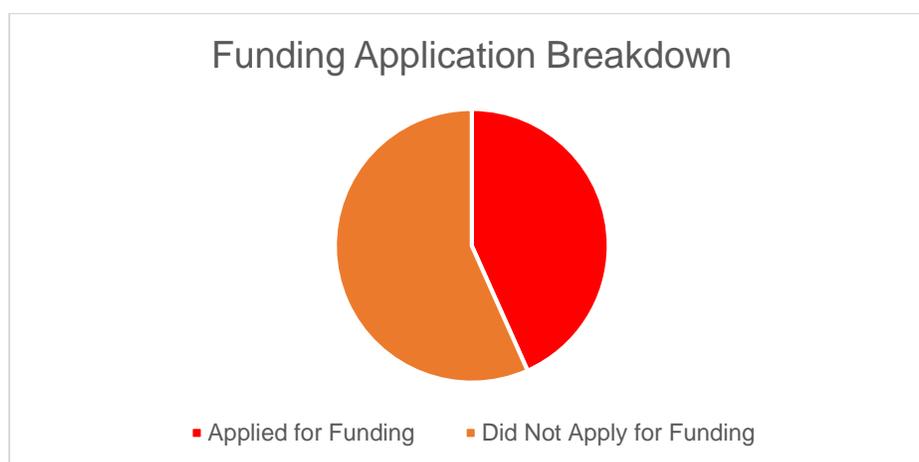


The chart above includes an additional section on the scale of “Not Applicable”. This represents the number of people who did not require this adaptation for their business throughout COVID-19. Below is a further breakdown of the responses that were “Not Applicable”.

Category	Number of Not Applicable Responses	Percentage
Adding a new e-commerce platform	70	37.43%
Improving an existing e-commerce platform	62	33.16%
Adding new products and/or services	63	33.69%
Removing and/or reducing existing products and/or services	58	31.02%
Adding flexible work options (e.g. flex-time, work from home, etc)	57	30.48%
Hiring more staff into existing roles	59	31.55%
Hiring staff into new roles	60	32.09%
Reducing staff	67	35.83%
Changing operating hours	60	32.09%
Reducing operating costs	65	34.76%
Expanding into new markets	62	33.16%
Expanding into new customer groups in existing markets	57	30.48%
Moving the supply chain to more local	65	34.76%
Investing in automation	65	34.76%
Investing in improved manufacturing	69	36.90%

Impact of COVID-19 on Businesses - Usefulness of Funding

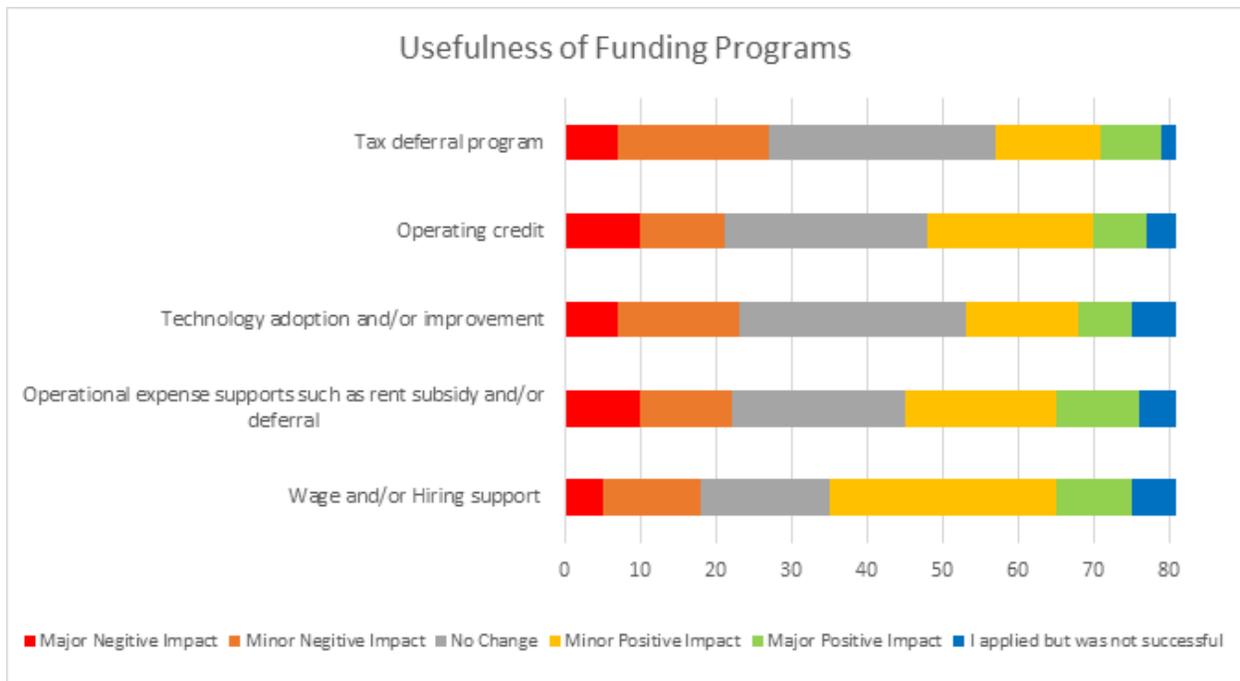
Respondents were asked about the usefulness of the federal and provincial funding offered throughout COVID-19. Out of the 187 responses, 57% (106 responses) of businesses applied for one or more funds since the beginning of the COVID-19 pandemic (March 2020- 2022), with 43% (81 responses) not applying for any funding opportunities.



To further understand the usefulness of the funding from the 43% who applied, respondents, were asked to rate the usefulness in the following categories:

- Tax deferral program
- Operating credit
- Technology adoption and/or improvement
- Operational expense supports such as rent subsidy and/or deferral
- Wage and/or Hiring support

After conducting the first phase of research data from March 2020 – July 2021, several key funding categories were identified. For this phase of research, we pulled the most used categories identified to understand the usefulness of each type of funding program. Responses were collected on a scale from major negative impact to major positive impact with the option to select no change or that they applied but were not successful.



Additional Funds Highlighted: All respondents were also given the option to add up to two additional funding that did not fit in the categories provided. Below are the two additional funds that were mentioned and the responses to the usefulness using the scale above.

- Provincial Business support – 1 response – Major Negative Impact
- CERB – 2 responses – Minor Positive Impact & Major Positive impact

Impact of COVID-19 on Businesses – Gaps Identified in Funding Opportunities

Respondents were asked if they identified any gaps within the COVID-19 response within their network. Out of the 187 responses, only 26 people responded that there were gaps. The gaps identified by the respondents are as follows:

- Many businesses required help but did not qualify for any of the existing programs
- There was a lot of downtime for businesses while the office closed
- Employees are no longer at work
- Office efficacy becomes low in a virtual setting
- Difficult to fully understand the requirements

Conclusion

Over the three phases of research conducted, SMUEC gained a deeper insight into how businesses were responding to various challenges and funding opportunities that were offered throughout the pandemic in Atlantic Canada. The phases were broken down to understand the experience amid the height of the pandemic and to understand the perspective of business owners as they move into the new world order. Data was collected through

- Survey data at the height of the pandemic between March 2020 and July 2021
- Interview data to gain deeper insights from business owners between July 2021 – December 2021
- Survey data to understand the impacts of the pandemic between January 2022 – March 2022.

SMUEC discovered a deeper understanding of the reaction of business owners in various sized organizations and industries on the funding availability created to support businesses in the Atlantic Canadian ecosystem. Based on the data collected, funding availability was offered immediately to react to the pandemic. This rapid unveiling of funds was necessary for businesses to remain in operation. However, even with the funding provided, several businesses either had to shut down their business until resections lifted or shut down permanently. It was stated that this negative impact was due to the major gaps that exist among the various funding opportunities. Below is a list of key funds that became available and were the most used funds based on the results of the data:

- Tax deferral program
- Operating credit
- Technology adoption and/or improvement
- Operational expense supports such as rent subsidy and/or deferral
- Wage and/or Hiring support

With the learning curve business owners had to go through to understand the availability of funds, many businesses were required to adapt their business model to adjust to the new online world.

Below are key adaptations that were required by businesses during the pandemic:

- Adding a new e-commerce platform – Businesses needed to do this to stay open. Because it was rushed, many were able to get the process started but had a long road ahead of them to be fully ready for online sales. It did however allow them to stay open and continue sales when they otherwise would have been shut down for elongated periods. Funds were available to support businesses in this move through COVID-19. It worked for most to get them on the right path.
- Reducing staff – This was not by choice but by funds available, hard decisions needed to be made. This was made easier with the availability of CERB but still challenged businesses to continue functioning in a new world with less staff to keep the business running.
- Expanding into new markets – This happened for many when they went online or were already online and pushed beyond their current market. This was a silver lining of COVID-19 as it pushed businesses to explore new locations they could sell to including national and international sales. This was a new model that some businesses created.
- Adding new products or services – This was also a silver lining. Some businesses shifted to creating products that supported COVID-19 (PPE). Others created entirely new products/services to push their business forward, or they developed new products/services based on the adjustments in the business. For example, restaurants added delivery, stores included pick-up options.
- Adding flexible work options (e.g. flex-time, work from home, etc.) – This adjustment forced employers to increase trust in employees and allow them to work from a safe location. As the world moved online, many people worked from home and had children at home. Workplaces needed to adapt to allow people to work from home and care for children.

Overall, SMUEC has created this report to represent the experiences of business owners in Atlantic Canada. This report provides insights on how businesses can prepare for the new world after the pandemic and advises Government on key challenges faced by businesses during the pandemic to adjust as needed.

Appendix

Appendix A –Below is the survey used for the phase 1 research that took place from March 2020 to July 2021

COVID-19 Business Impact Survey English

1. Thank you for participating in this research project. Saint Mary's University Entrepreneurship Centre (SMUEC) wants to track how COVID-19 is impacting businesses across Atlantic Canada, now and in the long term. To do this, we are distributing this short survey to measure current impacts, and are also requesting participation in very brief quarterly follow-up surveys to see what's changing over the next two years. You can also participate via a phone interview if you'd like to provide more detail on how you and your business is dealing with COVID-19. Through our work with small and medium-sized businesses across the Atlantic Region, we know that many of you are facing monumental challenges, and others have been presented with unique and unexpected opportunities to grow. We want to track your responses and provide that information back to policymakers and the wider business community so that we can all learn from your efforts.
2. We will not attach your data to you or your business, and will not include your name or your business information in any report or communication about this project at any time now or in the future. Your individual data will not be shared with anyone. SMUEC will analyze the data collected in this study and create a general report that will be shared publicly with the entire Atlantic Canadian business ecosystem and may be used to inform public policy relating to pandemic responses and will help SMUEC and others in assisting businesses through COVID-19. Our data is stored on secure servers hosted in Canada. Please take five to ten minutes to complete the survey. After this survey, we will ask for your participation in a very short follow-up survey in approximately three months, to better understand how businesses are being impacted by COVID-19 over time. If you have any concerns or questions or want to help with the project in any way, please contact Madison Morgan at madison.morgan@smu.ca.
Thank you!
3. **Please confirm that you have read the following privacy statement by checking 'yes' below.**

Saint Mary's University respects your privacy. Your personal information is protected and used in compliance with Nova Scotia's Freedom of Information and Protection of Privacy Act 1993, c5, s.1. For more information, please visit <https://smu.ca/about/foipop.html>. SMUEC collects personal information that you voluntarily provide to us through application forms, contact forms, surveys, emails, etc. In providing us with these details, you are consenting to provide your personal information to us. This information is used for the ongoing management of our programs and allows us to provide the best service possible. We also use this information to periodically update our program funders and supporters. All information shared with external partners is amalgamated and anonymized unless we specifically ask for your permission to share your personal information. You can request access to your information on file at any time by emailing smuec@smu.ca.

- Yes
- No

4. Please confirm that you are either the owner or major decision-maker for the business you are representing.

- Yes, I am the owner
- Yes, I am a major decision maker
- No, I am neither an owner nor a major decision maker

5. Which provinces do you operate in?

- New Brunswick
- Newfoundland and Labrador
- Nova Scotia
- Prince Edward Island

6. What industry does your business operate in?

- Accommodation and Food Service
- Administration and Business Support
- Agriculture
- Arts, Entertainment and Recreation
- Beauty and Aesthetics
- Construction

- Educational Services
- Finance and Insurance
- Fishing and Hunting
- Forestry
- Health and Fitness
- Healthcare
- Information and Communication
- Manufacturing
- Mining, oil and/or gas
- Other services
- Professional, Scientific and Technical Services
- Real Estate
- Transportation and Warehousing
- Utilities
- Waste Management
- Wholesale Trade

7. Is your business impacted by tourism?

- Yes
- No

Display This Question:

If Is your business impacted by tourism? = Yes

8. What percentage of your revenue is dependent on tourism from outside of Atlantic Canada?

0 10 20 30 40 50 60 70 80 90 100

Percentage of revenue dependent on
tourism



9. Would you describe your business as *primarily*?

- Rural
- Urban (core population of 10,000 or more)
- A mix of rural and urban

10. How many employees does your business have?

- Sole proprietor
- 1-4
- 5-9
- 10-19
- 20-49
- 50-99
- 100-499
- 500+

11. What percentage of your business' revenue comes from the following regions?

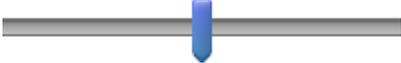
- Inside Atlantic Canada
 - Elsewhere in Canada
 - United States
 - Outside Canada and the United States
-

12. Please select the following that applies to you:

- Male
- Female
- Gender other than male or female
- Decline to specify gender
- Indigenous
- Person living with a disability
- Visible minority
- Immigrant
- LGBTQ2SIA+

13. What is your age?

18 27 36 46 55 64 73 82 92 101 110

Age ()	
--------	--

14. Is this your first business?

- Yes
- No

- *Display This Question:*
- *If Is this your first business? = No*

15. How many businesses have you owned, or do you own now, in total?

- 2
- 3
- 4
- 5
- 6
- 7+

16. Has your business been impacted by COVID-19?

- Yes
- No

17. Please identify the current status of your business:

- I have already permanently closed my business.
- My business has closed, but I expect it will reopen.
- My business was closed but is now open.
- My business has been open since the beginning of the pandemic.

18. Please select an option that best represents your feelings on the future of your business as it relates to COVID-19:

- My business will definitely not survive.
- My business may not survive.
- I am unsure about whether or not my business will survive.
- My business will likely survive.
- My business will definitely survive.

Display This Question:

If Please select an option that best represents your feelings on the future of your business as it r... = I am unsure about whether or not my business will survive.

Or Please select an option that best represents your feelings on the future of your business as it r... = My business will likely survive.

Or Please select an option that best represents your feelings on the future of your business as it r... = My business will definitely survive.

19. Please select an option that best represents your feelings on your business outcomes related to the current COVID-19 pandemic:

- My business will continue with reduced revenue (you can provide detail in a later question).
- My business will continue more or less at the same level.
- My business will grow and/or expand in some way.

Display This Question:

If Has your business been impacted by COVID-19? = Yes

20. Please indicate how your business has been impacted across the following categories:

	Much worse (1)	Slightly worse (2)	No impact (3)	Slightly better (4)	Much better (5)
Access to credit (10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to existing customers (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to government support (11)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to new customers (8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to operate as intended (e.g. opening, locations, etc.) (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to personal protective equipment (PPE) and/or other sanitary measures (13)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Access to private investment (9)

Ability to staff your business effectively (2)

Operational costs (5)

Products and/or services (12)

Resources (time, money, attention) to conduct research and development (6)

Revenue (1)

Supply chain (3)



21. Please provide any additional commentary from the previous question here **only if you would like to share something specific.**

- Access to credit (e.g. change as % or \$)
- Access to existing customers
- Access to government supports (e.g. how has the support changed?)
- Access to new customers
- Access to personal protective equipment (PPE) and/or other sanitary measures
- Staffing (e.g. change in number of staff)
- Ability to operate as intended
- Access to private investment (e.g. change as % or \$)
- Operational costs (e.g. change as % or \$)
- Products and/or Services
- Research and development spending (e.g. change as % or \$)
- Revenue (e.g. change as % or \$)
- Supply chain
- Other comments

22. Please select any or all of the adaptations you've made to respond to COVID-19 related challenges:

- Adding a new e-commerce platform
- Adding flexible work options (e.g. flex time, work from home, etc)
- Adding new products and services
- Expanding into new markets
- Expanding into new customer groups in existing markets
- Hiring more staff into existing roles
- Hiring staff into new roles
- Improving an existing e-commerce platform
- Increasing operating hours
- Investments in automation
- Investments in improved manufacturing
- Moving supply chain more local
- Reducing operating
- Reducing staff
- Removing or reducing existing products or services

23. What, if any, has been your single biggest challenge/opportunity related to operating during COVID-19?

24. Please indicate the usefulness of any of the following **Government of Canada** COVID-19 supports **that you have applied for**.

	Not applicable (1)	I applied but didn't receive support (2)	It had a negative impact (3)	No impact (4)	Slightly useful (5)	Moderately useful (6)	Critically useful (7)
Aboriginal Financial Institution interest-free loans (22)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agriculture and agri-food-specific supports (24)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Air transportation-specific supports (27)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Aquaculture and fisheries-specific supports (25)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business Income Tax Deferral (9)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Canada Emergency Business Account interest-free loans (CEBA) (13)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Canada Emergency Commercial Rent Assistance (CECRA) (16)	<input type="radio"/>						
Canada Emergency Wage Subsidy (CEWS) (5)	<input type="radio"/>						
Culture, heritage and sport- specific supports (26)	<input type="radio"/>						
Customs Duty Payments Deferral (11)	<input type="radio"/>						
Extending the Work-Sharing Program (7)	<input type="radio"/>						
Futurepreneur payment relief (20)	<input type="radio"/>						
Indigenous Tourism Association of Canada tourism stimulus fund (23)	<input type="radio"/>						

Large Employer Emergency Financing Facility (LEEFF) (19)	<input type="radio"/>						
Loan Guarantee for Small and Medium-sized Enterprises (14)	<input type="radio"/>						
Mid-Market Financing Program (17)	<input type="radio"/>						
Mid-Market Guarantee and Financing Program (18)	<input type="radio"/>						
Personal Income Tax Deferral (8)	<input type="radio"/>						
Regional Relief and Recovery Fund (RRRF) (15)	<input type="radio"/>						
Small Business Credit and Support Program (1)	<input type="radio"/>						
Small Business Impact Grant (2)	<input type="radio"/>						

Small Business Loan Guarantee Program (3)	<input type="radio"/>						
Sales Tax Remittance Deferral (10)	<input type="radio"/>						
Tariff waiver on certain medical goods (12)	<input type="radio"/>						
Temporary 10% Wage Subsidy (6)	<input type="radio"/>						
Tourism-specific supports (28)	<input type="radio"/>						
Women Entrepreneurship Strategy (WES) (21)	<input type="radio"/>						
Worker Emergency Bridge Fund (4)	<input type="radio"/>						

Display This Question:
If Which provinces do you operate in? = Nova Scotia



25. Please indicate the usefulness of any the following **Nova Scotia** government COVID-19 supports **that you have applied for:**

	Not applicable (1)	I applied but didn't receive support (2)	It had a negative impact (3)	No impact (4)	Slightly useful (5)	Moderately useful (6)	Critically useful (7)
Agriculture Response Program (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business Support Website (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Restaurant Alcohol Take-out Program (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Small Business Credit and Support Program (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Small Business Impact Grant (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Small
Business
Loan
Guarantee
Program
(3)

Small
Business
Reopening
and
Support
Grant (8)

Worker
Emergency
Bridge
Fund (4)

Display This Question:

If Which provinces do you operate in? = Prince Edward Island

26. Please indicate the usefulness of any of the following **Prince Edward Island** government COVID-19 supports that you have applied for:

	Not applicable (1)	I applied but didn't receive support (2)	It had a negative impact (3)	No impact (4)	Slightly useful (5)	Moderately useful (6)	Critically useful (7)
Broadband Fund for Business (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Commercial Rent Deferral Program (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
COVID-19 Business Adaptation Advice Program (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
COVID-19 Operational Plan Template (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
COVID-19 Support for Essential Workers (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

COVID-19
Workspace
Adaptation
Assistance
Fund (6)



Emergency
Relief -
Worker
Assistance
Program (7)



Emergency
Working
Capital
Financing
(8)



Employee
Gift Card
Program (9)



Fisheries
Interest
Relief
Program
(10)



Infection
Prevention
and Control
Guidance
Funeral
Homes (11)



Post-
Secondary
Student
Program
(12)

Property
Tax Relief
Measures
Due to
COVID-19
(13)

Display This Question:

If Which provinces do you operate in? = New Brunswick

27. Please indicate the usefulness of any of the following **New Brunswick** government COVID-19 supports that you have applied for:

	Not applicable (1)	I applied but didn't receive support (2)	It had a negative impact (3)	No impact (4)	Slightly useful (5)	Moderately useful (6)	Critically useful (7)
Community Investment Fund Grant for non-profits (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
NB Small Business Emergency Working Capital Program (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Provincial loan and interest payment deferral (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Waiver of late fees for property taxes (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Working
capital in
excess of
\$100,000
(2)

Display This Question:

If Which provinces do you operate in? = Newfoundland and Labrador

28. Please indicate the usefulness of any of the following **Newfoundland and Labrador** government COVID-19 supports that you have applied for:

	Not applicable (1)	I applied but didn't receive support (2)	It had a negative impact (3)	No impact (4)	Slightly useful (5)	Moderately useful (6)	Critically useful (7)
Child Care Centre and Family Child Care Homes Subsidy Program (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employer Compensation for Workers in Self-Isolation (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Extension of Fuel Tax Exemption Permits (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Extension of Tax Return Filing Deadlines and Remission of Interest and Penalties (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fisheries and Land Resources programming (10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Labour Market Development Agreement (1)	<input type="radio"/>						
Newfoundland Labrador Liquor Corporation (NLC) programming (11)	<input type="radio"/>						
Other Waving or Deferral of Fees (8)	<input type="radio"/>						
Sale of Alcohol with Takeout/Curbside Pickup and Delivery (6)	<input type="radio"/>						
Support for Agrifoods (9)	<input type="radio"/>						
Service NL programming (12)	<input type="radio"/>						
Workforce Development Agreement (2)	<input type="radio"/>						

29. If you applied for any support programs but did NOT receive support, please identify the name of the program and why you did not receive support (if you were provided with that information).
30. Did you access any other formal or informal supports, apart from those previously mentioned, during COVID-19? How did this help your business?
31. Please provide any comments, thoughts, or anecdotes about how COVID-19 has impacted your business, or about how you've responded, that haven't already been captured by this survey.
32. If you wish to share more about your business' COVID-19 experience, please email us at madison.morgan@smu.ca.

The survey is now complete. Thank you very much for your time and feedback!

Appendix B –Below is the interview questions used for the phase 2 research that took place from July 2021 – January 2022

1. How has your experience been running your business during COVID-19?
2. Did your business change the way it operates during COVID-19? If yes, how? (Changes in HR, Financials, Fundraising etc.,)
3. Are COVID-19 impacts on your business long lasting? Do you believe this change is permanent?
4. How do you feel about the way the government has dealt with the pandemic?
5. Did you apply for government support during the pandemic?
 - a. If yes, what was it and were you successful and did it help you?
 - b. If not, how did you deal with the challenges?

Appendix C –Below is the survey used for the phase 3 research that took place from January 2022 – March 2022

Impacts of COVID-19 on Atlantic Canadian SME Business Strategy

1. Thank you for participating in this research project. Saint Mary's University Entrepreneurship Centre (SMUEC) wants to track how COVID-19 is impacting businesses across Atlantic Canada, now and in the long term. To do this, we are distributing this short survey to measure current impacts. Through our work with small and medium-sized businesses across the Atlantic Region we know that many of you are facing monumental challenges, and others have been presented with unique and unexpected opportunities to grow. We want to track your responses and provide that information back to policy makers and the wider business community so that we can all learn from your efforts.
2. We will not attach your data to you or your business, and will not include your name or your business information in any report or communication about this project at any time now or in the future. Your individual data will not be shared with anyone. SMUEC will analyze the data collected in this study and create a general report that will be shared publicly with the entire Atlantic Canadian business ecosystem and may be used to inform public policy relating to pandemic responses, and will help SMUEC and others in assisting businesses through COVID-19. Our data is stored on secure servers hosted in Canada. Please take five to ten minutes to complete the survey. If you have any concerns or questions, or want to help with the project in any way, please contact Meredith Drost at meredith.drost@smu.ca. Thank you!
3. Please confirm that you have read the following privacy statement by checking 'yes' below. Saint Mary's University respects your privacy. Your personal information is protected and used in compliance with Nova Scotia's Freedom of Information and Protection of Privacy Act 1993, c5, s.1. For more information, please visit <https://www.smu.ca/privacy/privacyatmufoipop/>. SMUEC collects personal information that you voluntarily provide to us through application forms, contact forms, surveys, emails, etc.

In providing us these details, you are consenting to provide your personal information to us. This information is used for ongoing management of our programs and allows us to provide the best service possible. We also use this information to periodically update our program funders and supporters. All information shared with external partners is amalgamated and anonymized unless we specifically ask for your permission to share your personal information. You can request access to your information on file at anytime by emailing smuec@smu.ca.

- Yes
- No

4. Please confirm that you are either the owner or major decision maker for the business you are representing.

- Yes, I am the owner
- Yes, I am a major decision maker
- No, I am neither an owner nor a major decision maker.

Page Break

5. Which provinces do you operate in?
- New Brunswick
 - Newfoundland and Labrador
 - Nova Scotia
 - Prince Edward Island
6. What industry does your business operate in?
- Accommodation and Food Service
 - Administration and Business Support
 - Agriculture
 - Arts, Entertainment and Recreation
 - Beauty and Aesthetic
 - Construction
 - Educational Services
 - Finance and Insurance
 - Fishing and Hunting
 - Forestry
 - Health and Fitness
 - Health Care
 - Information and Communication
 - Manufacturing
 - Mining, oil and/or gas
 - Other Services
 - Professional, Scientific and Technical Services
 - Real Estate
 - Retail
 - Tourism
 - Transportation and Warehousing
 - Utilities
 - Waste Management
 - Wholesale Trade
7. Is your business primarily:
- Rural

- Urban (core population of 10,000 or more)
- A mix of rural and urban

8. How many employees does your business have?

- Sole Proprietor
- 1-4
- 5-9
- 10-19
- 20-49
- 50-99
- 100-499
- 500+

9. Please identify your gender:

- Female
- Male
- Other
- I prefer not to say

10. Please identify if you belong to any of the following groups:

- Indigenous
- Person living with a disability
- Visible minority
- Immigrant
- LGBTQ2SIA+
- Prefer not to say

11. What is your age?

18 27 36 46 55 64 73 82 92 101 110

Age



12. Comparing the period of the COVID-19 pandemic (March 2020 - March 2022), to pre-pandemic levels, please use the table below to select the impact COVID-19 has had on your revenue and profitability

	Much Worse	Slightly Worse	No Change	Slightly Better	Much Better
Revenue	<input type="radio"/>				
Profitability	<input type="radio"/>				

13. Please indicate to what degree your business is STILL being impacted in March 2022 by the following:

	Major Negative Impact	Minor Negative Impact	Not Impacted at all	Minor Positive Impact	Major Positive Impact
Access to credit	<input type="radio"/>				
Access to existing customers	<input type="radio"/>				
Access to government supports					
Access to new customers	<input type="radio"/>				
Ability to operate as intended (e.g. opening, locations, etc.)	<input type="radio"/>				
Access to personal protective equipment (PPE) and/or other sanitary measures	<input type="radio"/>				
Access to private investment	<input type="radio"/>				

Ability to staff

your
business
effectively

Products
and/or
services
offered

Resources
(time, money,
attention) to
conduct
research and
development

Supply Chain

14. Please provide any additional commentary from the previous question here if you would like to share something specific.

15. Please select any or all the adaptations you've made to respond to COVID-19 and rate the perceived effectiveness of these adaptations.

	Not Applicable	Major Negative Impact	Minor Negative Impact	No Change	Minor Positive Impact	Major Positive Impact
Adding a new e-commerce platform	<input type="radio"/>					
Improving an existing e-commerce platform	<input type="radio"/>					
Adding new products and/or services	<input type="radio"/>					
Removing and/or reducing existing products and/or services	<input type="radio"/>					
Adding flexible work options (e.g. flex time, work from home, etc)	<input type="radio"/>					
Hiring more staff into existing roles	<input type="radio"/>					

Hiring staff into new roles	<input type="radio"/>					
Reducing staff	<input type="radio"/>					
Changing operating hours	<input type="radio"/>					
Reducing operating costs	<input type="radio"/>					
Expanding into new markets	<input type="radio"/>					
Expanding into new customer groups in existing markets	<input type="radio"/>					
Moving supply chain more local	<input type="radio"/>					
Investing in automation	<input type="radio"/>					
Investing in improved manufacturing	<input type="radio"/>					

16. Have you applied for COVID-19-related support since the beginning of the pandemic in March 2020?

Yes

No

Display This Question:

If Have you applied for COVID-19-related support since the beginning of the pandemic in March 2020? = Yes

17. Please indicate the usefulness of any of the following COVID-19 supports that you have applied for.

	I applied but was not successful	Major Negative Impact	Minor Negative Impact	No Change	Minor Positive Impact	Major Positive Impact
Wage and/or hiring support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Operational expense supports such as rent subsidy and/or deferral	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Technology adoption and/or improvement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Operating credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tax deferral program	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other Support #1:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other Support #2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

18. Did you identify any gaps in the COVID-19 response within your network? (i.e. Industry Association, Government Support etc.)

- Yes
- No

Display This Question:

If Did you identify any gaps in the COVID-19 response within your network? (i.e. Industry Associatio... = Yes

19. Please provide additional details on the gaps you identified.

20. On a scale of 1-10, how important is COVID-19 in your current business strategy through the remainder of 2022 and beyond?

Not important at all Critically Important

1

10



21. Please provide any comments, thoughts, or anecdotes about how COVID-19 has impacted your business, or about how you've responded, that haven't already been captured by this survey. If you wish to share more about your business' COVID-19 experience, please email us at meredith.drost@smu.ca.

