



ONTARIO BUSINESS IMPROVEMENT AREA ASSOCIATION

92 Lakeshore Road East  
Mississauga, ON L5G  
toll free 866.807.2227

[info@obiaa.com](mailto:info@obiaa.com) | [www.obiaa.com](http://www.obiaa.com)



November 24, 2022

The Right Honourable Prime Minister Justin Trudeau  
Office of the Prime Minister  
80 Wellington Street  
Ottawa, ON K1A 0A2

RE: CEBA Loan Forgiveness

To the Right Honourable Prime Minister,

The recent and appreciated announcement to defer loan repayments for the Canada Emergency Business Account (CEBA) has pushed the 'goalpost' to 2023. Small businesses impacted by the pandemic are communicating to the Ontario Business Improvement Area Association (OBIAA) that the worst is yet to come. Ontario's Business Improvement Areas (BIAs) represents more than 100,000 business owners located in downtowns, main streets, neighbourhoods and business parks.

Many businesses are still struggling with operational challenges and an uncertain future. For most, sales have not returned to normal levels, and they continue to be hampered by debt, staffing shortages, soaring costs and inflationary pressures. As prices climb, Ontario's consumers are spending less.

The Ontario Business Improvement Area Association (OBIAA) is therefore calling upon the Government of Canada to enact 100% CEBA loan forgiveness to ensure the survival of hundreds of thousands of main street businesses.

Thank you for your consideration to this urgent matter.

Sincerely

Kay Matthews  
Executive Director  
**Ontario BIA Association**

**A BIA IS INTEGRAL TO ADVANCING A DISTINCT, LIVABLE,  
VIBRANT AND RESILIENT BUSINESS DISTRICT WITHIN THEIR LOCAL COMMUNITY.**