Community Futures Fraser-Fort George COVID-19 Outreach Program:
Supporting businesses and organizations to flourish in a changing context

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NORTHERN DEVELOPMENT

Western Economic Diversification Canada — Diversification de l'économie de l'Ouest Canada

Community Futures Fraser Fort George

Acknowledgements

A huge thank you to the 161 different businesses and organizations who offered their time and thoughts to this project. As this report will show, time can be a scarce resource. The willingness of these businesses and organizations to set aside an hour to speak with one of our RBL team members during such challenging times demonstrates both the importance of this topic as well as the supportive and collaborative nature of our communities. The team hopes the participants see their voices reflected in this report and that the supplementary resources they were provided after the interview process were useful.

Community Futures Fraser Fort George would like to acknowledge the traditional land stewards and the ancestral territories of the Simpcw First Nation, the Lheidli T'enneh, and the McLeod Lake Indian Band from which we are learning, playing and working today. We believe that it is important to consider the land-keepers who were here before us and who still work to protect and preserve their traditional territories and ways of life from coast to coast to coast and continue to pursue opportunities for greater collaboration and relationship-building.

As a final note, this report is not a rigorous academic endeavour but rather forms part of our effort to identify and give voice to the COVID-19 related challenges and successes of businesses and organizations in the Fraser-Fort George area. Every quote, data point, and insight in this report came from the interviews we conducted, letting the 161 businesses and organizations speak for themselves. We hope we did them the service they deserve as their businesses and organizations enrich our communities and our lives. An internal peer review process was followed within the RBL team and every effort was made to avoid individual biases influencing the written report

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Executive Summary

> "If you are going to build programs moving forward, make sure you listen to people's ideas. The people here all have ideas on how to make the town better, ask them."

Community Futures Development Corporation of Fraser-Fort George conducted an outreach program to support the Fraser-Fort George (FFG) region in response to the impact of COVID-19 pandemic. This report establishes a foundational analysis of the impact of COVID-19 on businesses and organizations in FFG from March 2020 to June 2021.

In-depth qualitative interviews were conducted with 161 businesses and organizations from Mackenzie, Prince George, and the Robson Valley. The interviews focused on four primary themes:

How did COVID-19 change the business/organization's **CONTEXT**?
How did the business-/-organization **RESPOND**?
What **SUPPORTS** and **RESOURCES** did they value? Which ones were less useful?
What **MORE** can be done so that businesses, organizations, and communities in the region can flourish?

By reviewing what we heard from those we interviewed, we begin to characterize and understand the current landscape of challenges and opportunities that the businesses and organizations of FFG are experiencing during the pandemic. To best reflect what we have learned through this project, our report includes a mixture of statistics, narrative analysis, and direct quotes from interview participants.

Policy decisions and support programs can have real and profound impacts on individuals and businesses/organizations in our communities. Unfortunately, it's not always in the way that was intended. Everything from the qualification criteria to the application process affects the impact on individuals and businesses/organizations as well as the overall success of the program/policy. When policies and programs designed to support and aid those struggling with the challenges of the COVID-19 pandemic exclude valuable members of our communities, everyone suffers.

The majority of the businesses/organizations we spoke with are small and/or rurally located, however, they are vital to the economic backbone of our communities, providing essential services and goods to the FFG region. Using revenue figures provided by 60 businesses, our team estimates that the complete sample of interviewed businesses/organizations are generating well over $70 million

annually in FFG.[1] Despite this, most of them do not qualify for many of the COVID-19 government funding programs. Unable to access the programs, businesses and organizations (and the individuals in charge of them) are left to face COVID-19 challenges alone and unsupported.

While many businesses interviewed shared stories of challenges and stress, there was also optimism. Some businesses used the pandemic as an opportunity to change the way they operate, making their business stronger. And some people found more time to spend with their family and the outdoors. *"It's been a wild ride. I was like up here one minute and hanging from a rope the next minute."* In spite of it all, small and micro businesses in FFG are showing resilience and determination in the face of COVID-19 challenges.

This report provides key insights based on the 161 interviews that were completed by the project team over the course of 12 months. The overview of our findings focuses on the 12 most common 'wicked' or complex problems that emerged in conversation with the businesses and organizations across the FFG region. Although there are common themes across the entire FFG region, we value the unique structure, culture, attitude, and experiences of each community. As such, we have included a section to highlight community-specific findings. As we summarize the important observations and learnings from our analysis, we put forward five areas of focus for future project consideration.

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[1] 60 businesses gave us a ballpark idea of their annual revenue. This amounts to $26,350,000 annually. If we take the average and multiply it by all 161 businesses, a conservative estimate is that this project's small sample of businesses are generating well over $70 million annually in Fraser Fort George. Note: just remember that not all 161 were businesses, you've stated some are organizations/non-profits, which would likely impact their revenue generations. But, maybe you factored that in already.

Definitions
(Alphabetical – any key terms we use)

Fraser Fort George (FFG): For the purposes of this report and project, FFG is defined by the catchment area of the Community Futures of Fraser Fort George office. This area spans over 500 km of highway running through 4 municipalities and many distinct communities stretching from the Mackenzie District in the north, down Highway 97 to Prince George, and southeast on Highway 16 to the Alberta border and south on Highway 5 to Albreda, just beyond Valemount. It also includes the traditional territories of the McLeod Lake Indian Band, the Lheidli T'enneh, and the Simpcw First Nation as well as the other First Nations who have occupied these lands since time immemorial.

Microbusiness: For the purposes of this project, microbusinesses are businesses with less than 5 employees (not including the owner). In FFG, many microbusinesses are actually sole proprietors with no employees. Organizations with less than 5 employees are a separate category.

New Business: For this project, a new business is one established in or since 2019. Some businesses established 4 to 6 years ago consider themselves new and felt the definition applied to them, too. This project is not disputing that point, however, the interviews revealed that businesses who started during or just before the pandemic had unique challenges the others did not, so we used the 2 years (2019-2021) as a cut off. A final note, the age of a business was determined by its current ownership; some businesses and organizations have experienced many owners.

Wicked Problem: Our definition incorporates those problems that involve multiple stakeholders who have different values and ideas surrounding a problem that can sometimes be seen as part of another problem; where it is hard to figure out the source of the problem, and distinguish what is a symptom of a bigger problem. They are problems where solutions are not easily defined, and potential solutions can do harm or have unexpected consequences. They are problems where no one individual or organization has the power to fix on their own, and often involve individual/societal behaviours. Above all, they are problems that people have different perspectives on, resulting in variable definitions on what the problem even is, or what is causing it. To put simply they are problems that are incredibly complex, or some might say impossible, to solve. [2]

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[2] [Tackling wicked problems: A public policy perspective | Australian Public Service Commission (apsc.gov.au)](https://apsc.gov.au)

Introduction and Background

Community Futures Fraser-Fort George (CFFFG) believes that dreams, passion, and a willingness to take risk to build communities and businesses, now and into the future. However, COVID-19 had significant impact on the Fraser Fort-George (FFG) region. While some businesses have found new ways to innovate, evolve, or expand, many are struggling to adapt operations to the ever-changing economic conditions and health recommendations. In addition to regular services, and as part of a long-term vision, Community Futures responded with the *'Fraser-Fort George Outreach Program'* to support businesses and organizations.

Between August 2020 and May 2021 Community Futures listened to 161 businesses and organizations in the FFG region to understand the impacts of COVID-19 and explore ways to work together to promote flourishing communities in the post-COVID-19 era. This project was made possible by funding from the Northern Development Initiative Trust's Regional Business Liaison Program.

Community Contexts

Mackenzie

For the purposes of this project, Mackenzie refers to the municipality of Mackenzie, the McLeod Lake Indian Band, and Electoral Area G in the Regional District of Fraser-Fort George. This area spans Highway 97 from Powder King in the north to Summit Lake at the southernmost point, with the municipality of Mackenzie up Highway 39.

Mackenzie is a community already facing economic crisis before COVID-19 emerged as an issue. Mackenzie saw 2 of its principal employers shut down operations in the year before COVID-19, and a third had a slowdown. There was major pipeline work happening just outside of the community, which also had an effect.

> "Are you aware of the situation in Mackenzie as a whole? Like with the mill closures? Canfor shut down in 2019… And, you know, there were 250 plus people, plus two jobs there. And then they never talk about the fact that probably another 150 loggers lost their jobs. And then, of course, this past July, Mackenzie Pulp went down. And in between that, Conifex, struggled and closed in late March and reopened in early July. So, another whack of people were affected. So yeah, before the COVID-19 came along, things are tough and harsh here. And I have my business here. I've managed to survive because I've been here for [XX] years, and I've been through about four of these periods where you have to learn fast how to manage your business through [it] if you want to survive."

The town of Mackenzie is isolated, requiring a 30-minute drive down a highway with no through traffic. This gave people a sense of comfort, particularly early in the pandemic. This was not the case for other communities within the Mackenzie region. McLeod Lake Indian Band created a hard border around its community, not letting people in or out to keep its citizens safe. The Powder King community saw an incredibly busy winter as people rushed to take advantage of the outdoor recreation the area has to offer. As a result, the communities of this area experienced very different economic consequences of the pandemic – for some, existing economic issues were exacerbated and for others, the drive for outdoor activities helped overcome some challenges.

Prince George

Prince George refers to the City of Prince George, the Lheidli T'enneh First Nation, as well as Electoral Areas A, C, D, E, and F of FFG. This region stretches from Salmon Valley in the North to Hixon in the South and Bednesti Lake in the West to Penny in the East. The City of Prince George is a medium sized city of approximately 80,000 residents and identifies itself as 'BC's Northern Capital' as it is the largest city in Northern BC. Prince George serves as the hub for the North and the FFG region specifically.

Robson Valley

The Robson Valley spans more than 200 km and includes the municipalities of McBride and Valemount as well as the surrounding communities in Electoral Area H of FFG. This area has a rich history of traders, explorers, gold seekers, and pioneers with a strong economic focus in trading, construction, railways, forestry, agriculture, and tourism. The history and people of this region have shaped a landscape of diverse businesses and communities. Those who make their home in the Robson Valley tend to possess strong feelings of autonomy and possibility, with many residents choosing to live on their own terms and drawing the interest of those looking to relocate to natural spaces with lifestyle potential.

Methodology

Between August 2020 and May 2021 Community Futures completed 161 in-depth qualitative interviews on the impact of the COVID-19 pandemic on businesses and organizations. The project team identified businesses to interview, with particular efforts made to include representation of those located outside municipal boundaries. The project was also advertised through multiple channels inviting businesses to come forward to be interviewed, if they chose.

> "I am just really surprised you called. Whenever initiatives like this happen people forget about us rural people who do not live in a municipality."

A semi-structured interview format was use, focusing on four main open-ended questions. These included what thoughts were on the context of operating in a pandemic, some thoughts on the responses; what supports might be useful; and thoughts on the future.

Recognizing the emotional stress(es) of business owners and organization leaders, the team strived to create an environment where respondents felt comfortable sharing their thoughts honestly. This included the provision on anonymity to the interviewees[3]. The interviews were designed to be around an hour in length and were conducted in-person, online, and over the phone with a conversational style to encourage engagement. The idea was to invite the business or organization to share real and thoughtful experiences that would reveal more detailed information and personal stories than a traditional survey. Feedback suggests that those interviewed valued this approach, feeling safe and comfortable to share their experiences.

> "And it'll be interesting to see the report when it finally comes out. But hopefully, you know, **people see the value in collecting this kind of information on a regular basis** … **you get a better pulse on, you know, how the kinds of things that affect people**."

An element of reciprocity was included in the process to foster relationships with interviewees: each interviewee was provided 1-5 resources following their interview, if they wanted them. These resources were identified based on the nature and content of the interview and generally consisted of links to such things as financial assistance, training, workshops, and wellness supports.

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[3] To ensure the anonymity of those interviewed, the project team removed any identifiers during the analysis process so information could not be traced back to the interviewee.

Community Futures intently listened to the stories of small businesses and organizations. For this reason, a purposeful sampling methodology was used to prioritize businesses and organizations according to priority group and size, including microbusinesses, women-led businesses, and Indigenous businesses. This was done over prioritizing sector as many businesses in small and rural economies do not fit easily into one sector (e.g., a large hotel could be considered *accommodation and food services* or *other services* or *information, culture, and recreation*). In addition, some businesses shifted or blended into other sectors because of COVID-19. Business sectors were still recorded to ensure sectoral analysis could be completed at a later date, if required.

The project evolved over the course of the year as themes emerged and a wealth of information was collected (businesses were happy to share their thoughts). After 80 interviews were completed and analyzed, the project team paused to reflect on the findings: 12 common themes or 'wicked problems' were emerging. Following an internal review, discussions with the project's partners, and input from the public, the team decided to adapt the final interviews, narrowing the focus to the top five themes identified as priorities.

Final breakdown of interviews:

	In-depth Interviews	Topic Specific In-depth Interviews	Total
Mackenzie	42	13	55
Prince George	40	13	53
Robson Valley	40	13	53
Total	122	39	**161**

Businesses and organizations self-declared as:
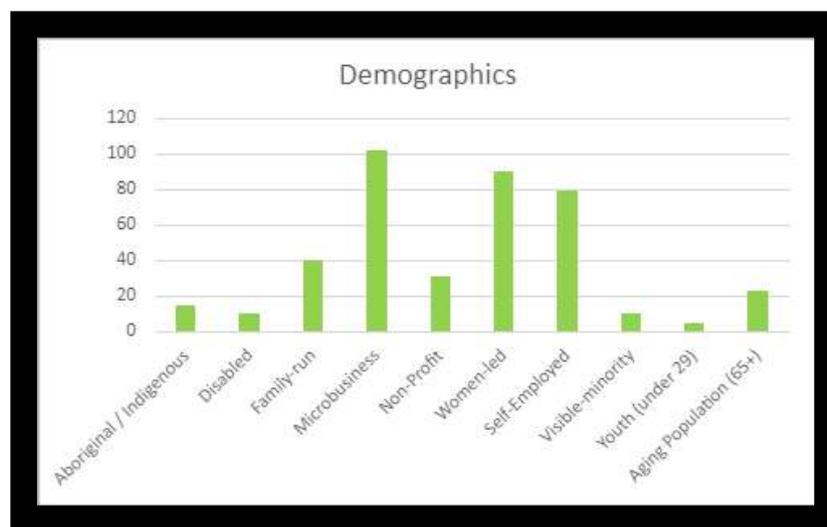
Figure 1: Business & organization self-declared identifiers (n=161)

Amplifying the Stories

A central goal of this project was to amplify the voices of the north – to get the stories of the people and businesses/organizations interviewed heard by decision makers. This goal is ongoing, though multiple actions were made throughout the project. Live updates of the RBL project findings were available on the CF FFG website and the access link was shared with partners and in presentations. The team made formal presentations of findings to the 4 municipal governments as well as the regional district. Media releases included interviews with CKPG, CBC Daybreak radio, Vista Radio, Mackenzie CHMM radio[4], The Macktown Buzzette, The Rocky Mountain Goat, and The Prince George Citizen. The information was presented to the Mackenzie Workers Transition & Economic Development meeting, the PG COVID-19 Recovery Task Force, and the LEAP for Women in Business program as well as generating many informal discussions throughout the region. These presentations and conversations will continue into Phase 2 of the project, to ensure that the issues and stories from our businesses get to the decision makers who can do something with the information to support our northern businesses and organizations.

Overall Findings

After 80 interviews were completed, analysis of the data collected revealed numerous key ideas/themes across the interviews, which were narrowed down to 12 common wicked (i.e., complex) problems. To rank the 12 wicked problems by their importance, a survey was developed and administered to gain public feedback. The survey results identified the top 5 issues for each of the three regions. These top 5 issues formed the basis for 39 topic-specific interviews across the FFG.
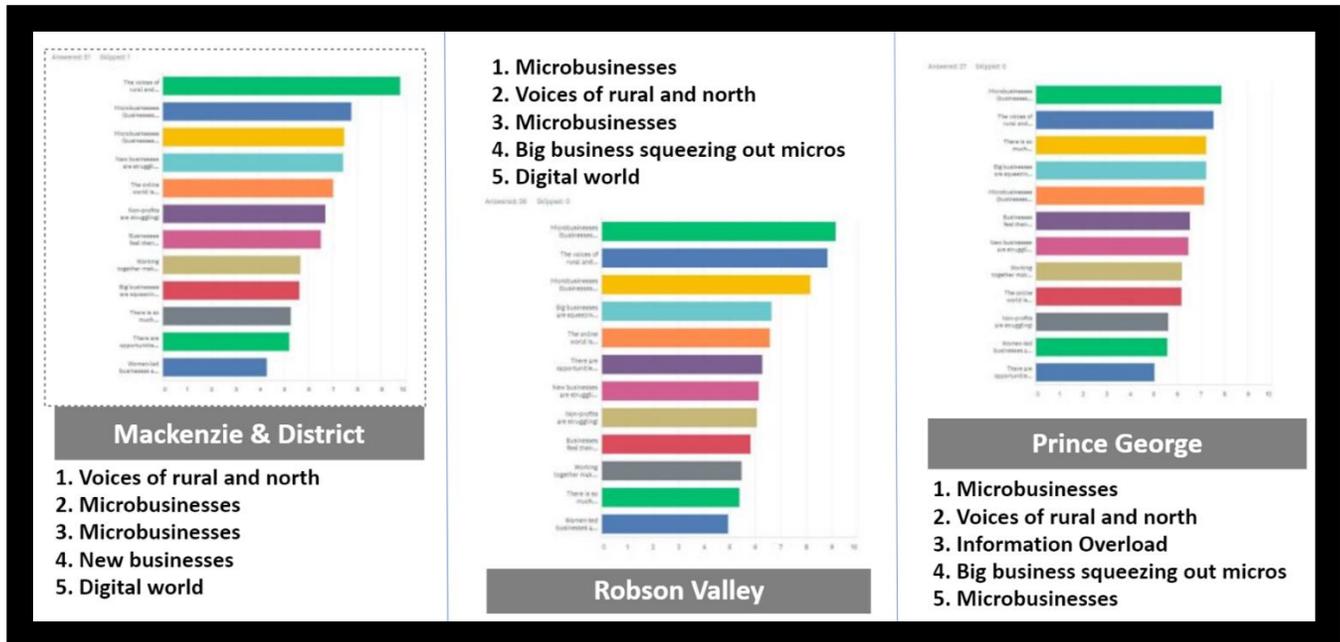
Figure 2: Survey results on the 12 wicked problems (n=107)

As the figure above demonstrates, there are some differences amongst the three regions. The issues surrounding the digital world ranked much higher in the two rural areas when compared to Prince George. And Prince George and the Robson Valley were more concerned about big business than Mackenzie. However, the most striking fact was that all three regions had the same top 2 problems: northern and rural voices are not heard and struggles facing microbusinesses.

Main Takeaways
Businesses and Organizations are Optimistic

Overall, the RBL team found that business owners are generally resilient and optimistic even though the data shows the ongoing pandemic restrictions are taking their toll. During the course of the project, six businesses permanently closed with 14% of interviewees suggesting they were fearful of what the future will bring. However, the analysis showed optimism and a resilience of spirit. Despite all the challenges of the pandemic, of those interviewed 40% said that they are passionate about what they do and expect to grow; 27% said they will keep going regardless; 12% suggested they are adaptable and ready to roll with changes; and 7% said they are enthusiastic about the shift in perspective that COVID-19 has brought and that the changes are for the good.

> "Yeah, there would have to be, like there would have to be an absolute economic failure in our region for me to not be in business."
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> "Now, what's going on, is gonna break a lot of symptoms and old ways of doing things. So, these new beautiful ways can come about and surprises start to come up, that you didn't see before."

Mental Health

As the project progressed, issues around mental health were more commonly heard and brought a human element to the information collected. Several businesses indicated they had to shut down because of mental health related issues, which demonstrates the complex challenges that business owners face as individuals and the need to provide support that meets them in their unique situation.

> "[my industry] is very much a relationship industry and I already do a lot of hand holding. Now I have to do, you know, some kind of emotional soothing, as well, with some people."

Mental health is a major concern. 70% of interviewees said that their level of stress increased since March 2020, with 55% admitting their level of stress increase was major or severe. Contributing factors mentioned were uncertainty of the future, constantly changing regulations, increased hours needed for the work, and concern for family.

> "Uncertainty around the length of time involved for all the moving parts of the business - supplies to come in, customers to come in, rent on lease."
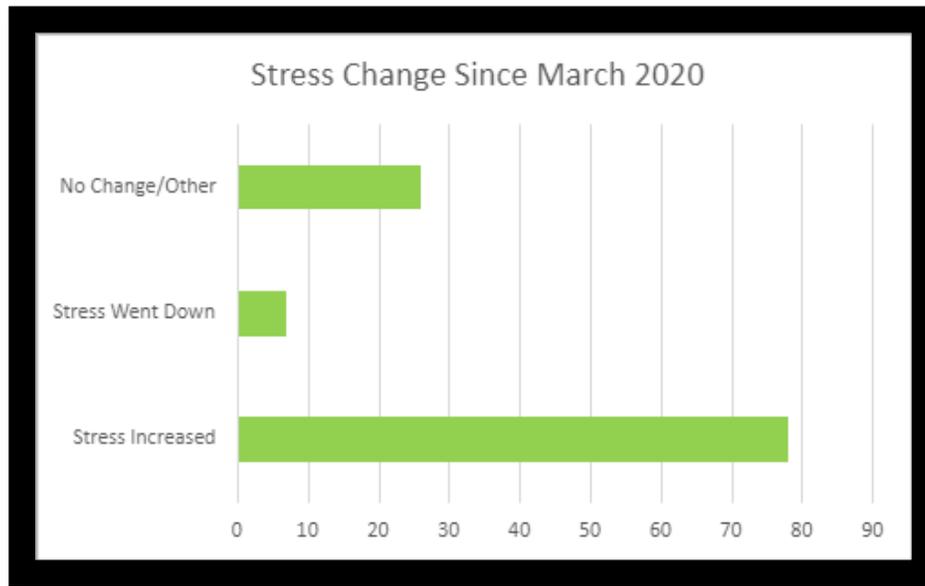
Figure 3: Stress change since March 2020 (n=113)

The response to stress has varied for businesses across the FFG region. Some have closed their doors while others are finding ways to push through the adversities they face.

> "I closed my business to make the panic attacks stop."
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>
> "So yeah, even before the COVID-19 came along. Things are tough and harsh here and I have my business here. I've managed to survive because I, I've been here for [decades]. And I've been through about four of these periods where you have to learn fast how to manage your business through it if you want to survive."

30% of interviewees indicated that their stress levels had not changed. Some said that stress is not something they deal with, regardless of the external environment. Interestingly, some people said that the changes they made to their business operations to adapt to COVID-19 helped make their work easier or more profitable. Within that 30%, many business owners noted positive aspects of the pandemic, including the ability to focus on oneself and refocus priorities (e.g., spending time outside or with family).

> "Oh, I'm very optimistic. A lot of people have slowed down because they've been working from home. …And they're using it as a way to spend time with their family."

Policing Health and Safety

A significant part of business owners' stress came from trying to follow changing rules and regulations while accommodating their customers needs during challenging circumstances. 25% of the businesses interviewed reporting having difficulty with customer behaviour. Not only was there frustration over inconsistent rules and regulations, but having to police customers was difficult. Many business owners expressed they would rather have clear mandatory rules to follow than subjective guidelines. Those who laid out clear and direct expectations found it helped avoid unnecessary confrontation but qualified that by saying, "but we've also tried to be, you know, as empathetic as possible."

"Customers refusing to wear masks is a problem—enforcing it—because many customers will take their [business] elsewhere if made to wear a mask. **I feel a responsibility to keep people safe, if the store closes there is nothing else for a large community.**"

"We've never had security officers, [to mandate COVID-19 protocols] you know. Who would have thought!"

"I wish recommendations to wear masks were rules, so I did not have to police or lose customers."

Most Useful Government Supports

A business/organization's ability to access emergency financial support from any level of government made a difference as to how they managed through the pandemic. Two federal programs, the Canadian Emergency Response Benefit (CERB) and Canadian Emergency Business Account (CEBA) were the most used supports reported by businesses and organizations, but had different purposes. CERB was meant as a support to help individual people who may have lost their jobs or were laid off. CEBA was meant as a business support, to help business through the pandemic. The analysis found that the majority of businesses utilized CERB as their primary, and sometimes only, support, while others felt that it was not intended for them and did not even take it. But supporting business was not the intention of CERB and, while the amount helped with monthly survival, it was insufficient to cover all the additional costs, to make adjustment to operations and loss of revenue caused by the pandemic. It is important to note too that many businesses did not apply for the CEBA program because they were unsure of the implications down the line.

"No, my business structure isn't large enough. So, I don't have any employees, I don't have any of that. So, it was just the individual CERB that I took advantage of."

"Yeah, it's gonna be frightening. And even from some of the businesses that took that 40,000 there wasn't a whole lot of information that came with it. Well, you know, [name], you know what your tax implications are for that? Well, you get 40,000 and you got to pay 30,000 back there. Still, you know what, nothing is free. No one's gonna just hand you $10,000 and say 'it's okay'. No, I don't buy it."
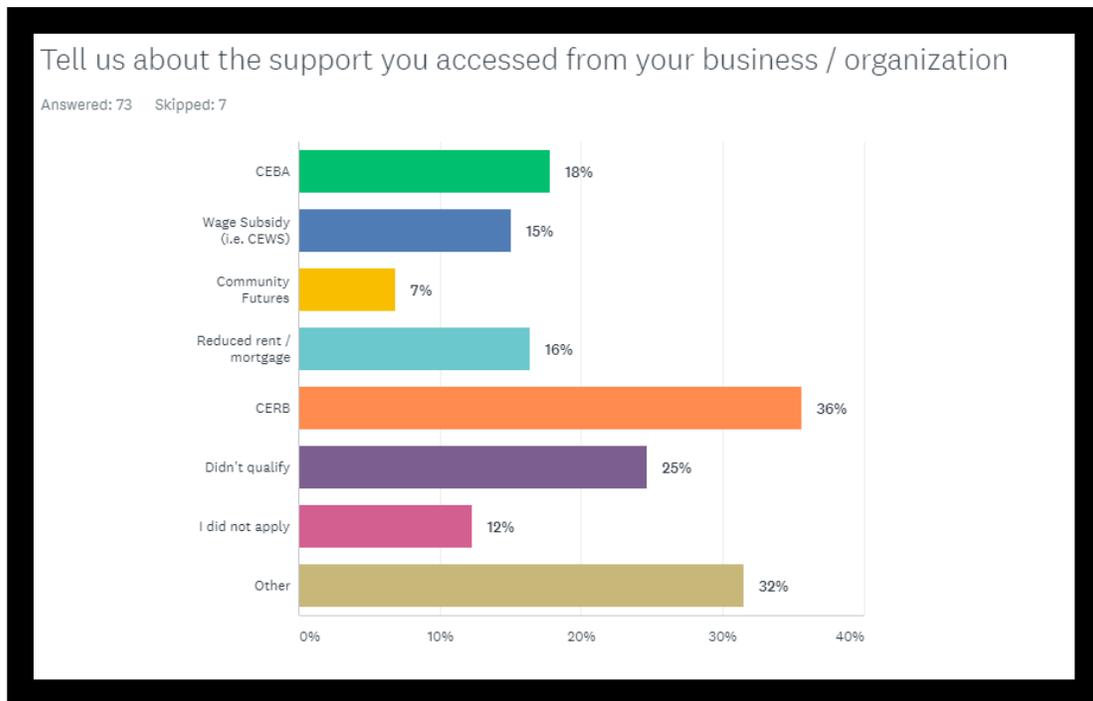
Figure 4: Supports accessed for business/organization (n=73)

Silver Linings from COVID-19

Businesses demonstrated differing reactions to the questions "what excites you?" and "are there any silver linings?" As demonstrated in the figure below, answers ranged from "nothing at all" to embracing change and a reformation of perspectives, bonds, and attitudes, and everything in-between.
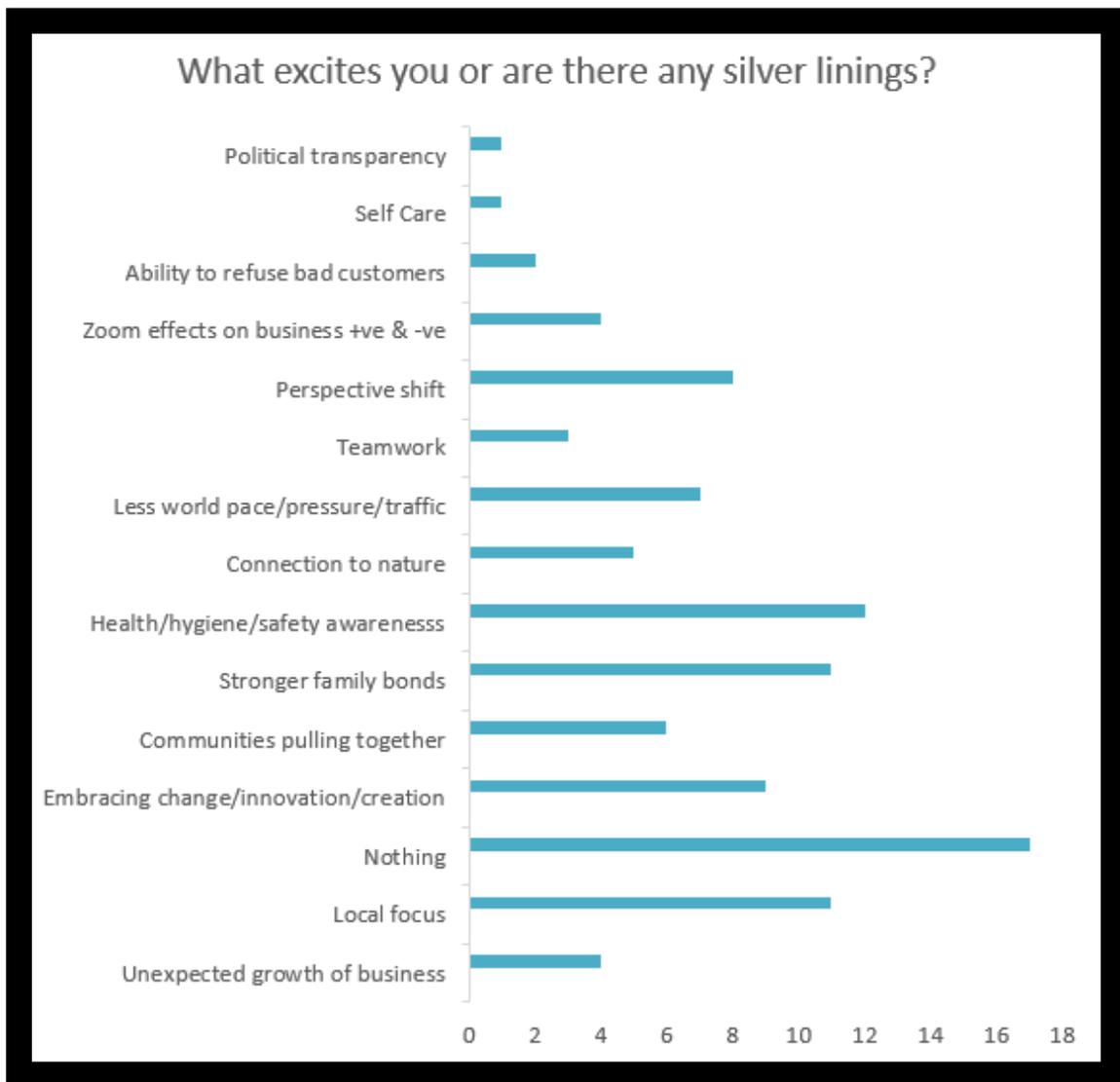
Figure 5: What excites you? Are there silver linings? (n=122)

"I think, just like in life, as individuals, **when you don't pay heed to the messages, they turn into lessons, if you don't pay heed to the lessons, they create a crisis**. Fortunately, not only individuals, collectively, we only seem to change when there's a crisis. So, we're in our crisis right now. So, when you think, individually, why is this happening? Because **it is an opportunity for us to change our ways**."

What Concerns Businesses Most About COVID-19

When asked, "what concerns you most?" businesses/organizations responded with a wide range of answers. Interestingly, the majority of responses reflected concern for people rather than business.

This lends weight to this project's contention that the health of the region's businesses, community, and economy relies on the health of the individual people in our communities.

What concerns you most?

Figure 6: What concerns you most?

- Concern for business
- Concerns for people: behaviour / health / interactions
- Fear of unknown
- Policy & infrastructure

"So, I would say the world as we know it right now has been permanently changed at some certain levels, and **some people won't recover from it** … **it's now pretty clear that these systems, all systems, are not working anymore as well as they could be**."

The majority of comments focused on distress at people turning on each other and lack of social interactions, which was often linked to the suggestion of people's mental health deterioration and/or lack of critical thinking. Interviewees also noted the negative tone of social media and the news was taking its toll, with many interviewees saying they stopped watching the news, stopped engaging in social media, and stopped looking for information.

Economic Impacts

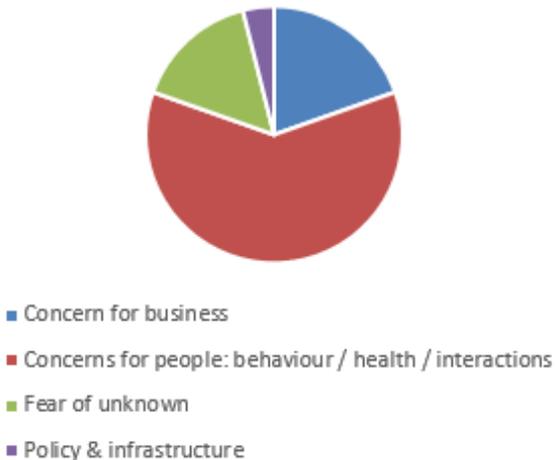Businesses faced a wide range of economic impact from COVID-19. For some it was a positive effect: 23% of businesses interviewed said they experienced revenue increases. Many sectors saw an increase in revenue and demand throughout the pandemic including local shops, construction, hardware, health stores, some recreation and outdoors, and cannabis and liquor stores. In some sectors, businesses saw an overall increase in demand but they faced challenges in other ways. For example, agriculture related businesses, such as farms and supply stores, saw positive change and an increased demand overall, but COVID-19 exacerbated the labour shortage that was already creating challenges.

> "No, I am very grateful. **I feel that the store is flourishing. And not without challenges though**, of course, with our current situation, the state of the world that you know that it's in. So, a lot of added responsibilities, I guess, with regards to managing staff, as in making sure their well-being is [good]. If they're comfortable being at work? They feel safe? Like all of that. So there's that that's been added. And also the proper protocols and procedures that need to take place on a daily basis—on sometimes an hourly basis—such as cleaning in amongst customers, you know. We try to do it when there's nobody there, but at times, it's challenging."

"You know, basically, we just went to static mode last summer, and said we're going to postpone projects. But this year, we have to do certain things. And, you know, **you can't do certain things without people, without bodies**. Right? The farming, ultimately, except on the prairies, is about bodies, you know. And, yeah, so it's gonna definitely impact us and will definitely be more work for certain."

Although recreation and outdoor activity-based business revenues were up in some locations from local traffic, the tourism and service-related businesses were hit hard and had difficulties managing due to the reduced traffic from international and regional travelers as part of the health restrictions that were out in place. Tourism related businesses also reported difficulties with social media – trying to avoid negative reviews from disappointed customers and trying to maintain their web presence and customer relevance in an unknown situation.

"Everything's about social media. By shutting down, a lot of business can come through social media and generate a big following. And by being shut down, **you have to be careful because you can still remain relevant to people's minds. But you can't be too relevant because ... we are closed…**"

A number of businesses found success by using COVID-19 as a rationale to change business operations. These success stories happened in various sectors, even ones hit hardest by the pandemic (e.g., restaurants, tourism operators), however, they were often outliers when compared to the rest of the industry. Success was often associated to an individual owner/operator's actions or a specific change in the operation of the business.

"I think our staff is more fired up and sees a brighter future than ever, simply because we have not sat back waiting for something, or the miracle. **We have rolled up our sleeves, we've made the adjustments, we've retooled our business**…We're focused on what we're doing. We're exploring new revenue opportunities within Prince George that would be completely unexpected of an organization like ours."

"We are taking it day by day. We are trying to remain hopeful and optimistic and planning to open. But at the same time, **as things change, we change. We try to change with it**. Very quickly, we realized that pretty well at least 80 percent of our customers came from overseas at that time they had shut down the airlines. So we knew right off the hop before it got complicated, just refund the money. Get on that and then see where things are going.

12 Most Common Wicked Problems

Following the completion of the first 80 interviews, the project team began analysis of the information that had been gathered. This preliminary analysis of interviews identified 12 wicked problems that are impacting business resilience in the FFG region. Wicked problems are those where the path to solving them is so complex and multilayered that it is difficult to come up with solutions. These problems often intersect with each other, further exacerbating the issue. After identifying these 12 problems, a survey was created and deployed to gain public feedback on their importance or priority. The 12 issues are identified in the section below.

The 12 wicked problems:
1. The voices of rural and northern businesses are not heard by decision-makers.
2. Microbusinesses keep our communities alive but they are struggling and are ineligible for COVID-19 funding.
3. Microbusinesses are agile but at full capacity and without the time, resources, or safety-net to adapt, pivot, and grow.
4. New businesses are struggling to emerge during COVID-19 and they are not eligible for funding.
5. The online world is changing how businesses do work, but they do not have the time/training to adapt.
6. Businesses feel their future is not up to them.
7. Big businesses are squeezing out local business.
8. Organizations are struggling.
9. There is so much information out there, but it is hard to find something that helps me.
10. Working together makes businesses stronger, but there aren't enough ways to connect.
11. There are opportunities to sell to non-local markets, but many businesses don't know where to start.
12. Women-led businesses are struggling, and they are seeing barriers to getting support.

The Voices Of Rural And Northern Businesses Are Not Heard By Decision-Makers.

Made Simple: Decisions affecting policy in BC are based on primarily large and urban populations – **rural/northern areas face different and unique challenges,** but all regions/populations are treated the same way, which causes more problems.

What's the problem?

Businesses and organizations discussed how decisions continue to be made without consideration of the population, climatic, demographic, and economic differences faced by northern and rural communities. Though this was a pre-existing situation prior to COVID-19, the pandemic has exacerbated the problem with wide-reaching implications for business and organizations. As the pandemic progressed this complaint became more prevalent across every sector and business. Particular issues that were noted include the lack of political representation for small town north and the decision-making done without consultation or input from those directly affected.

> "They're not even looking at the records. Like all you'd have do is phone and look at the records of what's going on in the north. And there's no way we're similar to Vancouver. And, you know, even the rules or restrictions… **we should have almost like our own decision-making in the north**, as opposed to what they're doing down in Vancouver and back east."

Throughout the pandemic, emails from networks and associations targeted issues facing businesses located in larger metropolitan areas, such as the Metro Vancouver region, which often did not relate to different issues than businesses interviewed in our region. Businesses in rural and northern communities feel disassociated from policies and decisions and the wicked problem surrounding networks intensified the disassociation. Lack of infrastructure and internet came up often, and policies and regulations that had no practical use or relevance in rural communities was the most common complaint.

> "Meat regulations are a challenge. This is a federally regulated market, so we have people in Ottawa telling us what we can and cannot do here in the Valley. And how is that a good idea? **They have no idea what is happening on the ground.**"

There was discussion about government investment only being in response to disaster (e.g., wildfires) rather than proactive assistance to bolster rural and northern communities and it is generating a lot of fear for business survival, and frustration that the rural and northern realities are not considered.

"You know what they spent of late with different funding sources for wildfire, for example, I think, I think that's a good example of where the provinces are listening and is paying attention to communities, smaller communities but, I mean that's not from us complaining, **that's from us recognizing the need so much.**"

As the pandemic continued into the winter of 2021, the emotional response from small businesses were becoming more amplified and were triggered by the ongoing restrictions set in place by the Public Health Officer. One of the shared sentiments from those interviewed was that there was little consideration for the unique circumstances of businesses located in the northern part of the province. An example cited was the encouragement of outdoor dining in the late winter, which did not benefit businesses located in communities that were still experiencing winter conditions.

"The districts and all of the provinces are encouraging people to **be outside more**, be outside more during this time. And, you know, **we've got three feet of snow** still here."

While many businesses expressed their frustrations at the lack of response and support from all levels of government there were notable examples of programs that met the specific needs of businesses. For example, the BC/Alberta meat boards collaborated to create waivers to sell meat interprovincially, and the Thompson Okanagan Tourism Association (T.O.T.A.) advocated effectively on behalf of small, rural businesses to make funding eligibility more flexible.

What does the data say?
100% of businesses in the targeted interviews stated the solution has to do with getting rural/ northern voices better access and amplification in decision-making processes. Some ideas put forward involved re-drawing electoral maps, getting better organizations in the north to speak for the region, and having more rural and pan-northern economic development endeavors.

41% of businesses/organizations reported that they felt disconnected from the governments' (all three levels) decisions regarding the handling of COVID-19. The decisions and policies made were not reflective of their reality.

"**They gotta get out and talk to the people**. And I mean, when I say talk to the people, I don't mean going and talking to the municipality down here, but talk to the people, come into [my business], and, like, if you're going to talk to the people, go to the mall and sit there and talk to people. Get their take on stuff. And then, you know, put it all together. Yeah, I mean, **talk to the business owners and see how they're handling it.**"

What businesses are doing and/or what they are asking for

Over the course of the interviews a few solutions/ideas for improvement materialized. The most common thought that was explored in the interviews was the need for a stronger voice for northern and rural businesses sitting at the tables where decisions are made. For example:

1) The interests of rural and northern businesses need stronger representation, which could include more political or government representation and the establishment of an organization or consortium of organizations that form a unifying voice for small businesses located outside of major metropolitan areas. Consortiums would be particularly beneficial because it would invite collaboration and innovation that could spur critical changes to the regions that would benefit communities as a whole.

> "**We don't have anybody here from the north or within the community representing or speaking for us.** Now that maybe a little better representation that way."

2) There needs to be more effort on the part of decision makers to connect with and listen to businesses in rural and northern regions in accessible forums where local businesses can be candid about the challenges they are facing.

The above solutions were common to the Fraser Fort George region, but the rural parts of Fraser Fort George have unique issues, distinct from their urban northern neighbours. For example, rural businesses responded more positively when they discovered that the interview would be completed by someone located in the community rather than someone located in Prince George. Having a sustained presence in rural communities with offices staffed with people who live, work, and play in these communities needs to be maintained to build meaningful and productive relationships.

> "We're really getting ignored. On the bottom of the list of everything that's northern British Columbia. **We are in the North and that is bad enough, but we are rural north which makes it even worse.**"

Microbusinesses Are Vital To Local Economies But They Are Struggling And Are Ineligible For Covid-19 Funding.

Made Simple: Although there seemed to be a variety of COVID-19 support programs available, **microbusinesses were often ineligible for the assistance offered**.

What's the problem?

> "There is **a misbelief that there's so much funding out there**. But **the reality of it is that a lot of people aren't qualifying for it**."

The regional economy relies heavily on solo entrepreneurs, family run businesses, and businesses with only 1 or 2 staff, otherwise known as microbusinesses. Most of the COVID-19 programs focused on business size as a criterion for determining eligibility and funding amount. Many of the programs had criteria that microbusinesses simply could not meet, whether it was revenues, payroll, or business bank accounts (many sole proprietors don't have these).

During the 161 interviews, it was frequently noted that microbusinesses were unable to access the different support programs and that many were reluctant or unable to take on the added risk of loans. Although program eligibility changed over the course of the pandemic, businesses reported that the initial problems and the changing rules discouraged them from reapplying to or reconsidering the support programs.

> "Personally, it's just, it almost became too little, too late. To the point where I don't even feel like I can go after those resources **because I don't know what the repercussions are. So, it makes me very cautious.**"

Business owners experienced real frustration, particularly after extensive application efforts, and felt that the programs available provided no support. The rejections deterred many business owners from going through the process again for fear of wasting time and effort that could be focussed on business survival. For example, several businesses mentioned challenges with the BC Small and Medium Sized Businesses Grant. They noted that it took hours online just to locate and understand the eligibility rules. After eligibility rules were changed, there was a reluctance to re-engage in the process because of the past struggle.

While accessible funding was often cited as critical support for microbusinesses, many noted that channels of reliable information would be useful.

"You know, **I don't think the majority of people that go into business go into it looking to have the government support them**. They look into it saying, I want to be my own boss, and I want to do my thing, and I want to get paid for what I do, you know. They don't go into it looking for the government to support them"

What does the data say?

As of December 2020, only 13% of microbusinesses accessed CEBA, whereas 44% of larger businesses (>6 staff) were able to get CEBA. 23% of microbusinesses said they searched for funding but were ineligible.
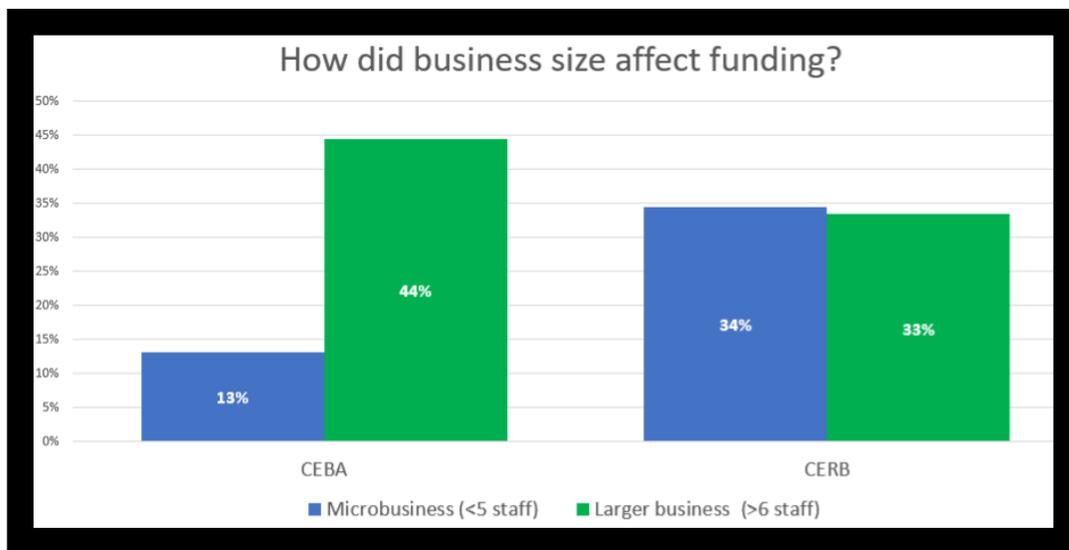
Figure 7: How did business size affect funding? (n=80)

When asked what the money was used for, both CEBA and CERB recipients said it was used to hire staff back and to off-set lost revenues, even though CERB was intended for personal support not business support. However, more than half of CEBA recipients said they used the money to offset new expenses, while only 27% of CERB recipients said the same. This might suggest that while microbusinesses struggled to survive, CEBA funding enabled larger businesses to pivot.

What businesses are doing and/or what they are asking for
When programs are designed there needs to be consideration about who the criteria/prerequisites are leaving out and why they are being left out. For microbusinesses, it was clear to them they were being left out, but there was a lack of understanding of why, which led to frustration and anger. Having

greater rural and northern representation, in addition to a voice for microbusinesses, in decision-making processes, as described above, would help to mitigate many of the identified challenges.

In addition, programs developed due to an economic crisis, such as a global pandemic, need to be streamlined with a simplified application process to not overwhelm those in need of the support. Simply structured programs with clear communication around eligibility requirements would eliminate much of the confusion and frustration.

> "**It's almost like we need a microbusiness board that sits at the high table with everyone else.** You need somebody representing them saying, **when you put all our little businesses together, this is what we're bringing in. And these are our concerns**."

> **Microbusinesses Are Agile But At Full Capacity And Without The Time, Resources, Or Safety-Net To Adapt, Pivot, And Grow.**

Made Simple: **Microbusinesses are agile**, independent, and hardworking. They are small enough to be able to pivot quickly but often lack the resources. **Many are struggling with more work, more costs, and less time, which makes them more vulnerable.**

What's the problem?
The team did see examples of microbusinesses in FFG that were able to adapt their operations quickly. Generally, this was because the nature of their business centres around personal connections with customers and suppliers. However, it takes time and capacity to create sustainable long-term change and not all businesses are well-equipped for such an undertaking.

> "**Northern Health** did not provide advice on [industry name] business. What they did say **contradicted WorkSafeBC**"

Many businesses had to continuously modify their operations to meet the ever-changing health and safety guidelines. For some this meant physically changing the design of their store. Others had to adjust their method of service provision or goods delivery. There were also noted struggles with to supply-chain issues such as issues with finding new suppliers and accommodating delivery fluctuations.

> "**We altered products to cover for usual products that became unavailable - made substitutions available, delivery changes.** We introduced new daily activities, more outdoor play, more cleaning, we stopped going on field trips."

For those businesses with employees, managing staff became a greater challenge. In many cases, staffing—often part-time help—decreased and owners had to take on more work while navigating the changing circumstances.

> "**I had to work 90 days without break because [we're] open 7 days a week and staff was told to leave job by doctor**. I was waiting for my daughter to come home and help fill in hours."

Microbusiness owners reported a significant increase in the amount of time they spend running their business. All these new tasks were added to owners' workloads, often taking them away from their

core business operations. Whether it was understanding guidelines, investigating support programs, or enforcing protocols, microbusinesses are working hard to adapt on the fly, but it has taken its toll.

What does the data say?

More than 50% of microbusinesses said their costs have increased and over 70% of interviewees said

their workload increased, most of which saying it was a significant increase (n=80). Additionally, 82% of microbusinesses altered the way they do their business. This demonstrates the additional hours that were needed to do the business (n=80).
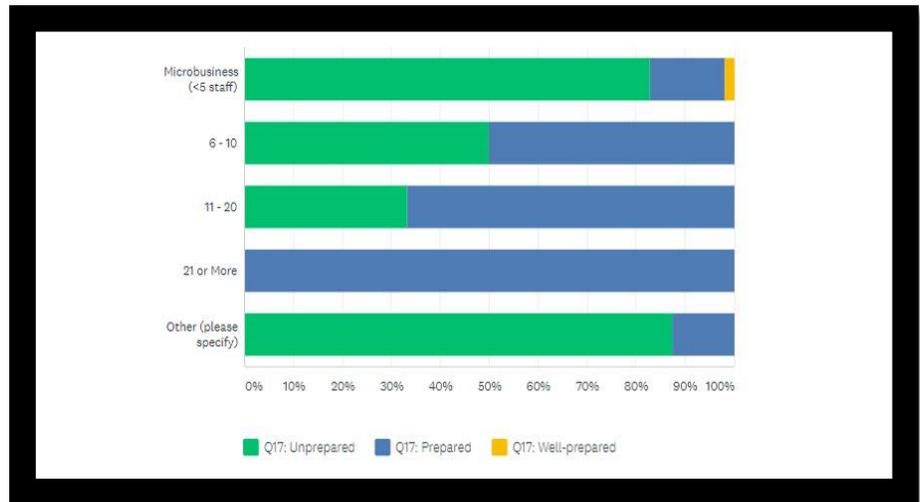
Figure 8: How prepared businesses felt (n=80)

Figure 8 demonstrates that the size of the business was connected to how prepared the business felt when dealing with the pandemic. Overall, microbusinesses disproportionally felt unprepared, further exacerbating the time crunch.

What businesses are doing and/or what they are asking for
What businesses asked for was someone or something to help them with a human touch. When their time was being consumed with new tasks and updating old tasks while trying to navigate all things COVID-19, it became too much. Businesses lacked the time and, in some cases, the know-how to find and apply for support programs, comply with health measures, and process all other information related to their business. Having a person/agency that can help streamline the information by doing such things as flagging the new health ordinances, identifying the effects for their business, and notifying them when support programs become available or are updated would be of great benefit to businesses. That personal connection was missing during COVID-19. Simply putting information on websites and hoping people would find and understand it was not effective. It also assumed everyone has access to internet and appropriate devices, which is not the reality for some in rural northern BC.

New Businesses Are Struggling To Emerge During Covid-19. They Are Not Eligible For Funding.

Made Simple: New businesses are struggling and are **not eligible for funding**.

What's the problem?

New businesses faced all the same problems other businesses did as well as taking a risk in entering new markets. However, the support programs that were put in place by different levels of government excluded new business as eligibility for many of the programs involved having two years of tax returns as proof of being in business, or a demonstrated loss of revenue between 2019 and 2020. Several businesses noted that they were unable to delay opening because of the pandemic and were forced to open with no additional support.

> "And so, while other businesses in our industry are getting wage subsidies and rent subsidies, we've **been eligible for nothing, and yet, having to deal with the exact same restrictions** as anyone else. And having no cash flow and no prior business sustain us. You know, I only have very bad words to say about that situation."

In addition to these challenges for new businesses, many potential entrepreneurs identified new innovative ideas that emerged from seeing market gaps during the pandemic but were hampered by the lack of supports.

What does the data say?

Two-thirds of new businesses are unsure if they will survive 12 months and 33% of new businesses (<1 year) said they searched for funding or support but didn't qualify.
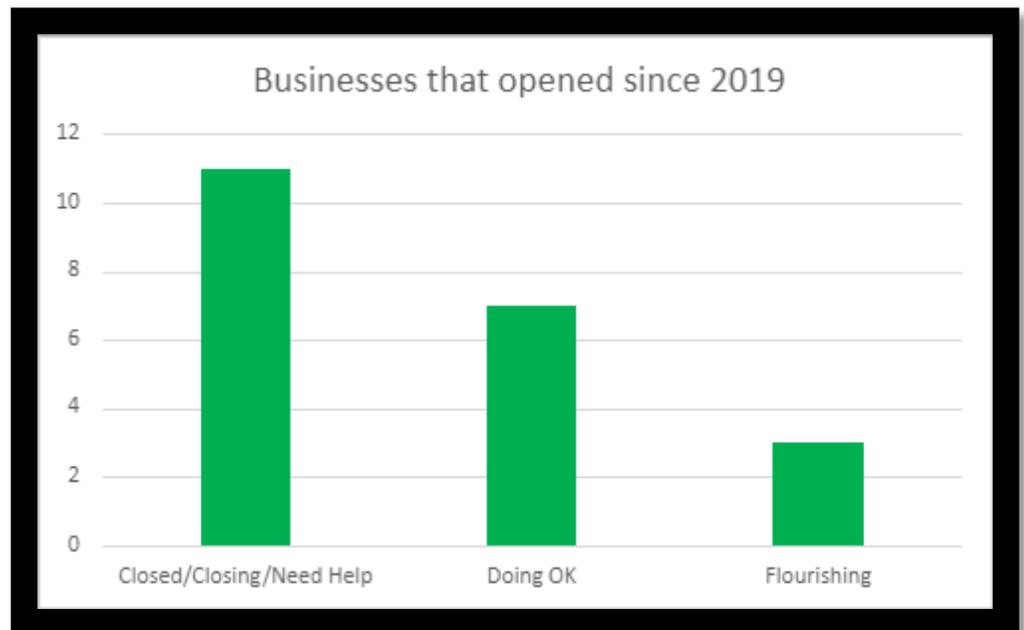
Figure 9: Businesses that opened in 2019 or later (n=21 new businesses)

What businesses are doing and/or what they are asking for
New businesses want to be included in the support programs that are available. If that is not an option, developing modified programs they can access would provide immense benefit to ensure that they can remain economically viable. "The only other funds that may have been available to me were loans. And those **loans are not useful for me at all**. That load is already high being a start-up, and the ability to repay those loans is already incredibly tight."

> **The Online World Is Changing How Businesses Do Work, And They Do Not Have The Time/Training To Adapt.**

Made Simple: The digital world continues to change the way businesses need to operate and the capacity to keep up with these changes varies from individual to individual. This **creates a gap** between businesses and organizations that can keep up and those who cannot. Unreliable or unavailable internet access in rural areas serves to widen that gap.

What's the problem?

The world was moving into a more digital age before COVID-19, but the pandemic has immersed many businesses in the digital world whether they were ready for it or not. Changes that should take decades were fast forwarded, taking just a matter of months, and businesses were just expected to adapt and work within this new reality. There are high stakes when it comes to the digital divide.

Businesses, particularly in rural areas, met this challenge at vastly different capacity levels: from working in areas without internet, to not-for-profits operating who did not even have an email address, to local restaurants forced to utilize middle brokers, like Door Dash or Skip The Dishes, which charges high administrative fees at a time when profit margins were already slim. In addition, all the information regarding COVID-19, whether it be support programs or new health and safety regulations, were disseminated online due to pandemic related restrictions, which created barriers for many businesses as they lacked skills, knowledge, or training on how to do things like use the internet for effective searches, upload documents, or create accounts to register for benefits, let alone follow the complicated process to apply for programs. When some tried to access more personalized support, they were often frustrated as support lines were overwhelmed and many were left waiting for several hours.

The result has created a much needed and deliberate focus on digital literacy and capacity building from different programs that can be accessible to businesses in communities that face gaps in telecommunication capabilities, lack of device access, or are unable to navigate the web. Many of the programs that offered support had a short turnaround time for application so once businesses finally were aware of these capacity building programs, the programs were already closed.

> "It's difficult thinking about if we're not felt to be as valuable a community resource anymore, and what is the future going to look like. Other [industry name] in BC? It seems very simple for them. They just say everything's online. So, we do the children's programs online, we do [name] club online. But how does that work here **when people don't have their own devices or when people don't have internet.**"

What does the data say?

The data gathered in the interviews shows that fewer businesses in the Fraser Fort George region have remote sales and technology compared to the rest of BC. In BC, 46%[5] offer remote sales or secure orders, whereas not quite 37% do so in Fraser Fort George region, and that number is even lower in the rural communities. However, more than 50% of those interviewed say that online sales are not appropriate for their business or it's not something they offer. Only 27% of businesses in PG saw an increase in business who offer remote and secure orders, and more older businesses are now picking up technology, and within FFG, older business owners (>65) were the most likely group to add new ways to interact with customers – that's great, but 63% are still off-line.

> "Well, **if you want to, you know, keep up to date with technology and making things run smoother, put the money in**. And that being said, like the last year of COVID-19, like we haven't been on full-time hours, so the money, **the spare money for that kind of stuff isn't really there**."

72% of flourishing PG businesses offered remote sales and secure orders before the pandemic compared to an average of 31%. In PG, we saw a 27% increase in businesses who are offering remote and secure orders.

Prior to COVID-19, less than 10% of businesses were working remotely or teleworking. The number of businesses working remotely or teleworking has doubled over the pandemic.

What businesses are doing and/or what they are asking for
There are multiple layers of solutions as this is a more complex wicked problem. Firstly, reliable and effective internet access needed across the north, particularly in rural communities. The lack of internet services hampers businesses (and individuals) from accessing COVID-19 information and programs; prevents businesses from creating and maintaining an online presence/sales platform; and prohibits prospective customers from accessing business information or online sales platforms. Secondly, there is a need for internet and technology training for businesses and communities including basic training such as the need to understand how to use computers and other devices in

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[5] (BC Businesses report using more new digital solutions as a result of the pandemic @ digital payment solutions (46%) https://www.bcmindreader.com/hub/posts/heres-what-you-told-us-COVID-19-impact-survey-25596318)

order to make the most out of internet access. Businesses need to understand the tools that can streamline operations and make their offerings available to a broader audience.

Finally, some businesses readily admitted that the technology is not something they are capable of learning fast enough to catch up. For them, being able to offload the work would be advantageous. These businesses will need to hire support staff or an independent contractor to assist them in this arena.

"If you have any workshops of e-commence or anything digital please send them my way, I know it's where I am lacking."

"And I would love to see, like, I know, there's quite a few small businesses around. And with regards to social media, **it would be so much fun to hire one person to take care of all of our social media accounts,** you know, like a virtual assistant of some sort, create and then that would create an employment for someone. And I feel like we would all be supporting one another in our businesses. Yeah, I've talked about it with a few and they're like, Yeah, when you find someone let us know."

Businesses Feel Their Future Is Not Up To Them.

Made Simple: Many struggling **businesses do not feel like they have the power and resources to respond to changes in the environment**.

What's the problem?
There have been many changes to the operating landscape that continue to negatively impact businesses and organizations: increased costs for supplies, transportation and warehousing, the digital divide, and increased monopolies from large non-local businesses. Additionally, many interviewees indicated that the ever-changing health and safety protocols were a greater burden to small and remote businesses. The unpredictable nature of the pandemic has created a great deal of uncertainty for many businesses and organizations.

> "I don't know, it's sad, **it's out of my control**. So, you just play with the cards you're dealt. Like, we could be shut down again."

The evolving circumstances take their toll on most businesses and organizations, especially those with minimal resources to navigate the challenges they face. The majority of businesses struggled to understand or respond to the changes in their operating landscape and were forced to absorb the extra workload and costs, while their foot traffic was drastically reduced. Almost 40% reported being unsure of their future, saying they're taking it day-by-day. For some it meant making a significant change.

> "It's probably my fault, too, for not looking more for information, but I still do not know what rules and regulations and news is happening, because **I'm more about like, kind of, like, winging it**."

> "In my industry, basically we said, 'let's get different jobs,' because we're screwed."

On the positive side, some people/businesses saw an opportunity to reflect, reassess, and renew. The ability to adapt and mobilize new resources means that some businesses are reported to be flourishing. In fact, 23% of businesses say they are making more money than before COVID-19.

> "Everybody was scared, especially my staff. I had anxiety kick in. They [staff] already had anxiety problems. **I was ready to close and then the one day I thought**, I was cleaning this place thinking we were about to close up shop for good. I looked around at my tables, and they were getting old. Everything's getting old. And I thought **maybe I should just close. It's been a**

good run. And then I looked at the back door over here like, like looked at the countertop, again, and **decided that I'm renovating**. Let me shut down for two months and we repainted and put new countertops in them. And it was just like a spur of the moment decision like by the end, I put my coolers all on this side, kick the ceiling out. You come in one door you go around, you're not anywhere near the staff. Staff is all behind the counters. And we opened again on June 1st. **And we have been flourishing since.**"

What does the data say?

70% of respondents indicated they were experiencing heightened stress (n=113) and 22% said that they have experienced a "significant increase" in stress (n=42). Many said that they were responding to chronic and complex traumas including the mill closures, the pipeline work, and the drug/opioid overdose crisis. Many indicated that they were forced to make businesses decisions based on their mental well-being rather than business viability.

26% of businesses said that they made no changes during COVID-19.

What businesses are doing and/or what they are asking for
Possible solutions to improve confidence and resilience of business owners: 1) Providing scaffolded experiences to learn new skills – for example, help walk small business owners through the COVID-19 grant application the first time, so they feel better about trying it themselves next time, 2) Hearing stories of success from others who are "like me" – for example, sharing stories of small businesses in our region who were successful at adapting their business approach, 3) Encouraging people – for example, offering a listening ear and a word of affirmation, and 4) Supporting their mental and physical well-being.[6] "And so, **we have to tell stories, to make people feel passion and connection to those places and show them how close we are to actually losing them. So that we have a collective voice, that will fight for them.**"

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[6] Bandura, 1997

Big Businesses Are Squeezing Out Local Business.

Made Simple: Big businesses have unfair advantages in the current environment, making it **hard for small local businesses to thrive**.

What's the problem?

During COVID-19 supply chains were heavily impacted. The delays and supply reduction significantly affected businesses in BC's northern communities, compounding their other pandemic-related challenges. Many of the supply chains stopped in bigger centers with bigger businesses, leaving small rural businesses waiting for supplies that were irregularly shipped, backordered, or that never arrived.

> "So, I have I would say two different wholesale distributors that I buy most of my ingredients from and packaging. And so **many of the things that I buy regularly were out of stock, and a lot of things were unsure**. They were unsure when they were going to get them back in stock "

Pandemic restrictions compelled customers in rural areas to shop locally where they could, but also to order from online sources when the product was not available locally.

> "When we choose to shop online, whether it be from Wayfair, or Etsy, or Amazon, we are not supporting local. You know, these organizations, they do not pay taxes in Prince George. They did not employ people in Prince George. They do not sponsor the sports teams; they do not support the community events. And yet, that all the things that people really cherish about life in Prince George and yet, every day they make a decision to save another couple of pennies and shop with Amazon. It's just so unfortunate that people don't sort of take time to understand the sort of the full, you know, the full community and what makes it a full community. You know, we are not going to have those little shops down on Fourth Street and we're not going to have sports teams that, you know, like, **who's going to sponsor, you know, the kid's baseball team when the, you know, [local business name] is no longer there**."

With big businesses monopolizing supplies in larger centers, box stores, and online, it is difficult for small, particularly rural, businesses to survive. Businesses reported having to order up to ten times their pre-COVID-19 quantities because they did not know when they would get another shipment. This substantial financial outlay in uncertain times put businesses at risk, and in some cases, resulted in waste and spoilage. Many businesses spoke of the hardship of incurring rising shipping and ordering costs and not wanting to pass that increase on to their customers who were facing job losses and financial uncertainty themselves.

"Another concern I have is that **places like Amazon are going to bankrupt every local company**."

"**Amazon is killing every small business out there**. What we're doing now is training more people than ever to shop online because of COVID-19".

Consumer behaviour changed due to the pandemic, which in turn affected local businesses. The lack of availability and increased consumer impatience had some turning away from locally owned stores. Sometimes it is easier and cheaper to purchase from big multinational businesses because it can be conveniently delivered to the customer's home when local businesses may be out of stock or closed. The longer an action occurs, such as ordering online for everything, the more likely it will form the habit of the future.

"There is too strong a sense of instant gratification in the world - because things are not instantly available right now people are crying and complaining. **The knock-on effect of delayed orders is impacting everyone down the supply chain** so there is no point being too impatient."

"When the health messaging tells people to reduce non-essential shopping, **people go to big box stores instead of coming to my small local business**…"

Businesses reported additional challenges around the health orders and the serious consequences for our small businesses, which are treated in a similar fashion to big businesses. Many expressed frustrations saying:

"I don't understand, **I have to do contact tracing** for people that come into my restaurant, I have to space people out and reduce the number of booths, but I go over to [multinational name here] and people aren't wearing masks and **they don't have to do contact tracing**."

What does the data say?
Businesses had to spend time doing activities that they did not have to do before. The figure below demonstrates all the additional tasks required of small and microbusiness owners. Big and multinational businesses have an economy of scale that makes these tasks less onerous.

Figure 10: How businesses kept staff and customers safe

What businesses are doing and/or what they are asking for

This is a wicked problem that gets referred to in terms of big ideas and it has sunk into the cultural landscape. Businesses often refer to Amazon and Costco as examples of big business impacting the area. Businesses talk about being self-defeated when it comes to big business squeezing them out, almost like they are powerless to do anything about it. However, there are a few ideas for solutions being discussed in the community. Buy local campaigns are common suggestions, but with the caveat that the campaign should be run by the municipality, chambers, or a non-profit. Some businesses ran awareness campaigns to inform customers about the struggles of the use of third party platforms such as Skip The Dishes.

Some solutions could include:
- Local research on the value of a buy-local program.
- Local research on the negative impact of big business here (mental health, financial health, environment, etc.)
- Workshops and communications to increase uptake of programs and platforms that can increase business reach and market.

Organizations Are Struggling, And This Affects Us All.

Made Simple: **Organizations are facing significant challenges** but are not being supported, which has significant impacts on communities.

What's the problem?

Organizations are the heart of our communities, but they have been hit especially hard by the pandemic. 75% of organizations have reduced, changed, or canceled in-person programming; almost half of them had a temporary closure. This has had ripple effects on our community: children are not able to participate in recreational or music programs, which increases the strain on parents, particularly for mothers. We have less music, less art, and fewer events where we can gather to build civil society, friendship, and networks essential for building capacity. Community members, both young and old, have experienced heightened isolation leading to depression, anxiety, and loneliness. Seniors have been especially isolated, which not only compromises their emotional wellbeing but also their physical health needs. Many social service agencies have said that there have been increased addictions, homelessness, and even deaths.

> "Not very satisfied. I don't think the non-profits really got, yes, that is something I have been ranting about full-time. I mean, we are nothing compared, like, in the world and for-profits. We are, you know, nothing. But if you think about shelters, and food, and some of those societies are the backbone of major cities that they provide a service, as, you know, without fundraising and sponsorship and money. And no wonder there's overdose rate is going up because those **people aren't being supported**. And I think even more in a small area where you say like this is this is more than just a place to have an event. **This is the hub. This is where people do get their isolation needs met** and so on. Yeah, I'm blown away that they have not put more story over non-profits. Honestly. And they were barely mentioned that I kept waiting for information understanding the scope of small businesses and yes, region. Yeah."

Funding is always a challenge for organizations. Some organizations have a temporary cushion of grants, but others are "100% reliant on fundraising." The cancellation of in-person events also meant an end of the organization's primary fundraising activities. 32% of organizations said they had changes in their donations, and more than 26% searched for funding but did not qualify. Online fundraising was an insurmountable challenge for many because organizations are often run by retired individuals with limited technical abilities (several without an email address or a computer). Only 37% of organizations are confident they will survive more than 12 months if things continue like this.

"Staff hours have increased [but there is no money to pay extra time], and we are unable to hire extra seasonal staff for outside maintenance and gardens."

"[COVID-19] is definitely creating quite a bit of tension between the directors. Again, there was the discussion about closing down and how we're gonna cover operating expenses. We have very, very small volunteer base, and **it's almost the same five, six people**. So yeah, **people are tired**."

"New vulnerabilities include rising costs against fixed revenues; fundraising opportunities compromised by COVID-19; workload increase for management, caretaker, and bookkeeper; programs and services like Meals on Wheels are compromised; and effects of working in multiple locations."

"No, they're very resistant to that... people that are on boards, who are 60 plus years old, are often **not technically savvy**."

All organizations are dealing volunteer shortages and an increased workload. 84% have less than 5 staff. Dynamics like this often means that organizations stayed active because of 1 person who took full responsibility for the organization—there are some real heroes out there, but it can be a heavy burden.

"It's costing us a lot more. Part of the problem is **volunteer burnout**. And we just don't have enough people to do all of the extra cleaning protocols."

"I just cannot get sick. I isolate more than most, because **if I get sick there is no plan B, I am not sure what would happen**."

Despite all that has happened in 2020 and 2021, organizations are still hopeful with a desire to build better, stronger communities. Community organizations are concerned with community success and well-being. In interviews they spoke about ways to diversify the economy, help fight social isolation, boost tourism, help the aging population, address addiction, and improve mental health.

"I'm just saying, we're a non-profit, we weren't in it to make money. Just sustainability and being able to **continue to be a place of support**."

What does the data say?

21% reported changes in supply chain, and 44% changed the way they communicate and manage their income.

What businesses are doing and/or what they are asking for
Funding and volunteers are the two key issues that organizations talked about. With respect to funding, organizations have been underfunded for years and COVID-19 just exacerbated that reality. Funding structures proved to be a challenge with not enough money set aside for administrative tasks and inflexibility for addressing the changing COVID-19 environment. As such, the funding structure for organizations needs to be revised: organizations need more funds, reliable and sustainable funding sources, and flexibility in the administration of project funds. The second aspect organizations talk about is volunteers. In the years prior to COVID-19 organizations were experiencing a lack of volunteers, particularly youth. Then the arrival of COVID-19 pushed existing (and prospective) volunteers away. Encouraging younger people to get involved with volunteer activities is a goal of many.

There Is So Much Information Out There, But It Is Hard To Find Something That Helps Me

Made Simple: Businesses had **a hard time finding information** that was relevant to their experiences.

What's the problem?

The arrival of COVID-19 was followed by a flood of information coming from everywhere: each level of government, media, organizations, and the internet. Businesses were overwhelmed and struggled to keep up with it all. Not only was the volume of information immense but the content was often confusing and contradictory. This created additional stress and information overload, which can impair a person's decision-making process and mental well-being.

> "I think the biggest thing we stopped doing is watching the news. Stop talking about it in the house. And that I found when we talked about it, it stressed us more. So, **we just stopped watching the news; stopped talking about it**. And you know, and just tried to keep our life as normal as possible."

> "My problem with information these days in this world of internet is whatever you want to believe you can find the information for it online. Right? So, **you never know what to believe**."

Businesses were expected to know how to navigate the internet and sift through websites and online portals. This challenge was amplified for those in rural communities where internet/Wi-Fi connections are limited or unreliable and computers and digital devices are less prevalent. People invested countless hours combing through websites and portals searching for financial support programs: 25% of business owners and organization leaders said they searched for funding or programs, but they didn't qualify. This was highest for new business owners and women-led business.

> "Switching my account over from the CERB to the CR CRB, whatever the new one is for the EI kind of thing, it took my husband and I two hours on the website to figure out where to go. Like, it was like, we went in a circle for, like, an hour and needed a break. And then we came back and we're like, yes, it should be like here. Like, **it just it felt like it could have been simpler**."

Another area of confusion was in terms of health and safety guidelines/regulations. Many did not know when they were allowed to re-open and took their cues from other businesses in the industry and the nightly news. For those who could navigate all of the information, they found some of it contradictory. WorkSafeBC would say one thing that would seem at odds with BC's Centre for Disease Control, Northern Health, or the federal government, leading to additional frustration.

"I could barely find information, like even to find out what I was required to do. Like to stop, you know, right away we did what most of the other businesses were doing where we, you know, stop doing taking people's travel mugs, we stopped. Right? It was just to-go mugs, it was all the but there was really not much any, there really wasn't any like hard and fast rules. Even now, like, I started to change things, but I am just doing it on my own."

"We were deemed essential, but I still do not know why or which part of my businesses was essential. I figured somebody would eventually check in and tell me what I was allowed and not allowed to do, but it has not happened, yet. I am not sure who is responsible for that, but I thought there should have been some follow up."

It was evident from the interviewees that this wicked problem underpins all of the others. What we heard highlights the need for improved communication channels and real, in-person, supports.

"Obviously, communication. **More communication would have been good**. Or channels of communication. Maybe the communication was out there, but I didn't have the proper channels to be hearing it or reading it. Maybe? Like, I don't want to put the blame on someone else, because it could have been me, too, who wasn't accessing the proper information or knowing where to look."

"We're in a system that's too big, and we're drowning. Like, cared for, if I want to feel that someone cares about me, I have to feel it's a person, the government will never express that care. It's so, like, **there's no dialogue. Right. Like, how do I feel supported on a local level, then**? Yeah. So, it's really hard to...feel supported in these times."
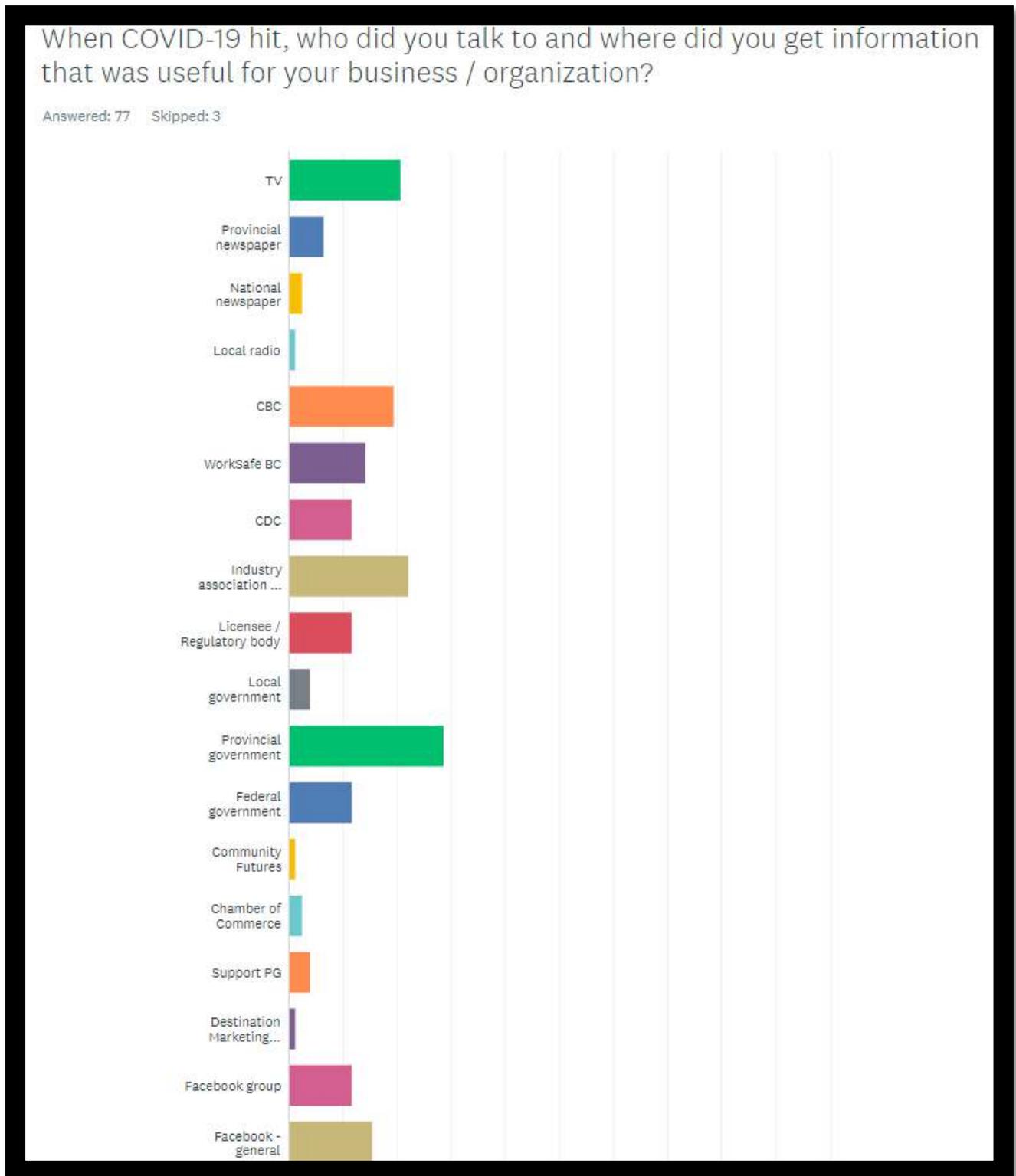
What does the data say?

Figure 11: Where did you get information about COVID-19 for your business/organization?

What businesses are doing and/or what they are asking for
Almost unanimously, interviewees expressed the need for an "information outreach officer," an actual person to answer questions. There is a need for someone/an agency who is welcoming and knowledgeable and available to offer assistance in such a fashion that people do not feel guilty or ashamed for asking the questions they need answered. It is also important for people to know what information they can trust. Whether part of the information outreach officer idea or as a separate initiative, there is a need for a permanent resource across the northern region where all available and relevant resources are catalogued. This will need to be maintained (i.e., kept relevant and current) and promoted so people know this is where to go for information or Community Futures specifically, one idea is to run a social media campaign to build awareness and establish Community Futures as a reliable source of information for businesses and organizations. Such an undertaking would require someone from CF to test information before it is posted, use our Facebook page to share information, maintain the list of resources on our website, and stay abreast of current events and breaking developments.

Working Together Makes Businesses Stronger, But There Aren't Enough Ways To Connect.

Made Simple: Businesses and organizations who were members of industry associations or part of a regulatory body had more support to navigate COVID-19 if the association was acting proactively in their interest. Some businesses/organizations dropped memberships with no demonstrable value and others found support with informal networks.

What's the problem?

Businesses and organizations who had strong relationships and networks reported that they adapted well during COVID-19. This was particularly prevalent with self-declared Indigenous-led businesses, which maintained active and useful relationships that support each other well.

> "**You know who has [supported us] is the Métis society**, [name's] Metis. They have, strangely enough, given us gas cards, even though we said we didn't need it. But $100 worth of gas cards, and they brought us hand sanitizer because he's a Métis business. Which was interesting. Yep. And masks."

Those who reaped the benefits of membership with proactive industry associations and regulatory bodies described contextualized resources and tools, including

- Timely, targeted, and trusted information and advice about how to manage COVID-19 protocols: e.g., webinars, fact sheets, best practices
- Access to networks of like-minded businesses and organizations to share strategies, protocols, ideas, and tips
- Specific guidance on how to apply for COVID-19 funding
- Connectivity and the realization that your COVID-19 experience is "normal"
- Innovative ideas to help the business pivot and be successful in the face of COVID-19 restrictions
- A powerful lobby to policy makers (e.g., Public Health Office, provincial and federal governments) regarding COVID-19 protocol management and funding parameters

> "We're really lucky because Canadian Western [industry name here] Association **tackled it for [us]**. They connected us all with WorkSafe, they've connected us with Restaurants Canada, Technical Safety, etc. So, every week we have a two and a half hour meeting with every [industry name here] in Western Canada and they give us the guidelines on what to do and notify us right away of changes that come in. … **[There's] lots of support that way**. I can pick up the phone anytime and call the head of CW[X]A and he'll answer and, yeah, he'll help find solutions if we get stuck."

While these networks helped some businesses and organizations, experiences with associations and regulatory bodies was not universally positive.

> "I just really think that my professional organization could have tried harder or pushed harder for something else to take us out of the out of this stream of transmission, but protect our careers, that would have been ideal. But instead, **we're just kind of like frontline workers who aren't actually getting any frontline benefits**."

> "Did the {XXX} Association give you any useful information? Not really, it was they reiterated everything that I had already found. So, there was some links, but it was very vague, **I was actually really disappointed with what they came out with**. And they were often really delayed in answering major questions like, do we need to wear masks? They took a long time to get back to the [XXX]. So yeah, I was really disappointed in them and their response time. So, I just follow the news and follow the public health guidelines. Yeah, that's what I paid for, but you know, I'm not actually surprised by it. They're terrible organizations. I've lot of beef with them. So, it's the same thing. **The rural-urban divide is what I've experienced** with the [XXX]. They just have, yeah, **they have no idea what it's like to practice rurally or in Northern BC at all**. They're all based in Vancouver, and so much of the emphasis is there. …there's a big gap... So yeah, there's definitely lack of awareness."

A number of businesses and organizations chose to abandon existing memberships because there was a lack of benefit and/or due to financial constraints.

> "You know, there's definitely benefit from being part of an association to get information, that kind of thing. But at the same time, if there is no money, there is no money to pay for those. I mean, I actually have dropped some of my memberships because **the benefit, or the cost, didn't show**."

> "Not worth/no value in maintaining campground association fees so **discontinued my membership**."

> "The other fees are very, very high for the regulatory bodies... They actually, **one of them raised their fees during COVID-19**. So, I just paid for that. Yeah, I just had to pay my annual dues. And it was more than last year. Yeah, it was really disappointing. **They didn't really offer any concessions, especially when they know that I was shut down for at least two months of work.**"

Several interviewees expressed concern that their associations did not heed their needs, nor reflect the needs of rural communities and business realities.

> "Okay, because **a lot of the problems they were facing had nothing to do with me**. Okay. So, like, they were from areas and like Vancouver, Victoria, and stuff, and they're talking about, like, [activity] openings that would bring in like, 500 people. And I'm like, Yeah, man, I got 15."

> "**We're such an outlier**, like everybody else is closer together. Here we are in Prince George. So, everybody else, like Kelowna and Vernon, Vancouver, Chilliwack, Victoria - they all kind of have each other. And then we're here, like eight hours away, but … I would say, **we don't have strong connections**."

For many businesses and organizations industry associations and regulatory bodies do not exist. These businesses/organizations often find alternative means of networking with others based on one or more commonalities. Social media (e.g., Facebook, Instagram) was an accessible vehicle for a variety of informal networks. Some rural businesses indicated that they benefit greatly from informal, but strong, connections with others in the same industry. It was an opportunity to share information, lessons learned, and see what other were doing.

> "Um, well I think the, like, the BC [XXX] Associations, they were all receiving the most up-to-date information about going back to work. And, like I said, that's where I went to get my accurate information for [XXX]. And I think they had it all laid out pretty clearly. I have a lot of [XXX] friends. So, they were actually just forwarding it on to me. I personally can't access the actual [XXX] like an association forum or whatever because not I'm not one, but **my friends were happy to give me the most accurate information that they have**."

> "I'm grateful that I did have the other [industry here] because **we kind of investigated things together**. Like, if they found out something, they'd let me know or vice versa. So, we worked well, or you know, we were there for each other as much as we couldn't be to be like, oh, yeah, this is what we filled out. And this is what we did. And I'll send you the link to this."

Businesses and organizations who did not recall participating in formal or informal networks or associations were more likely to see disruptions in their sales, supply chain, and communications. Additionally, they were less likely to alter methods of production or make changes to products/services; they were more likely to have difficulty managing staff expectations related to COVID-19; and they were the least likely to access government COVID-19 funding.

What does the data say?

20% of those who are members of industry groups or associations say they are flourishing in COVID-19.
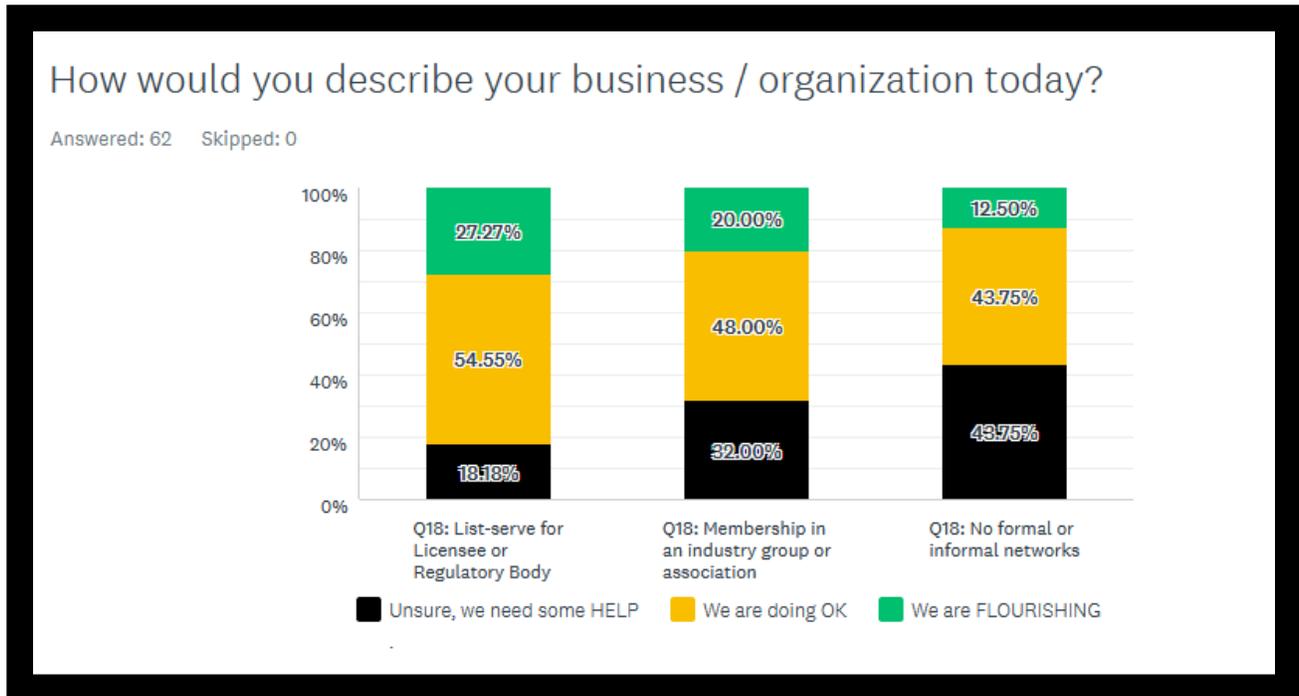

Figure 12: How would you describe your business/organization today?

What businesses are doing and/or what they are asking for
The overarching solution that was discussed regarding networks and relationships was to ensure that industry groups and associations better reflect the realities of rural constituents and provide value for membership, especially in times of trouble. When businesses see themselves reflected/represented in associations and networks they are more likely to engage and derive value from membership. Similarly, there is a need to form industry groups and associations for under-represented sectors or sectors where there is fierce competition. The representation of women-led businesses in formal networks and associations needs to be emphasized. At the end of the day the goal is to make strong associations that can provide valuable support to businesses, which will encourage participation.

There Are Opportunities To Sell To Non-Local Markets, But Many Businesses Don't Know Where To Start.

Made Simple: The project shows that market maturity and consumer behaviour and experience between the rural and urban parts of FFG are at different stages and require different approaches.

What's the problem?
The majority of businesses interviewed reported that the bulk of their sales of goods and services occurred in their immediate local market. There is a small amount of market access regionally, nationally, and internationally, and a willingness to explore more with help, but nevertheless, there is a heavy reliance on local customers. As FFG is a complex region made of diverse geography and communities we heard differing opinions on consumer behaviour depending on where the interviewee was located.

The rural areas of Mackenzie and the Robson Valley pride their businesses as "more than just a service, it is **an essential place of contact for isolated people** and is part of **forming the identity of the community."** Many perceive the big businesses in Prince George and those located online as detracting from their business. As it is necessary to travel to Prince George for things like dentists, doctors, government services, etc., people take the opportunity to shop in the large box stores, which means the rural areas are losing business. During the early stages of the pandemic, local businesses reported a temporary increase in sales when people were scared to travel and were compelled to shop locally.

> "We have actually done better this past year than the previous years... And with COVID-19, people were afraid to go to Prince George. We do not see that much support from Mackenzie regularly. So, **we had more people shop local**."

> "People are now coming from further away as **they feel it is safer than shopping in bigger centres** where there are more strangers, and **we were able to keep things in stock that were short elsewhere**."

While some our hopeful businesses believe there will be a positive legacy from this switch, others have already seen it revert to pre-COVID-19 behaviours once it was safe to travel to and shop in Prince George.

> "Originally, I want to say people were starting to support local much more, which was huge, right? It's something I've pushed forever and tried to educate and tried to encourage, right? Like, that's kind of disappeared a little bit. The minute everything kind of went back, people

disappeared from my shop, even, like, people that were coming in for groceries, people we put a lot of time and effort into delivering to giving them a really, like, good service, good experience. **But the minute it's okay to go to Prince George again, we lost.**"
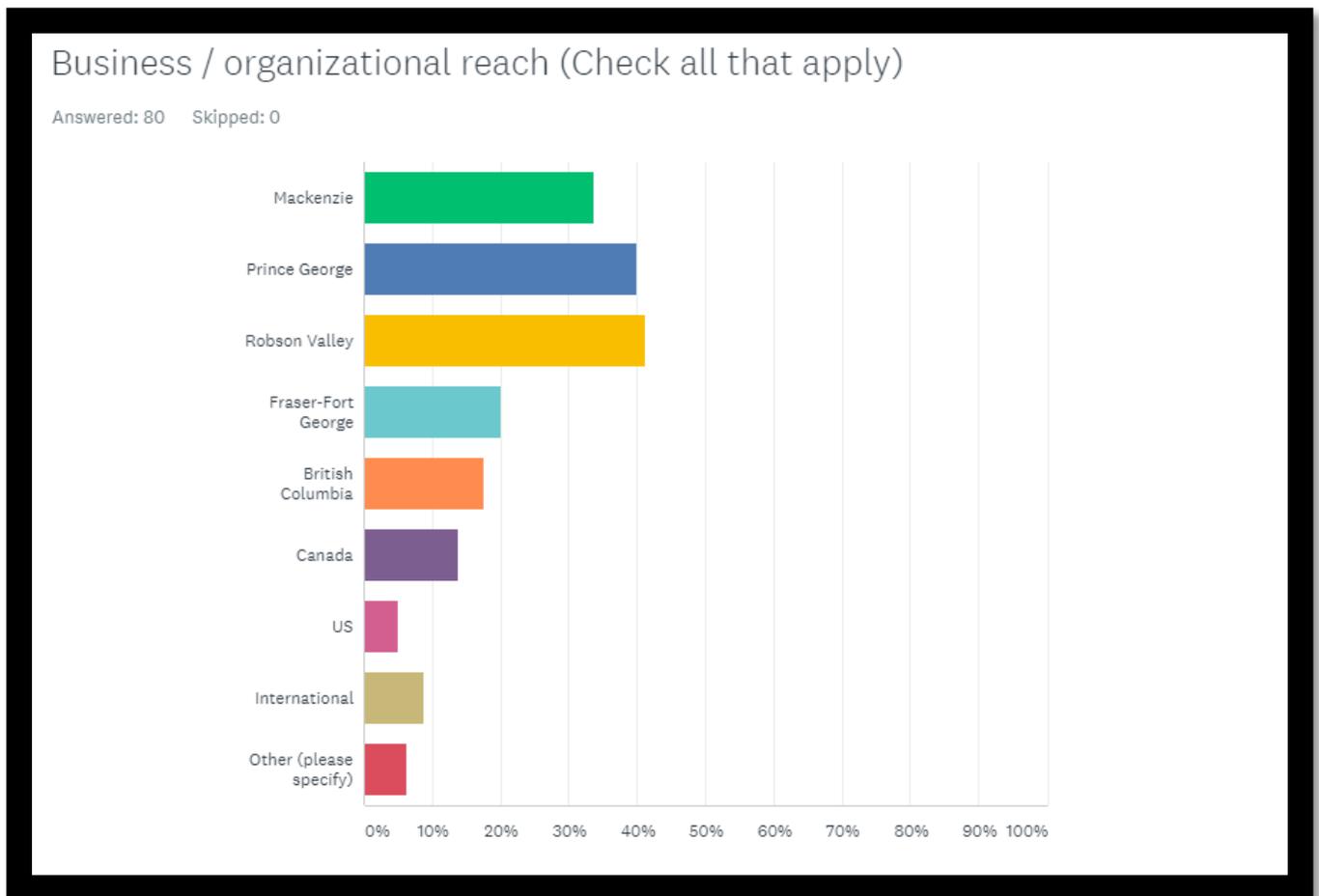
What does the data say?

Figure 13: Business/organization reach

What businesses are doing and/or what they are asking for
One complaint that we heard was about local governments making procurements from outside the community. People felt that local government should support local businesses, even if the costs are higher, because it boosts the local economy and fosters a greater sense of community. The need for people to travel to other communities for such things as medical appointments leads to lost revenues in the smaller community. The ability to access these services locally would stop the leakage of retail dollars.

Women-Led Businesses Are Struggling, And They Are Seeing Barriers To Getting Support.

Made Simple: **Women-led businesses are key to rural economies,** and with women bearing multiple responsibilities—working, family, and community involvement—they are stretched thin.

What's the problem?
Women who lead businesses and organizations hold multiple responsibilities in their work, in their family, and in their community. During COVID-19 even greater demands were put on women, which often compromised their capacity to run their business/organization. Furthermore, women-led businesses and organizations were less likely to qualify for COVID-19 funding programs. As a result, 43% of women-led businesses say they need help (financially and in terms of their well-being) and fewer women-led businesses are confident that they will survive the next year, compared to the average. As women assumed an increased workload to manage COVID-19 protocols in their businesses, tensions rose with competing responsibilities, often forcing them to choose between their family, the community, or their businesses.

> "We were in this giant ring of unsupported women."

Historically, there has been a significant gendered difference in the distribution of labour in the FFG. Men dominate the resource sector while women-led businesses and organizations often form the backbone of the communities themselves. Women are disproportionately responsible for emotional, household, and community labour and during COVID-19 even more was expected of them. Women reported that they were responsible for virtual education, daycare (when daycares were canceled), nursing illnesses, and creating new regimes to replace canceled after-school programs (sports, music class, etc.). This survey revealed that women are more often responsible for unseen and undervalued labour, forcing women to make difficult decisions between supporting their families, maintaining their existing business operations, and finding time to apply for funds to adapt their businesses.

> "I was back to work, so I found it very challenging as far as trying to segregate my time between work: **do I work and get the income in? Or do I spend my time to apply for this funding?** As well as I have my duties at home, my daughter was there with school…."

Furthermore, many women who lead businesses and organizations expressed that the operating landscape was under-developed to support them. For example, childcare was not available to them and fewer women belong to industry associations. Some industry associations lobbied or advocated for their industry during COVID-19 while providing guidance to their members. Without this guidance or advocacy, women-led businesses were at a greater disadvantage.

> "I reduced my hours and had to close on Thursdays just because, **at the time, I didn't have childcare for my daughter, and I didn't want her in the shop 24-7**."

What does the data say?

Women were four times more likely to be interested in resources and support for well-being. Women-led business were twice as likely to say that they searched for COVID-19 funding programs, but they did not qualify. The conditions for funding did not reflect the characteristics of women-led businesses.

Women-led businesses were more likely to access CERB funding, which was not intended to be a business support.

(Q48, n=122)	Women-led businesses	Non-women-led businesses
Applied, but didn't qualify	30%	15%
CERB	39%	29%
CEBA	15%	24%

What businesses are doing and/or what they are asking for

Continuing resources like the CF LEAP for Woman program is seen as a positive step. Interviewees spoke very positively of this program . A possible expansion was discussed to amplify the role of woman in business and ensure women's experiences are heard by policy makers (e.g., more advocacy for women-led businesses). It is important to ensure funding decisions and policies better account for and reflect the realities of women-led businesses and organizations.

> "[I would like a place to talk to other people and bounce ideas off.] And a safe place. **You become a little guarded especially as a woman business owner because you, you have more to prove**. And I hate to say that it, but people wait for women to fail."

Another suggestion was to support the creation of accessibility and affordable child-care, especially in the rural areas. There is a critical need for childcare in the rural parts of Fraser Fort George, which could be its own wicked problem.

Opportunities for Future Actions

Based on the data analyzed from the interviews, there are several actions that could help support small businesses in the Fraser Fort George region recover from the impacts of the COVID-19 pandemic and become more resilient for future economic crisis.

1. Support the development of a regional economic development coordinator that can strategically align, organize, and provide capacity to regional partners to strengthen the collective voices of the communities and develop regional support for business and economic development. The role of this position would be to:
   o Establish a regional economic vision that supports the development of cross-regional economic ties and exchange, while respecting the unique assets, economies, dynamics and challenges of each community;
   o Maintain the pulse of the economy regionally, and lend capacity and assistance when economic challenges arise;
   o Identify new opportunities and trends for new sectors and cross-regional potential; and
   o Provide assistance to small businesses located in the outlying areas to ensure they had adequate support.

2. Explore opportunities for collective shared services for businesses such as developing a model for a Shared Services organization that can consolidate the business support services.
   o Many small businesses indicated that their attentions were often diverted to operations during the pandemic, which took time away from valuable activities such as research or planning. A collective shared services model would free up more time for many business owners and allow them to put more time and effort into strategic efforts. This would also reduce the costs of "expert" support for financial management, marketing, or human resources services.
   o There are several models that could be explore such as the creation of a co-operative organization, or a fee-for-service program set up through an entity such as Community Futures.

3. Consider new businesses in program development or consider developing programs specifically to support new businesses.
   o Many new businesses faced the same restrictions as existing businesses, but were often not eligible to access programs. As many existing businesses may be forced to close their doors over the coming months and years due to the pandemic, there are many opportunities for new owners to take over, which will help strengthen local economies and build resilience into the region.

- Programs to consider could be dedicated funding or loans for new businesses, new or expanded incubator or accelerator programming, or development of networking and mentorship programs for new business owners.

4. Consider developing a dedicated Information Navigator that can be accessed by small businesses to support them in finding appropriate programming for their unique needs.
    - Many of the businesses interviewed indicated that they appreciated the one-to-one support that the Regional Business Liaisons provided wished that they had an opportunity to talk to a "live" person when seeking support regarding what programs available.
    - This level of support could be built into the regional coordinator role, and would require dedicated staff to build and manage it.

5. Create more hands on skill development and training opportunities with one-to-one coaching to improve digital literacy and e-commerce for businesses, in addition to funding.
    - There are many components to building digital literacy for small businesses. With the push to have many small businesses move online, there needs to be added support for small business owners who have little experience using technology in their business.

Conclusion

The goal of this project was to listen deeply to the thoughts and experiences of businesses and organizations in FFG in the context of a world in flux due to the ongoing evolution of the COVID-19 pandemic. The intention was to hear directly from the people running businesses and organizations, to learn from their experiences, to hear their truths, to identify their struggles, and to celebrate their successes. We are grateful to the businesses who took the time to talk to us, share their thoughts, and discuss which supports and resources they valued.

This initial report highlights some key trends and problems that were exposed by this pandemic. Many of the problems stem from pre-existing issues and are closely intertwined. While many of the problems we heard are not necessarily radical notions, they confirm suspicions and anecdotal information with usable data specific to the economic drivers of Fraser Fort George. We have captured the voices and stories of businesses and organizations in the region, and with this we can look for nuances, patterns, and trends to better understand our current reality and how we can work toward a stronger, brighter future in our region.

The information we have gathered will be used to inform future efforts and programming to help the businesses, organizations, and communities in our region flourish. One of the pillars of this project, and the top identified priority for businesses, our partners, and the public, was "Amplify the Voices of the North," and that's what we plan to do by sharing this report with decision-makers and continuing to support our Fraser Fort George communities.

> "**They gotta get open talk to the people**. And I mean, when I say talk to the people, I don't mean going and talking to the municipality down here, talk to the people [that] come into this [non-profit name here] and like you're doing talk **to the people who are, you know, go to the mall and sit there and talk to people get their stories, you know, their takes on stuff.** And then, you know, put it all together. Yeah, I mean, **talk to the business owners and see how they're handling it.**..."

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