

# BETTER BUSINESS DAY

## LET'S FIX THE COST SQUEEZE



**Ontario's Small Businesses Are Ready to Lead — Let's Give Them the Tools.**

Local employers are facing a fixed-cost crisis. Rent spikes, insurance hikes, and unpredictable utilities are squeezing out even the best-run businesses.

Smart policy infrastructure lets employers build stable jobs and strong communities.

Today's proposals come directly from local business owners across multiple sectors — practical ideas to help grow Ontario's economy from the ground up. Let's make Ontario the best place to build a business and team.

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## KEEP SMALL BUSINESS LIT, OPEN, AND HIRING



**Utility costs were once boring.  
Now they're budget killers.**

Think about what happens when a local bakery sees their hydro bill jump 35% in 1 year — with no warning. These costs kill margins.

Let's make utilities predictable again — so business owners can **plan, invest in good jobs, and build businesses that last.**



### POLICY CONCEPT **Small Business Utility Relief**

**Freeze** increases for businesses under 25 employees  
**Create** a utility rebate similar to consumer programs

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## CLARITY AND FAIRNESS IN COMMERCIAL LEASING



**You can run a tight business.  
Hire a great team. Serve your community.**

But your rent can double — overnight.  
And with no standard lease, you're on your own.

Ontario's commercial lease system is  
unpredictable, expensive, and full of traps.

Let's fix it — so good businesses can stay, grow,  
and plan ahead.



### POLICY CONCEPT Commercial Rent Relief

Standard lease templates | Predictable Rent Increases  
Fast, fair dispute resolution outside of court

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## WHO IS BUYING ONTARIO'S BUSINESSES?



**Thousands of business owners are ready to retire — but many can't find a buyer.**

Employees and local buyers are interested — but most can't access capital or guidance to make a deal. This is tough in rural communities, where retiring owners struggle to simply find buyers.

Let's help a new generation step in, current owners retire, and keep ownership rooted in Ontario.



### POLICY CONCEPT NextGen Ownership Fund

Matching capital for employee & local buyers  
Starter funding to unlock traditional financing

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## WHERE'S THE INSURANCE MARKET?



**Most small businesses rely on just two companies for coverage.**

When insurers hike rates or exit a sector — there's nowhere else to go. 67% say insurance is a top concern — half saw double-digit hikes. Some can't get coverage at all.

Let's build more options — so small employers can stay covered, stay protected, and stay in business.



### POLICY CONCEPT

#### Fix the Insurance Squeeze

Create a public backstop insurer to guarantee coverage  
Support co-op & captive insurance to boost competition  
Remove taxes (IPT + RST) on small business policies

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## GOOD JOBS ARE A BUSINESS STRATEGY



**Across Ontario, small employers are offering Good Jobs** — and it's paying off with stronger teams and lower turnover.

But rising fixed costs make it harder to invest in people — and it's dragging down productivity.

The BWA is designing the **Good Jobs Accelerator** — a public-private partnership to help businesses improve workforce quality. **No new regulations. Just smart business and better jobs.**



### PROJECT CONCEPT The Good Jobs Accelerator

**Support** BWA's private-sector pilot to boost job quality  
**Recognize** & scale what's working in SME workplaces  
**Close** the worker productivity gap from the ground up

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