I'd like to submit this testimony to be considered by the Joint Special Committee on Coronavirus Response.

Many freelancers and small business sole proprietors live almost month-to-month and we will be especially hit hard by the crisis. Most business assistance that I've seen supports companies with employees. It would be super helpful if the legislature could create a grant program for independent workers, we aren't eligible for unemployment and loans aren't helpful as most of us already have too much debt. Business Oregon loans seem very conventional in that they'd consider debt/income ratio and collateral – these things aren't feasible for many (most?) sole proprietors.

I have two small businesses that are both social enterprises in that they are mission driven and provide societal value. For both, I rely on events for my income, so with the 8-week minimum prohibition on events, I have no idea what I am going to do at this time.

A grant program would be very helpful, I know that nonprofits often receive grant assistance, but it'd be great if sole proprietors could be eligible too. I wonder if government and regional philanthropy could partner to prevent collapse of households? In fact, I wonder if a foundation such as Meyer Memorial Trust would consider donating most of it's fund at this time, we will not have an economy if we don't think outside of the box.

I also would like to ask that this committee include a representative of small business. I don't think the members can really speak to our unique needs.

Thank you for your public service!

Best Regards,

Susan Laarman Eat Oregon Now ≠ Swarm Portland