

Dear Co-Chairs Holvey,

As a business owner, I am writing today to share the impacts the current COVID-19 health crisis is having on my business, my employees and my family.

First and foremost, as a coffee shop owner, my business has been slashed by 60% of normal sales, due to the fact that not only are we only offering take-out service, most customers are afraid to leave their homes.

Secondly, my employees are absolutely terrified about what this means for them. I don't feel like I have all the answers for them either. Do I lay them off and have them claim unemployment? if so, they're only going to be paid 2/3 of their normal income, which in some cases, isn't enough to pay rent. So I'm looking at ways of subsidizing the difference to make up for it, but my business itself cannot support that. I have \$4,000 in my business account as of today and am unsure how I'm supposed to make payroll next week without a loan. I'm seeking a line of credit through my local bank, but they're short-staffed due to them taking extra precautions. even then, I'd be paying interest on money I am looking at paying out to my employees just to keep them afloat, when my business is most likely not making any money due to what feels like an imminent shutdown state/nation-wide. It also feels certain that the money I'm trying to get a loan for (to make up for a shortfall in unemployment payouts) isn't going to be reimbursed in any way, so I'm just going to be out that amount with now way of knowing how I'm going to be able to pay it down. My business, while quite viable, makes a net of \$30,000 per year on average (which is my income). I have no idea if/when I can pay it off.

Next, my employees don't know anything about the unemployment process and I have heard/read that the state website isn't working reliably. Additionally, if they're only able to get 2/3 compensation, as I mentioned above, they're unsure how to make ends meet.

lastly, I have two kiddos at home, 2nd and 3rd grade, who I'm now homeschooling with my wife. On top of everything business related, I have the stress of making sure they are healthy and getting an education of some sort. So, all around, a bit stressed...like everyone else, I'm sure...Desperately hoping for grant money to fully cover my employees income, let alone a huge loss in revenue at my cafe. While I'm not expecting anything to cover my losses (certainly not via business insurance, which has made it known they WON'T be paying out anything due to a pandemic causing forced shutdowns!!!), it sure would be nice to not be completely destroyed by this. My business has operated in the black for 25 years (12 of which under my ownership), but never much more than \$30,000 net. I can't imagine how many business owners are going to go bankrupt. I think I'll be able to weather the storm, but only if there's some sort of unexpected positive windfall...

Sincerely,

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