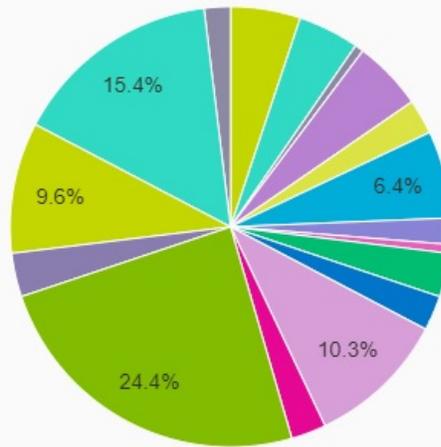


A snapshot of Grand Bahama Business' surveyed for the COVID survey conducted in September, 2020

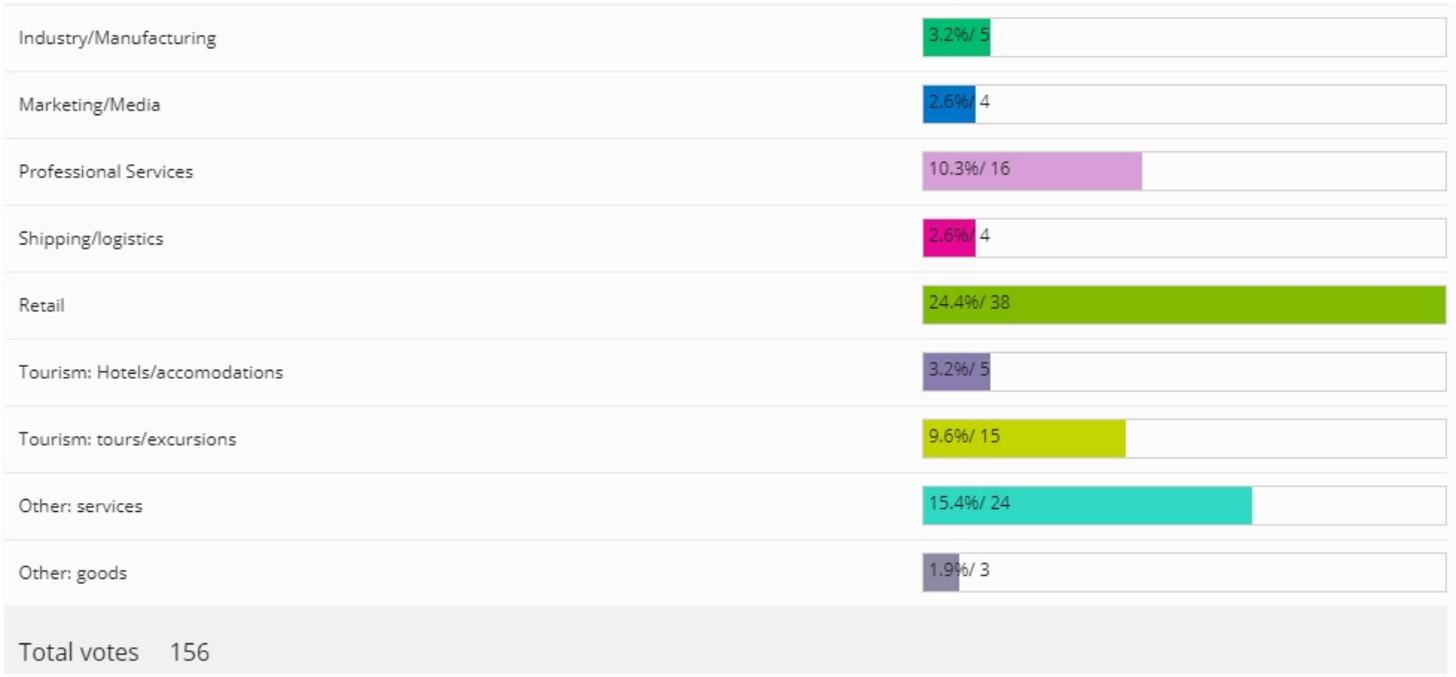
of businesses that completed survey: 156

Industry breakdown:

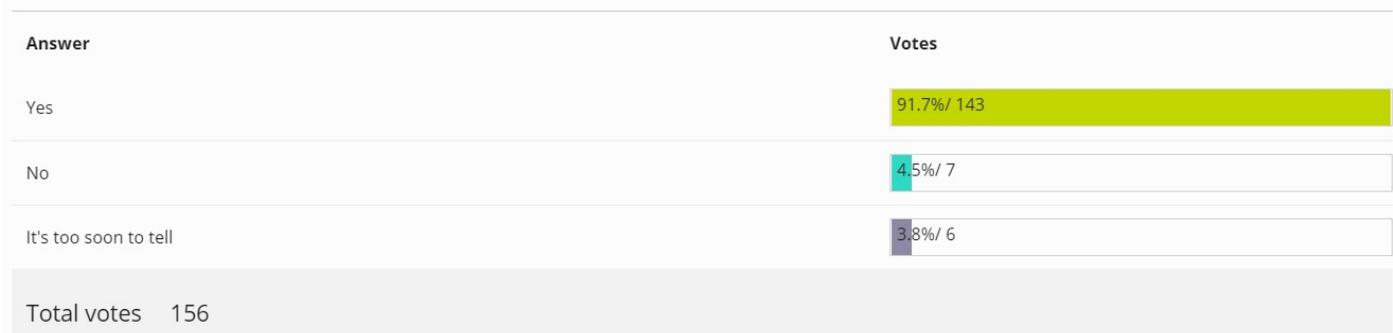
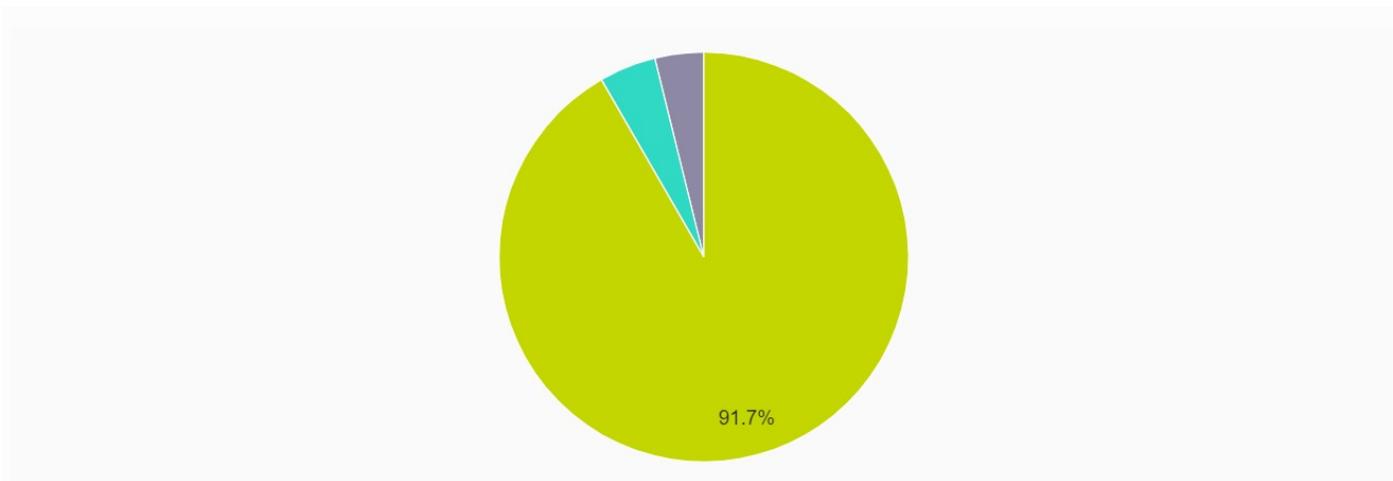


Answer	Votes
Agriculture/farming/fishing	5.1% / 8
Automotive/boating	4.5% / 7
Banking/finance	0.6% / 1
Beauty/wellness	5.1% / 8
Construction	2.6% / 4
Dining/Entertainment	6.4% / 10
Education	1.9% / 3
Essential services provider (medical, utilities, communications)	0.6% / 1

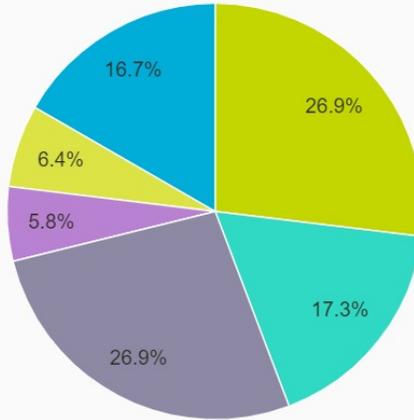
Industry breakdown of respondents, cont'd



Impact of COVID – has it negatively impacted your business?



Business status – please describe operations at time of survey (Sept/Oct, 2020)



Answer	Votes
We are operating as normal in terms of hours and services	26.9% / 42
We are operating again, with limited operations enough to sustain business/meet obligations	17.3% / 27
We are operating again, with limited operations but it is not enough to sustain business/meet obligations	26.9% / 42
No, we are not operating yet because we are not yet allowed to under the COVID emergency orders	5.8% / 9
No, we are not operating even though we are permitted to - because of available resources and/or market for my business	6.4% / 10
No, we are not operating and have not been since Hurricane Dorian	16.7% / 26
Total votes 156	

Chamber notes

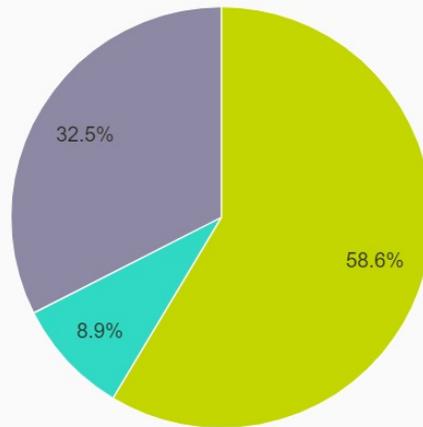
- **Almost 27% of respondents are operating as normal in terms of hours/services.**
- **Almost 30% of respondents are not operating at this time.**
- **Almost 17% of respondents have still not reopened since Dorian.**
- **55.8% of respondents are either falling short of sustaining business/meeting obligations... or not operating at all.**

of employees represented by respondents

Please note, that as some businesses are not yet operational, this was left blank or N/A in some instances so actual # if employees represented is actually higher.

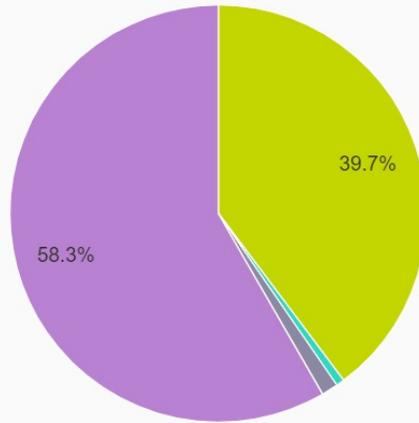
# of employees pre COVID (based on those responded – several left blank so actual # higher)	2114
# of employees Sept, 2020 (see note above)	1764
Employment difference pre-COVID (Feb, 2020) to post lockdowns (Sept 2020) (see note above)	(350) (17%)

If operating, how is your business operating?



Answer	Votes
Yes, we are operating as usual, with necessary protocols (distancing/masks etc) in place	58.6% / 92
Yes, we are operating but with internet/phone/walk up orders and curbside/delivery	8.9% / 14
Not applicable	32.5% / 51
Total votes	157

If not operating, do you plan to resume operations?

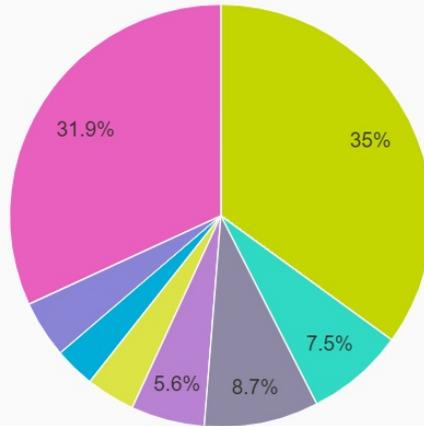


Answer	Votes
Yes, we do plan to resume operations	39.7% / 62
No, we do not plan on resuming operations	0.6% / 1
Uncertain at this time	1.3% / 2
Not applicable	58.3% / 91
Total votes 156	

Chamber notes

- **Almost 40% of respondents plan to resume operations**
- **Approx. 2% do not plan to reopen or are uncertain if they will.**

If operating, please describe staffing:

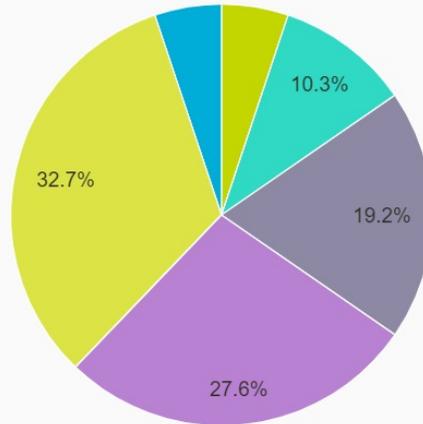


Answer	Votes
We have kept all employees throughout the COVID crisis	35.0% / 56
We have reengaged the staff we had before COVID, at regular pay	7.5% / 12
We have reengaged the staff we had before COVID, but with reduced hours and/or pay	8.8% / 14
We have at least 75% of our employees back at work, and regular pay	5.6% / 9
We have approx 50% of our employees back at work, and regular pay	3.8% / 6
We have approx 25% of our employees back at work, and regular pay	3.1% / 5
We have less than 25% of our pre-COVID staff back at work	4.4% / 7
We do not have any of our employees back at work	31.9% / 51
Total votes 160	

Chamber notes

- **35% of respondents have kept all employees throughout the COVID crisis**
- **Almost 32% of respondents do not have employees back at work**

Please describe your business in September, 2020 compared to prior to COVID:

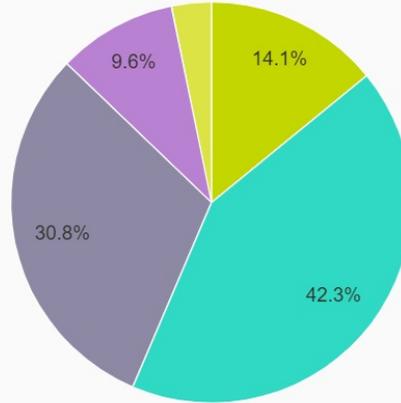


Answer	Votes
My business is doing significantly better than it was 6 months ago, before COVID	5.1% / 8
My business is doing slightly better than it was 6 months ago, before COVID	10.3% / 16
My business is performing about the same as it was 6 months ago, before COVID	19.2% / 30
My business is doing slightly worse than it was 6 months ago, before COVID	27.6% / 43
My business is doing significantly worse than it was 6 months ago, before COVID	32.7% / 51
My business is at risk of not surviving/or I do not expect to be able to reopen	5.1% / 8
Total votes 156	

Chamber notes

- **Approx 38% of respondents are either doing significantly worse, prior to COVID or are at risk of not surviving/reopening**
- **Almost two thirds of respondents are doing slightly worse, significantly worse or are in jeopardy of not surviving, compared to prior to COVID.**
- **Just over 15% are doing either slightly better or significantly better than prior to COVID.**

What is your business' 3-6 month outlook?



Answer

Votes

I expect to remain busy (ahead of previous year) for the next 3-6 months

14.1% / 22

I expect to be able to sustain my employees/operations over the next 3-6 months

42.3% / 66

I expect to struggle to meet obligations/maintain staffing levels over the next 3-6 months

30.8% / 48

I am uncertain if I will remain operations in the next 3-6 months

9.6% / 15

I do not expect to be in business over the next 3-6 months

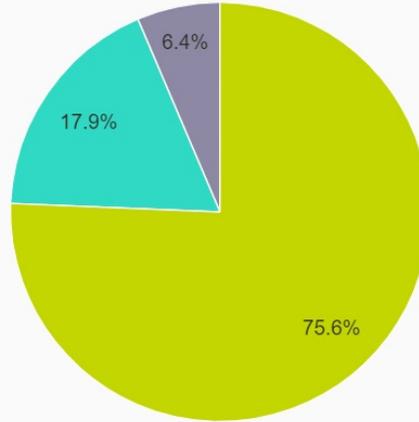
3.2% / 5

Total votes 156

Chamber notes

- **Approx 56% of respondents expect to sustain employees/operations or remain ahead of previous year.**
- **Approx 44% of respondents expect to struggle to meet obligations/retain staffing levels or question of they can remain in operation.**

What is your business' 6 month – year outlook?



Answer

Votes

I expect my business to grow

75.6% / 118

I expect my business to remain flat

17.9% / 28

I expect my business to be in decline

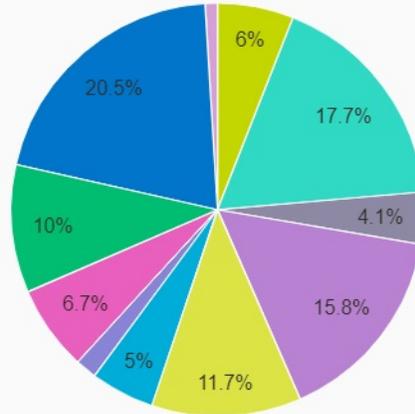
6.4% / 10

Total votes 156

Chamber notes

- **Greater confidence in a longer term (6 months to a year) with over 75% expecting business to grow.**
- **Approx. 6% expected continued decline.**

Snapshot view of greatest concerns:



Answer	Votes
Maintaining staff levels	6.0%/ 25
Meeting other financial obligations (vendor payments, mortgages or rent etc)	17.7%/ 74
Being able to make the new protocols happen in our business (physical distance/masks etc)	4.1%/ 17
Access to funding	15.8%/ 66
Market demand for the goods/services I provide	11.7%/ 49
Access to products to sell	5.0%/ 21
Access to products/services for staff and customer safety (masks etc)	1.7%/ 7
Safety of staff and customers	6.7%/ 28
External factors: Duration/uncertainty of lockdown	10.0%/ 42
External factors: Grand Bahama's economy	20.5%/ 86
Other	1.0%/ 4
Total votes	419

What is (are) the greatest challenge(s) for your business/organization since the most recent lockdowns?

Survey respondents revealed their challenges and pain points in detail. Below is a summary of the most repeated concerns. Transcripts of specific details/respondent comments are available for review upon request.

- It's the economy. This was the most repeated challenge (related to all forms – like a decrease in market size/sales, disposable income, ability to meet financial obligations).
- Health & safety protocols – impacting ability to operate, cost of observing, enforcement, fears of keeping employees and customers safe
- Closed borders/lack of tourism/state of airport
- Business logistics (shipping, sourcing products, increased costs)
- Impact of Dorian – not recovered or just getting footing prior to COVID
- Uncertainty of COVID/lockdowns and its impact on knowing how to plan
- Access to capital/grants/debt forgiveness (rent noted often)
- Small business support via concessions, grants, access to funding, debt relief/forgiveness
- Infrastructure
- VAT/Duty on imports while not being able to charge VAT

What are your recommendations to the Government to revitalize business in Grand Bahama

Thoughtful suggestions and clear indications of pain points for survey respondents were revealed in this section. Below is a summary of the most repeated concerns/recommendations. Transcripts of specific details/respondent comments are available for review upon request.

- Take over & build a new airport – the most repeated recommendation
- Build a new hospital
- Open borders/tourism/economy, with carefully defined protocols that are enforced
- Continue VAT/Duty relief for businesses, especially small business
- Incentivize local and foreign investment through concessions
- Small business support via concessions, grants, access to funding, debt relief/forgiveness
- Collaborate/resolve issue with the GB Port Authority
- Clean up of GB/derelict buildings, create green spaces in their place
- Diversify economy (agribusiness, legalization of marijuana, tech & movie industries)
- Ease of doing business – make Govt departments more business friendly
- Complete one of the major tourism projects (hotel/cruise port)
- Market Grand Bahama
- Cost of living decrease
- Promote local business/award Government spending locally.
- Increase critical mass on GB

What are your recommendations to the Grand Bahama Port Authority to revitalize business in Grand Bahama?

Thoughtful suggestions and clear indications of pain points for survey respondents were revealed in this section. Below is a summary of the most repeated concerns/recommendations. Transcripts of specific details/respondent comments are available for review upon request.

- Fix or sell airport to Govt or investor asap (again top of the repeated recommendations).
- Clean up/remove derelict buildings, create green spaces in their place
- License fee concessions to help with recovery and ease of restrictions
- Incentivize/drive local and foreign investment through concessions
- Fulfill obligations of HCA or sell interest.
- Market – both Freeport and also local businesses internally
- Support of local businesses, particularly small business, via grants/training/access to funding
- Lower airport/port fees
- Infrastructure (potable water, roads)
- Communication/leadership/inclusion of licensees in planning
- Open borders/tourism/economy, with carefully defined protocols that are enforced
- Collaborate/resolve issue with the Government
- Diversify economy
- Ease of doing business – make licensing process easier/more transparent/equitable
- Market Grand Bahama
- Cost of living decrease: power, fees
- Cultural/entertainment events (cultural market under new bridge)