

Mission

Uptown, Down to Earth: To grow and strengthen Rutland's hard-working business community through authentic connections and strategic opportunities.

Rutland Proud: To attract and expand development, business and prosperity with pride and purpose.

Uptown.

Down to Earth.

Director Profile Brad McNaughton LUX Quality Homes & Custom Renovations



Owner #106 -145 Asher Rd (778) 653-7607

What drew you to your current occupation or business?

Growing up on the farm, I liked repairing stuff and working with tools. When I went to high school, I upgraded to do the Trades transition program through the school. I took carpentry, and I enjoyed it. I set a path for myself when I was 18 with the company I was working for; everything was a stepping stone until I could work by myself. I like being my own boss.

What is your favourite thing about Rutland? What's your favourite

Rutland has that small-town feel; there isn't a lot of traffic, it feels like it's up and coming, and it's filled with families. Also, it's close to getting out of Kelowna if you feel like getting out to the Kootenays.

My favourite mural is Kathy Ager's "Lonesome Dove".

How has URBA and your role as a board member positively impacted yourself and the community of Rutland?

It's a place where I learn what's going on in the community, and I have a voice that helps shape it; I get to hear about the issues within the community and how I can help the people. I can talk to businesses and tell them about URBA. The more you go out there and listen to the meetings, the more you're trying to grow that membership, get people involved, and improve the area of Rutland. The people of Rutland take pride in their community.

Are you working on any projects/events/products that you're excited to share or talk about?

We're always working on new homes and renovations. Currently, we're big on pushing for preliminary building agreements, which helps to educate potential clients about the actual costs of their houses. Through these agreements, we specify everything; we design a house that fits within their budget; clients know what they're going to get with it, and they get a schedule, too. We stand behind our product.

What is a fun fact about yourself that isn't well known?

I grew up on a farm. I often played outdoors and drove tractors when I was young; there was lots of freedom. I enjoyed it; you learn to build skills and work with your hands at a young age. It makes you independent.



September

2023

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URBA Hears You - Keeping Businesses & Citizens Safe -**Letter to Province**

URBA has sent the letter below to the following provincial ministers:

Honourable Mike Farnworth Minister of Public Safety & Solicitor General PSSG.Minister@gov.bc.ca

> Honourable Niki Sharma **Attorney General** AG.Minister@gov.bc.ca

Honourable Brenda Bailey Minister of Jobs, Economic Development & Innovation JERI.Minister@gov.bc.ca

Honourable Sheila Malcolmson Minister of Social Development & Poverty Reduction SDPR.Minister@gov.bc.ca

Honourable Ravi Kahlon Minister of Housing & Government & House Leader HOUS.Minister@gov.bc.ca

Honourable Jennifer Whiteside Minister of Mental Health & Addictions MMHA.Minister@aov.bc.ca

Dear Honourable Ministers.

"The Uptown Rutland Business Association, operating as a Business Improvement Association, represents 220 businesses and commercial building owners in Rutland, Kelowna. Rutland is a thriving urban centre that is home to young families, many seniors, university students, and regular hard-working, down-to-earth folk. We are very proud of our growing cultural diversity, more so than any other neighbourhood in Kelowna.

Over the last 18 months, and more specifically, since April 2023, Rutland is experiencing a decrease in safety and security in our community. Rutland citizens are afraid to go to our businesses, malls and parks. This is due to a number of factors:

- -Unhoused population has tripled in a year
- -Decriminalization
- -Opening of Ministry of Social Development & Poverty Reduction Income Assistance Office, Hwy 33
- -Lack of RCMP & City of Kelowna Bylaw resources

Rutland businesses current safety concerns can be considered a typical example of what is happening in every community in BC. They are extremely concerned for the safety of customers and employees. Cheque distribution day and immediate days following, businesses are closing due to the unsafe conditions. Businesses are leaving Rutland due to unsafe conditions.

Every single day, businesses must deal with:

- people overdosing at their front entrances, with needles still in their arms multiple fires being set at a lumber yard, amidst the fire and drought conditions
- people undressing in front of windows of dentist reception areas, down to their diapers
- gas stations not stopping people from robbing them due to fear
- and the garbage, cleaning up drug paraphernalia, human waste and clothing, every morning before they open their businesses. Every single day.

250.451.9861 INFO@UPTOWNRUTLAND.COM @UPTOWNRUTLAND

Member Profile Camilo Isaza from Model **Bean Coffee** Co.



Owner 205 Asher Rd 250-870-7327

What inspired you to pursue your business? Is there anything you wish you knew when you first started your business?

We started out of necessity. During the Spring of 2020, we found ourselves out of a job, so we reached deep down into our roots and reached out to my farm in Columbia; we started bringing in coffee as a hobby, just passing the time, and it eventually turned into a business.

born in Columbia, but once I got into the business, I found out that I had more to learn. I had the opportunity to return to Columbia, where I learned more from my cousins about the coffee business.

What motivates your work?

Our commitment to quality motivates us. We love having people enjoy our product then come back and say, "Hey, this is the best product I've ever had."

What is unique about your business?

Our story is unique. The product, the direct trade with farms; we're probably the only coffee broker in Western Canada that deals with the farms, so there's no middleman between us and sourcing great products from farms and coffee producing countries. Columbia has some of the world's best mild coffee, so we're proud to have premium quality people can afford.

Any reason you chose Rutland as your business location?

Even though we live within the area, we searched around the city for that perfect location that would accommodate our model of business; it's not something that can pop up anywhere because we have our roastery, our distribution, and our coffee bar, so we needed a location that could potentially do it all. When we chose this location, it was in rough shape, but we saw a diamond in the rough and transformed it to what it is now.

Do you have any projects/events/products or just any general plugs you want us to share? What's in your plans for the future?

We're hoping to invite people to join our Thursday night events. We're trying to do live music, touch down on that heritage of the Hispanic music scene that's unknown in the city. We're looking to bring people to Rutland in a different way. Nothing crazy; we plan on making craft coffee, coffeeinfused cocktails, provide some wine, something relaxed. We're excited to promote our storefront for things beyond coffee.

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Rutland, and many other communities, need a safety and security patrol. Businesses cannot afford to pay for these patrols. Business Improvement Associations across the province could implement these patrols, as we are all suffering from the same circumstances. URBA urges the province to provide funding for this type of program. The Downtown Kelowna Association has an excellent model to review called the Downtown On Call program.

With the announcement by the federal government granting British Columbia the ability to enforce the prohibition of possession of illicit drugs within 15 metres of any play structure in a playground, a spray or wading pool, or a skate park we are encouraged that someone is listening, however this is only one of the many pieces to this complicated

More needs to happen to protect our small businesses that make up the majority of our provincial economy. We anxiously await the implementation of the Securing Small Business Rebate Program, as many Rutland businesses are I thought I knew everything there was to know about coffee because I was suffering from continuous vandalism and property crimes. With insurance rates skyrocketing, from no fault of their own, it is just another obstacle which is impeding their ability to

> On behalf of the URBA membership and BC small businesses. we implore you to take action to make our downtowns a safe place for our citizens. Please hear what many municipalities are facing so that we can work together to tackle this elephant one bite at a time.

We are Rutland Proud."

Coffee with a **Cop Returns** to Rutland

Thursday, September 28 @ Model Bean Coffee Co. 205 Asher Road 8:30 am 10:00 am



Kelowna RCMP is excited about this outreach initiative. Local Mounties invite the public to join and connect with an officer to learn more about the force and what's happening in our neighbourhoods

Rutland Proud





Saturday, September 23 11:00am - 3:00pm **Lions Park** Free Family Fun!



CEBA Loans Update

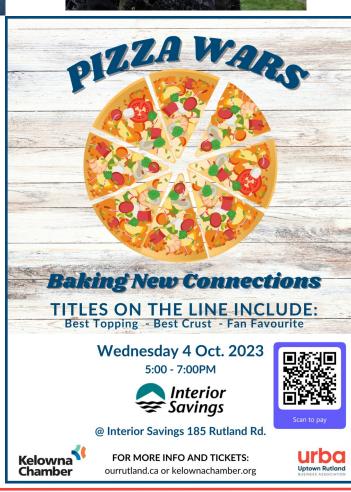
Following the conclusion of the Liberal Caucus retreat, the Federal Government introduced adjustments to the Canada Emergency Business Account (CEBA) loan repayment rules. These modifications aim to offer some relief to small businesses at risk of losing the forgivable portion of the loan.

Repayment deadline moved to January 18, 2024 from December 31, 2023 - To be eligible for up to a 33% partial loan forgiveness. businesses now have until January 18, 2024, to settle their loans. The government emphasizes that this extension acknowledges the busy holiday season for small businesses, but it does not necessarily ease the repayment process.

Refinancing deadline extended to March 28, 2024 - Businesses that submit a refinancing application to their financial institution by the January 18, 2024 deadline will have an extended window until March 28, 2024, to complete the refinancing process and remain eligible for loan forgiveness.

Loan repayment extended to December 31, 2026 - Starting on January 19, 2024, all outstanding loans, including those affected by the refinancing extension, will shift to three-year term loans, with the repayment deadline extended by one year to December 31, 2026.

Term loans to receive 5% interest rate - Businesses applying for the mentioned refinancing will be granted an annual interest rate



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