



## NATIONAL CITIZENS INQUIRY

Saskatoon, SK

Day 3

April 22, 2023

### EVIDENCE

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**Witness 6: Zoey Jebb**

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[00:00:00]

**Wayne Lenhardt**

Okay, Zoey, if you could give us your full name, please, and then spell it for us.

**Zoey Jebb**

My name is Zoey Jebb, spelled Z-O-E-Y J-E-B-B.

**Wayne Lenhardt**

Do you swear to tell the truth, the whole truth, and nothing but the truth during your testimony today?

**Zoey Jebb**

Yes, I do.

**Wayne Lenhardt**

Just for the audience, your testimony is going to relate to how you lost a business due to COVID, so let's start right at the beginning then. This was in about 2019 and it was in Elkhorn, Manitoba. So tell us what was happening.

**Zoey Jebb**

The business itself was actually in Virden, Manitoba.

**Wayne Lenhardt**

All right. Yes, you live in Elkhorn but your new business was going to be in Virden.

**Zoey Jebb**

Yes. So the business was a Wellness Centre, consisted of a lot of different departments. There was a sensory deprivation float room; 24-hour access relaxation lounge with high-end massage equipment; vibro-acoustics; hydrotherapy, that sort of thing. There was treatment rooms for myself—I do a lot of body therapy—as well as other practitioners in the area to use. There was a workshop space for classes, workshops, running programs, a smoothie bar. And also, we rented out space to locals to sell handmade gifts and other wellness products.

**Wayne Lenhardt**

Okay, so you found a location in Virden and you had a silent partner who provided some funds. And you started gearing up for your business, which was— You were going to call it a wellness centre. Am I right?

**Zoey Jebb**

Yeah, it was a wellness centre.

**Wayne Lenhardt**

And there would be different services provided. This is what year?

**Zoey Jebb**

We started renovations in 2019 and we kind of opened up in phases throughout the year, soft openings for each department. And we finished renovations in November of 2019 and had every area open, just not full-hours yet.

**Wayne Lenhardt**

And you ended up buying equipment for this business, correct? And approximately what did that cost you?

**Zoey Jebb**

For the equipment for the float pool and all the massage equipment and everything, roughly about \$60,000.

**Wayne Lenhardt**

Okay, so you had equipment and you got it rented. So you're paying rent. You had your equipment. You ended up with a loan with BDC, Business Development Bank of Canada, am I correct?

**Zoey Jebb**

Yes.

**Wayne Lenhardt**

And that loan was for how much?

**Zoey Jebb**

For \$110,000.

**Wayne Lenhardt**

So it took you approximately how long to do your renovations?

**Zoey Jebb**

We started around, I think, February, March of 2019, and we completed sometime in November of 2019.

**Wayne Lenhardt**

Okay, so approximately nine months, then you're renovated. What happened at the end of 2019 then, and going into 2020?

**Zoey Jebb**

We were open and operating. I had one employee: my sister was managing for us full-time. And then we had a few other casuals and other practitioners that were renting the space. We had kind of done a soft open, so all aspects of the business were operating, just not with full-time staff or full hours yet.

**Wayne Lenhardt**

At some point— Was it during that fall the schools were closed?

**Zoey Jebb**

That was following, so in 2020, March of 2020— March 13th is when Trudeau had recommended everybody go home and so we did. And I believe it was the next week that the schools in our area closed down as well.

**Wayne Lenhardt**

Yeah, so the centre was closed at that point, correct?

**Zoey Jebb**

Yes.

**Wayne Lenhardt**

Did it reopen at some point?

[00:05:00]

**Zoey Jebb**

We were not permitted due to the regulations, Manitoba's regulations. We weren't permitted to operate until, I believe it would have been June or July. At that point the business was done.

**Wayne Lenhardt**

Yeah, okay. So at a certain point you're not making any money. Your place is closed. And I believe the type of work you were doing, I think, was prohibited, was it not? You couldn't service clients for a while, under the mandate, am I right?

**Zoey Jebb**

Right, so I do a lot of bodywork therapy and emotional release therapy, different things like that, but I'm not a registered massage therapist. So there was only certain people offering those types of services that were permitted to take clients and I was not one of them.

For the business as well, the float pool was not permitted to be open, the relaxation lounge was not permitted to be open, and we weren't permitted to do most of the workshops and classes that we had done.

**Wayne Lenhardt**

So at a certain point you realized this just simply wasn't going to work. You just had the debt, you had your rent, you had all of that and you couldn't operate. So what happened next?

**Zoey Jebb**

We tried to continue making payments. I paid a lot out of even my own pocket to try to keep things up and running. Because we kept thinking it was two more weeks, two more weeks, two more weeks—right? So eventually I spoke with my business partner and he wasn't in a position to carry on.

And we both had decided to file for personal bankruptcy because we were both personally liable for the debt. He filed for bankruptcy and I was not able to at the time, in the end. So all of the debt for everything ended up falling onto me personally.

**Wayne Lenhardt**

So at a certain point, the Business Development Bank sued you, didn't they? Am I right?

**Zoey Jebb**

They did. I believe it was June, maybe, or the springtime of 2021. I got served because they said it was taking too long to pay back—even though we were in Code Red and I wasn't permitted to work.

**Wayne Lenhardt**

And you had children in school all the while also, didn't you?

**Zoey Jebb**

My daughter's in school. My son, we've decided to continue to homeschool him.

**Wayne Lenhardt**

So how did you survive during this period of time?

**Zoey Jebb**

I did receive CERB [the Canada Emergency Response Benefit], which they cut me off of. I had to battle it out and they did finally reinstate it again.

But I mostly survived off of donations and gifts. People dropped off food and gift cards so that I could— We had food and fuel and people donated money to me.

**Wayne Lenhardt**

Did you eventually settle with the Business Bank of Canada?

**Zoey Jebb**

Yeah, I was fortunate enough again to have a friend lend me some money, so I could get a lawyer and we did a settlement. It was a good deal. They knocked down the amount that we owed, or that I owed, I mean. But the payments were really high. So I ended up having to mortgage my house to amalgamate my payments and pay them off.

**Wayne Lenhardt**

Were your children out of school during a period of this time, where you had to look after them?

**Zoey Jebb**

They were, yeah. I know for sure, for the rest of 2020 there was no school. It was just homeschooling. And I think the fall they started back up, of 2020, I believe.

**Wayne Lenhardt**

It's going to be rhetorical, but did you have any trouble keeping your head above water while all this is going on?

**Zoey Jebb**

Yeah, definitely.

**Wayne Lenhardt**

Is it all over now? Is the Bank of—the BBC all paid off now, or settled with?

**Zoey Jebb**

BBC is, because I was able to get a job that put me in a position that I was approved for a mortgage on my house that I owned. And so I used that to pay off BBC, so that part has been settled.

**Wayne Lenhardt**

Okay, is there still that mortgage on your house?

**Zoey Jebb**

I do. And the house is up for sale because I just can't really afford it.

[00:10:00]

**Wayne Lenhardt**

Okay, and that house is in Elkhorn, is it?

**Zoey Jebb**

Yeah.

**Wayne Lenhardt**

Okay. I'm going to stop and ask if the commissioners have any questions here at this point.

Yeah, Ken.

**Commissioner Drysdale**

You said that you got a loan from the Business Development Bank of Canada?

**Zoey Jebb**

Yes.

**Commissioner Drysdale**

Is that an independent institution or is that associated with the federal government?

**Zoey Jebb**

I believe that is a government—yeah.

**Commissioner Drysdale**

What was your projected operating costs of your business per month? You just started the business, so I'm guessing that you must have had a business plan and you knew what it was going to cost to operate monthly, what your costs were going to be?

**Zoey Jebb**

We did, yeah.

**Commissioner Drysdale**

I don't need to know the number reviewed it. Yeah. But I also recall that you said you got some money under the CERB.

**Zoey Jebb**

I did for personal. So we didn't qualify—the business didn't qualify for any of the government financing because we didn't meet the requirements, which at the beginning was: we had to have a certain amount of payroll, I believe in 2019, which we didn't have because we weren't operating fully. They did lift those restrictions later in the year but by then we were done. I personally did qualify for CERB because I was at home taking care of my children. But they did cut me off of that and I had to fight— My local MP's office actually helped me out to get that reinstated. So I did get the CERB. That's what I lived off of.

**Commissioner Drysdale**

I just want to follow up on that because I'm not familiar with those programs that were put in place. But are you telling me that you started a business in 2019; you carried out renovations for a period of months; you had loans from the federal government through the Business Development Bank, so you knew what the costs were, you could have proven what the costs were? And what I mean by that is, you could have proven to whoever you needed to prove it to that you had loans, that you had rented equipment, or bought or purchased equipment, and that you had rented space. But even with that documentation, with the mandates that were imposed upon you by the federal government and the federal government loaned you money through the Business Development Bank, they wouldn't help you out because you didn't have a long enough period of payroll?

So they didn't recognize that you had to invest in a business, which they recognized in the first place by lending you money. But they wouldn't cover you off to bridge you over that gap when they put in mandates, which caused you to need that, which caused you to go to bankruptcy? Is that what your testimony is?

**Zoey Jebb**

That is correct.

**Commissioner Drysdale**

Thank you.

**Wayne Lenhardt**

Are there any other questions from the commissioners? Is there anything else you would like to comment on or tell us then, before we conclude, about your ordeal?

**Zoey Jebb**

I can't even think about it right now. I'm sure there's lots. Yeah, sorry. I can't really think about that right now.

**Wayne Lenhardt**

Okay. All right, thank you very much on behalf of the National Citizens Inquiry for your testimony today.

**Zoey Jebb**

Thank you.

[00:14:00]

***Final Review and Approval: Jodi Bruhn, August 21, 2023.***

*The evidence offered in this transcript is a true and faithful record of witness testimony given during the National Citizens Inquiry (NCI) hearings. The transcript was prepared by members of a team of volunteers using an “intelligent verbatim” transcription method.*

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