

## Testimony in favor of SB403: Tax Relief for Maryland Businesses

Good day. My name is Karen Allanach, and I am the owner of a small business, Palms & Peaks Travel, LLC. I am a fairly new business, and was building clientele and slowly making financial progress when the pandemic hit in 2020.

I lost thousands of dollars in commissions in 2020. I did not make any money from my travel business in 2021. With the state of travel still tumultuous, it has been difficult to decide whether to shutter the business or try to make it through this hard time.

Keeping a business open involves operational expenses including technology, insurance, banking and more. The yearly filing fee has been a hard burden each year, especially in proportion to the lack of income.

It is very hard for a new business to get going and become profitable. I would welcome the relief of the elimination of the filing fee, which also sends a message that the government wants small businesses to survive and thrive.

Please vote yes for SB403 and help small business owners like myself continue to stay in business to support local communities and our local economy.

Most sincerely,

Karen L. Allanach  
Palms & Peaks Travel  
[karen@palmsandpeaks.com](mailto:karen@palmsandpeaks.com)  
301-442-6658  
[www.palmsandpeaks.com](http://www.palmsandpeaks.com)