

BDC earmarks \$200 million to help entrepreneurs invest in ICT New array of online tools also launched on bdc.ca

MONTREAL, Oct. 17, 2011 / CNW Telbec/ - The Business Development Bank of Canada (BDC) today announced that it is setting aside \$200 million for loans to help entrepreneurs gear up with information and communications technology (ICT).

“Our government is pleased to announce this initiative as part of its digital economy strategy, which aims to make Canada a global leader. Greater adoption of digital technologies is a key element of our strategy, and their use is an effective driver of productivity and innovation across every sector,” said the Honourable Christian Paradis, Minister of Industry. “We are committed to ensuring that the right conditions are in place for businesses to succeed, as they continue to create jobs and strengthen our economy.”

The BDC President announced this new initiative for the launch of Small Business Week®, which is running from October 16 to 22 under the theme “Power up your business. Invest. INNOVATE. Grow.”

This represents a significant milestone in the government’s digital economy strategy, a multi-faceted effort to position Canada as a leading innovator, adopter and user of game-changing information and telecommunications technologies. Initiatives such as this that facilitate the uptake and use of digital technologies will increasingly determine success in the global economy.

Accessible financing to

invest in ICT

Both BDC client and non-client companies, including small businesses such as individual or home offices, may apply for a loan from this ICT initiative. BDC will speed up and simplify the processing of these applications.

“To finance investments in ICT, entrepreneurs normally use short-term financing, which quickly reduces the company’s working capital,” explained Halde. “With this \$200 million that BDC is earmarking for investments in ICT, entrepreneurs may pay back the loans over the medium term, which protects the company’s working capital.”

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Honourable Christian Paradis,

Minister of Industry

The loans can be used to purchase hardware, software and consulting services including Internet solutions to boost online sales.

“For these types of loans, BDC is taking on more risk because of the intangible nature of the assets securing these loans,” added Halde. “If this initiative helps entrepreneurs invest in their productivity and innovate and grow, it will prove to be a good investment.”

Entrepreneurs with ICT projects that do not exceed \$50,000 must submit their loan applications online at www.bdc.ca. Companies that need more than \$50,000 can contact the BDC business centre in

their area, apply online or call BDC customer service at 1 877 BDC BANX (232-2269).

Online tools to help entrepreneurs evaluate their own situation and make informed decisions

To help entrepreneurs use ICT efficiently in their companies, BDC today launched on bdc.ca its new Smart Tech online resource

centre that offers a wide array of technology tools for small businesses.

Smart Tech features solutions specifically designed to meet small business needs, and, more specifically, to boost their productivity and accelerate their growth. Through Smart Tech’s different modules, entrepreneurs can access tools and services that will help them learn more about the products available in



the marketplace, identify the technologies that would be most useful to their business and get support in implementing them.

Entrepreneurs who visit the Smart Tech site may get a free online assessment of their website and an analysis of the effectiveness of their business technology.

“The combination of Smart Tech and BDC financing for ICT projects is one of the most extensive and low-cost solutions ever offered to small and medium-sized business owners to help them get the most out of ICT,” concluded Halde. “We hope that many of them will make the move to the technology that is now vital for entrepreneurs who want to boost their productivity and innovation.”

About BDC

Canada’s business development bank, BDC, places entrepreneurs first. With almost 1,900 employees and more than 100 business centres across the country, BDC offers financing, subordinate financing, venture capital and consulting services to 29,000 small and medium-sized companies. Their success is vital to Canada’s economic prosperity.

Upcoming Events

November

WEDNESDAY, NOVEMBER 9

Strictly Networking Breakfast 2011

Richmond Country Club, 9100 Steveston Hwy.
 Registration & Breakfast 7-7:30am
 & Networking 7:30-9am
 Tickets: Members \$15 + HST;
 Non-Members \$25 + HST.

TUESDAY, NOVEMBER 22

Business After 5

Join us for a great “Members Only” networking experience with our hosts Delta Vancouver Airport Hotel, 3500 Cessna Drive 5-6:45pm

WEDNESDAY, NOVEMBER 23

34th Annual Business Excellence Awards

River Rock Casino Resort
 No-Host Reception 5:30pm
 Dinner 6:30pm
 Awards Ceremony 7pm
 Tickets \$115 + HST;
 Table of 10 \$1150 + HST.

December

WEDNESDAY, DECEMBER 7

Strictly Networking Breakfast 2011

Richmond Country Club, 9100 Steveston Hwy.
 Registration & Breakfast 7-7:30am
 & Networking 7:30-9am
 Tickets: Members \$15 + HST;
 Non-Members \$25 + HST.

TUESDAY, DECEMBER 13

Annual Christmas Luncheon

Bring your staff and join the fun. Entertainment, prizes, great networking & delicious turkey dinner. Sheraton Vancouver Airport Hotel, 7551 Westminster Hwy. Ticket details TBA.

NOTE: Reservations are required for all Chamber events.



Richmond Chamber of Commerce

The Richmond Chamber Of Commerce • Published Monthly

The Richmond Chamber of Commerce has been “Proudly serving our community for since 1925”. In partnership with the *Richmond Review* the Chamber produces *Business Report* once per month. The statements and views expressed in this monthly publication are not necessarily those of the publisher. This publication’s intent is to keep Chamber members and prospective members informed on important information, events and educational items. The Richmond Chamber of Commerce is located at Suite 101 - South Tower - 5811 Cooney, Road, Richmond, BC, V6X 3M1.

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For more information and to reserve for the events, please phone 604-278-2822; Email: rcc@richmondchamber.ca or see us online: richmondchamber.ca

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Richmond Chamber is pleased with successful shipbuilding bid

The Richmond Chamber of Commerce welcomed last week's announcement that Seaspan Shipyards was successful in receiving a contract to build non-combat ships under the Federal Shipbuilding Procurement Strategy (NSPS). The NSPS contract is a 20-year, \$8 billion federal program.

"This is a great example of a partnership between the private sector and government producing jobs and making a very positive contribution to the provincial economy," said Lisa Wong, Chair of Richmond Chamber of Commerce. "We fully appreciate that we are an important part of the Lower Mainland's economic engine; when any company in our

region scores a "win" we all win."

The bid as secured by Seaspan Shipyards in North Vancouver will have an economic impact throughout Metro Vancouver, Vancouver Island and the province as a whole. The benefits will extend to other BC shipyards which will participate with Seaspan Shipyards, and to suppliers of everything from construction to

professional services. In addition, the cluster of companies, capital and human resources it will support will act as a continued catalyst for the province's technology sector. This contract will provide new opportunities for knowledge transfer between our post-secondary institutions and fostering the next generation of marine industry and technologies.

John Winter, President and CEO of the BC Chamber of Commerce, added "We anticipate that the positive ripple effects of this contract will benefit businesses across multiple sectors and create jobs on a very large scale. To put this into context, the total benefit of this contract to the BC economy will outweigh the 2010 Winter Olympics by a factor of ten."

"This is a great example of a partnership between the private sector and government producing jobs and making a very positive contribution to the provincial economy,"

Lisa Wong,
Chair, Richmond Chamber of Commerce

Small business financing solutions explored

Small businesses are an important part of Canada's economy, but they face unique challenges when seeking financing. The Canada Small Business Financing Program makes it easier for small businesses to obtain loans from financial institutions by sharing the risks with lenders.

Eligibility

Small businesses operating for profit in Canada with gross annual revenues of \$5 million or less. Farming businesses, not-for-profit organizations, or charitable and religious organizations are not eligible under this program.

Loans can be used to finance up to 90 percent of the cost of

- purchasing or improving land, real property or immovables;
- purchasing leasehold improvements or improving leased property; or
- purchasing or improving new or used equipment.

Amount of Financing

Up to a maximum of \$500 000 for any one business, of which no

more than \$350 000 can be used for purchasing leasehold improvements or improving leased property and purchasing or improving new or used equipment.

Interest Rate

The interest rate is determined by the financial institution. The following two options are available:

- Variable rate: The maximum chargeable is the lender's prime lending rate plus 3 percent.
- Fixed Rate: The maximum chargeable is the lender's single family residential mortgage rate for the term of the loan plus 3 percent.

How to apply for a loan

Financial institutions deliver the program and make all credit decisions. Small businesses must visit their local bank, credit union or Caisse populaire to obtain a loan under the program.

For more information on the Canada Small Business Financing Program call: 1-866-959-1699 (toll free), fax: 613-952-0290, email: CSBFP-PFPEC@ic.gc.ca or visit the website: www.ic.gc.ca/csbfp

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At **The Richmond Review** we always put our readers first. That way we keep you informed and connected with your community. We'd like you to assist our efforts by answering **9 simple questions about what's important to you.**



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One survey and entry per person. Must be 19 years or older to participate. Prize must be accepted as awarded. Winner will be selected from a random draw of all survey entries.

Import regulations for small business

Navigating the regulations for importing goods to Canada can often be confusing. With the rules frequently changing it is important that you keep up to date on the latest amendments in order to stop your small business from incurring financial penalties.

Are your papers in order?

According to the customs legislation all

importers should ensure that their imported products are declared at a customs checkpoint with the required certified documents. Failure to present these documents can often result in financial penalties or having your consignment returned to the country of origin.

Here are some examples of the regulations and certifications required when importing goods to Canada:

Canadian Food Inspection Agency

To keep up-to-date on any changes to legislation for any food, agriculture or animal based products; importers should monitor announcements from the Canadian Food Inspection Agency (CFIA).

Many importers wrongly assume that food products sold in the US, EU or across Asia will be automatically let into Canada. However,

this can often be a costly mistake. Canada's laws are very stringent on products, so it's essential that you review the ingredients of any products that you import. One example of this is the use of saccharine in food products. Although allowed in the US, products which contain this ingredient will be automatically destroyed or returned to the country of origin if they reach Canadian shores.

Another area which can cause confusion is the requirement for a veterinary certificate for some food products, particularly if imported from Europe. The certificate identifies the country of origin, includes a detailed description of the product and the technical use of the product. Certificates must be provided by a Canadian accredited organization in

See Regulations on page 21

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Contact: Michele Lee

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Contact: Winnie Mok

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Contact: Cameron Turtle

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Phone: (604) 909-1271
Contact: Frank Kusmer

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Phone: (604) 325-6338
Contact: Chalmers Liu

Sealand Travel Inc.
1400 - 4540 No. 3 Road
Richmond, BC V6X 4E4
Phone: (604) 270-3977
Contact: Jessie Bai



REGULATIONS, from page 20

the country of origin. If the goods are imported without this certificate or it is supplied with missing information, the CFIA are authorized to destroy the goods or return them to the country of origin.

Health Canada

Health Canada is responsible for the regulations that govern products and labelling for consumer goods such as children's toys, beds, jewellery, cosmetics, medicine and much more.

The primary legislation which governs consumer products under Health Canada is the Canada Consumer Product Safety Act (CCPSA). The CCPSA concentrates on the safety of products and any hazards they may incur, including:

- Labelling and packaging of products
- Mechanical hazards (e.g. small parts which are seen as choking hazards in toys)
- Flammable hazards (e.g. children's sleepwear, futons)
- Toxicology hazards (i.e. lead in children's toys and jewellery)

An Example:

Health Canada issued a warning to Canadians that eleven professional hair smoothing solutions had been found to contain levels of formaldehyde above the legal limit. They are now working with Canadian distributors address their concerns and to stop the sale of those products. Health Canada continues to monitor the marketplace to find any other similar affected products that may have been distributed in Canada.

Important Steps You Should Take

There are many rules and regulations which govern the importing of goods and failure to follow those rules can incur loss of both money and clients, so take these three steps to help prevent issues at the boarder:

1. Before starting your import business, ensure that the products you would like to import are authorized by the Federal Government.
2. When importing your goods, ensure that you have the correct paperwork which is required for the specific products you have chosen to import.
3. Ensure that you monitor any changes to rules or regulations on a regular basis.

BEST BUY - Correction Notice

Please note that the Acer AS5749-6474 15.6" Laptop (10181352) and Acer AS7739G-6647 17.3" Laptop (10180303) advertised on pages 22 and 23 of the October 21 flyer has a 640GB hard drive, NOT 750GB, as previously advertised.

As well, for the "Add a 16GB Sony Tablet S for \$249.99 with purchase of a qualifying Sony LED HDTV" promotion advertised on pages 2 and 3 of the October 21 flyer, please note that this offer is valid ONLY with the 16GB model of the Sony Tablet S (10179367) and NOT the 32GB model (10179366), as previously advertised. We sincerely apologize for any inconvenience this may have caused our valued customers.

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- After I prearrange, what will my family and friends be responsible for?

~ Light Refreshments Will Be Served ~

Seating is limited so please RSVP by Monday, Oct. 31, 2011 to: 604-273-3748

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Around The Chamber

Building Sustainable Communities conference is just around the corner! Check out the Program at a Glance, list of speakers (that's growing weekly), online registration, and sponsorship package to see how you can be involved in this must-attend event that will feature more than 250 speakers and industry experts! The deadline for early bird registration is December 1st. freshoutlookfoundation.org/events/bsc/2012

On Nov 4, 2011 at 7:30PM the **Band of the 15th Field Regiment, the Royal Regiment of Artillery** will present, in concert, at the Gateway Theatre, "WITH GLOWING HEARTS". Tickets are \$20. With Glowing Hearts celebrates Canada's service men and women as a prelude to Remembrance Day.

Congratulations - Linda Reid Celebrates her First 20 Years of Public Service. Oct. 17 - marks

Linda Reid's 20th year of service as an MLA for the riding of Richmond East. Spurred by a desire to make a real difference in the everyday issues affecting British Columbians, Linda first ran and was elected in 1991. Re-elections in 1996, 2001, 2005, and 2009 have made Linda the longest serving MLA in the house.

Congratulations - Dr. Battery CEO Joshua Huen wins Ernst & Young Entrepreneur Of The Year® Award

MDA signs contracts to provide solutions for lunar and planetary science missions. MacDonald, Dettwiler and Associates Ltd. (TSX: MDA), a provider of essential information solutions, announced today that its U.S. operation MDA Information System Inc. has signed two contracts to provide advanced technology solutions for future NASA-funded lunar and planetary science missions. MDA will provide advanced technology

solutions related to NASA's Lunar Atmosphere and Dust Environment Explorer mission and a joint ESA/NASA Mission to document the weather on Mars.

The Richmond Hospital/Healthcare Auxiliary Annual Curio Sale, The Thrift Store, 3731 Chatham St., Steveston. Friday Nov. 4 and Saturday Nov. 5, 9:30 am to 3:30 pm. This popular 'once a year' sale features china, silver, brass, crystal, pictures, jewellery, old linens, ornaments, pottery, and furniture. All proceeds go to Richmond Hospital. For more information visit richmondhospital-healthcareauxiliary.ca/index.html

Lead therapist 9/11 terrorists attacks in New York City to visit Vancouver. Charles Nechtem renowned speaker author and business pioneer will host a series of seminars entitled: "dealing with grief issues in the workplace... and at home". Friday, October 28th, 2011 from 2:00 Pm To 4:00 Pm at Forest Lawn Funeral Home, 3789 Royal Oak Ave, Burnaby. Limited Seating! Please Call (604) 291-8446 To Reserve Your Seat Today!



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Richmond CARING COMPANIES Forum

Monday, November 14, 2011
9:00 AM - 11:30 AM
Sandman Signature Hotel Vancouver Airport
10251 St. Edwards Drive, Richmond

WHY TO ATTEND

Over the course of the morning, you'll discover how the Richmond Caring Companies program, by creating sustainable partnerships between the non-profit and business sectors, will strengthen our community, and how you can be a part of it. Featuring presentations by:

- Doug McCann, President**
Frontline Leadership In Practice Solutions
- Elizabeth Specht, Executive Director**
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HOW TO ATTEND

Register by calling 604-279-7020 or e-mailing info@volunteerichmond.ca.



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Richmond CARING COMPANIES Forum

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