

Think Global ...  
Buy Local

Pontiac Chamber of Commerce

# QST Changes

Volume 5 Issue 12

March 2013

## Changes to the QST System

Significant changes to the QST system came into effect on January 1, 2013. These new measures are further to a tax coordination agreement entered into by the governments of Canada and Québec on March 28, 2012.

### New method for calculating the QST

The QST is now calculated on the selling price not including GST. However, to ensure the total taxes payable remain the same, the QST rate has been increased to 9.975%.

### Impact of the changes on financial services supplied in Québec

On January 1, 2013, financial services, which were formerly zero-rated under the QST system, became exempt. Consequently, financial institutions are no longer entitled to claim input tax refunds (ITRs) on goods or services acquired to supply financial services.

Rules have been provided to help financial institutions meet their fiscal obligations during this transitional period. For more information in this regard, click Transitional Rules.

### Measure in effect as of April 1, 2013

All federal and provincial departments and agencies will be required to pay taxes (QST and GST/HST) on the acquisition of goods and services.

As of April 1, 2013, you must collect QST and GST/HST from all federal and provincial departments and agencies. As a result, they will no longer be able to use the exemption certificates required at the time of purchase.

## Chamber Events

### Information Session

#### Pontiac Mentoring Cell

Tuesday, March 19

7:00 pm

Bateau Royal, Portage-du-Fort

Speaker: Greg Weatherdon,  
Motivational Speaker & Small Business  
Advisor

**RSVP by March 14:** 819-647-2312 or  
bizdev@pontiacchamberofcommerce.ca



### Small Business Seminar

#### Legal Organization of a Business

Thursday, March 28

6 pm to 8 pm

Pine Lodge, Bristol

Presenter: Nancy Suominen, Notary

A buffet meal will be served.

\$20 - Chamber members; \$25 - non-  
members

**RSVP by March 22:** 819-647-2312 or  
bizdev@pontiacchamberofcommerce.ca



### Small Business Seminar

#### How to Finance a Small Business

Wednesday, April 24

5 pm to 7 pm

Café 349, 349 Main Street, Shawville

Presenter: National Bank

A light meal will be served.

\$12 - Chamber members; \$15 - non-  
members

**RSVP by April 19:** 819-647-2312 or  
bizdev@pontiacchamberofcommerce.ca

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If you have a business or Pontiac event  
you would like advertised, please  
contact the Chamber.

## Additional information

For additional information on these measures, refer to Information Bulletin 2012-4, published by the Ministère des Finances on May 31, 2012.

[http://www.revenuquebec.ca/en/entreprise/taxes/tvq\\_tps/modifications-regime-tvq.aspx](http://www.revenuquebec.ca/en/entreprise/taxes/tvq_tps/modifications-regime-tvq.aspx)

[www.pontiacchamberofcommerce.ca](http://www.pontiacchamberofcommerce.ca)

[info@pontiacchamberofcommerce.ca](mailto:info@pontiacchamberofcommerce.ca)

[bizdev@pontiacchamberofcommerce.ca](mailto:bizdev@pontiacchamberofcommerce.ca)

819-647-2312 or 1-866-861-0509

## Discount Coupon Book – 2013 Edition

Last year the Pontiac Chamber of Commerce initiated a Buy Local Coupon Book in 5 municipalities. We had great feedback from this initiative and this year we are extending the territory cover to include all the Municipalities in the MRC Pontiac as well as the Municipality of Pontiac (Quyon and Luskville). We are able to keep the costs low due to funding the Chamber has received through the Rural Ract program.

The Chamber's goal is to increase the sales of our local businesses by making permanent residents and cottagers aware of what they can buy locally.

### The Coupon Book

- 10,000 bilingual coupon books will be distributed in the Pontiac region, including cottage areas. Last year coupon books were distributed to cottages in Norway Bay, Sand Bay, and Lake Associations in Thorne. We feel there is great importance in distributing to our seasonal residents so that they see how much the Pontiac has to offer in way of businesses.
- The coupon books, one per household, will be distributed mid-May.
- Posters will be displayed in all participating businesses.
- The goal is to have 150 businesses participate. The businesses who participate decide on their own discount for their coupon.

The cost to participate in the coupon book promotion is \$75 for Chamber members and \$90 for non-members.

**Deadline April 5, 2013**

**For questions or information:**

**Ginger — 819-647-2312 [bizdev@pontiacchamberofcommerce.ca](mailto:bizdev@pontiacchamberofcommerce.ca)**

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## Would you like to learn about the Pontiac Mentoring Cell – to find out if it is right for you?

Tuesday, March 19th — 7 pm.  
Bateau Royal, Portage-du-Fort

Speaker: Greg Weatherdon, Motivational Speaker & Small Business Advisor

Greg Weatherdon is President of MRG Media Inc., and former President of The Marketing Resource Group which he sold in 2007 after 17 years. During those years, Greg designed The Marketing Resource Group to be a lifestyle company... his lifestyle!

Semi-retired at 46 and fully retired at 50, Greg has combined his passion for small business and his 25 years of self-employment experience into providing a unique insight into what entrepreneurs must do not only to survive, but to go beyond that to thrive and enjoy the experience as well.

GREG ONLINE: Greg blogs regularly on a variety of topics relevant to the day-to-day operations, as well as long-term planning of small business. You can read his posts at [gregweatherdon.com](http://gregweatherdon.com)

Mentoring has a direct impact on the survival of businesses, focusing on the entrepreneur and their skills.

**RSVP by March 14, 2013 – limited space**

**[bizdev@pontiacchamberofcommerce.ca](mailto:bizdev@pontiacchamberofcommerce.ca) • 819-647-2312**

## 2013 Pontiac Tourism Development Program (PTDP)

The call for projects regarding the 2013 Pontiac Tourism Development Program (PTDP) is officially launched! The program is managed by the CLD Pontiac and targets businesses in operation from more than 3 years.

Please download the guide at the following link to give more details on the program: [http://www.cldpontiac.qc.ca/document/PDTP\\_2013.pdf](http://www.cldpontiac.qc.ca/document/PDTP_2013.pdf)

The deadline to apply is March 29th, 2013 at 4:00 pm.

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## Small Business Training

### Sage 50 (formally Simply Accounting)

Tuesday, April 16  
8:30 am to 5:00 pm  
8:00 am – breakfast and registration  
Norway Bay Golf Club

Presenter: Alan Cohen CGA

Alan Cohen CGA specializes in teaching Sage 50 Accounting, Canada's #1 small business accounting software package.

This one-day course is designed for busy people who want to learn Sage 50 Accounting and make it work for their business and/or non-profit organization.

Cost: \$375 for training, breakfast, breaks and lunch. Payment must be received in advance of the training.

*If your business meets Emploi Quebec requirements, a portion of the costs could be reimbursed by Emploi Quebec. Please contact us for details.*

**RSVP by April 5, 2013**

**[bizdev@](mailto:bizdev@)**

**[pontiacchamberofcommerce.ca](http://pontiacchamberofcommerce.ca)  
819-647-2312**

## Small Business Seminars

### Legal Organization of a Business

Thursday, March 28

6 pm. to 8 pm.

Pine Lodge, Bristol

Presenter: Nancy Suominen, Notary

In this seminar, there will be an explanation of the different types of businesses and how to create them.

- Corporation
- Partnership
- Sole owner

The advantages and disadvantages of each will be explained and the yearly requirements to keep the business active discussed.

Networking opportunity after the presentation. A buffet meal will be served and is included in the price.

\$20 for Chamber members and \$25 for non-members.

RSVP by March 22

819-647-2312 or email: bizdev@pontiacchamberofcommerce.ca

**Think Global ...  
Buy Local**

### Small Business Seminars How to Finance a Small Business

April 24 – 5 pm. to 7 pm.

Café 349, 349 Main Street,  
Shawville

Presented by: National Bank

In this seminar, Small Business Managers from Banque Nationale will discuss the many options, methods and programs the financial institutions have to offer individuals who are looking to finance their small-medium sized business.

Topics include:

- choosing the right borrowing option
- loans
- lines of credit; and
- numerous specialized financing options that are tailored to the small business market.

Networking opportunity after the presentation. Light meal will be served and is included in the price.

\$12 for Chamber members and \$15 for non-members.

RSVP by April 19

819-647-2312 or email bizdev@pontiacchamberofcommerce.ca

## Welcome to the Chamber!

Businesses who have joined the chamber since the last newsletter.

Robbie Beck Farms Inc

*Check the chamber web site for links to these businesses.*

**Support your local businesses!**

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*News, article suggestions and letters to the editor are welcomed and encouraged. Content will be edited to fit the space available. We welcome press releases and news from our local business community.*

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## Chamber Benefits

Being a member of the Pontiac Chamber of Commerce means that you are also affiliated with the Canadian Chamber of Commerce (CCC) — [www.chamber.ca](http://www.chamber.ca) and the Quebec Chamber of Commerce (FCCQ) — [www.fccq.ca](http://www.fccq.ca)

You and your business can take advantage of benefits listed on their web sites.

connected!  
branché!

member of the canadian chamber of commerce network  
membre du réseau de la chambre de commerce du canada

Fédération des chambres  
de commerce du Québec



fccq

## Group Insurance Benefits

Visit the new web site / view the video!

**<http://www.chambers.ca>**

## Would Like to Join the Chamber?

Membership fee of \$100 entitles you to all chamber benefits. Membership valid from April 1st to March 31st.

Contact info:

Pontiac Chamber of Commerce  
PO Box 119

Campbell's Bay, Quebec, J0X 1K0

1-866-861-0509 or 819-647-2312

[www.pontiacchamberofcommerce.ca](http://www.pontiacchamberofcommerce.ca)

[info@pontiacchamberofcommerce.ca](mailto:info@pontiacchamberofcommerce.ca)

*If you received this newsletter via regular mail and would like to receive it via email, please let us know a valid email address. We do not share our lists.*

**March is Chamber Membership Month.  
Watch your mail for your renewal form  
with details on current benefits.**

**Think Global ... Buy Local  
Support Those Who Support You  
Small Businesses Make Small Towns Work!**

**Consider this when you're buying ...**

**As business operators, our actions shape our communities.**