

Think Global ...
Buy Local

Investment-Competency Certificate

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March 2014

Investment-Competency Certificate

I would like to take this opportunity to introduce "INVESTISSEMENT-COMPÉTENCES". The Labour Market Partners Commission would like to acknowledge the commitment of businesses in workforce training and invites you obtain the Skills Investment Certificate to recognize your commitment.

Everything is free and no further action is required. It will only take a few minutes of your time to complete the form. To assist English speaking business owners, we have translated the form to be used as a reference when filling out the French form. Please refer to the Chamber web site for the translated form.

To apply for your certificate, go to <http://www.i-competences.gouv.qc.ca/> and click on "pour en savoir plus" in the middle of the page, then you must choose "remplissez le formulaire en ligne" and complete the form online. The request for information concerns only your business and it's easy to complete. The form is only in French – you can use the English translation as a guide.

Louise Grenier
Conseillère service aux entreprises
CLE de Campbell's Bay
1290 route 148, Campbell's Bay
(Qc) J0X 1K0
Telephone: 819-648-2132 poste 225
Fax: 1-819-648-5749
Email: louise.grenier1@mess.gouv.qc.ca

Chamber Events

An evening for Pontiac Business Women!

Thursday, March 27

7-9 pm

Café 349, 349 Main Street, Shawville

Price: \$20 members, \$30 non-members

RSVP by March 21

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

Useful Links of Interest to Business Owners

Quebec Voluntary Retirement Savings Plan for Employers

<http://www.standardlife.ca/prpp/>

New Merchant Services Benefit

At the General Meeting on February 27, Jennifer Hagen from the Canadian Chamber of Commerce explained a new merchant services Chamber benefit from First Data.

If you would like more details, please see a webinar conducted by First Data on its new payment processing program for chambers. Here is the link to the archived event:

<http://www.chamber.ca/membership/chamber-membership/program-with-first-data/>

**March is Chamber Membership Month.
Watch your mail for your renewal form.**

Pontiac Chamber of Commerce

www.pontiacchamberofcommerce.ca
info@pontiacchamberofcommerce.ca
bizdev@pontiacchamberofcommerce.ca
819-647-2312 or 1-855-647-2312

Small Business Checkup

This is the third article in a series of four.

Financial & Legal

Keeping on top of your finances is not always the most exciting part of running a business, but it's crucial to know exactly where you stand. Start your checkup by gathering your most current set of financial statements and compare them to previous years. Identify any expenses that have become significantly higher. Check this information against your annual budgets and forecasting, and address why this is the case. What could you have done differently to save money? Any large discrepancies (positive or negative) warrant review, and a re-evaluation of your financial plan will help you get back on track. Start with the following areas:

Do you have excellent bookkeeping and accounting systems? Are your financial statements in order?

Whether in-house or external, top quality expertise is mandatory for good financial health. What checks and balances do you have in place to ensure records and statements are complete and accurate? Your

internal management information system should include basic, timely financial information and reporting. Study your monthly financial statements and know the key drivers for your business. Identify ratios or indicators and monitor them.

How is your cash flow?

Can you clearly identify the main streams of your revenue, those costing more money than expected, plus fixed and variable expenses? How do your actual figures compare to projections? Determine areas that need addressing in order to increase cash flow and reduce expenses. This does not automatically mean you should let staff go, or move to smaller premises. You may find that a service or product you offer costs more than it returns.

Do you have systems in place to prevent fraud?

Implement preventative measures to prevent opportunities for collusion and other fraud. Are you reconciling bank statements monthly?

How good are you at collecting receivables?

Do you do a good job at monitoring

receivables and customer payment behaviour? Your business is not a bank. You do yourself no favours if you don't have a clear policy on overdue accounts.

Is your business classification still the best fit?

As profits grow, many sole proprietors move to incorporation. If you are already incorporated, are your minute books and shareholder agreements in order? Make sure you understand the full tax and legal implications of incorporation by setting an appointment with your accountant and/or lawyer.

What are your legal responsibilities as a business owner?

Are your business licenses, permits, and leases up-to-date? How familiar are you with labour law and employment standards? Do you have signed employment agreements and/or contracts with major suppliers? Are you in compliance with tax regulations?

Next month: Human Resources

CHAMBERS OF COMMERCE GROUP
INSURANCE PLAN

Information supplied by R. F. MacKillop CFP.

Girls Night Out

An evening for Pontiac Business Women!

Thursday, March 27, 7-9 pm — Café 349, Shawville

Presenters:

Mireille Alary – Notary

Ten Ways to increase your Business Profitability

Katharine Summerfield – Owner of Boutique Gwendoline

Marketing Tips to Boost Your Business

Colleen Fleming – retired daughter of Art and Frances Fleming of Auberge Northfork

A lighthearted perspective on the journey of change

Buffet of finger foods – \$20 members, \$30 non-members (*flat corking fee included in price*)

RSVP – March 21

819-647-2312

bizdev@pontiacchamberofcommerce.ca



Me Mireille ALARY – Notary

GAGNÉ ISABELLE PATRY LAFLAMME
& ASSOCIÉS, NOTAIRES INC.

Thank you to our Sponsor!

Would Like to Join the Chamber?

Membership fee of \$125 (plus taxes) 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

info@pontiacchamberofcommerce.ca

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Consultation for Official Language Minority Communities

RDÉE Canada and CEDEC launch a consultation to develop Canada's first economic plan for official language minority communities

Economic stakeholders in Canada's official language minority communities are invited to express themselves. In particular, English speakers inside Quebec and French speakers living outside Quebec are invited, by the end of February, to participate in a short online survey to share their opinion on the economic development of their communities. Only one click at www.inbusinessstogether.ca (English version) or www.enaiffairesensemble.ca (French version) is required. Ten minutes definitely well invested!

The economic development stakeholders sought out to participate in this Pan-Canadian survey include business owners, entrepreneurs in the private and cooperative sectors, administrators and managers of organizations

in the economic milieu, representatives of community organizations, and all levels of government. Not to be missed, we are also seeking community members who want to share their vision of the future.

This national consultation is an initiative of RDÉE Canada and CEDEC. This first Canadian Plan for Economic Development of Official Language Minority Communities aims to implement the strategic recommendations within Canada's Economic Action Plan, Plan d'action intégré en développement économique pour la Francophonie canadienne and the Roadmap for Canada's Official Languages 2013-2018, which have recognized the importance of strengthening the economic vitality of the official language minority communities, their participation in the labour market and the importance of English and French in Canada's national identity, growth and prosperity.

Advertising in the Online Business Directory

All businesses try to find the best, most cost effective way to advertise their products and services to the public or other business owners. The Pontiac Business Directory is one way to do this. The directory ranks very high on search engines when anyone is looking for products and services in the Pontiac region.

This directory was created to be updated by the businesses themselves so new information can be added to your listings at any time as your business changes and you offer new products or services.

If you would like information about the directory, please contact lynda@freshimage.ca. The online Help File is there to step you through the process. If you have not already claimed your business' listing, we can step you through the process.

Visit the directory at: www.commercepontiac.ca

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.

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 and the Quebec Chamber of Commerce (FCCQ) — www.fccq.ca. You and your business can take advantage of benefits listed on their web sites.



Group Insurance Benefits

Visit the new web site / view the video!
<http://www.chambers.ca>

Welcome to the Chamber!

Businesses who have joined the chamber since the last newsletter.

- Bistro du Bucheron
- Cindy Duncan McMillan
- Cours à Bois
- Excavation Michael Derouin
- Gerard Labelle Accounting
- Remax – Carlen Lafleur
- Serres Paul Amyotte
- The Barber Shop

Check the chamber web site for links to all Chamber businesses.

Support your local businesses!

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.

**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.**

Chamber Business Sponsors

**Demandez
une soumission
Ask for a quote**

SHAWVILLE
819 647-2953

FORT-COULONGE
819 683-2227

PROMUTUEL
ASSURANCE



PROMUTUELASSURANCE.CA

Avant que ça ne devienne trop gros
consultez votre avocate.

Kim Beaudoin, avocate

289, route 148
Fort-Coulonge
T. 819 778.6522
F. 819 778.6525
C. 819 318.0228

Kimbeaudoinavocate@videotron.ca

Campbell's Bay Ciment
819-648-2144

www.campbellsbayciment.ca
info@campbellsbayciment.ca

1210 Route 148 East, Campbell's Bay, QC

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Via Capitale Outaouais
Mark James Ryan
613-614-7150

Pontiac Chiropractic Clinic
Dr. Isabelle Gagnon,
Chiropractor
www.chiropontiac.ca
chiropontiac@gmail.com



224 Route 148
Mansfield, QC
819-683-3690

379 Route 148
Shawville, QC
819-647-5155

1552 Hammond Rd
Quyón, QC

819-458-2682
Fax: 819-458-3313

Pontiac Recycling Inc.



www.ljtowing.ca

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819 683-2451 desjardins.com

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de Fort Coulonge

Pontiac Respite Services
819-648-5905

**Senior's
Retirement Residence**

24 Reid Street, Campbell's Bay, QC J0X1K0

Auberge du Village
SHAWVILLE
(819) 647-6464

SHAWVILLE Village Inn

Your hosts: Ross & Linda Vowles
921 Route 148, Shawville, QC J0X 2Y0
www.shawvillevillageinn.ca

Exposure for your Business

Support the Chamber through an enhanced membership and receive benefits for your business.

If you are interested in taking advantage of these enhanced memberships, contact the Chamber for more information.

TOM ORR
CARTAGE
CONSTRUCTION

384 7th Concession
Clarendon, QC
(819) 647-2670
877-647-2670

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www.tomorrcartage.com

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