

Connections

... get plugged in to your network

November 2009

Survey says...

We recently asked for your feedback on a number of membership related issues through our membership satisfaction survey. Over the next couple of months, we'd like to share some of our results with you and respond to your concerns and see how we can improve and make things better for our membership from coast to coast to coast. This month, we'd like to focus on communications.

We asked you how we were doing on communications and 91% of survey respondents said that we were doing a better job than last year - YAY! Thank you.

You ranked the top three most useful items in terms of communications as:

- 1) **Connections** - 87% of you said that you use it and 76% ranked it either as "useful" or "very useful".
- 2) **Web site** - 76% are using it with a rating of 75% "useful" or "very useful".
- 3) **News releases** - 70% are using with 72 % rating them "useful" or "very useful".

As with any organization, you may think that you tell your story well but surveys always indicate that people don't always hear your message until *they want* to hear it. Clearly, we need to review some of our existing tools and tweak them or, help you to use existing communications products more effectively.

One thing that chambers consistently ask for is an update on policy resolutions and advocacy activities over the last year. For a couple of years, the policy staff has done a bi-yearly report. The most recent update of the policy activity report is available and was prepared just before the annual general meeting in Victoria.

Obviously, some of the suggestions and comments that come through the survey have to be viewed through the lenses of all chambers - large and small - it's a fine balance to deliver services, programs and advocacy tools that will be used to effect by the widest audience. We're sure that you can all relate to that issue within your own

memberships.

We thank all of you who took the time to complete the survey and share your opinions as we work to develop products that meet your needs in the most efficient and effective way we can.

Canada Small Business Financing Program

Small businesses are an important part of Canada's economy, but they face unique challenges when seeking financing. Here's a program that your small business members should know about: the **Canada Small Business Financing Program**. This 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% 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.

Costs

The interest rate is determined by the financial institution.

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connect!

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 per cent.

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 on this program call toll free: 866-959-1699, email: CSBFA-LFPEC@ic.gc.ca or visit: www.ic.gc.ca/csbfa.

Chambers in the 21st century

Dr. Huguette Blanco (a former director with the Greater Sudbury Chamber of Commerce) and Rana Haq, professors at the School of Commerce and Administration, Faculty of Management, at Laurentian University are undertaking a study of Canadian chambers of commerce. The objective of the survey is to gain a better understanding of the concept chambers in the 21st century, their roles in their communities and the benefits they are providing to their members and to their region.

This survey is part of a wider international project: a similar survey will be conducted in India by a team of researchers located in the State of Karnataka. The results will allow the researchers to make comparisons between Canada and India, two countries which are at very different stages of economic development.

Chambers are asked to complete an online questionnaire with 30 questions, requiring approximately 15 minutes to complete. You may choose not to answer a question or to discontinue the survey at any point. All information provided in the survey is strictly confidential and individual responses will not be released. Responses will be aggregated to form an overall result.

The success of this study depends on as many chambers taking part as possible. Your assistance in this regard would be most appreciated. **The deadline is November 30.**

Link to the survey [here](#). You will land on the *Survey Consent Form* which asks you to accept or decline from participating in this study. If you click ACCEPT, you will move directly to the survey.

If you have any questions or concerns about this study, please feel free to contact Dr. Huguette Blanco, hblanco@laurentian.ca; (705) 675 1131, x3202 or Prof. Rana Haq, rahaq@laurentian.ca; (705) 675 1151, x2128.

New chamber members

Another link has been added to the Canadian Chamber

network this month and we'd like to welcome another chamber to our cross-Canada network.

Hinton & District Chamber of Commerce

Lori Phillips, Executive Director,
hintoncc.loriphillips@telus.net.

New chamber managers

Donald Ames, Manager, Dryden Chamber of Commerce (ON),
chamber@drytel.net.

Kim Burden, Interim Operations Manager, Parksville & District Chamber of Commerce (BC), info@parksvillechamber.com.

Marketta Fahnbulleh, Executive Director, Wainwright & District Chamber of Commerce, exec@wdchamber.com.

If you are a new manager or have changes that you would like the network to know about - let Stacey Roy know, sroy@chamber.ca.

Reducing your risk for an auto accident

Did you know that 50% of all car accidents occur in and around parking lots ?

And of these, the majority happen while drivers are backing out of the parking space at departure time.

The solution to reducing your personal risk for this type of accident is to always back into your parking space. This allows you to see and be aware of what and/or who is coming toward your vehicle.

Drive defensively, back into your parking space, and reduce your risk of being involved in an accident!

This information is provided by Johnson Inc. Johnson Inc., in partnership with the Canadian Chamber of Commerce, launched a benefit program for chambers of commerce and their members including home, auto (where applicable) and travel insurance in 2008.

If you'd like more information about how this program can benefit your chamber's recruitment efforts, please contact Colin Kuefler at Johnson Inc., colinkuefler@johnson.ca.

Your members can access the program at www.johnson.ca/chamber.

Quarterly TD & Esso reports available online

Chambers are able to access [quarterly lists](#) of program participants for both of these program offerings online; if you have not been using these lists in the past, instructions are noted in the same section.

These lists are intended for your use as a valuable tool in tracking members use of benefit programs and also as a retention tool for your membership.

If you have questions about the lists, contact Stacey Roy at sroy@chamber.ca or 1-800-661.2930, x237.