

CFIB Member Savings



SPOTLIGHT

CHASE 

Take advantage of preferred rates
on credit and debit card acceptance,
point-of-sale terminals, and
other payment solutions.




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CFIB is focused on increasing your chances of success.

We have leveraged the size of our membership—95,000 strong—to give you a range of exclusive discounts and benefits that will let you keep more money in your business.

Choosing service providers can be difficult, so we've done the homework for you.

As a CFIB
member



Save **\$5,000+**/year

Leveraging our
95,000 members
to get you
preferred rates and
DISCOUNTS

Carefully
**SELECTED
PROVIDERS**
you can trust

**PEACE
OF MIND**
No long-term
contracts,
no exit penalties

Your business
keeps
**100%
OF THE
SAVINGS**

SUPPORT
from
savings specialists
on any inquiry
you have



Wherever CFIB goes, I go. I trust whomever they have
partnered with and feel comfortable switching over.”

BILL THORPE, Owner, Backyard by Design Garden Centre
Ingersoll, Ontario

The savings are exclusive to CFIB members



Join today to start saving.

Visit cfib.ca/join or call 1-855-204-9755.

*Plus, when you join, you'll enjoy unlimited access to our expert business
advisors and a powerful voice on policies that affect your business.*





Save **20%**¹
on select
mobility plans

Telecom Solutions

*Stay connected for
less with endless
data⁴ plans on
Canada's fastest
network.³*

The award-winning mobility experts that save you big

CFIB has partnered with TELUS Business to bring two great offers to CFIB members. **Save 20%¹ off per month on the 50GB Owner's Advantage Plan and 10%² on any Unlimited for Business plans.**

Join Canada's fastest³ network, and access endless data⁴ plans with no overage fees to keep your business connected with your customers.

Lean on TELUS' longstanding commitment to put customers first as a leader in customer service excellence.

CFIB Member Exclusive

Save up to **20%¹** on select business mobility plans



Connect to a TELUS Business representative
to learn about additional offers and promotions



Exclusive offers and discounts on business mobility plans

Why work with TELUS Business?

- All devices starting at \$0⁶ upfront
- With endless data⁴ never worry about data overages
- Canada's fastest network³ – now with 5G
- Save up to \$20/mo.⁵ per line when you bring 4 or more lines

How to get your exclusive offer

1. Visit **cfib.ca/telusbusiness** and click the “Sign In” button to login to your CFIB account to take advantage of this offer.
2. Once you sign into your CFIB member account, click on “Unlock your offer” to be redirected to the TELUS Business portal.
3. In the TELUS Business portal, simply follow the on-screen instructions to receive your offer code. You have no obligation to buy.
4. Once you have your offer code, follow the instructions on your email or visit a TELUS branded retailer to activate.

1. Offer is 20% off the 50GB Owners Advantage plan for business. The 20% discount will apply for 24 months, and after this period it will revert to regular price. This discount excludes data add-ons or features and does not include TELUS Easy Payment® or the cost of a device. The discount is applied before tax and before other discounts. The offer is only available for new activations or renewals; BYOD or mid-contract changes are not applicable. The offer is only available on a Business Personal or Business Regular account. Not available for Consumer or Corporate accounts. Offer available at a TELUS store, authorized dealer, online or the dedicated inbound queue. Not available at retail partner locations, such as Best Buy or London Drugs. Must show proof of business by presenting an HST/GST number (QST number in Quebec), registration number, incorporation number, and/or other proof of business upon activation. Discount is not stackable with any other code-based offers. TELUS reserves the right to withdraw or modify this offer at any time.
2. Offer is 10% off all Unlimited for Business plans, including Canada-US plans. The 10% discount will apply for 24 months, and after this period it will revert to regular price. This discount excludes data-add ons or features and does not include TELUS Easy Payment® or the cost of a device. The discount is applied before tax and before other discounts. The offer is only available for new activations or renewals; mid-contract changes are not applicable. The offer is only available on a Business Personal or Business Regular account. Not available for Consumer or Corporate accounts. Offer available at a TELUS store, authorized dealer, online or the dedicated inbound queue. Not available at retail partner locations, such as Best Buy or London Drugs. Must show proof of business by presenting an HST/GST number (QST number in Quebec), registration number, incorporation number, and/or other proof of business upon activation. Discount is not stackable with any other code-based offers. TELUS reserves the right to withdraw or modify this offer at any time.
3. Opensignal Awards – Global Mobile Network Experience Awards 2020 based on independent analysis of mobile measurements recorded during the period January 1 – June 28, 2019 & 2020. © 2020 Opensignal Limited. See telus.com for more details.
4. Data speeds reduced to a maximum of 512Kbps after your included high-speed data bucket is exhausted. Speed may vary with your device, internet traffic, environmental conditions, and other factors.
5. To be eligible for Multi Unit Discounts, at least two subscribers on an account must be on an Unlimited for Business or Owner's Advantage plan. Only the subscribers on Unlimited for Business and Owner's Advantage plans are eligible to receive the discounts. Discounts are as follows; \$10 per line per month for two lines, \$15 per line per month for three lines and \$20 per line per month for four or more lines. Discounts will be updated when subscribers are added or removed on an account. Small Business accounts only.
6. Subject to approved credit with a 24-month TELUS Easy Payment® agreement (0% APR) on any in-market plan with data and voice included. TELUS Easy Payment® balance will be repaid over a 24 month period via equal monthly payments. Payment of any outstanding TELUS Easy Payment balance due upon termination, or account transfer. Applicable taxes are calculated based on the total no term price less any device discounts and must be paid in full at the time of purchase. Pay-per-use charges (including long distance, roaming and additional airtime or data) are extra.



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit [CFIB.ca/savings](https://cfib.ca/savings)

GET YOUR OFFER CODE

Visit **[CFIB.CA/TELUSBUSINESS](https://cfib.ca/telusbusiness)**





Save big

on credit &
debit card fees

Payment Processing

*Enjoy exceptional
rates on flexible
solutions for your
business to accept
card payments!*

Power your business with secure payment solutions 24/7

Chase® Merchant Services is one of Canada's leading payment processors. CFIB's partnership with Chase provides members with exclusive rates for your payment needs.

Securely accept credit cards, debit cards, and mobile wallets with Chase's complete suite of payment solutions - anytime, anywhere. Whether you accept payments online, in-store, or on-the-go, Chase has a solution that works for you.

CFIB Member Exclusive

Credit card processing: pay the exact fees
credit card brands charge, plus a Chase fee of only **0.20%**

+

Interac processing: pay **3¢** per transaction,
plus the Interac fee for contactless transactions

+

No sign-up fees and no cancellation fees

PLUS

Scotiabank®

Maximize your savings!

When you bank with Scotiabank and process with Chase you can save up to \$500 more a year with waived bank deposit fees and monthly banking fees*!

Plus, get your money faster with next day funding of deposits.¹



Exceptional rates and fair contracts

Why work with Chase?

- Competitive card payment rates that keep more of your hard-earned dollars in your own pockets
- Secure and reliable, because Chase know protecting your business is as important as growing it
- Chase has flexible, scalable solutions to help your business grow with confidence
- No sign-up or cancellation fees
- 24/7 bilingual client support

Pricing

VISA



Chase® Fee	0.20%		
Interchange/Wholesale Discount + Other Fees	Set by Visa, Mastercard, and Amex		
Assessment/Network Fee	0.09%	0.08%	0.1200%
Acquirer License Fee	NA	0.007%	NA
Connectivity Fee		USD \$0.0045 <small>/authorized + /settled transaction</small>	

Per Transaction Fee	\$0.03 <small>(\$0.02055 + \$0.009450 Switch Fee passed-through at cost as set by Interac®)</small>
Interac® Flash <small>Added fee for contactless payment</small>	\$0.02–\$0.035 <small>(Set by Interac)</small>

CHASE

Monthly Admin. Fee	\$3.95
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All fees and rates are subject to change as set out in the Merchant Agreement.

Visit cfib.ca/chase for other fees and additional details.

Existing Chase Customer?

The pricing mentioned above is the new Interchange Pass-Through (IPT) and may differ from the pricing program that you signed up for. To switch to an IPT pricing program, please contact Chase at 1-800-265-5158.

* Chase and the Octagon logo are registered trademarks of JPMorgan Chase Bank, N.A.

* When you combine offers and sign up to become a member with CFIB and use a Scotiabank Right Size Account for business and Chase for merchant services, every per transaction credit and debit bank deposit fee that is normally charged for processing payments with a service provider other than Chase will be waived, as will the minimum monthly account fee on the Scotiabank Right Size Account for business. This saving calculation assumes (1) a \$1 per deposit fee, (2) the merchant submits one credit deposit and one debit deposit on each business day, excluding statutory holidays (total of 249 business days), and (3) the current minimum monthly fee of \$6 is waived on the Right Size Account for business. Actual savings, if any, will vary based on the offer and individual client activity.

1. Next business day funding on Visa, MasterCard, Amex Opt Blue and Interac transactions is available to merchants who bank with Scotiabank and submit transactions prior to applicable settlement cut-off times. Next business day funding is subject to merchant credit approval, fraud monitoring and the terms of the merchant agreement. All eligible funds are deposited on the next business day, excluding weekends and holidays.



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit CFIB.ca/savings

START SAVING!

Visit CFIB.CA/CHASE



Business Banking

*Help to reach your
financial goals with
leading products
and services that
work for your
business!*

Get exclusive rates and discounts on your banking

Scotiabank® is a comprehensive financial services provider, with industry-leading service and support.

CFIB members benefit from exclusive rates and discounts on its select business, commercial and personal banking products and services. Take advantage of reduced fees and great savings for your business!

Plus, Scotiabank provides you access to a dedicated business banking advisor to guide and offer recommendations tailored to the unique needs of your business.

Why work with Scotiabank?

- Access to a dedicated business banking advisor
- Preferred rates and discounts on Scotiabank select business products and services
- Convenient online banking available 24 hours a day, 7 days a week

Pricing

Business	>	Save the \$6 minimum monthly fee on the Right Size Account <i>for business</i>
Borrowing	>	Reduced loan application fees
Electronic Banking	>	Included at no charge on select business accounts

Discounts on banking services designed for your business

CFIB Member Exclusive

\$6 minimum monthly fee waived on the right size account for business



20% discount on the fees of select commercial banking products



Application fee discounts on select loan products



20% discount on the standard monthly credit facility fee on select credit products and overdraft protection

PLUS

CHASE 

Maximize your savings!

When you partner with Scotiabank for your business banking and Chase for your payment processing, you could save up to \$498/year on waived per transaction deposit fees for Chase deposits into a Scotiabank Right Size Account for business. Plus, the minimum monthly fee is also waived on Scotiabank Right Size Account for business, saving you another \$72/year¹.

* Registered trademarks of The Bank of Nova Scotia.

1. When you combine offers and sign up to become a member with CFIB and use a Scotiabank Right Size Account for business and Chase for merchant services, every per transaction credit and debit deposit fee that is normally charged for processing payments with a service provider other than Chase will be waived, as will the minimum monthly account fee on the Scotiabank Right Size Account for business. This saving calculation assumes (1) a \$1 per deposit fee, (2) the merchant submits one credit deposit and one debit deposit on each business day, excluding statutory holidays (total of 249 business days), and (3) the current minimum monthly fee of \$6 is waived on the Right Size Account for business. Actual savings, if any, will vary based on the offer and individual client activity. In some cases, a referral by CFIB to Scotiabank may result in a commission fee being paid to CFIB.



Questions? Get more info.

Call our specialists: **1-888-521-0223**

Visit [CFIB.ca/savings](https://cfib.ca/savings)

START SAVING!

Call 1-877-878-1473



Payworks



Save 40%
on workforce
management solutions

Payroll and Workforce Management

*Simplify your
payroll, HR
and more with
innovative solutions
tailored to your
business.*

Simple and stress-free payroll for your business

Payworks is a leading workforce management solutions provider in Canada, offering innovative online tools that make paying your employees simple and affordable. Streamline your payroll, human resources, employee time and absence management processes, while getting support from Payworks' dedicated service representatives.

Payworks' cloud-based solutions share a common database, which means that all modules update each other in real-time. Additionally, Payworks' analytics dashboard enables you to evaluate your organization's valuable workforce data at a glance with full control of the information at your disposal.

No matter how you've managed your payroll in the past, switching to Payworks is easy! Plus, CFIB members benefit from discounted pricing and services at no extra charge.

CFIB Member Exclusive

40% off on Payworks products



No extra charge for Records of Employment



No extra charge for employee self-service,
including online access to pay statements and tax forms



Affordable, secure payroll solutions

Why work with Payworks?

- Online payroll management available 24/7
- Electronic pay stubs, T4s/RL-1s and direct deposits for employees
- No software to purchase, install or maintain
- Complete year-end processing tools, support services and filing options
- One-to-one service model for personalized support
- Worry-free compliance, including government remittances, EI, CPP premiums and more
- Tax forms (T4/T4A/RL-1) for the same price as a pay run

Pricing

Comprehensive payroll processing solutions

\$12.54
per payroll cycle + **\$1.11**
per employee per pay ➤ That's **40%**
off Payworks'
affordable rates¹!

1. Other fees apply. Consult cfib.ca/payworks



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit CFIB.ca/savings

GET A QUOTE!

Visit CFIB.CA/PAYWORKS





ShipTime
Ship Smarter ▶

Save on average
\$2,900/year

Shipping and Courier Services

*Save time and
money with service
options and quote
comparisons to find
the best deal for
your shipments!*

Ship with less time and no hassle— plus save up to 65%

With ShipTime you can compare shipping rates in real time, schedule pick-ups, print shipping labels and manage your shipments **all in one place**.

ShipTime also allows you to create your very own branded tracking page to send to your customers!

Whether sending shipments across the city or world-wide via envelope, letter or package—or LTL (less-than-truckload) across North America—ShipTime has you covered with over 100 different service options.

ShipTime works with the top national couriers, that CFIB members love and trust, to negotiate steep discounts and provide a multitude of service options.

CFIB Member Exclusive

Up to **65%** off all your shipping costs



1 Aeroplan® point for every \$1 spent

AEROPLAN



Save on average \$2,900 per year

Pricing

No charge to sign up and use ShipTime — you pay only for the shipments you create.

*Aeroplan is a registered trademark of Aeroplan Inc.

*The Air Canada maple leaf logo is a registered trademark of Air Canada, used under licence.



Lowest rates on shipping plus the fastest and easiest shipments

Why work with ShipTime?

- Manage your shipments and get discounted rates for your shipping needs in one place
- Save on shipments to and from over 220 countries and territories worldwide
- Quick quote feature to instantly rate shop your favourite couriers
- Insure your shipments of valuable goods with ShipTime insurance to save an additional 50% or more vs the courier on shipment insurance
- Get great customer care with ShipTime's Heroic Support™
- Get an extra 20% off your first order using coupon code MYSHIPTIME20
- Ship larger items on pallets using Less-Than-Truckload (LTL) Freight. Compare and choose the most trusted freight carriers like FedEx Freight, XPO Logistics, Day & Ross and Yellow to reduce your freight costs.
- Easy integration with existing e-commerce platforms to sync orders from the top marketplaces such as BigCommerce, Etsy, Shopify, WooCommerce, Ecwid, Magento, and many more



- Discounted rates from Top Couriers, including FedEx Express®, Purolator®, Canpar®, DHL®, Loomis®, GLS® and Nationex®
- Easy integration with existing courier company accounts allows you to bring your own rates for the couriers listed below, as well as Canada Post



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit [CFIB.ca/savings](https://cfib.ca/savings)

GET A QUOTE!

Visit [CFIB.CA/SHIPTIME](https://cfib.ca/shiptime)

Business Insurance

*Help keep your
business safe,
secure and
successful with
simple and flexible
insurance coverage.*

Built for your business

With over 100 years of experience protecting Canadian independent businesses like yours, Northbridge Insurance is proud to partner with CFIB to provide an exclusive insurance package that includes the coverage your business needs, plus extra features for added peace of mind.

You get it all – from comprehensive business property and liability, to business interruption, cyber protection, legal expense coverage, and more.

Working with a network of leading commercial insurance brokers, Northbridge understands your industry and the challenges you face, and together they deliver exceptional service to thousands of satisfied customers from coast to coast.

Why work with Northbridge Insurance?

- **Flexible payment options** with 0% financing and the ability to pay all at once or in installments using a variety of methods, including credit card
- **No penalties** if you ever need to cancel or revise your coverage
- **24/7 claims service** from industry experts who can help you get back to work quickly
- **Additional coverages** can easily be added if you have more specific needs

Northbridge Insurance, Northbridge Insurance Logo and Risk Management Assist are trademarks of Northbridge Financial Corporation, licensed by Northbridge General Insurance Corporation (insurer of Northbridge Insurance policies). Terms, conditions and exclusions apply, see policy for details.

1. Legal Assist not provided for criminal, personal or insurance issues, does not provide representation in legal proceedings or legal fees coverage, and provided by Assistenza International, through lawyers licensed in your jurisdiction. Risk Management Assist provided by our Risk Services specialists and are intended to augment your internal safety, compliance and risk management practices, and are not a substitute for professional or legal advice. Trauma Assist provided by independent third-party professionals, long-term and specialized counselling not included. Cyber Assist provided by CyberScout, LLC, services are not included in any cyber extension or endorsements. Services are not an insurance policy.
2. Legal Expense Insurance is underwritten by HDI Global Specialty SE.



Tailored protection for your business

CFIB Member Exclusive

- **Receive one year of complimentary Legal Assist¹** access just for requesting a quote – no strings attached and no obligation to purchase! This service gives you unlimited telephone access to legal counsel for questions about your business operations.
 - **Save \$175 or more on cyber insurance.** CFIB members who purchase a policy get \$50,000 in cyber coverage at no additional charge, plus access to resources to help protect against cyber threats and response support in the event of a breach.
- +
- **Get double the Legal Expense Insurance² coverage typically offered** when you purchase a policy. This covers up to \$100,000 of costs associated with legal defense, statutory license protection, employment disputes, tax protection, contract disputes, and debt recovery. It also includes unlimited telephone access to general legal counsel.

More than just a policy—added peace of mind

CFIB members benefit from the following services at **no additional charge**:

Cyber Assist¹



Provides expert consultation on proactive measures to help protect your business from cyber risks, and reactive assistance in the event of a breach.

Risk Management Assist¹



Get on-call access to Northbridge's risk management specialists, who can provide guidance on loss prevention to help you mitigate risks to your business.

Trauma Assist¹



Offers confidential counselling services, available 24/7, to help you and your employees cope with the traumatic effects of an insured loss.



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit [CFIB.ca/savings](https://cfib.ca/savings)

GET A QUOTE!

Visit [CFIB.CA/NORTHBRIDGE](https://cfib.ca/northbridge)



Group Insurance

*Attract and retain
employees with
flexible and
affordable health
coverage!*

Provide group benefits on any budget

As an independent business, it can be hard to offer employee benefits that compete with big corporations. PrimaSure is a revolution in low-cost group benefits, providing flexible and affordable insurance for you and your employees.

Underwritten by Sun Life Assurance Company of Canada and administered by Nexim Canada, PrimaSure is offered to groups as well as individuals and is exclusively available to CFIB members.



Give PrimaSure your budget and they will find a product that works for you!

CFIB Member Exclusive

Free second opinion on your current coverage – no quote required!



Customized coverage at preferred rates



Almost **no limitations** or restrictions



Free no-obligation quote



Reliable support in the event of a claim



Added-value options usually reserved for big corporations



Network of local **advisors** who are also
CFIB members to help you with your coverage needs

Affordable group insurance for you and your employees

Why work with PrimaSure?

- Cancel anytime with no penalties¹
- Insurance for businesses starting from 1 employee¹
- No restrictions on groups composed primarily of family members
- Health Spending Account available to businesses with as few as 3 employees
- Get honest opinions from local advisors who are also CFIB members

Start your plan with:

Health
insurance



Life
insurance



Accidental death
and dismemberment
insurance

Want more? *Consider these additional options:*

Dental Insurance



Coverage for dental care can be added to complement the health plans.

Salary or Critical Illness Insurance



Income replacement benefits in the event of unexpected illness or accident.

Health Spending Account



Designate an annual amount that employees can use to reimburse health and dental expenses not covered by their plan.

Other Services



Tele-Medical: New feature provides access to speak to a medical professional within minutes through an app!

Employee Assistance Plan: Program designed to assist employees in resolving personal issues.

Concerned about costs?

Consider exclusive products that can work with your budget!

- Plans that can be offered to specific people in the company only—such as the owners or key employees you may want to retain*!
- Plans that are 100% employee-funded (you're not required to pay)*!
- If you are worried about the possibility of increasing costs, why not offer a standalone Health Spending Account²?

* Might require proof of good health.

1. Certain restrictions may apply.

2. May differ in Quebec.



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit [CFIB.ca/savings](https://cfib.ca/savings)

GET A QUOTE!

Visit [CFIB.CA/PRIMASURE](https://cfib.ca/PRIMASURE)

SELECTCOM

Save
\$1,000/year
on average!

Telecom Solutions

Whether you are looking to upgrade your phone system, learn about VoIP, or save money on phone lines, SelectCom is your one stop shop for Telecom expertise.

Smarter phone services at even smarter prices

SelectCom has a full suite of communication tools from VoIP Phone Systems to business phone lines with modern features. They are here to advise you on which communication tools will elevate your business and save you money along the way.

CFIB members are switching to SelectCom's VoIP Phone System because it helps them support remote workers and take calls from anywhere. It also helps save time with features like voicemail-to-text, virtual receptionists and text messaging.

SelectCom is a 100% Canadian-owned telecom provider that makes it easier for your business to stay in touch. In contrast to the big carriers, SelectCom offers personalized consultations to design the right solution for your needs, never asks for contracts and always offers friendly support.

CFIB Member Exclusive

VoIP Phone System starting from **\$20/mo**



No term contract or long-term commitment



No installation fees



Preferred rates on custom business phone and internet solutions

Why work with SelectCom?

- 100% Canadian owned and operated
- Best in class tools at competitive prices
- Customized business solutions
- Responsive and friendly support
- No ongoing maintenance or adjustment fees
- 24/7 support
- 28 Years of Canadian Telecom expertise

Pricing

VoIP Phone System	
<ul style="list-style-type: none">• Take business calls from anywhere• Free long distance calling in CAD/US• Mobile and desktop apps• Manage remote workers• Best in class desk phones• Send text messages to customers• Read your voicemails with VM-to-Text• Scale up or down as you grow or shrink	\$20/mo
Business Phone Lines	\$30/mo
Fax-to-Email	\$10/mo
Long Distance & 1-800 Toll Free	1.5¢/min
High Speed Internet	Starting at \$40/mo
Audio Conferencing	5¢/min



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit [CFIB.ca/savings](https://cfib.ca/savings)

START SAVING!

Call 1-866-364-3936



Access **50+**
courses
for free

Online Training

*Empower your
employees to do
their best work,
be compliant with
regulations, and
stay safe with online
learning!*

Keep your employees motivated and grow your business

Training is critical to the success of any business. Whether you want to create a better overall work environment, ensure a harassment-free workplace, or help your employees provide an outstanding customer experience, Vubiz offers a FREE course¹ for you!

CFIB members have 24/7 access to a library of self-directed online training that is especially tailored to small business owners and their employees.

As a leader in e-learning, Vubiz's online platform offers dozens of courses and certificates that can empower you and your employees with the knowledge and skills needed to deliver meaningful outcomes for your business.

CFIB Member Exclusive

More than 50 free online courses,
valued at \$2,000 per employee



Free employee accounts
to keep track of which courses they have completed



75% off comprehensive
certificate programs recognized by Athabasca University



Free online courses for you and your employees

Why work with Vubiz?

- Courses in everything from health and safety to customer relations – including WHMIS 2015 training!
- Flexible platform lets your employees gain more knowledge at any time
- Plus, access courses on financial education for children with vuKidz – designed to capture their attention with learning that is visual, fun and engaging

In addition, small business certificate courses accredited by Athabasca University are available for your employees and can be applied towards their Bachelor of Management and Bachelor of Commerce degrees. See below the different options.

Small Business Health and Safety Certificate



This comprehensive program provides managers, supervisors and workplace health and safety champions with an understanding of health and safety in Canada and with training on how to keep workplaces safe.

Small Business Human Resources Certificate



This unique program addresses key topics such as recruitment, staff compensation and benefits, leadership, performance development and team building, and much, much more.

Small Business Marketing and Sales Certificate



This program explores fundamental and advanced marketing concepts, and addresses communication and selling techniques to develop, grow and maintain valuable customer relationships.

Small Business Management Certificate



This program was created to provide the managers of small and medium-sized businesses easy-to-access training to enhance and expand their business skills, knowledge and expertise.

1. For a list of courses with descriptions, visit cfib.ca/vubiz



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit CFIB.ca/savings

START LEARNING!
Visit CFIB.CA/VUBIZ



Save
up to **40%**
on CNESST premiums

OFFERED IN QUEBEC ONLY

Occupational Health & Safety

*Promote the
health and safety
of your workers.*

*Increase
productivity and
profitability of
your company.*

Join a safety group and take advantage of our partner's OHS expertise

LifeWorks is the largest manager of safety groups. A safety group is a group of employers who are committed to taking measures aimed at promoting the prevention of injuries and the return to work of injured workers. In addition to enhancing the safety of your workplace, the safety group helps lower your CNESST¹ premiums, depending on the extent of your efforts.

More than 4,000 businesses in Quebec are members of the CFIB program. In fact, more than 30% of all companies that are members of a safety group in Quebec have chosen LifeWorks.

CFIB Member Exclusive

62% discount for the first year, with a two-year commitment

25.5% discount² in 2023 on the standard fees

+

Additional **10% discount** compared to other organizations

+

15% discount on other OHS services (i.e., training)



Lower premiums with exclusive health & safety programs

Why work with LifeWorks?

- Most advantageous pricing in the marketplace
- 92% satisfaction rate among service users
- Experienced, committed team available across all regions of Quebec
- Secure client portal providing access to:
 - more than 200 training videos for your employees
 - An extensive catalog of OHS online training
 - Turnkey OHS support materials and tools
 - Workplace injury online reporting
 - Employee critical incident support (Trauma)

Pricing*

Industries	Rate per \$100 of payroll		
	Regular 2023	CFIB (25.5% discount)	CFIB 1st year (62% discount)
Mechanics	\$0.29	\$0.22	\$0.11
Truck transport	\$0.48	\$0.36	\$0.19
Machine Shop	\$0.22	\$0.16	\$0.08
Retail Business	\$0.17	\$0.13	\$0.07
Construction, general contractor	\$0.59	\$0.44	\$0.22

Scan the QR code to find out what your custom rate
is based on your industry and payroll.



* Consider this pricing grid as an example of the most common industries. The discount is 25.5%.

1. CNESST is the Commission des normes, de l'équité, de la santé et de la sécurité du travail.

2. The following discounts will apply: 24.5% for 2022, 25.5% for 2023 and 26.5% for 2024.



Questions? Get more info.

Call our specialists: **1-888-521-0223**

Visit [CFIB.ca/savings](https://cfib.ca/savings)

START SAVING!

Call 1-877-598-3234

In business for your business.

Since 1971.

Your independent business is built on your ideas, plans and aspirations.
You dream of success, and our mission is to increase the chance of that happening.

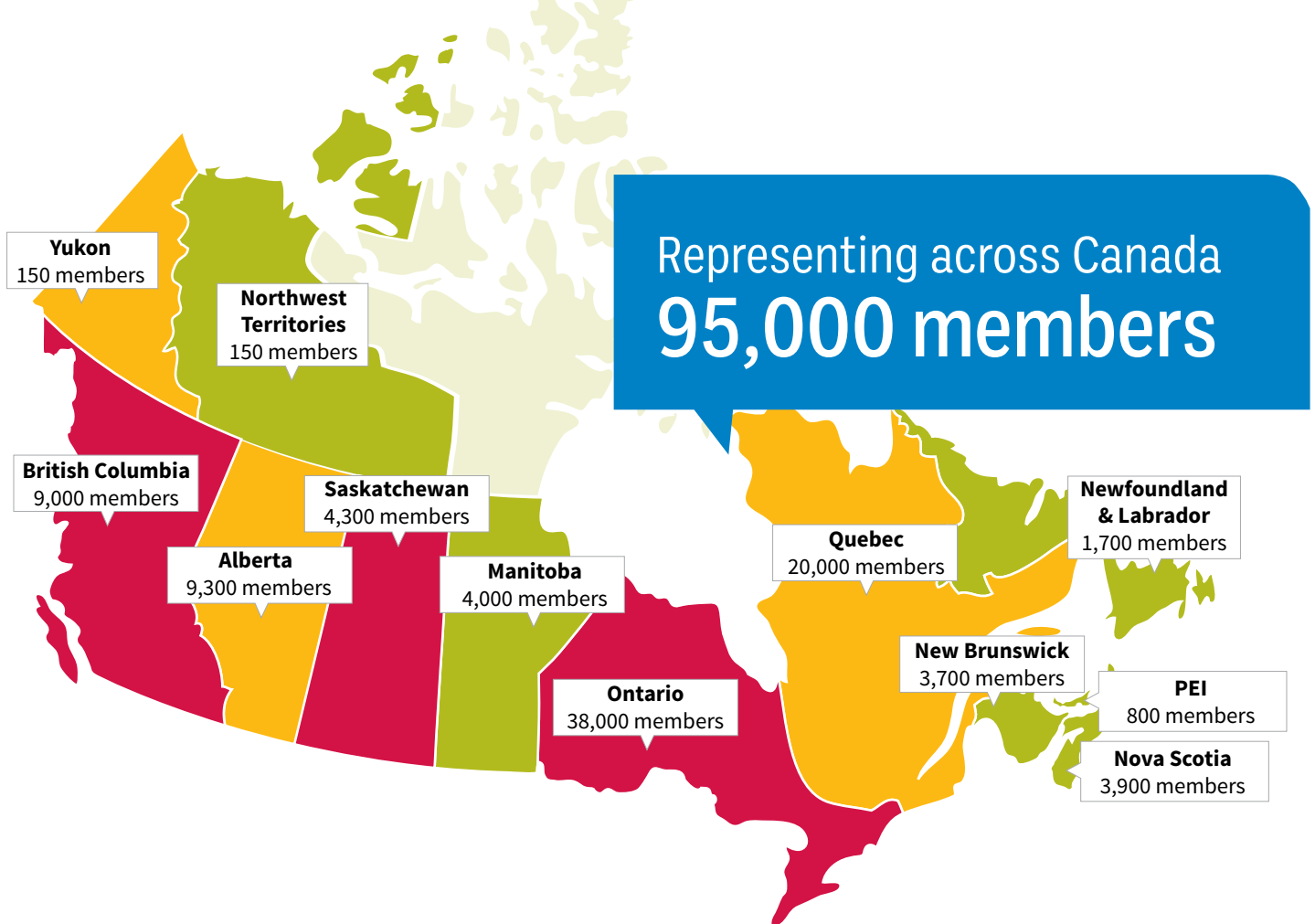
With 95,000 members, the Canadian Federation of Independent Business (CFIB) is Canada's largest non-profit organization devoted to creating and supporting an environment where your business can succeed.

We support businesses in three key ways:



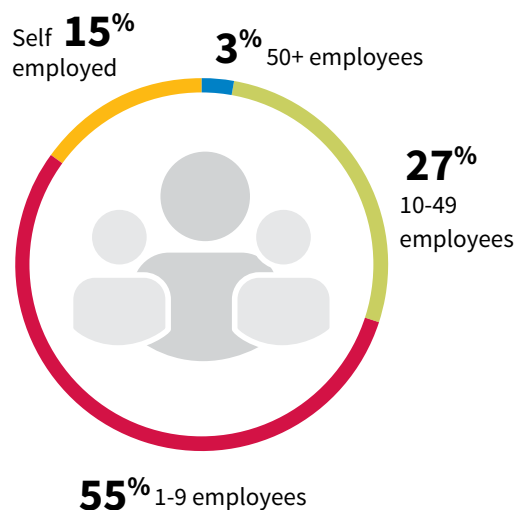
Everything we do
is to increase your chances of success.





From the self-employed to the booming enterprise with hundreds of employees, from coast to coast and in all industries, CFIB supports all kinds of small and medium-sized businesses.

Number of employees



CFIB members in all major sectors of the economy

Agriculture	6,000	Primary Industries	1,500
Construction	9,700	Professional and Business Services	12,900
Health, Education and Social Services	6,300	Retail	22,000
Hospitality	8,000	Transportation and Communication	3,000
Manufacturing	9,600	Wholesale	5,000
Personal and Miscellaneous Services	11,000		

In business for your business.

With CFIB, you get more.

ADVOCACY



Tell us what you think about the issues affecting your business.

We'll make sure the politicians and decision-makers hear you.

Have your voice heard

- With government, you only get to vote every few years—but with CFIB, you can make sure they hear from you every day on the policies that affect your business.

With CFIB, you get:

Dedicated advocates

who take your views to government and the media



Influence

to drive policy change



Regular updates

on issues that impact your business

Countless **victories** for small business:

- Creating robust financial aid programs during COVID-19
- Securing and lowering the small business tax rate
- Reducing exorbitant credit card fees
- Stopping the growth of excessive regulations



➤ Visit [CFIB.CA/ADVOCACY](https://cfib.ca/advocacy)



Join now!

CFIB.CA/JOIN or 1-855-204-9755

Get expert advice and resources

- As a business owner, it's hard to do everything alone. That's why CFIB is here.

CFIB members enjoy:

Unlimited calls + Free templates + Webinars

Here are some of our most popular templates and why they are so important to your business.

<i>Attendance and Sick Day Policy</i>	➤	This basic policy will help you establish the attendance rules and sick time entitlement in your business.
<i>Letter of Offer / Employment Contract</i>	➤	Provides guidelines and a sample letter of offer which can also be used as an employment contract.
<i>Wellness Policy</i>	➤	Talking about mental wellbeing at work helps create a better work atmosphere. This policy can help start the conversation.
<i>Employee Manual</i>	➤	The objectives of the Manual are to give an overview of your organization and the human resources practices of your company.

RESOURCES



Whether it's a regulatory issue, a delicate employee problem, or a health and safety question, there are many situations where you need a team behind you.



➤ Visit [CFIB.CA/RESOURCES](https://cfib.ca/resources)



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