

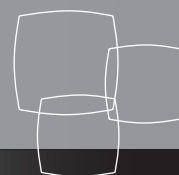


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SMALL BUSINESS QUARTERLY

VOLUME 12, No. 2, AUGUST 2010

PERFORMANCE

Trends

- The number of jobs in Canada fell by 128 249 between the first quarter of 2009 and the first quarter of 2010, corresponding to a 0.9-percent decrease in employment. During this period, small businesses¹ lost 26 303 jobs, while medium-sized and large firms lost 48 077 and 53 868 jobs respectively.
- By the end of 2009, the number of business establishments in Canada increased by 2.8 percent to a total of 2 379 798. Much of this increase came in the form of employer businesses, which grew by 56 713. Small businesses accounted for 98 percent of employer businesses.
- In the first quarter of 2010, self-employed individuals worked 39.7 hours per week, on average, compared with 34.7 hours for employees. Close to one third of self-employed individuals worked 50 hours or more per week compared with only 3.5 percent of employees.
- Compared with small businesses that were denied financing, small businesses that received loans through the Canada Small Business Financing Program posted stronger growth in salaries, employment and revenue by 12, 12 and 7 percentage points, respectively, from 2004 to 2006.

¹ Small businesses are defined as having fewer than 100 employees, medium-sized businesses having 100 to 499 employees and large businesses having 500 or more employees.

SELF-EMPLOYMENT *in the Downturn*

Statistics Canada released a paper in March 2010 entitled *Self-Employment in the Downturn*. According to the paper, between October 2008 and October 2009, the number of self-employed individuals rose by 115 100, a seasonally adjusted increase of 3.9 percent, while the number of individuals in paid employment fell by nearly half a million, dropping 1.6 percent in the public sector and 4.1 percent in the private sector. This combination of an increase in self-employment and substantial losses in paid employment raises the possibility that an increase in the former was induced by the job losses. *Self-Employment in the Downturn* discusses this possibility using the latest data from the *Labour Force Survey* and the *Survey of Labour and Income Dynamics*. The paper compares the profiles of those who lost their jobs and those who joined the ranks of the self-employed.

During this period, job losses occurred mostly among youth, men, workers with lower levels of education, and those working in manufacturing and construction industries. In comparison, of those who joined the ranks of the self-employed between October 2008 and October 2009, many were women (66 900), 45 years of age or older (156 500) and had a high school education or less (49 300) (Table 1). Furthermore, almost half of the increase in self-employment occurred in the financial sector, most notably in real estate. This suggests that the individuals who recently became self-employed were likely not the same people who lost their jobs.

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Table 1: Self-Employed Individuals across Demographic Groups

	October 2008 (%)	October 2009 (%)	Change
Sex			
Men	65.0	64.1	48 200
Women	35.0	35.9	66 900
Age (years)			
15–24	3.4	3.3	1 200
25–34	14.4	13.7	-3 900
35–44	26.0	23.5	-38 600
45–54	29.5	29.9	46 500
55 and over	26.7	29.5	110 000
Education Level			
At least one university degree	27.6	27.7	34 400
Between high school and university	40.8	40.2	31 300
High school or less	31.6	32.1	49 300
Region of Residence			
Atlantic	5.0	4.9	2 700
Quebec	20.0	21.2	56 300
Ontario	37.9	37.6	35 400
Manitoba and Saskatchewan	6.7	6.7	7 800
Alberta	13.5	12.9	-1 900
British Columbia and North	16.9	16.7	14 800
Family Status			
Does not have a spouse	26.8	27.6	54 400
Spouse does not work	10.6	11.5	35 800
Spouse working — paid employee	38.8	37.7	15 500
Spouse working — self-employed	23.9	23.2	9 400

Source: Statistics Canada, *Labour Force Survey*, not seasonally adjusted.

The paper takes the analysis further and examines specifically those individuals who lost their jobs between October 2008 and March 2009, and those who became self-employed between April and October 2009. This investigation revealed that almost 50 percent of those who became unemployed between October 2008 and March 2009 were employed in either the manufacturing or the mining, quarrying, oil and gas, and construction sectors (Table 2). In contrast, only 16 percent of those individuals who became self-employed between April and October 2009 were working in these sectors.

Table 2: Laid-Off Paid Employees and Newly Self-Employed

	Laid-Off Paid Employees (October 2008 to March 2009) (%)		Newly Self-Employed (April 2009 to October 2009) (%)	
Industry	598 400	100.0	184 600	100.0
Agriculture, forestry, fishing and hunting	15 900	2.7	6 100	3.3
Mining, quarrying, oil and gas, and construction	123 000	20.6	26 400	14.3
Manufacturing	168 100	28.1	2 800	1.5
Wholesale trade	60 100	10.0	14 800	8.0
Retail trade	24 900	4.2	4 000	2.2
Transportation and warehousing	32 000	5.3	8 400	4.5
Information, cultural, arts and recreation	15 400	2.6	12 600	6.8
Finance and real estate	13 300	2.2	8 700	4.7
Professional, scientific and technical services	27 700	4.6	33 400	18.1
Management and support	33 600	5.6	16 800	9.1
Accommodation and food	37 100	6.2	6 600	3.6
Other services	24 200	4.0	22 100	12.0
Health care and social assistance	12 300	2.1	15 900	8.6
Education and public administration	10 800	1.8	6 000	3.3

Source: Statistics Canada, *Labour Force Survey*, not seasonally adjusted.

The biggest share (18.1 percent) of those who became self-employed between April and October 2009 worked in the professional, scientific and technical services sector. Considering that jobs in this sector often require specialized training, it is unlikely that a large proportion of laid-off individuals would have been able to transition easily from one sector to the other. This suggests that other factors (e.g., greater earning potential, access to financing, work–life balance) might have “pulled” a significant number of workers into self-employment without the impetus of a layoff.

JOB Creation

According to Statistics Canada's *Survey of Employment, Payrolls and Hours*, the number of jobs in Canada fell by 128 249 between the first quarter of 2009 and the first quarter of 2010, corresponding to a 0.9-percent decrease in employment (Table 3). During this period, small businesses

lost 26 303 jobs, while medium-sized and large firms lost 48 077 and 53 868 jobs respectively. These job losses correspond to 0.5 percent, 2.3 percent and 0.8 percent decreases in employment for small, medium-sized and large firms respectively.

Table 3: Year-Over-Year Change¹ in Payroll Employment² by Province and Territory, 1st Quarter 2010

Quarter	Change		% Contribution to Total Change (Number of Employees)								
	%	Jobs	0-4	5-19	20-49	50-99	0-99	100-299	300-499	100-499	500+
Q1 2009	-0.8	-109 679	16.0	29.7	10.7	29.9	86.2	37.9	6.3	44.2	-30.4
Q2 2009	-2.3	-331 761	15.3	9.2	11.9	19.0	55.4	14.0	12.8	26.9	17.7
Q3 2009	-2.5	-372 315	-4.4	20.7	14.7	19.2	50.1	14.7	14.3	29.0	20.9
Q4 2009	-2.2	-325 721	4.3	9.7	7.3	13.7	35.1	19.9	10.7	30.6	34.3
Q1 2010	-0.9	-128 249	-1.8	2.3	10.8	9.3	20.5	19.4	18.1	37.5	42.0
Province and Territory			Growth Rate (%)								
Newfoundland and Labrador	1.0	1 744	0.2	2.1	10.1	-6.7	2.1	3.6	5.7	4.1	-0.4
Prince Edward Island	1.4	762	0.6	2.2	-2.1	15.9	2.9	-3.2	25.6	4.3	-0.5
Nova Scotia	0.9	3 342	-1.3	1.6	1.7	-2.0	0.4	0.4	-8.0	-2.4	2.2
New Brunswick	1.1	3 306	-0.3	0.5	0.0	-0.4	0.0	10.6	-11.4	3.5	1.4
Quebec	-0.3	-11 053	0.0	0.4	-0.2	2.5	0.6	-0.3	-7.9	-2.5	-0.5
Ontario	-1.0	-54 780	0.8	-0.9	-0.7	-1.3	-0.6	-1.6	-3.2	-2.0	-1.0
Manitoba	-1.2	-6 257	-0.2	1.0	0.9	0.8	0.7	-1.3	-1.5	-1.3	-2.3
Saskatchewan	-0.4	-1 868	0.7	-0.6	1.3	-3.1	-0.3	1.4	-4.7	-0.5	-0.5
Alberta	-2.2	-37 316	0.2	-1.4	-4.5	-6.9	-3.0	-5.6	-5.5	-5.6	-0.3
British Columbia	-1.5	-26 896	-0.3	0.7	-2.1	-2.1	-0.7	-4.0	4.6	-1.6	-2.2
Yukon ³	1.0	179	0.7	2.9	-5.9	9.2	0.8	-2.1	—	—	—
Northwest Territories ³	0.3	66	2.9	0.9	-3.2	18.8	3.3	-8.7	—	—	—
Nunavut ³	5.4	522	11.3	0.2	3.4	16.2	6.7	17.4	—	—	—
Canada Total	-0.9	-128 249	0.2	-0.2	-0.9	-1.1	-0.5	-1.7	-3.9	-2.3	-0.8

Source: Statistics Canada, *Survey of Employment, Payrolls and Hours*, July 2010.

¹ Year-over-year change in payroll employment is calculated as the variation between the level of employment in a given quarter and the level in the same quarter a year before.

² *Survey of Employment, Payrolls and Hours* data exclude self-employed workers who are not on a payroll and employees in the following industries: agriculture, fishing and trapping, private household services, religious organizations and military personnel of defence services. The data breaking down employment by size of firm also exclude unclassified industries.

³ Data for firms with 300 or more employees in the territories are suppressed due to confidentiality restrictions but are included in the size category and territorial totals.

By firm size, medium-sized and large firms accounted for 37.5 percent and 42.0 percent of jobs lost respectively. From the first quarter of 2009 to the first quarter of 2010, the contribution to jobs lost by small businesses decreased from 86.2 percent to 20.5 percent, suggesting possible signs of economic stability among small businesses.

Although overall employment levels dropped in Canada, some regions experienced job growth. Nunavut posted the largest percentage gain in terms of employment (5.4 percent), while Nova Scotia experienced the largest gain in the total number of jobs (3 342 jobs created). Alberta, on the other hand, posted the largest drop in employment in percentage terms

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(-2.2 percent), mostly due to 3.0 percent and 5.6 percent decreases in employment among small and medium-sized firms respectively. Ontario lost 54 780 jobs — the largest number of

jobs lost in Canada — of which 11 815 and 16 838 jobs were lost among small and medium-sized firms respectively.

BUSINESS *Establishments*

According to Statistics Canada's *Business Register*, there were 2 379 798 business establishments¹ in Canada at the end of 2009 (Table 4), an increase of 2.8 percent from 2008. Much of this increase came in the form of employer businesses, which grew by 56 713, reaching 1 137 681 in December 2009, a sharp increase of 5.2 percent. The number of businesses in the indeterminate² category grew by 8522, a 1.7-percent increase over the previous year.

Compared with 2008, the share of business establishments across firm size has remained steady. Small businesses accounted for 98 percent of employer businesses; however, within small businesses, the share of micro-businesses (fewer than five employees) decreased, while the share of businesses with 5–49 employees increased. Medium-sized enterprises represented 1.8 percent of employer establishments, while large firms represented 0.2 percent of employer businesses in Canada.

Table 4: Business Establishments by Size of Employment and Province or Territory, December 2009

Province or Territory	Grand Total		Indeterminate ¹	Total	Year-Over-Year Change (%) (2008–2009)	Number of Employees							
						1–4	5–9	10–19	20–49	50–99	100–199	200–499	500+
Newfoundland and Labrador	26 333		8 420	17 913	4.3	9 923	4 062	2 061	1 217	361	161	85	43
Prince Edward Island	10 397		4 266	6 131	4.3	3 122	1 438	822	510	145	53	28	13
Nova Scotia	54 509		22 953	31 556	4.9	17 048	6 680	3 920	2 532	749	393	161	73
New Brunswick	42 591		15 979	26 612	4.3	14 337	5 683	3 389	2 099	628	281	135	60
Quebec	474 308		226 968	247 340	4.7	125 341	55 985	32 679	21 800	6 757	2 823	1 338	617
Ontario	888 951		494 268	394 683	6.2	216 246	77 968	48 301	32 076	10 833	5 387	2 760	1 112
Manitoba	77 288		40 455	36 833	6.0	18 246	8 030	5 163	3 458	1 107	457	258	114
Saskatchewan	94 909		55 505	39 404	7.1	21 654	8 194	5 018	3 070	870	341	186	71
Alberta	341 502		184 331	157 171	4.8	92 404	28 655	17 755	11 667	3 802	1 684	867	337
British Columbia	362 665		186 541	176 124	4.0	99 077	35 729	21 363	13 078	4 061	1 681	815	320
Yukon	2 881		1 246	1 635	5.3	820	379	221	144	32	22	13	4
Northwest Territories	2 630		960	1 670	7.8	586	414	326	223	69	37	12	3
Nunavut	834		225	609	4.3	155	145	136	109	43	17	3	1
Canada Total	2 379 798		1 242 117	1 137 681	5.2	618 959	233 362	141 154	91 983	29 457	13 337	6 661	2 768
Share of Employer Businesses						December 2009							
						54.4%	20.5%	12.4%	8.1%	2.6%	1.2%	0.6%	0.2%
						December 2008							
						54.7%	20.3%	12.2%	7.9%	2.7%	1.3%	0.6%	0.3%

Source: Statistics Canada, *Business Register*, December 2009.

¹ The indeterminate category consists of incorporated or unincorporated businesses that do not have a Canada Revenue Agency payroll deductions account. The workforce of such businesses may consist of contract workers, family members and/or owners.

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In 2009, every province and territory posted strong growth in the number of employer businesses. In particular, the Northwest Territories and Saskatchewan experienced the largest year-over-year increase at 7.8 and 7.1 percent respectively. Ontario ranked third, with an increase of 6.2 percent, and the largest jump in terms of the number of business establishments. The rest of Canada saw employer businesses increase by at least 4.0 percent.

The distribution of business establishments by province was fairly stable. The majority of businesses (37.4 percent) are located in Ontario, followed by Quebec with 19.9 percent of all businesses. The Western provinces together represent 36.8 percent of businesses, while the Atlantic provinces represent 5.6 percent.

¹ For an individual business establishment to be included in Statistics Canada's *Business Register*, the company to which it belongs must meet one of the following criteria: have at least one paid employee (with payroll deductions remitted to the Canada Revenue Agency), have annual sales revenues of \$30 000, or be incorporated and have filed a federal corporate income tax return at least once in the previous three years. Several business establishments can belong to the same company and each company owns at least one business establishment.

² The indeterminate category consists of incorporated or unincorporated businesses that do not have a Canada Revenue Agency payroll deductions account. The workforce of these businesses may consist of contract workers, family members and/or owners.

CANADA BUSINESS *Network*

The **Canada Business Network** is a one-stop information service for Canadian businesses delivered in collaboration with the federal, provincial and territorial governments. Through a network of centres in each province and territory, services are offered in person, by toll-free telephone (1-888-576-4444) and through the web at www.canadabusiness.ca. The Canada Business Network provides a wide range of information on government services, programs and regulations relevant to existing and potential entrepreneurs. For example, entrepreneurs can access a customized listing of available grants and financing programs at www.canadabusiness.ca/eng/search/soft/.

The Canada Business website provides links for businesses looking for information on the harmonized sales tax (HST). These links lead to web pages devoted to providing general or province-specific information on the HST, which came into effect in Ontario and British Columbia on July 1, 2010, joining Nova Scotia, New Brunswick, and Newfoundland and Labrador as provinces that have the HST. For information on the HST, visit www.canadabusiness.ca/eng/blog/entry/4479/.

The Canada Business website features a blog to inform users of timely items of interest to their business. Some of the issues covered in the frequently updated Canada Business blog include:

- newly released research or statistics;
- government program announcements; and
- changes to regulatory requirements.

The Canada Business blog also creates an opportunity for businesses to comment directly on articles. To check out the Canada Business blog, visit www.canadabusiness.ca/eng/blog/.

SELF-*Employment*

Using data from Statistics Canada's *Labour Force Survey*, a comparison was made across paid employees and five categories of self-employed workers by usual hours worked per week between the first quarter of 2009 and the first quarter of 2010 (Table 5).

In the first quarter of 2010, self-employed individuals worked 39.7 hours per week, on average, compared with 34.7 hours for employees. Close to 65 percent of employees worked between 35 and 40 hours per week compared with approximately 30 percent of the self-employed. The largest proportion of self-employed individuals (30.9 percent) worked 50 hours or more per week compared with only 3.5 percent of employees.

There was no significant change in hours worked by employees or the self-employed between the first quarter of 2009 and the first quarter of 2010; however, some changes have occurred within the different categories of self-employed workers. The percentage of self-employed that were incorporated with paid

help and worked 50 hours or more per week decreased from 44.6 percent in 2009 to 40.8 percent in 2010. Over the same period, the proportion of self-employed that were incorporated without paid help and worked 50 hours or more per week increased from 29.8 percent to 34.8 percent.

In both 2009 and 2010, self-employed workers with paid help spent more time at work on average than those without paid help, which may be partly explained by the need to devote time to human resources management. As a result, self-employed workers with paid help are more likely to work more than 40 hours per week than those without paid help.

Table 5: Percentage of Self-Employed Workers¹ and Employees by Hours Worked per Week, 1st Quarter 2009 and 1st Quarter 2010

Usual Hours Worked	Employees		Self-Employed		Incorporated				Unincorporated			
					With Paid Help		Without Paid Help		With Paid Help		Without Paid Help	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
1–14	6.5	6.6	8.8	8.5	2.5	2.2	6.6	5.9	3.0	3.9	13.2	12.7
15–29	13.0	13.0	14.7	14.2	7.2	7.2	12.2	11.4	6.6	6.9	20.2	19.3
30–34	6.8	7.1	8.6	9.1	5.8	6.6	8.6	8.1	5.0	7.4	10.5	10.9
35–39	25.2	25.2	7.7	7.3	5.5	6.4	9.1	7.3	5.7	5.6	8.5	7.9
40	39.5	39.4	22.5	21.8	23.8	25.0	25.9	25.1	25.3	23.0	20.2	19.2
41–49	5.4	5.1	7.7	8.2	10.6	11.7	7.8	7.5	9.1	10.0	6.2	6.7
50 or more	3.6	3.5	30.2	30.9	44.6	40.8	29.8	34.8	45.3	43.0	21.3	23.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average	34.9	34.7	39.4	39.7	46.2	45.6	40.4	41.7	46.6	45.6	34.8	35.6

Source: Statistics Canada, *Labour Force Survey*, special tabulation.

¹ Unpaid family workers are not shown in this table due to low frequencies.

BUSINESS *Financing*

Economic Impact of the Canada Small Business Financing Program

Financing is of vital importance to firms intending to grow; however, some small businesses with viable projects are denied financing by traditional financial institutions because of their lack of collateral or track record. For this reason, the Canada Small Business Financing Program (CSBFP) was created to increase access to financing for small and medium-sized enterprises by having the federal government share the risk of lending with private-sector lenders.

Using 2004 data from Statistics Canada's *Survey on Financing of Small and Medium Enterprises*, in conjunction with financial information from the Canada Revenue Agency, a recent Industry Canada study investigated the economic impact of the CSBFP by comparing the performance of firms that were denied financing with the performance of firms that were successful in accessing financing through the CSBFP.

The study found that, compared with small businesses that were denied financing, small businesses that received loans through the CSBFP posted stronger growth in salaries, employment and revenue by 12, 12 and 7 percentage points, respectively, from 2004 to 2006.¹ Furthermore, CSBFP loans made in 2004 led to the creation of approximately 5000 jobs from 2004 to 2006. These results suggest that the CSBFP has had a positive economic impact on participants.

This study can be found at www.sme-fdi.gc.ca/eic/site/sme_fdi-prf_pme.nsf/eng/h_02195.html.

¹ No impact on profit growth was observed.

The inaugural **G20 Young Entrepreneurs Summit** (G20 YES), which was organized by the Canadian Youth Business Foundation, took place June 21–22 in Toronto. The event brought together over 200 delegates representing both young entrepreneurs and the organizations that work with them.

Participants regarded youth entrepreneurship as a powerful force that could help economies recover from the recession. In a communiqué to G20 leaders, the young entrepreneurs demanded action from governments on five fronts:

- **Access to funding:** Governments should support alternative mechanisms and institutions that provide young entrepreneurs with capital.
- **Coordinated support:** Governments should encourage greater collaboration and cooperation among organizations that support young entrepreneurs.
- **Entrepreneurship culture:** Governments should find ways to expose young entrepreneurs to successful entrepreneurs. These business leaders represent powerful teachers to their younger counterparts.
- **Regulation and taxation:** Governments should reduce the administrative burden for early-stage businesses started by young entrepreneurs and enact tax measures that promote their growth.
- **Education and training:** Governments should encourage entrepreneurship education in schools, colleges and universities, as well as through non-traditional, community-based means.

The event enabled young entrepreneurs to share their message with government and business leaders, but also afforded them a unique opportunity to network with their peers. Following the Canadian example and building on the success of the Toronto G20 YES, France has agreed to hold a similar event in 2011 when it hosts the G20.

RECENT *Development*

SUPPORT FOR ENTREPRENEURSHIP *within Canadian Higher Education Institutions*

In 2009, Industry Canada surveyed Canadian universities and colleges to investigate how entrepreneurship education is delivered in Canada. Overall, the survey revealed that Canadian higher education institutions are active in offering entrepreneurship education as well as in providing a network of practitioners and the necessary facilities to support students interested in entrepreneurship. Two areas of concern, however, were uneven access to entrepreneurship education across faculties and limited support for early-stage entrepreneurship on campus.

To receive a copy of the summary report, subscribe online at www.ic.gc.ca/eic/site/sbrp-rppe.nsf/frm-eng/MGRL-7SHKMP and check “entrepreneurship” as an area of interest.

Small Business Quarterly **Small Business and Tourism Branch**

The *Small Business Quarterly* (SBQ) provides a quick and easy-to-read snapshot of the recent performance of Canada's small business sector. The SBQ is published by the Small Business and Tourism Branch of Industry Canada.

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UPCOMING *Events*

CCSBE: 26th Annual Conference

The Canadian Council for Small Business and Entrepreneurship will be holding its 26th annual conference at Mount Royal University in Calgary, Alberta, October 28–30, 2010. With presentations and workshops tailored to entrepreneurs, policy-makers, academics and students, this year's theme will focus on “Entrepreneurship and Community.”

For more information, visit www.ccsbe2010.info.

SMALL BUSINESS WEEK 2010

Officially launched in 1981 by the Business Development Bank of Canada, the annual *Small Business Week* will celebrate entrepreneurship with events held across the country October 17–23. This event provides entrepreneurs with an opportunity to share success stories, exchange ideas and network with leading business experts. This year's theme is entitled “Power Up Your Business. Invest. Innovate. Grow.” The Young Entrepreneur Awards nomination campaign will also be launched during this event.

For more information, visit: www.bdc.ca/EN/about/events/small_business_week/Pages/default.aspx.

SOHO | SME Business Conference and Expo

Tailored to small and medium-sized enterprises with 1 to 50 employees, SOHO (“Small Office, Home Office”) | SME will be holding a business conference and expo in three Canadian cities during the fall. A one-day event featuring keynote presentations, how-to seminar sessions, networking opportunities, and exhibits and displays on key business essentials, the SOHO | SME business conference and expo will take place in Vancouver, Toronto and Ottawa on September 16, October 27 and October 29 respectively.

For more information, visit www.soho.ca/sohosme.