



Greater Victoria  
CHAMBER of COMMERCE

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

# 2009 Annual Report

## The Voice of Business



Past Chair John Juricic inducted into the Board of Governors, presented by Governor Margaret Lucas, at the Greater Victoria Business Awards on April 28, 2010.

# 2009 Annual Report

Presented May 12, 2010



## Greater Victoria CHAMBER of COMMERCE

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**Annual General Meeting**  
Thursday, May 14th, 2009 11:45 a.m.  
at the Victoria Marriott Inner Harbour

#### Call to Order

Chair John Juricic called the 2008 AGM to order and Secretary, David Rand reported that we had over the required 50 members in attendance, hereby constituting a quorum.

#### 2008 AGM Minutes

**Motion** to approve the minutes of the last AGM dated April 24, 2008  
Moved By: George Fuller  
Seconded by: Vicki Kuhl

Motion: **Carried**

#### Audited Financial Statements

Treasurer, Pauline Rafferty, presented the financial statements.

**Motion** to accept the audited financial statements  
Moved by: Pauline Rafferty  
Seconded by: Roger Simmons

Motion: **Carried**

#### Appointment of Auditors

**Motion** to appoint Crawford Paterson Campbell & McNeill as Auditors for 2009.  
Moved by: Pauline Rafferty  
Seconded by: Roger Skillings

Motion: **Carried**

**Motion** to adjourn the 2008 AGM.  
Moved: David Rand  
Seconded: John Espley

Motion: **Carried**

The AGM featured an address from Victoria Mayor Dean Fortin. CEO, Bruce Carter thanked the speaker. The luncheon adjourned at 1:30 p.m.



### Acting Chair's Message

Our goal as a local chamber is to draw attention to, and act on those issues that affect local businesses, trying to make our business environment better. At the same time, we engage with our chamber partners on larger provincial or federal issues where joint advocacy makes more sense and is more likely to achieve the desired outcome. It's about balance and bringing the best services to our members.

There are always issues that span a number of years. One such concern is the level of business taxation. Our focus here has intensified over the last few years and, in the remainder of 2010, will commission a study of business taxation in our municipalities. As a minimum, we need to know how we compare, what return businesses receive for our tax dollars, and where and how to best advocate for change. We must

also engage on such important emerging issues as that of the impact of HST on business and how we can develop appropriate mitigation strategies. Whatever they are, the chamber is involved in providing education for our members and advocacy on your behalf.

The membership is best served by board members and staff who are informed on the issues that affect the business community, or who are prepared to become so informed, and then to remain engaged for a number of years in our collective effort to achieve change. Without reservation, I can assure our membership that you are well-served by your Board of Directors and by the Chamber staff. I am honoured to have been given the opportunity to lead this team. If you are inspired to contribute to this effort, then please call me.



### Past Chair's Message

Being chair of the chamber in 2009 was an honour, and I believe my connections to the businesses throughout our region have been enhanced by the experience.

During my year as chair, I made a goal of increasing member involvement in discussions on important issues for our region – and 2009 brought forth a number of them. Whether it was discussions on the economy and economic stimulus for our region or looking for concrete ways to mitigate the impacts of HST for our most affected industries, it is important that we carry on a dialogue with those most closely involved. I also focussed on building a stronger internal committee structure at the chamber, to foster closer work on ongoing areas of interest, such as membership development, growing the skills and opportunities for our emerging professionals, and keeping our policy and advocacy work strong.

On the economic development front, the Greater Victoria Development Agency, which runs as a committee of the chamber, put out its first business attraction publication titled *Business in Greater Victoria*. The magazine has received very positive reports and we look forward to continuing the business development promotion of the entire region. I am confident that our chairs in 2010 and beyond will continue on the work developed in 2009 and cultivate a stronger chamber as we move forward.



### Chief Executive Officer's Message

Like many businesses, 2009 was one that presented challenges to the chamber as the downturn in the economy worked its way through. Nonetheless, we were very happy with where the year ended up for us. Our programs and events did very well in 2009, with revenues over budget for the year, though new memberships were weaker than we had hoped for. Overall however, we ended the year revenue positive, and are now focussing on growth in 2010.

In 2009 we hosted the Canadian Chamber of Commerce annual general meeting in October and were thrilled to welcome close to 300 delegates to the city and show ourselves off. As CEO, I was also particularly proud that Linda Kitchen, the chamber's manager of operations, was awarded the 2009 Canadian Chamber Employee of the Year award.

The chamber was quite involved with the planning and promotion of the launch to the Olympic Torch Relay through our involvement on the Spirit Committee. The event brought thousands of people to our downtown core and drew the attention of millions of viewers of the televised event. This event, and others of similar scale, is important to building the profile of our region and helps in its future economic development and we will continue to look for these types of valuable partnerships for our community.



**2010  
Board of Directors**

George Fuller, Chair  
George Fuller Law Corporation

David Marshall, Acting Chair  
Strategus Consulting

John Juricic, Past Chair  
Etraffic Solutions

Pauline Rafferty, Vice Chair  
Royal British Columbia Museum

Ray Kolla, Treasurer  
KPMG LLP

Roger Skillings, Secretary  
Greater Victoria Development Agency

Rose Arseneault, Director  
Placement Group

Robert Bennett, Director  
Simation Global Technology Ltd.

Michael Black, Director  
Capital Iron Ltd.

Gerry Brimacombe, Director  
Sector Learning Solutions Inc.

Mel Couvelier, Director  
Pacific Coach Lines

Dan Dagg, Director  
Hot House Marketing

John Espley, Director  
Accent Inns

Capt (N) Marcel Halle, Director  
CFB Esquimalt

Al Hasham, Director  
Maximum Express Courier, Freight & Logistics

Regan McGrath, Director  
KPMG LLP

David Vinnels, Director  
Vinnels Venture Holding

Annie Wong-Harrison, Director  
National Car & Truck Rental

Bruce Carter, Chief Executive Officer  
Greater Victoria Chamber of Commerce

**Board of Governors**

2009 John Juricic

2008 Margaret Lucas

2007 Lindalee Brougham

2006 Robin Adair

2005 Jim Tighe

2004 Rebecca Grant

2003 Bob Cross

2002 Dwayne Peverett

2001 Ian Ferguson

2000 Robert Wickson

1999 Lana Denoni

1998 Lawrie Spooner

1997 Myrna Borleske

1996 Bob Brown

1995 Dan McAllister

1994 Vern Fitzgerald

1993 Al Crow

1992 Mike Kynaston

1991 Carole Didier

1990 Bill McCreadie

1989 Bob Skene

1988 Glenn Terrell

1987 Bob Verpoorte

1986 Jim Currie

1985 Frank Leonard

1984 William Hazell

1983 Ian Cairns

1982 Bill Anderson

1980 Cedric Steele

1979 Mel Cooper

1978 John Ansell

1977 Alan Emery

1976 Jack Hutchins

1974 Kenneth Murphy

1973 Terry Farmer

1972 Helen Beirnes

1970 Clare Copeland

1963 John Wallace

1956 Pat Dunn

1969-94 Brian J. Small (General Manager)

**2010  
Greater Victoria  
Development Agency**

Roger Skillings, Chair  
Greater Victoria Development Agency

Allan Cahoon  
Royal Roads University

Dave Cory  
Victoria Real Estate Board

Mel Couvelier  
Pacific Coach Lines

Robert Gialloredo  
Tourism Victoria

Dan Gunn  
VIATeC Victoria Advanced Technology Council

Darlene Hollstein  
Cadillac Fairview Corp Ltd. - The Bay Centre

Valerie Kuehne  
University of Victoria

Richard Paquette  
Victoria Airport Authority

Paul Servos  
Greater Victoria Harbour Authority

Sasha Angus, Economic Development Officer

Bruce Carter, Chief Executive Officer





*Crawford Paterson Campbell & McNeill*  
CHARTERED ACCOUNTANTS

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## Auditors' Report

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### To the Members of the Greater Victoria Chamber of Commerce

We have audited the statement of financial position of the Greater Victoria Chamber of Commerce as at December 31, 2009 and the statements of operations, changes in net assets, and cash flows for the year then ended. These financial statements are the responsibility of the Chamber's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the Chamber as at December 31, 2009 and the results of its operations, changes in net assets and cash flows for the year then ended in accordance with Canadian generally accepted accounting principles.

*Crawford. Paterson. Campbell & McNeill*

Chartered Accountants

Victoria, BC  
February 22, 2010

James Crawford, FCA\*    Kent Campbell, CA\*    Grant McNeill, CA\*    Lynda Mason, CA\*    David Paterson, FCA (retired)

400 - 1208 WHARF STREET, VICTORIA, B.C. CANADA V8W 3B9  
**TELEPHONE: (250) 386-1115    FAX: (250) 386-4797**

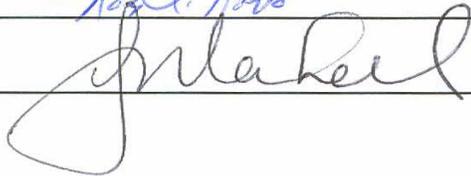
\* denotes incorporated



## Greater Victoria Chamber of Commerce Statement of Financial Position

December 31	2009	2008
<b>Assets</b>		
<b>Current</b>		
Marketable securities (Note 1)	\$ 679,707	\$ 592,168
Accounts receivable (Note 2)	138,490	125,748
Prepaid expenses	11,153	15,289
	829,350	733,205
<b>Property and equipment (Note 3)</b>	<b>34,688</b>	<b>50,875</b>
	<b>\$ 864,038</b>	<b>\$ 784,080</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Bank indebtedness	\$ 65,559	\$ 63,773
Accounts payable and accrued liabilities	32,803	44,388
Deferred revenue (Note 5)	325,692	355,582
	424,054	463,743
<b>Net assets</b>		
Net assets invested in property and equipment	34,688	50,875
Unrestricted	405,296	269,462
	439,984	320,337
	<b>\$ 864,038</b>	<b>\$ 784,080</b>

On behalf of the Board:

  
 \_\_\_\_\_ Director  
  
 \_\_\_\_\_ Director

The accompanying summary of significant accounting policies and notes are an integral part of these financial statements.



## Greater Victoria Chamber of Commerce Statement of Operations

For the year ended December 31	2009	2008
<b>Revenue</b>		
Advertising	\$ 13,313	\$ 12,923
Benefit recovery	103,375	82,737
Business awards	64,626	67,166
Business directory	24,471	31,032
Contract administration fees	13,243	12,277
Contributions to Greater Victoria Development Agency (Note 7)	251,226	189,913
Fundraising	70,700	76,251
Investments	21,483	24,229
Members' dues and assessments	608,830	602,468
Newsletter	33,122	39,401
Programs	142,693	136,387
Rent	14,595	8,055
Sponsorships	21,900	28,500
	<b>1,383,577</b>	<b>1,311,339</b>
<b>Cost of activities</b>		
Advertising	1,089	14,743
Business awards	35,889	33,983
Business directory	16,103	17,939
Committee activities	13,005	11,576
Fundraising	31,149	30,793
Greater Victoria Development Agency expense (Note 7)	276,203	215,803
Newsletter	32,662	26,308
Program expense	110,168	109,649
	<b>516,268</b>	<b>460,794</b>
<b>Surplus of revenue over expenses before administration and undernoted items</b>	<b>867,309</b>	<b>850,545</b>
<b>Administration (Note 8)</b>	<b>822,685</b>	<b>871,614</b>
<b>Surplus (deficit) of revenue over expenses before undernoted items</b>	<b>44,624</b>	<b>(21,069)</b>
<b>Unrealized gain/(loss) on fair market value adjustment</b>	<b>75,430</b>	<b>(137,834)</b>
<b>Realized loss on sale of shares</b>	<b>(407)</b>	<b>(1,500)</b>
<b>Surplus (deficiency) of revenue over expenses</b>	<b>\$ 119,647</b>	<b>\$ (160,403)</b>

The accompanying summary of significant accounting policies and notes are an integral part of these financial statements.





**Greater Victoria Chamber of Commerce  
Statement of Changes in Net Assets**

	2009		2008	
	Invested in property and equipment	Unrestricted	Total	Total
Balance, beginning of year	\$ 50,875	\$ 269,462	\$ 320,337	\$ 480,740
Surplus (deficiency) of revenue over expenses	(22,454)	142,101	119,647	(160,403)
Transfer to net assets invested in property and equipment	6,267	(6,267)	-	-
Balance, end of year	\$ 34,688	\$ 405,296	\$ 439,984	\$ 320,337

The accompanying summary of significant accounting policies and notes are an integral part of these financial statements.

## Greater Victoria Chamber of Commerce Statement of Cash Flows

For the year ended December 31	2009	2008
<b>Cash provided by (used in)</b>		
<b>Operating activities</b>		
Surplus (deficiency) of revenue over expenses	\$ 119,647	\$ (160,403)
Items not involving cash		
Amortization	22,454	30,455
Unrealized (gain)/loss on fair market value adjustment	(75,430)	137,834
Loss on sale of investments	407	1,500
	67,078	9,386
Changes in non-cash working capital items		
Accounts receivable	(12,742)	(66,802)
Prepaid expenses	4,136	17,091
Accounts payable and accrued liabilities	(11,585)	(15,369)
Deferred revenue	(29,890)	12,639
	16,997	(43,055)
<b>Investing activities</b>		
Purchase of property and equipment	(6,267)	(7,906)
Purchase of investments	(85,268)	(86,372)
Proceeds on sale of investments	72,752	72,083
	(18,783)	(22,195)
<b>Decrease in cash during the year</b>	<b>(1,786)</b>	<b>(65,250)</b>
<b>Cash/(bank indebtedness), beginning of year</b>	<b>(63,773)</b>	<b>1,477</b>
<b>Bank indebtedness, end of year</b>	<b>\$ (65,559)</b>	<b>\$ (63,773)</b>
<b>Represented by</b>		
Bank indebtedness	\$ (65,559)	\$ (63,773)

The accompanying summary of significant accounting policies and notes are an integral part of these financial statements.

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*Crawford Paterson Campbell & McNeill*  
 CHARTERED ACCOUNTANTS



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## Greater Victoria Chamber of Commerce Summary of Significant Accounting Policies

December 31, 2009

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**Purpose of the Organization**

The Greater Victoria Chamber of Commerce ("Chamber") is incorporated under the Board of Trade Act of Canada and its principal activity is to promote and improve trade and commerce and the economic, civic, and social welfare of Greater Victoria.

**Marketable Securities**

Marketable securities are carried at the fair market value.

**Property and Equipment**

Property and equipment is recorded at cost. Amortization based on the estimated useful life of the asset is calculated on a straight-line basis as follows:

Furniture and equipment	- 20% straight line basis
Computer hardware and software	- 30% straight line basis
Leasehold improvements	- 10 years straight line basis

Property and equipment are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. An impairment loss is recognized when the carrying value exceeds the total undiscounted cash flows expected from their use and eventual disposition. Any impairment loss would be determined as the excess of the carrying value of the assets over the fair value.

**Revenue Recognition**

The Chamber follows the deferral method of accounting for contributions. Restricted contributions are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

**Contributed Materials and Services**

Donated property and equipment are recorded at fair value when received.

The Chamber is dependent on the voluntary service of many members and others. Since these services are not normally purchased by the Chamber and, because of the difficulty of determining their fair value, donated services are not recognized in these financial statements.



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## Greater Victoria Chamber of Commerce Summary of Significant Accounting Policies

December 31, 2009

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### Financial Instruments

The Chamber has classified its cash and marketable securities as financial assets held for trading. Accounts receivable are classified as loans and receivables. Accounts payable and accrued liabilities and deferred revenue are classified as other financial liabilities.

#### Financial assets and liabilities held for trading

Financial instruments classified as assets held for trading are reported at fair value at each statement of financial position date, and any change in fair value is recognized in the statement of operations in the period during which the change occurs. Fair value for term deposits and GICs redeemable within the year are stated at cost which, together with accrued interest income, approximates fair value given the short term nature of these investments. Fixed income securities and equities are valued at year-end quoted market prices.

#### Loans and receivables and other financial liabilities

Financial instruments classified as loans and receivables, and other financial liabilities are carried at amortized cost using the effective interest method. Interest income or expense is included in interest income (loss) over the expected life of the instrument. The carrying value of financial instruments cash, marketable securities, accounts receivable, accounts payable and accrued liabilities, and deferred revenue approximates their fair value due to their short-term maturity and capacity for prompt liquidation.

### Measurement Uncertainty

The preparation of financial statements in conformity with Canadian generally accepted accounting principles requires management to make estimates and assumptions which affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the year. Significant items subject to such estimates include the rates of amortization on property and equipment and the recognition of income of the deferred revenue. Actual results could differ from those estimates.



## Greater Victoria Chamber of Commerce Notes to Financial Statements

**December 31, 2009**

**1. Marketable Securities**

Marketable securities consist of fixed income and equity investments at a cost of \$735,668 (2008 - \$723,560) with a market value of \$679,707 (2008 - \$592,168). The funds are managed by BMO Harris Investment Management Inc., an external professional manager, in accordance with the Chamber's Investment Guidelines.

**2. Accounts Receivable**

Accounts receivable are net of a \$12,000 allowance for doubtful accounts.

**3. Property and Equipment**

	2009		2008	
	Cost	Accumulated Amortization	Net Book Value	Net Book Value
Furniture and equipment	\$ 271,552	\$ 249,584	\$ 21,968	\$ 27,064
Computer hardware and software	215,748	208,532	7,216	17,390
Leasehold improvements	14,153	8,649	5,504	6,421
	<b>\$ 501,453</b>	<b>\$ 466,765</b>	<b>\$ 34,688</b>	<b>\$ 50,875</b>

**4. Bank Indebtedness**

The Chamber has a \$75,000 operating line of credit with its banker. The outstanding balance is payable on demand, secured by a commercial security agreement granting a first priority interest in all present and after-acquired property of the Borrower, with interest charged at the banker's basic lending rate + 1%.

**5. Deferred Revenue**

Deferred revenue represents the unearned portion of membership fees paid in advance and other fees and sponsorships received in advance of the related event.

## Greater Victoria Chamber of Commerce Notes to Financial Statements

**December 31, 2009**

**6. Commitments**

Commencing February 1, 2006, the Chamber entered into a lease for new premises. The lease expires on January 31, 2011 and has one five year renewal option. The lease is triple net with minimum annual rent payments of \$33,323 up to January 31, 2011. Subsequent to the year end, the Chamber negotiated an extension to the lease for minimum annual rent payments of \$35,544 plus triple net from February 1, 2011 to January 31, 2016. Annual payments of minimum rent over the next five years are:

Year	Amount
2010	\$ 33,323
2011	\$ 35,359
2012	35,544
2013	35,544
2014	35,544
	<b>\$ 175,314</b>



## Greater Victoria Chamber of Commerce Notes to Financial Statements

December 31, 2009

### 7. The Greater Victoria Development Agency

The Greater Victoria Development Agency (GVDA) is a committee of the GVCC and was formed to help develop, retain and attract businesses to the Greater Victoria region. They are an industry led initiative, and in collaboration with other sector partners, strive to help build the best possible economic environment for local entrepreneurs and businesses in which to operate.

In accordance with Canadian generally accepted accounting principles, the Chamber has recognized contributions to the GVDA to the extent of costs incurred to December 31, 2009. The deficit (Chamber contribution) for the GVDA will increase to the extent that additional costs are incurred subsequent to the year end that are not supported by contributions.

The following is a summary of the revenues and expenses for the GVDA:

	2009	2008
<b>Revenue</b>		
Municipal	\$ 81,000	\$ 75,000
Provincial	29,768	45,232
Federal	88,852	61,281
Corporate	51,606	8,400
	251,226	189,913
<b>Expense</b>		
Advertising	1,415	3,435
Affiliation dues	1,045	1,270
Convention and travel	1,961	3,357
Hosting groups	758	1,687
Insurance	1,000	1,000
Lease	9,000	9,000
Marketing	3,750	-
Office	7,154	5,483
Professional fees	8,493	727
Staff expenses	728	620
Sub-contract	143,084	105,588
Telephone	2,815	2,502
Wages and benefits	95,000	81,134
	276,203	215,803
<b>Deficit (contribution from Greater Victoria Chamber of Commerce)</b>	\$ (24,977)	\$ (25,890)

## Greater Victoria Chamber of Commerce Notes to Financial Statements

December 31, 2009

### 8. Administration

	2009	2008
Affiliation and association dues	\$ 16,050	\$ 15,875
Amortization	22,454	30,455
Interest	537	1,115
Membership expenses	9,516	11,350
Occupancy costs	81,867	78,643
Office	74,714	74,723
Postage	16,418	14,405
Professional fees	12,145	14,664
Salaries and employee costs	561,041	591,805
Telephone	14,437	15,605
Travel and convention	13,506	22,974
	\$ 822,685	\$ 871,614



## ANNUAL SPONSORS



Camosun co-op students continue to provide local employers with up to the minute skills in a variety of program areas allowing employers relief for special projects, vacation, or just to have some short term extra help. The students benefit greatly from learning "on the job" and are able to bring this real life experience back to the classroom with a much greater understanding of their academic learning.

We are thrilled to have a Camosun co-op student receive the provincial "Co-op Student of the Year Award" at the college level, as well as two Camosun co-op students recognized with an honourable mention at the national level. These successes would not be possible without the support of our local business community, through hiring our students and providing

them with valuable work experience and also by giving up their time to participate in our interactive workshops. We thank all Chamber members who have supported co-operative education at Camosun in one way or another in 2009.

As we continue to face difficult economic times, we see a greater demand from our students than ever for co-operative education, and we look forward to your continued support. For more information about Co-operative Education and Student Employment at Camosun, visit [camosun.ca/coop](http://camosun.ca/coop), call 250-370-4100 or email [co-op@camosun.bc.ca](mailto:co-op@camosun.bc.ca).

For further information, please visit our website at [camosun.ca/coop](http://camosun.ca/coop) or call us at 250-370-4100.

University  
of VictoriaCo-operative  
Education

Thank you to all the Chamber of Commerce member organizations who hired University of Victoria co-op students in 2009. Together, you helped us place 197 co-op students from more than 45 academic program areas into a wide range of positions.

In 2009, more than 55 Chamber of Commerce members hired UVic co-op students, including:

- *Together Against Poverty Society (TAPS)*, which hired UVic law student Melanie Hudson to contribute to the Income Assistance Advocacy Project
- *Sierra Systems*, which hired UVic engineering student Mike Gorman to work as a help desk analyst (Sierra Systems has placed more than 61 engineering, computer science, mathematics and health information science co-op students since 1993)

- *The Greater Victoria Harbour Authority*, which hired UVic biology student Elyn Davidson to participate in The Clean Marina Project

We believe that our community as a whole benefits when our university students are hired to do meaningful work with local organizations. Students provide employers with valuable short-term help and a window into employee recruitment, while students benefit from the application of their academic skills in real-life situations and develop important workplace skills.

UVic's Co-operative Education Program and Career Services connects employers to students and alumni seeking co-op positions as well as casual, summer, part-time, full-time and volunteer jobs. To learn more about UVic's Co-op Program and Career Services, visit our website at [www.uvic.ca/coop](http://www.uvic.ca/coop), call 250-721-7628 or email [employer@uvic.ca](mailto:employer@uvic.ca).



## Annual Fun Golf Tournament

Thursday, June 3, 2010

**Prospect Lake Golf Course**  
4633 Prospect Lake Rd.

1:00 p.m. - Registration begins

3:00 p.m. - Shotgun start

'Scramble format' - Five person teams

Dinner to follow

*Hole sponsorships available*

*Chance to win a 2010 Toyota Yaris hatchback*

### Pricing

Members and guests: \$90+GST (\$94.50)

Dinner only: \$35+GST (\$36.75)

## Upcoming Events at the Chamber:

### Business Leaders Series



**Featuring Astronaut  
Julie Payette**

Wednesday, June 9, 2010

**Delta Ocean Pointe Resort & Spa**  
45 Songhees Rd. (Main Ballroom)

11:30 a.m. - Registration

11:45 a.m. - Opening Remarks

12:00 p.m. - Luncheon

12:45 p.m. - Presentation and Q&A

1:30 p.m. - Event Wrap

### Pricing

Members: \$50+GST (\$52.50)

Future Members: \$75+GST (\$78.75)

For more information or  
to register, visit  
[www.victoriachamber.ca](http://www.victoriachamber.ca)

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CHAMBER of COMMERCE

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