CFIB

CANADIAN FEDERATION OF INDEPENDENT BUSINESS

In business for your business™

Member Benefits

ADVOCACY

RESOURCES

SAVINGS

JULY 2025 EDITION

Give your business
the CFIB advantage!

Business Resources: Your small business's best friend!

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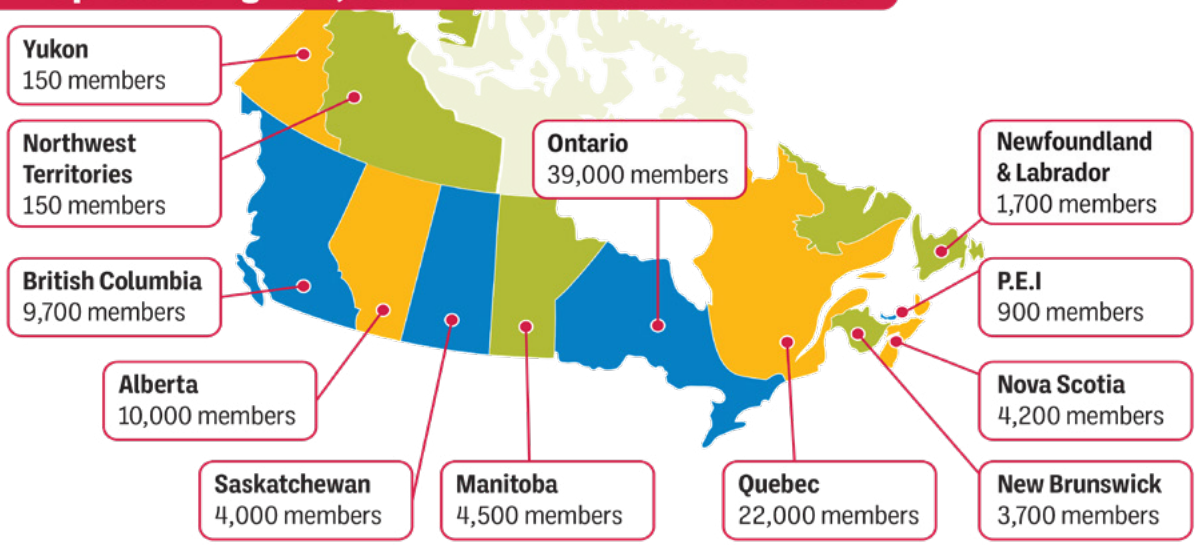
Questions? Call our specialists: **1-888-521-0223** or visit CFIB.ca/savings

Who is CFIB?

In business for your business, since 1971

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.

Representing 100,000 members across Canada



Number of employees

68% 2-9 Employees

28% 10-49 Employees

3% 50+ Employees

1% Self Employed

CFIB members in all major sectors of the economy

Agriculture	5,200
Construction	10,000
Health, Education and Social Services	8,400
Hospitality	9,500
Manufacturing	9,500
Personal and Miscellaneous Services	11,500
Retail	23,000
Primary Industries/ Natural Resources	1,200
Professional & Business Services	11,200
Transportation & Utilities	3,500
Wholesale	4,700
Arts, Recreation & Information	2,300

Everything we do is to increase your chances of success.

Your small business's best friend!

Business Resources

The right advice
at the right time to help you
make the right decision

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. Running a business can be challenging. We make it easier.

CFIB members enjoy:

- ✓ Unlimited calls to advisors.
- ✓ Member-exclusive webinars on a variety of topics.
- ✓ Combined decades of HR expertise and access to HRNow! for small business™.
- ✓ Escalation of certain issues to our legislative teams to advocate for policy change.

Get assistance with:

- ✓ Employment and Human Rights.
- ✓ Health & Safety.
- ✓ Workers' Compensation.
- ✓ Workplace Wellness.
- ✓ Commercial Landlord/Tenant.
- ✓ Immigration.
- ✓ Regulatory Requirements.
- ✓ Taxation Regulations.
- ✓ Succession.
- ✓ **And much more!**

CFIB best-in-class legal support for your business

In partnership with LawVo™

Valued up to
$4,800
per year

Whether discussing a complicated end of employment situation, dealing with defamatory on-line reviews, or looking for help writing a debt collection letter, **your CFIB membership now provides you with legal support through our partner LawVo at no additional cost.**

If you need legal representation, or a complex legal document such as a commercial lease or service contract reviewed, we can help you access a free 30-minute "meet and greet" with a lawyer to determine if you wish to work with them. **Save 25% on legal fees if you retain the lawyer!**

25%
Discount

Legal support to help you make the right decision at the right time

Get support for all your small business needs!
Visit **CFIB.CA/RESOURCES**

Questions? Call our Advisors: **1-833-568-2342** or visit CFIB.ca/HRNow

HRNow! For Small Business

Human Resources support
in every topic from A - Z!

Put HR policies in place to protect you and your business.

Having employees can be rewarding but also complicated. CFIB's HR Now! For Small Business™ can take some of the mystery out of working with employees and the laws governing these relationships. We can provide templates, tips, and tools, to make it easier for you to become a great employer, regardless of the size of your business.

Attendance and sick day policy template

Boxing day—is it a holiday?

Code of Conduct

Disciplinary procedures

Employee contract template

Finding the right employee

Giving employee feedback

Hiring for the 1st time

Inclusion in the workplace

Job description template

Keeping employee records

Letter of offer template

Maternity leave

New employee orientation

Occupational Health & Safety

Performance evaluation policy template

Questions for interviews

Retaining employees

Social media policy template

Training employees for success

Under the influence: drug & alcohol policy

Violence in the workplace

Working from home

X-it interviews

Youth employment

Zero tolerance—harassment

We can help with all of these and more!

Have questions? Contact your advisor today! | 1-833-568-2342 or HRNOW@CFIB.ca

24/7 advice and support
with the HRNow! Concierge

HRNow! For Small Business

HRNow! Concierge

Our self-serve tool helps you to avoid the pain of fines and other consequences!

Simply enter your province and number of employees to receive a list of mandatory and best practice tools at no additional cost, such as:

Value per template: $2,800 each

- Cybersecurity Incident Response Plan
- Drugs, Alcohol and Medication Policy
- Employee Handbook

Value per template: $1,500 each

- Return to Work Package

Value per template: $500 each

- Invoice Collection Policy
- Disconnecting from Work Policy
- Inclement Weather Policy
- Smoke-Free Workplace Policy

Value per template: $900 each

- Artificial Intelligence Policy
- Anti-Harassment Policy
- Anti-Violence Policy
- Letter of Offer/Contract
- Conflict of Interest Policy
- Employee Performance Evaluation Policy

Get started with the CFIB Member Portal

Accessing the CFIB Member Portal is quick and easy. To get started, click the **SIGN IN** tab found at the top-right corner of the CFIB home page: **www.cfib.ca.**

Step 1:
Click "Activate Your Account" and enter your Business Email address.

Enter the same email address you used when signing up with CFIB.

Step 2:
Check your inbox, & click the link in the e-mail. Follow the prompts to set your password.

- ✓ Access all current CFIB petitions and add your voice to the fight for small businesses.
- ✓ Our extensive library of FREE HR and Health & Safety templates **with a value of over $43,000.**
- ✓ Exclusive webinars on timely topics to help you manage your business.
- ✓ Manage your membership and participate in the CFIB community.
- ✓ Review your current savings programs and discover new ones to save even more.

Get support for all your small business needs!
Visit **CFIB.CA/RESOURCES**

Questions? Call our Advisors: **1-833-568-2342** or visit CFIB.ca/HRNow

Save BIG on
credit & debit card fees

CHASE

Power your business with secure payment solutions 24/7

Chase Payment Solutions™ is one of Canada's leading payment processors.
CFIB's partnership with Chase provides members with exclusive rates for your payment needs.

CFIB Member Exclusive:

Interchange Pass-Through (IPT) Pricing:

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

or

Bundled Rate Pricing:

Credit card processing: 2.36% Chase fee.

+

Interac processing: Pay 3.3¢ per transaction,
plus the Interac fee for contactless transactions.

+

No sign-up fees and no cancellation fees.

Why work with Chase?

- ✓ Competitive card payment rates that keep more of your hard-earned dollars in your pockets.
- ✓ Secure and reliable, because Chase knows 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.

PLUS Scotiabank®

Maximize your savings!

When you bank with Scotiabank and process with Chase you can save up to $498/year with waived bank deposit fees and monthly banking fees*!

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

® 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.

To learn more about rate pricing
Visit CFIB.CA/CHASE

Payworks

Save 40% on workforce management solutions

Simple and stress-free payroll for your business

Payworks is a 100% Canadian Owned and Operated company, and a leading expert in the field of total workforce management solutions. They provide easy-to-use Payroll, Human Resources, Employee Time and Absence Management to Canadian businesses of all sizes.

CFIB Member Exclusive:

40% off Payworks products. Including **Comprehensive Payroll Processing Solutions:** $13.80 / payroll cycle + $1.29 / employee per pay.

+

No extra charge for Records of Employment.

+

No extra charge for Employee Self Service, including online and app access to pay statements and tax forms.

Why work with Payworks?

- ✓ Your data and support stays in Canada— you'll be assigned a dedicated, knowledgeable service representative who will be with you every step of the way.
- ✓ Experience a better year-end with interactive checklists, instant reports and Payworks filing to CRA/RQ on your behalf.
- ✓ Payworks has you covered with auto overtime calculations, pre-set provincial rules, remittance submission and Canadian experts at your service.
- ✓ Direct and secure integration with popular small business accounting software.
- ✓ They grow with you by supporting multiple payroll groups and frequencies in one database.

To learn more & get an instant quote
Visit CFIB.CA/PAYWORKS

Questions? Call our specialists: **1-888-521-0223** or visit CFIB.ca/savings

Save BIG on amazing technology for your business

TELUS® Business

Exclusive savings on your business technology needs

CFIB has partnered with TELUS Business to bring members exclusive offers on technology solutions to help your business thrive in a digital world. Along with mobility offers, members can now access more exclusive deals.

CFIB Member Exclusive:

TELUS Mobility: Enjoy **exclusive savings on smartphone plans.**
Visit **CFIB.CA/TELUSBUSINESS** to discover the latest offers available.

+

TELUS Secure Business: Receive a $100 bill credit[1] on TELUS Secure Business Monitor, Protect or Control plans.

+

Fleet Complete: Get 6 months of Fleet Complete services for $0 on a 3 year term[2].

+

Business Connect: Voice, video and chat. Save up to $150[3] with your CFIB exclusive offer!

+

Business Internet: Save 25%[4] or more on 1G+ TELUS PureFibre® Internet Plans with Business Wi-Fi on a 3-year term.*

*AVAILABLE IN AB/BC ONLY

Why work with TELUS business?

- ✓ Exclusive offers on amazing technology for your business.
- ✓ The more you buy, the more you save.
- ✓ Keep all of your technology solutions under one provider.
- ✓ Enjoy exceptional reliability on TELUS' award-winning 5G network.
- ✓ Experience Canada's fastest Internet[5].

To learn more about the program
Visit CFIB.CA/TELUSBUSINESS

TELUS reserves the right to withdraw or modify these offers at any time. Customers 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.
1. The offer is a $100 bill credit when you activate or renew on in-market Monitor, Protect or Control plans on a 3-year term. To receive the $100 bill credit on new activations, customers cannot be currently subscribed to security services by TELUS, Acme, AlarmForce, Ambusch, Curtis-Elite, Graydon, ADT or Paladin. The $100 bill credit will be applied within 90 days of activating or renewing service. Any add-ons will be an extra cost. The discount is applied before tax and before other discounts. Discount is not stackable with any other code-based offers. TELUS reserves the right to withdraw or modify this offer at any time. Final eligibility for services will be determined by a licensed and certified TELUS technician in accordance to minimum system requirements and location. Satisfactory credit history required. A cancellation fee applies for early termination of the service agreement and will be the monthly bill amount multiplied by the number of months remaining in the term (with a partial month counting as a full month), plus applicable taxes. Equipment is TELUS-owned. Rental equipment must be returned in good condition upon cancellation of service, otherwise the replacement cost will be payable by the customer and will be charged to the customer's account. More information about TELUS Secure Business plans and pricing can be found here.
2. Eligible for BBAN customers, activating new Fleet Complete units with new hardware on a minimum 3-year device term, OAC (on approved credit). This offer is available until further notice and is not stackable with any other TELUS offers. Promotion will be automatically applied during the activation process and will appear on the second and third month of service. Cancellation charges apply if you cancel before the expiration of the minimum term. TELUS reserves the right to withdraw or modify this offer at any time. For full details refer to TELUS user terms, policies and disclosures https://www.telus.com/en/business/support/article/fleet-service-terms.
3. The Business Connect offer is only available on Voice Plus, Enhanced and Complete editions. Offer is only available on new activations. Offer is stackable with current in market promotions. This offer must be on a 3 year term. Offer is only available when you purchase 2 or more seats. This offer can change at any time. This is a limited time offer. The $150 savings is for 11 seats and above,
on any of the Business Connect plans mentioned above.
4. If you are a new TELUS Business Internet customer in Western Canada and enter into a 3-year term contract for TELUS PureFibre® Internet (1G, 1.5G, or 3G), you will receive the current promotional monthly pricing of $75/mo for 1G, $85/mo for 1.5G, or $95/mo for 3G on a 3-year term. The promotional pricing reflects savings of 25% or more off the in- market standalone and Bundled TELUS Pure Fibre® + Business Wi- Fi pricing for the same plans. The current promotional prices are subject to change without notice. Cancellation charges set forth in your 3-year contract applies. Wi-Fi6 access point is subject to availability. Final eligibility for internet speed tier and/or TELUS Pure Fibre® Internet will be determined by a TELUS representative. Maximum speeds require optimal network conditions on a wired connection. Internet access speeds may vary depending on location, usage within the business network, internet traffic, and applicable network management or server configurations. Upon the expiry or termination for any reason and at any time of your contract, the regular price for the featured TELUS Pure Fibre® Internet plan shall apply. Internet availability varies by region. This offer cannot be combined with any other TELUS PureFibre® Internet offers.
5. In 2022, TELUS was named Canada's fastest nationwide Internet Service Provider by PCMag for the third year in a row.
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Scotiabank®

Save MORE
on your business banking

Exclusive banking package for CFIB Members:

Scotiabank is a long-standing partner of CFIB, both recognizing the importance of an environment that supports vibrant and thriving business activity across our country. Our partnership with Scotiabank provides exclusive savings and discounts on a selection of personal and business banking products and services.

CFIB Member Exclusive:

Monthly fee waived on a Right Size Account *for business,*[1] or on a Basic Business Account.[2]

+

20% discount off the standard monthly fee on Select Account *for business*[3] (available to both Business Banking and Commercial businesses).

+

Reduced set-up fees for all *new* term loans and lines of credit.[4]

+

20% discount off the monthly fee[5] for standard *ScotiaConnect* plans (Basic, Standard, Premium, Ultimate).[6]

+

***New* customers get the first 12 months free** on the following accounts: Ultimate Package, Basic Plus Bank Account, Preferred Package.[1]

Benefits of banking with Scotiabank:

- ✓ Get expert advice from a dedicated Business Advisor.
- ✓ Benefit from exclusive preferred rates and discounts on select business banking products and services.
- ✓ Grow your business and increase your cashflow through our many credit options.

PLUS CHASE

Maximize your savings!
When you bank with Scotiabank and process with Chase you can save up to $498/year with waived bank deposit fees and monthly banking fees!

® Registered trademarks of The Bank of Nova Scotia.

1. The monthly account fee is waived for active CFIB members in good standing on one (1) Right Size Account for Business ("Account"). The monthly account fee will be waived and will not appear as a charge on your Account provided the Account is open and in good standing at the time of the waiver. All other applicable service charges on the Account will continue to be applied. The monthly account fee will begin to apply if you are no longer a CFIB member in good standing. Maximum one (1) offer per customer regardless of the number of Accounts opened. This offer is non-transferable and may be changed, cancelled, or extended at any time without notice. Please refer to Scotiabank's "Your Guide to Schedule of Fees" for full descriptions of Account fees and what is included in Account plan.
2. The monthly account maintenance fee is waived for active CFIB members in good standing on one (1) Basic Business Account CAD and/or (1) Basic Business Account (USD) ("Account"). The monthly account maintenance fee will be waived and will not appear as a charge on your Account provided the Account is open and in good standing at the time of the waiver. All other applicable service charges on the Account will continue to be applied. The monthly account maintenance fee will begin to apply if you are no longer a CFIB member in good standing. Maximum one (1) offer per customer regardless of the number of Accounts opened. This offer is non-transferable and may be changed, cancelled, or extended at any time without notice. Please refer to Scotiabank's "Your Guide to Schedule of Fees" for full descriptions of Account fees and what is included in Account plan.
3. Active CFIB members in good standing will receive a 20% discount on the standard monthly account fee on one (1) Select Account for business ("Account"), regardless of plan option chosen, provided the Account is open and in good standing at the time the fee is applied. All other applicable service charges on the Account will continue to be applied at the regular rates. The regular monthly account fee will begin to apply if you are no longer a CFIB member in good standing. Maximum one (1) offer per customer regardless of the number of Accounts opened. This offer is non-transferable and may be changed, cancelled, or extended at any time without notice. Please refer to Scotiabank's "Your Guide to Schedule of Fees" for full descriptions on Account Fees and what is included in the Account plan.
4. Subject to credit approval and security provided (if applicable). Excludes specialty term loans including Investment Property Lending, Scotia Professional Plan, other government backed term loans or future programs.
5. Active CFIB members in good standing will receive a 20% discount on the standard monthly fee for a ScotiaConnect plan ("Plan"), regardless of plan option (Basic, Standard, Premium, Ultimate). All other applicable service charges on the Plan will continue to be applied at the regular rates. The regular Plan monthly fee will begin to apply if you are no longer a CFIB member in good standing. Maximum one (1) offer per customer regardless of the number of Plans. This offer is non-transferable and may be changed, cancelled, or extended at any time without notice. Please refer to Scotiabank's "Your Guide to Schedule of Fees" for full descriptions on Account Fees and what is included in the Account plan.
6. Services include Balance Management, Balance Consolidation, Cash Concentration, Electronic Cheque Services, Night Deposit, Bill Payments and Government Tax Payment and Filing. Scotiabank Cash Management services are subject to individual agreements and applicable service fees.

To learn more about the program
Visit **CFIB.CA/SCOTIABANK**

Questions? Call our specialists: **1-888-521-0223** or visit **CFIB.ca/savings**

Save on average
$3,200 per year!

ShipTime
Ship Smarter

Save up to 76% on shipping and earn Aeroplan® Points

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

CFIB Member Exclusive:

AEROPLAN

Receive a $25 credit on signup to use towards your first shipment.[1]

+

Up to 76% off all your shipping costs.

Save on average $3,200 per year.

+

1 Aeroplan® point for every $1 spent.

Why work with ShipTime?

- ✓ Discounted shipping rates from Top Couriers, including UPS®, Canada Post®, FedEx Express®, Purolator®, Canpar®, DHL®, Loomis®, GLS®, Uber® and Nationex®.
- ✓ Easy integration with existing eCommerce platforms to sync orders from the top marketplaces such as BigCommerce, Shopify, WooCommerce, Ecwid, Magento, and many more.
- ✓ Bring Your Own Rates with existing courier company accounts and enjoy the benefits of ShipTime, including rate comparisons.
- ✓ Get great customer care with ShipTime's Heroic Support™.
- ✓ 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 more.
- ✓ Get an extra 20% off your first order using coupon code MYSHIPTIME20.[2]

Receive an exclusive sign up bonus
Visit **CFIB.CA/SHIPTIME**

1: $25 in ShipCash is automatically credited to your account. ShipCash is in CAD and non-transferable. This offer is valid for CFIB members, not yet using ShipTime and who have signed up after January 1, 2025.
2: Coupon valid for one use only. Discount applied to base and fuel charges only
®Aeroplan is a registered trademark of Aeroplan Inc.
®The Air Canada maple leaf logo is a registered trademark of Air Canada, used under license.

PrimaSure™
Group Insurance for CFIB members

Low-cost benefits
for your employees

Provide group benefits on any budget

Prima*Sure* 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.

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.

Why work with Prima*Sure*?

- ✓ Cancel anytime with no penalties.[1]
- ✓ Insurance for businesses starting from 1 employee.[1]
- ✓ 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.

To learn more about the program
Visit **CFIB.CA/PRIMASURE**

1. Certain restrictions may apply.

Access 60+ courses for free!

vubiz

Keep your employees motivated and grow your business for free!

As a leader in eLearning, Vubiz's online platform offers over 60 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 60 free online courses, valued at over $2,200 per employee.

+

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

+

75% off comprehensive certificate programs recognized by Athabasca University.

Why work with Vubiz?

- ✓ **It's free with membership!**
- ✓ Courses in everything from customer service to health and safety, including mandatory WHMIS 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.

To learn more about the program
Visit CFIB.CA/VUBIZ

TELUS® Health

OFFERED IN QUEBEC ONLY

Save up to 40% on CNESST premiums[1]

Join CFIB's exclusive safety group

A safety group is a group of employers who have decided to take action to help prevent workplace injury and occupational disease, and to promote the rehabilitation and return to work of injured employees.

More than 4,000 CFIB members have already chosen the TELUS Health safety group, the largest safety groups provider in Quebec.

CFIB Member Exclusive:

75% discount[2] for the first year, with a two-year commitment
26.5% discount in the following years on the standard fees.

+

Additional **10% discount** compared to other safety groups managers.

+

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

Why work with TELUS Health?

- ✓ **Savings on CNESST premiums:** Reduce costs while ensuring a safe working environment.
- ✓ **Best pricing:** Capitalize on the most competitive rates in the marketplace.
- ✓ **High satisfaction:** 93% satisfaction rate among service users.[3]
- ✓ **Experienced and committed team:** Available across all regions of Quebec.
- ✓ **Exclusive access to quality resources:** Video content, turnkey OHS tools and practical reference documents.
- ✓ **OHS training included:** More than 60 online training courses to enhance workplace safety.

1. In addition to premiums potentially being reduced due to the performance of a safety group, properly managing occupational health and safety can reduce indirect costs related to work injuries and occupational diseases.
2. The discount on the initial fee does not apply to members who have a current safety group contract with TELUS Health (Canada) Ltd. or who had a safety group contract with TELUS Health (Canada) Ltd. less than three years ago (including continuators). The employer may benefit from this reduction only once.
3. Based on internal data: Surveys of our clients about their satisfaction of TELUS Health OHS services carried out throughout 2024

***Call* 1-800-565-4343 or *Visit* TELUSHEALTH.COM/OHSCFIB**

Discounts for CFIB members,
their employees, friends and family!

Enjoy instant savings with exclusive discount codes
on products and services from the industry's top leaders!

Lenovo

Save up to 55%
on PCs and servers.

Esso Mobil

Save 4.0¢ per litre
on every fuel purchase.

PARK'N FLY

Save up to 43%*
on airport parking.

BWH Hotels
WorldHotels · BW Best Western Hotels & Resorts · Sure Hotels

Save 15% on 4,300+
hotels worldwide.

AVIS®

Save up to 30%
on base rates for car rentals.

BIG BILL®

30% discount on the
entire website.*

And that's not all! We have additional partnerships with more than 80 recognizable brands in:

Technology
+
Travel
+
Business Support

HR services
+
Leisure and Entertainment
+
Financial and Insurance

Click here **OR**
Scan the QR code to discover
the full list of discounts.

*Note: some restrictions may apply

Have your voice heard

With 100,000 members, CFIB is Canada's largest non-profit group devoted to small businesses. Since 1971, we have been a non-partisan and member-driven organization that fights for fairer laws, regulations and policies so your business can thrive. Here's how our advocacy, research and media teams do it:

1. We get input directly from our members:

Surveys — we released 40 surveys with over 53,000 questionnaires filled by more than 17,000 small business owners in 2024

In-person visits from our District Managers

Calls and emails to our **Business Advisors**

2. We raise awareness and drive policy change:

Press releases — we published 100+ press releases in in 2024

Research reports — we published 25 major reports in 2024

Hundreds of meetings with politicians

Social media

Petitions — we've gathered over 330,000 signed petitions in the past 5 years

3. We keep you up-to-date on the issues that impact your business:

Exclusive member portal

Webpages

Video updates

Emails, including a monthly newsletter

Social media

District Manager visits

CFIB in the news

In 2024, CFIB was mentioned **more times** in media outlets worldwide **than our next two competitors combined!**

CFIB
45.5K
(2024)

Canadian Chamber of Commerce
22.1K

Canadian Taxpayers Federation
20.6K

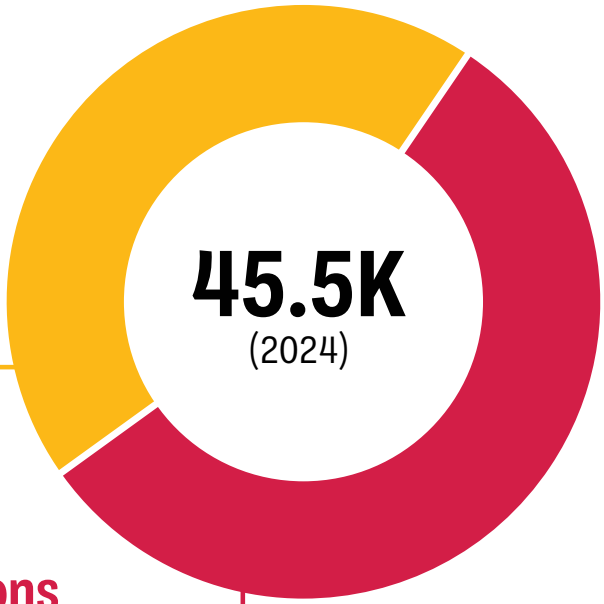
Restaurants Canada
20K

Business Council of Canada
12.1K

Canadian Manufacturers & Exporters
4.47K

10%
increase
on 2023

41.3K
(2023)



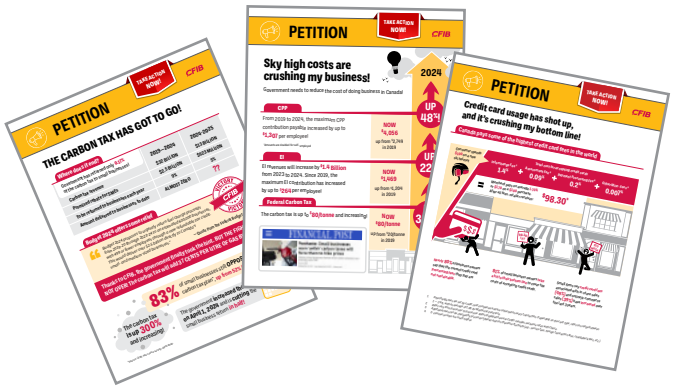
20,000+
print/web mentions
Including news and opinion columns

25,000+ broadcast mentions
Including TV and radio interviews

1- Source: CFIB Meltwater 2024 Benchmark Report.

Our many victories
for small businesses

Remember: Every time you fill out a survey, sign a petition, or call one of our Business Advisors, our advocacy teams are on the other end bringing your voices to Canada's decision makers.



All the above have led to countless victories, including:

Protecting and lowering the small business tax rate to 9%.

+

Over **$2.5B in Workers' Compensation Board rebates** across Canada in the past 5 years.

+

Reducing exorbitant credit card fees, implementing the **Credit and Debit Card Code of Conduct,** and levelling the playing field for small merchants.

+

Securing $2.5B owed in carbon tax rebates and increasing the number of eligible small businesses **from 20k to 600k.**

+

Implementing the Lifetime Capital Gains Exemption (LCGE) and subsequently **increasing it to $1.25M** and indexing it to inflation.

Join the fight for small business!
Visit **CFIB.CA/ADVOCACY**

At the **Canadian Federation of Independent Business**, we help your business by fighting for policy change, providing live support when you need it, and offering exclusive savings.

Amplify your voice by the thousands

Making your voice heard at all levels of government for over **50 years.**

- ✓ Take action through our CFIB petitions and surveys to influence policies affecting your business — we provide real time feedback to governments on the issues that matter most to you.
- ✓ Pressured government to **return the $2.5B+ owed** in carbon tax rebates, **increased the number of eligible SMEs from 20k to 600k, and finally eliminated the federal carbon tax.**
- ✓ Reduced the **federal small business tax rate to 9%.**
- ✓ Pressed the government to implement the **Credit and Debit Card Code of Conduct** and **lowered fees from Visa and Mastercard by up to 27% for most small businesses.**
- ✓ Workers' Compensation rebates of **over $2.5B across Canada**.
- ✓ Successfully pushed for the Lifetime Capital Gains Exemption (LCGE) implementation and subsequent increases from **$500K to $750K, $800K, $1.25M and now indexed to inflation.**
- ✓ Made the intergenerational transfer of family businesses fair and easier with **the passing of Bill C-208.**

Expert advice on HR, legal and business questions

We offer legal support at no extra cost, **valued up to $4,800 per year.**

- ✓ HR Now! Concierge: Helping you meet your obligations and establish best practices with templates like the Employee Manual and Health & Safety policy.
- ✓ Enjoy unlimited one-on-one advice from our team of knowledgeable Advisors.
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- ✓ Webinars on timely topics relevant to your business featuring knowledgeable CFIB staff and external experts.

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Members can save up to **$5,000** or more each year from trusted providers.

- ✓ Save on operational costs such as banking, payroll, shipping, and other business services and products.
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*Available only in Quebec

Stand with 100,000 Canadian businesses that are already set up for success

Questions? Call our Advisors today: **1 833 568-2342** or email us at **cfib@cfib.ca**

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