

Small Business Guide

to Provincial Sales Tax (PST)



Ministry of
Small Business
and Revenue

Thank you for using this guide for your business.

Whether you're getting started or already operating a business in British Columbia, this guide will help you understand your responsibilities and your entitlements under British Columbia's tax laws – please keep it handy.

Across British Columbia, 350,000 businesses such as yours help drive our economy and produce the revenue that funds the vital public services delivered in our hospitals, schools and communities – the foundation of British Columbia's desirability as a place to live, work and invest.

TAXPAYER FAIRNESS AND SERVICE CODE

At the Ministry of Small Business and Revenue, we are committed to providing you with the best quality customer service possible. The ***Taxpayer Fairness and Service Code*** describes the fairness and service principles that we follow when dealing with you. The purpose of this code is to:

- > ensure that you are aware of your rights in your dealings with the ministry and its staff
- > outline the standards and behaviour you can expect from ministry staff
- > strengthen our relationship with you – a relationship based on mutual respect, fairness and cooperation; a partnership of working together.

Copies of the code are available at ministry offices and online at www.sbr.gov.bc.ca/fairness, or by calling the Taxpayer Services Information Line at 1 877 388-4440.

Table of Contents

ABOUT THIS GUIDE	1
Who should read this guide?	1
CONTACT US	1
Taxpayer services information line.	1
E-mail us	1
Write or visit us in person	1
Online services	1
Automatic update service	1
Tax rulings – get it in writing	2
Tax seminars	2
Other programs and services	2
WHAT IS PST?	2
WHAT IS TAXABLE?	2
General goods (tangible personal property)	2
Taxable services.	3
Parking rights and telecommunication services.	3
OTHER TAXES AND LEVIES	3
Passenger vehicle rental tax	3
Environmental levies	4
WHAT IS NOT TAXABLE?	4
Exempt goods	4
Exempt taxable services	4
Common exemptions	5
Real property	7
PST REGISTRATION	8
Do I need to register as a vendor?	8
Who does not need to register?	8
Do I need to register if my sales are small?	8
What benefits do I get for registering and collecting PST?	8
How do I register as a vendor?	8
What information do I need to register?	9
What happens after I apply?	9
How do I change or close my registration account?	10
What if I buy or sell a business?	10
REQUIREMENTS FOR UNREGISTERED BUSINESSES	11
Collecting and remitting tax	11
PAYING PST	11
What goods and services do I pay PST on?	11
Are there input tax credits for PST, similar to the GST, for goods consumed by a business?	12
CHARGING AND COLLECTING PST.	12
What is the PST rate?	12
When do I charge PST?.	13
Do I charge PST on the federal goods and services tax (GST)?	13
Do I charge PST on sales to non-residents or out-of-province?	13
Do I charge PST on sales to the governments of Canada and British Columbia?	14

REPORTING AND REMITTING PST	14
How often do I receive tax return forms?	14
When do I receive my tax return form?	14
How do I complete my tax return?	14
How do I calculate my commission?	14
What if I don't have sales or PST to report?	15
When is my tax return due?	15
What if I file my tax return late?	15
What if I don't receive my tax return in time?	15
Where do I file my tax return?	16
REFUNDS	16
Can I claim a refund of PST?	16
Can I refund PST to my customers?	16
BOOKS AND RECORDS	17
What records should I keep?	17
How long do I have to keep my records?	18
AUDITS	18
What is an audit?	18
Why am I being audited?	18
Are all taxpayers audited?	18
What is the auditor looking for?	18
What happens after an audit?	19
INTEREST AND PENALTIES	19
Interest	19
Penalties	19
APPEALS OF TAX ASSESSMENTS OR DISALLOWED REFUNDS	20
What are my rights?	20
Appeals to the Minister	20
VOLUNTARY DISCLOSURE OF TAX LIABILITIES	21
OTHER MINISTRY PROGRAMS THAT MAY IMPACT YOUR BUSINESS	21
Income Tax	21
Income Tax Credits	21
Property Tax	21
MORE INFORMATION RESOURCES FOR SMALL BUSINESS.	22

About this Guide

WHO SHOULD READ THIS GUIDE?

If you are starting a business in British Columbia or already operating one, you should read this guide. It explains the basics of British Columbia's social service tax, also called the provincial sales tax (PST), administered under the *Social Service Tax Act*.

Our goal is to help you to know your tax responsibilities and rights so you can avoid assessments and penalties, and receive the benefits you are entitled to under British Columbia's tax laws. This guide is for you to keep on-hand in your business to use when you have questions about PST.

The PST legislation and regulations may change each year at budget time. You can stay up-to-date with changes as they happen by subscribing to our automatic update service or the **Budget Bulletin** (see **Automatic Update Service** below). You can also find the *Social Service Tax Act* and Regulations online at www.sbr.gov.bc.ca/ctb

PST is different from the federal goods and services tax (GST). To register for the GST, please contact Canada Revenue Agency at 1 800 959-5525 or go to their website at www.cra-arc.gc.ca

Contact Us

TAXPAYER SERVICES INFORMATION LINE

Call us with your PST questions. We are open 8:30 to 4:30 Monday to Friday.

In the Vancouver area: 604 660-4524 (Fax: 604 660-1104)

Toll-free in Canada: 1 877 388-4440

E-MAIL US

E-mail your tax questions to CTBTaxQuestions@gov.bc.ca

WRITE OR VISIT US IN PERSON

Ministry of Small Business and Revenue

1802 Douglas Street, Victoria BC V8T 4K6

Ministry of Small Business and Revenue

Suite 800 360 West Georgia Street, Vancouver BC V6B 6B2

ONLINE SERVICES

All our bulletins, brochures, notices, forms and other tax information are available on our website at www.sbr.gov.bc.ca/ctb

AUTOMATIC UPDATE SERVICE

From our website, subscribe to our automatic update service. You can receive instant updates when any website information changes, or choose the bulletins or brochures you wish to track. It is convenient and easy to change your choices or stop receiving updates. It is up to you!

TAX RULINGS – GET IT IN WRITING

If your tax questions are complicated or you cannot find information that relates to your situation, write or e-mail us to ask for a written ruling. A written ruling from the ministry is binding provided you supply all the details of the transaction or item you are asking about. In some cases, graphics or pictures will help us understand your question better.

TAX SEMINARS

The Ministry of Small Business and Revenue offers free tax seminars and sessions throughout British Columbia. This service is available to taxpayers from any size or type of business.

If you have a particular tax topic you want covered, need industry specific information or feel the need for in-depth tax coverage, contact us to arrange a seminar or session tailored to your needs. Visit the website to see if there is a seminar scheduled soon in your city.

Phone: 250 387-6737 (Fax: 250 356-2340)

E-mail: Taxseminar@gov.bc.ca

Website: www.sbr.gov.bc.ca/seminars/

OTHER PROGRAMS AND SERVICES

For information on other programs and services of the British Columbia government, please visit www.gov.bc.ca or call **Enquiry BC toll-free at 1 800 663-7867**.

What is PST?

PST is a consumption tax that applies to retail sales and leases of taxable goods or services in British Columbia, and to taxable goods brought into the province for use. This means that the person who purchases or uses the taxable good (new and used) or service in British Columbia pays the PST.

What is Taxable?

GENERAL GOODS (TANGIBLE PERSONAL PROPERTY)

PST applies to retail sales or leases of tangible personal property (TPP) in British Columbia, unless there is a specific exemption. TPP is personal property that you can see, weigh, measure, feel or touch, or that is in any other way perceptible to the senses. TPP includes natural or manufactured gas, software, heat, electricity and fixtures, but does not include prescribed fixtures.

Prescribed fixtures include machinery and equipment installed in a building or structure for heating, air conditioning, lighting, sewage disposal, and elevators or escalators to move people or freight. For more information on fixtures, please see **Bulletin SST 078, Fixtures**.

Here are some examples of taxable goods:

- > alcoholic beverages
- > art and art supplies
- > building materials
- > clothing
- > computers, software and software updates

- > cosmetics and grooming aids
- > flowers
- > furniture and appliances
- > motor vehicles and automotive parts
- > natural gas, heat and electricity for business use
- > pets
- > souvenirs

TAXABLE SERVICES

PST applies to specified labour services, referred to as taxable services. A taxable service is any service provided to install, assemble, dismantle, repair, adjust, restore, re-condition, refinish or maintain TPP. Generally, if an item is taxable when purchased, services provided to that item are taxable. Here are some examples of taxable services:

- > automobile maintenance, repairs, painting and cut polishing
- > camera repairs
- > engine tune-ups
- > furniture repair, re-upholstery and refinishing
- > maintenance of plants planted in portable containers
- > protective treatments applied to maintain taxable goods, such as fabric protection, rustproofing and painting
- > repairs to business equipment, such as cash registers, photocopiers and fax machines
- > setting up temporary display counters, shelves, booths and similar items at trade fairs and conventions
- > television, stereo and computer repairs
- > watch repair and maintenance

For more information on taxable services, please see **Bulletin SST 018**, *Taxable Services*.

PARKING RIGHTS AND TELECOMMUNICATION SERVICES

PST also applies to the purchase price of parking in the Greater Vancouver regional transit service area and telecommunication services. For information on how PST applies to these services, please see the following bulletins.

Bulletin SST 105, *Motor Vehicle Parking*

Bulletin SST 107, *Telecommunication Services*

Bulletin SST 108, *Dedicated Telecommunication Services*

Other Taxes and Levies

PASSENGER VEHICLE RENTAL TAX

A passenger vehicle rental tax of \$1.50 per day, or portion of a day, applies to rentals and leases of passenger vehicles for 28 consecutive days or less. Lessors collect this tax in addition to the PST on the lease or rental of the vehicle. For more information, please see **Bulletin SST 103**, *Lessors of Motor Vehicles and Trailers*.

ENVIRONMENTAL LEVIES

Environmental levies apply to new pneumatic tires and new lead-acid batteries purchased in British Columbia, including tires and batteries sold with vehicles and boats. A \$3 levy applies to each new pneumatic tire sold for \$30 or more and a \$5 levy applies to new lead-acid batteries weighing two kilograms or more.

Sellers collect the environmental levies in addition to collecting PST on the sales. PST is not charged on the environmental levies. For more information, please see **Bulletin SST 015**, *Environmental Levies on Tires and Batteries*.

What is Not Taxable?

EXEMPT GOODS

You can sell the following goods to everyone without collecting PST:

- > food products for human consumption
- > water and non-alcoholic beverages
- > candies and confections
- > vitamins and dietary supplements
- > drugs and medicines sold on the prescription of a physician, dentist or veterinarian
- > children's clothing and footwear (see **Bulletin SST 009**, *Children's Clothing*)
- > non-motorized two-wheeled bicycles (see **Bulletin SST 001**, *Exemption for Non-Motorized Two wheel Bicycles*)

You can also sell the following goods to everyone without collecting PST; however, these items must meet certain conditions for exemption or are limited to the items specifically stated in the Act.

- > Books, newspapers, magazines (see **Bulletin SST 036**, *Publications: Books, Magazines, Periodicals and Newspapers*).
- > Specified safety equipment (see **Bulletin SST 002**, *Exemption for Safety Equipment*).
- > Specified energy conservation materials (see **Bulletin SST 011**, *Exemption for Material and Equipment Used to Conserve Energy*).
- > Specified medications and health-related equipment and supplies (see **Bulletin SST 006**, *Medical Supplies and Equipment* and **Bulletin SST 003**, *Exemptions for Equipment and Devices Used by Persons with a Permanent Disability*).

EXEMPT TAXABLE SERVICES

The following labour services are exempt from PST:

- > automobile towing and emergency battery boosting (but not including battery recharging or roadside tire changing),
- > cleaning services, such as laundry and dry cleaning, carpet and upholstery cleaning, janitorial services, engine shampoos, and car washes and waxes,
- > labour to install TPP that becomes real property when installed,
- > personal services, such as hairstyling, barbering and beauty treatments (but sales of product are taxable),

- > services provided to an animal, such as fitting horseshoes, pet grooming or veterinary services,
- > services provided to fixtures, if performed on-site,
- > services provided to software, such as installing, configuring, repairing, restoring or providing corrective action, including the removal of viruses,
- > services to clothing and footwear,
- > services to goods that are brought or sent into the province solely to receive taxable services and, immediately after receiving the services, are removed from the province (seller must have documentation verifying the circumstances of the sale),
- > services to items that are exempt from tax (such as repairs to non-motorized two wheeled bicycles), and
- > services to the following goods if designed for household use: refrigerators, stoves, ovens (including microwave and convection ovens), clothes washers and dryers, dishwashers, freezers, vacuums, rug cleaners, sewing machines, rugs and carpets, draperies and curtains.

For more information on exempt taxable services, please see [Bulletin 018, Taxable Services](#).

COMMON EXEMPTIONS

The following exemptions are conditional on whether the purchaser is eligible for the exemption or the intended end-use of the goods. You will need to keep supporting documentation in your records to show why you did not charge PST. The table below outlines the supporting documentation you need.

Exemption	Supporting documentation
Goods purchased for resale	Purchaser's PST registration number recorded on invoice or if unregistered, a <i>Certificate of Exemption</i> form (FIN 453)
Goods purchased or leased solely for lease to other persons	Purchaser's or lessor's PST registration number recorded on invoice Please see Bulletins SST 082, Rentals and Leases of Tangible Personal Property and SST 103, Lessors of Motor Vehicles and Trailers
Taxable services and repair parts purchased for sale or lease stock	Purchaser's or lessor's PST registration number recorded on invoice or if unregistered, a <i>Certificate of Exemption</i> form (FIN 453) Please see Bulletin SST 018, Taxable Services
Goods and materials purchased to be incorporated into goods for resale	Purchaser's PST registration number recorded on invoice or if unregistered, a <i>Certificate of Exemption</i> form (FIN 453)
Goods shipped or delivered out of the province by the seller	Proof of shipment out of the province by seller or if delivered out-of-province by seller, an <i>Out-of-Province Delivery Exemption</i> form (FIN 448) Please see Bulletin SST 030, Purchases by Non-Residents of British Columbia

Exemption	Supporting documentation
Production machinery and equipment purchased for the use of qualifying persons	<p><i>Certificate of Exemption: Production Machinery and Equipment form (FIN 453/M)</i></p> <p>Please see Bulletins SST 054, Manufacturers, SST 055, Petroleum and Natural Gas Industry, SST 081, Mining Industry or SST 112, Logging Industry</p>
Specified goods purchased for use by farmers, fishers, or aquaculturists (includes shellfish growers)	<p><i>Certificate of Exemption as a Farmer form (FIN 465) or an imprint of a Farmer Identity Card issued by the British Columbia Agricultural Council (BCAC)</i></p> <p><i>Certificate of Exemption as a Commercial Fisher form (FIN 459)</i></p> <p><i>Certificate of Exemption as an Aquaculturist form (FIN 599)</i></p> <p>Please see Bulletins SST 023, Bona Fide Farmers, SST 025, Bona Fide Commercial Fishers, or SST 050, Bona Fide Aquaculturists and SST 120, Shellfish Growers</p>
Clothing and footwear in adult sizes purchased for children under 15 years old	<p><i>Certificate of Exemption for Children's Clothing and Footwear form (FIN 417)</i></p> <p>Please see Bulletin SST 009, Children's Clothing</p>
Sales to Status Indians and Indian Bands	<p>Individuals</p> <ul style="list-style-type: none"> > Request to see the purchaser's Certificate of Indian Status identity card issued by the federal government. > Check the picture is of the purchaser. > Record the purchaser's name, band name and number, or the registration number from the card. > Obtain purchaser's signature. <p>Bands</p> <ul style="list-style-type: none"> > Purchaser must give you a Letter of Authorization from the Indian band for the purchaser to act on its behalf. > Check purchaser's identification to make sure the name matches the name authorized on the letter. > Record the purchaser's name, band name and number, and name of the band member who signed the letter. > Obtain purchaser's signature. <p>Individuals and Bands</p> <ul style="list-style-type: none"> > Proof of shipment by seller to reserve land as a condition of the sale, or proof sale took place on reserve land.
Leases to Status Indians and Indian Bands	<p>Individuals</p> <ul style="list-style-type: none"> > Request to see the lessee's Certificate of Indian Status identity card issued by the federal government. > Check the picture is of the lessee. > Record the lessee's name, band name and number, or the registration number from the card. > Obtain proof that lessee lives on reserve land. > Obtain lessee's signature.

Exemption	Supporting documentation
Leases to Status Indians and Indian Bands, cont'd	<p>Bands</p> <ul style="list-style-type: none"> > Lessee must give you a Letter of Authorization from the Indian band for the lessee to act on its behalf. > Check lessee's identification to make sure the name matches the name authorized on the letter. > Record the lessee's name, band name and number, and name of the band member who signed the letter. > Obtain lessee's signature. <p>Please see Bulletins SST 046, <i>Exemption for Indians and Indian Bands</i> and SST 034, <i>Procedures for Making Exempt Sales or Leases to Indians and Indian Bands</i></p>
Sales to members of the diplomatic and consular corps	<ul style="list-style-type: none"> > Request to see their identity card issued by Foreign Affairs Canada. > Check photo is of the purchaser. > Check that British Columbia is listed on the back of the card. > Check card has not passed the expiry date. > Record the purchaser's name, card number and expiry date from the card. > Obtain signature (make sure it matches the signature on card). <p>Please see Bulletins GEN 007, <i>Exemption for Members of the Diplomatic and Consular Corps</i> and GEN 006, <i>Exemption for Members of the Diplomatic and Consular Corps: Instructions to Vendors and Operators</i></p>

REAL PROPERTY

Real property is land and any items permanently attached to land (buildings and structures). There is no PST on sales and leases of real property or on services to real property.

Real property includes...	Real property does NOT include...
buildings	building materials
driveways and roads	materials to build roads and driveways, such as sand, gravel and asphalt
fences	materials to build fences, such as wood slats, chain link and nails
in-ground swimming pools	portable and above-ground swimming pools
patios	materials to build patios, such as pavers, slabs and concrete
plumbing and lighting fixtures	uninstalled plumbing and lighting fixtures
water heaters	uninstalled water heaters
signs attached to buildings or land	temporary signs, such as real estate signs and sandwich board signs

Real property contractors who build, repair or improve real property for others should refer to **Bulletin SST 072**, *Contractors and Subcontractors: Improvements to Realty*, for information on how PST applies to TPP used in real property contracts.

PST Registration

DO I NEED TO REGISTER AS A VENDOR?

You must register as a vendor if you:

- > regularly sell taxable goods
- > lease taxable goods as a lessor
- > sell parking rights within the Greater Vancouver regional transit service area
- > provide taxable services
- > provide telecommunication services
- > sell propane

If you are located outside British Columbia and make sales in British Columbia, you may be required to register as a vendor in British Columbia. Please see **Bulletin SST 074**, *Out-of-Province Sellers*, to determine if you must register.

WHO DOES NOT NEED TO REGISTER?

You do not need to register as a vendor if you:

- > sell or lease only non-taxable goods (e.g. fruit and vegetables),
- > provide only non-taxable services (e.g. dry cleaning, accounting and hairdressing),
- > are not in business but occasionally sell goods at garage sales, flea markets, craft fairs or fund raising sales. In such cases, you must charge PST on all taxable sales (see page 11, **Requirements for Unregistered Businesses**), and
- > are a wholesaler or manufacturer and do not make sales to the end user.

DO I NEED TO REGISTER IF MY SALES ARE SMALL?

You must register as a vendor even if your sales are small – there is no minimum sales amount for PST, unlike the federal GST that has a \$30,000 threshold for registration.

WHAT BENEFITS DO I GET FOR REGISTERING AND COLLECTING PST?

When you register as a vendor, we pay you a commission for collecting and remitting PST on behalf of the province. The commission is based on the amount of tax you collect during the reporting period, to a maximum of \$99 (see page 14, **How do I Calculate my Commission?**).

HOW DO I REGISTER AS A VENDOR?

You register as a vendor by sending us a completed *Application for Registration as a Vendor* form (**FIN 418**). There is no fee to register as a vendor with the Ministry of Small Business and Revenue. You can get, or send us, the application in any of the following ways.

- > **OneStop Business Registry:** This website allows you to register with us and other provincial, federal and municipal agencies at one time. You can do the most commonly required business registrations and transactions from your home, office or a OneStop kiosk. To read more about the services available at OneStop, or to register as a vendor, please visit www.bcbusinessregistry.ca or call toll-free 1 877 822-6727.

- > **Our website:** www.sbr.gov.bc.ca/ctb (click on All Forms).
 - Complete and send the form electronically, or
 - Complete the paper version on-screen, print it out and mail it to us or fax to the number on the form.
- > **In person or by mail:** In person at any ministry or Service BC - Government Agent office or you can ask to have the form mailed to you. If you apply in person at the ministry office in Vancouver or Victoria, staff can issue you a *Certificate of Registration* immediately if you have all the necessary information.

WHAT INFORMATION DO I NEED TO REGISTER?

Below is a checklist of information you may need.

- Incorporation number (if you are registering as a corporation, society or association) and a copy of your Certificate of Incorporation, if you are not a British Columbia corporation. Contact the Corporate Registry toll-free through Enquiry BC at 1 800 663-7867 or online at www.fin.gov.bc.ca/registries/corppg/
- Business Number if you have one (you may already have a Business Number if you collect GST, your business is incorporated, you have employees, you import or export, your business is a registered charity or you are registered with Workers' Compensation Board).
- Motor Dealer Licence number if you plan to sell or lease vehicles (non-commercial) to retail customers in British Columbia. **Please note:** You need to register as a dealer **before** you register with us. If you do not have a motor dealer licence, you will not be eligible to register as a vendor. You will need to pay PST on vehicles you purchase for resale or lease and apply for a refund of the PST paid. Information on registering as a dealer is available from the Motor Dealer Council's website at www.mdcbc.com
- The name and address of your bank or financial institution.
- If you sell tobacco or liquor, you may need to provide a copy of your lease and/or purchase agreement. If you apply in person at the ministry office in Vancouver or Victoria, you may need to provide this information before you receive a *Certificate of Registration*. If you apply online, we may ask you to provide this information later.

WHAT HAPPENS AFTER I APPLY?

We usually process applications within two business days if you have provided all the required information. When your application is processed, we will send you a *Certificate of Registration*, which displays your PST registration number. The PST registration number consists of an "R" plus six numbers (e.g. R123456). To purchase items for resale or lease without paying PST, give your supplier your PST registration number.

If you have more than one business location, you will receive a certificate for each location. You can choose to have all your business locations use the same PST number or have each location use its own number. You must display your certificate in a prominent place on the business premises or, if you have no business premises, carry it with you when you are doing business.

The *Certificate of Registration* does not take the place of a business licence, which you should get from your municipal or regional district office, or through OneStop Business Registry in participating municipalities. For a list of participating municipalities visit www.bcbusinessregistry.ca

HOW DO I CHANGE OR CLOSE MY REGISTRATION ACCOUNT?

You must notify us of any changes to your business information. You can change your business name, mail or location addresses, or close your account in any of the following ways.

- > Visit the OneStop Business Registry website www.bcbusinessregistry.ca
- > Go to our website www.sbr.gov.bc.ca/ctb and complete a *Notice of Change* form (FIN 386). You can send the form electronically or print it out, and mail or fax it to us. The address and fax number are on the form.
- > Call the Taxpayer Services Information Line at **1 877 388-4440** or within the Vancouver area **604 660-4524**.
- > Visit or call your local Ministry of Small Business and Revenue or Service BC - Government Agent office.
- > Check the **Business Closed** box on the front of your tax return and mail or fax the information listed below the box.

If there are changes to your registration, we will send you a new *Certificate of Registration* with your updated information on it. When you receive your new certificate, you must return the old one to us.

If you sell or close your business, your certificate becomes void and you must return it within 15 days. **Please note:** You do not have to return your certificate for a sale of shares only. In this case, the certificate remains valid.

WHAT IF I BUY OR SELL A BUSINESS?

Buying a business

- > If the business you are buying makes taxable sales or leases, you must register as a vendor and get your own *Certificate of Registration*. The previous owner's registration certificate is not transferable.
- > When you purchase a business, you should get a copy of the *Clearance Certificate* issued to the seller verifying that they have sent in all the PST they collected. If you do not, you may be held responsible for PST collected but not sent in by the seller.
- > PST applies to all your purchases of business assets and fixtures, except stock for resale. If the seller has not listed the PST separately on the bill of sale or has not collected it from you, you are responsible for sending in the PST due.
- > Send in the PST and a copy of the bill of sale with a completed *Return of Tax Due on Taxable Tangible Personal Property by a Purchaser/Seller* form (FIN 426).

Selling a business

- > File your last PST return and send in all PST owing on your sales, leases and purchases up to the date of sale of your business.
- > You must get two copies of a *Clearance Certificate* confirming that you sent in all PST collected. Give one copy of the *Clearance Certificate* to the purchaser. The *Application for Clearance* form (FIN 447) is available on our website.

- > As a registered vendor, you should charge PST on all sales of taxable goods (except goods for resale), including sales of assets and fixtures, at the time of sale. List the PST as a separate item on the bill of sale. Send in the PST with a completed *Return of Tax Due on Taxable Tangible Personal Property by a Purchaser/Seller* form (**FIN 426**).
- > Return your *Certificate of Registration* to us within 15 days from the date of the sale.

Requirements for Unregistered Businesses

COLLECTING AND REMITTING TAX

If you are not required to register as a vendor, you are still responsible for collecting and remitting PST if you occasionally make taxable sales or leases. In such cases, you should fill out and send in a *Return of Tax Due on Taxable Tangible Personal Property by a Purchaser/Seller Not Registered* form (**FIN 428**), along with the PST due.

You also pay PST on most goods that you use in your business, including goods you buy, rent or lease from outside the province. If your supplier does not collect the PST, you self-assess the PST when you bring the goods into the province and pay the PST due using the same form as mentioned above. This applies to goods, such as operating supplies, tools, equipment or other goods you did not purchase for resale. For more information, please see **Bulletin SST 043**, *Goods Purchased from Out-of-Province Suppliers*.

Paying PST

WHAT GOODS AND SERVICES DO I PAY PST ON?

- > You pay PST on equipment and supplies that you purchase or lease for use in your business. In this case, you are the end user of the goods and are responsible for paying the PST. Examples of equipment and supplies that you purchase for your business include:
 - office equipment, such as desks, chairs and cash registers
 - office supplies, such as receipt books, stationery and cash register tapes
 - business equipment and supplies, such as vehicles, shop equipment and cleaning supplies
- > You pay PST on taxable services provided to machinery and equipment used in your business, including taxable services applied to goods you send out of the province to receive services.
- > You pay PST when you purchase parking rights in the Vancouver area and telecommunication services (e.g. telephone and internet) for use in your business.
- > You pay PST on your cost of items taken from your resale inventory or purchased for the following use:
 - promotional items used or given away to help advertise or promote your business
 - demonstration or display items if they are not immediately available for sale
 - samples, gifts and prizes
 - advertising flyers
 - donations to charities or other organizations

- > You pay PST on your cost of anything taken from your resale inventory for use in your business or for personal use.
- > You pay PST on items that you purchase solely for lease or rental purposes and later use yourself or allow an employee to use. You calculate the PST due on the depreciated value of the item or 50% of the original purchase price, whichever is greater. For information on depreciation rates, please see **Bulletin SST 082, Rentals and Leases of Tangible Personal Property**.
- > You pay PST on equipment you bring into the province temporarily if the equipment is in the province for more than five days. Please see **Bulletin SST 098, Equipment Brought into the Province for Temporary Use (1/3 Formula)**.
- > You pay PST on taxable goods for use in your business that you purchase from suppliers outside of the province. If the seller does not charge you PST, you self-assess and pay the PST due on your total landed cost to bring the goods into the province. The total landed cost is:
 - the purchase price (in Canadian funds),
 - delivery, freight or shipping charges,
 - exchange, customs, duties, federal excise taxes, and
 - any other costs or expenses you pay to receive the goods in the province (do not include the GST).
- > You pay PST on the lease price of taxable goods for use in your business that you lease from lessors outside of the province. If the lessor is not registered to collect the PST, you self-assess the PST due on the lease price while the goods are in the province. For more information on purchases or leases from out of province suppliers, please see **Bulletin SST 043, Goods Purchased from Out-of-Province Suppliers**.

When you self-assess PST on goods for use in your business or for personal use, record the PST due at Step 3 of your next tax return (**FIN 400**).

ARE THERE INPUT TAX CREDITS FOR PST, SIMILAR TO THE GST, FOR GOODS CONSUMED BY A BUSINESS?

There are no input tax credits allowed in British Columbia. PST is payable on all business-use goods, other than goods purchased for resale.

Charging and Collecting PST

You must show PST separately on all invoices except on sales of alcohol, which may be sold at tax included prices. You calculate the PST to the nearest cent, with one-half cent rounded up to one cent.

WHAT IS THE PST RATE?

Items	PST Rate
Goods and services	7%
Alcohol	10%
<i>Passenger vehicles:</i> Less than \$55,000	7%
\$55,000 to less than \$56,000	8%
\$56,000 to less than \$57,000	9%
\$57,000 or more	10%

Tax rates can change. Check for current rates on our website at www.sbr.gov.bc.ca/ctb

WHEN DO I CHARGE PST?

On sales

You charge PST on the purchase price at the time of sale, including sales on credit, unless the item or service is exempt from tax. *Purchase price* means the total amount the customer must pay before taking ownership of the goods or services, including any other charges, such as transportation, delivery or handling.

You charge PST on parking rights, taxable services and telecommunication services when the purchase price is paid or payable, whichever is earlier.

For information on selling liquor, please see **Bulletin SST 094**, *Sales and Purchases by Liquor Vendors*.

On leases (rentals)

You charge PST on the full lease price when each lease payment is paid or becomes payable, whichever is earlier. *Lease price* means the total amount that a lessee must pay for each rental period to receive the right to use the property, including any other consideration, such as a down payment, royalty or licence fee.

For more information on leases and rentals, please see **Bulletin SST 082**, *Rentals and Leases of Tangible Personal Property* and **Bulletin SST 103**, *Lessors of Motor Vehicles and Trailers*.

On bundled sales (taxable and non-taxable goods or services sold together for a single price)

This type of sale can lead to different tax applications depending on the price of the bundle and the value of the taxable goods or services in the bundle. Generally, if a taxable good or service is bundled with a good or service that is not taxable and both are sold for a single price, you charge PST on the fair market value of the taxable item.

However, there are exceptions, so if you make this type of sale, please see **Bulletin SST 119**, *Bundled Sales: Taxable and Non-Taxable Goods or Services Sold Together for a Single Price*.

DO I CHARGE PST ON THE FEDERAL GOODS AND SERVICES TAX (GST)?

No. You charge PST on the total selling price before the GST. The total selling price includes all charges a customer must pay before taking ownership of the goods, but does not include the GST.

DO I CHARGE PST ON SALES TO NON-RESIDENTS OR OUT-OF-PROVINCE?

You charge PST on sales or leases of taxable goods to non-residents of British Columbia and on out-of-province sales or leases, except when one of the following applies:

- > you ship or mail the merchandise that was purchased or leased to a place out of the province
- > you deliver the goods yourself to a place out of the province

You keep all your shipping documents and bills of lading to show why you did not charge PST on the sale.

If you deliver the goods yourself to a place out-of-province, you and your customer must complete and sign an *Out-of-Province Delivery Exemption* form (**FIN 448**). Keep the form for your records. If the customer takes possession of the goods in British Columbia, or arranges their own delivery, you charge PST.

For more information, please see **Bulletin SST 007**, *Purchases of Vehicles by Non-Residents*; **SST 030**, *Purchases by Non-Residents of British Columbia*; and **Bulletin SST 051**, *Aircraft*.

DO I CHARGE PST ON SALES TO THE GOVERNMENTS OF CANADA AND BRITISH COLUMBIA?

You charge PST on all sales and leases to the Province of British Columbia, unless the item or service is exempt from tax. The provincial government does not pay the federal GST.

You do not charge PST on sales or leases to the federal Government of Canada, except when the agency has been designated by the federal government to pay PST; however, they do pay the GST.

For information on making sales to the federal government without collecting PST, please see **Bulletin GEN 002**, *Sales and Leases to the Governments of Canada and British Columbia*.

Reporting and Remitting PST

HOW OFTEN DO I RECEIVE TAX RETURN FORMS?

We set your reporting frequency at the time of registration, based on your estimate of the amount of PST you will collect per month. Reporting periods may be monthly, quarterly, semi-annual, annual or seasonal. The letter we send to you, attached to your *Certificate of Registration*, tells you about your reporting periods and when you will receive your first *Social Service Tax Return* form (**FIN 400**).

If the amount of PST you regularly collect changes, we may adjust your reporting frequency. We will notify you by letter if this happens. You can also ask us to change your reporting period; however, we will base our approval on the amount of PST you regularly collect.

WHEN DO I RECEIVE MY TAX RETURN FORM?

We mail your tax returns to you approximately three weeks before your due date. You should receive the tax return toward the end of your reporting period. For example, if you report monthly, you will receive a tax return before the end of each month.

HOW DO I COMPLETE MY TAX RETURN?

The tax return form (**FIN 400**) has a worksheet on the back with step-by-step instructions to calculate the amount of PST you need to remit. It also allows you to work out the commission you have earned. For detailed information about each part of the form, please see **Bulletin SST 032**, *Completing the Tax Return Form*.

HOW DO I CALCULATE MY COMMISSION?

You can claim a commission if you send in your tax return and payment on time. You calculate your commission based on the amount of PST collectable for the period. The maximum you can claim is \$99. The table below shows you how much you can claim in Box C of your tax return.

IF the amount in Box B is...	THEN you may claim in Box C...
\$11.00 or less	the amount you collected (the amount in Box B)
\$11.01 to \$333.33	\$11.00
More than \$333.33	3.3 % of the tax collected in Box B, up to \$99

You can claim only one commission per legal entity even if you have more than one location and we send more than one tax return to you. You calculate your commission on the combined PST from all locations for that legal entity.

WHAT IF I DON'T HAVE SALES OR PST TO REPORT?

If you have no sales or PST to report during the return period, you must still complete and send in your tax return on time. Enter "0" or "NIL" in the appropriate spaces on the form. Financial institutions cannot process NIL tax returns. They must be mailed or faxed to the address or fax number on the form.

WHEN IS MY TAX RETURN DUE?

Your tax return is due by the 15th day of the month following the end of your reporting period. For example, if you are reporting for a period ending July 31, your tax return is due by August 15. We print the due date on the front of the form next to the large black arrow. The following conditions apply for a tax return to be considered received by the due date.

- > Tax returns sent by regular mail, special delivery, priority post or registered mail must be postmarked on, or before, the due date.
- > Tax returns sent by courier (requiring a "received" signature) or by other means, such as electronic transmission, must be received by 4:30 pm on the due date. If the due date falls on a weekend or a British Columbia statutory holiday, the tax return must be received by 4:30 pm on the first business day following the due date.
- > Tax returns dropped off at a Service BC - Government Agent office, or at the ministry office in Vancouver or Victoria, must be received by the start of the business day (8:30 am) following the due date. This means that if the due date falls on Wednesday, a tax return will be "on time" if it is dropped off before 8:30 am on Thursday. If the due date falls on a weekend or statutory holiday, the tax return must be dropped off before 8:30 am the day following the next business day. For example, if the due date falls on Sunday, the tax return must be dropped off before 8:30 am Tuesday.

WHAT IF I FILE MY TAX RETURN LATE?

If you file your tax return late or do not send in all the PST due, we will charge you interest on the late or overdue amounts and may disallow any commission you claimed. We will send you a warning letter the first time you make a late payment or under-payment. If you have already received a warning letter for a late payment or underpayment, we may also charge you a penalty. For more information, please see [Bulletin GEN 004](#), *Penalty and Interest Charges for Overdue Tax Returns*.

WHAT IF I DON'T RECEIVE MY TAX RETURN IN TIME?

If you do not receive your tax return, you must still report and send in the PST on time. You can get a blank *Social Service Tax Return* form (**FIN 400**) from our website. You can also provide all the standard information on a copy of the tax return form or plain paper (make sure to include your PST registration number).

Banks cannot process copies of the tax return printed from our website because the forms do not include the bar coding needed to process the return. Please mail, fax or submit this downloaded form in person to one of our ministry locations or your local Service BC - Government Agent office.

WHERE DO I FILE MY TAX RETURN?

Electronic Filing and Payment (E-filing)

You can send your tax return and payment electronically through participating Canadian financial institutions. You must enrol for this online service directly with your financial institution. For more information and a list of participating financial institutions, please see our brochure *Electronic Filing and Payment of Provincial Sales Tax (Social Service Tax)* or check with your bank to see if they offer this service.

Financial Institutions (banks, credit unions, trust companies)

Most Canadian financial institutions accept tax returns and payments. Check with your bank to see if they offer this service.

Ministry or Service BC - Government Agent Offices

You can pay at any Ministry of Small Business and Revenue or Service BC - Government Agent office. Please consult the provincial government blue pages of your telephone directory for locations in your area.

Courier Addresses

Ministry of Small Business and Revenue

1802 Douglas Street, Victoria BC V8T 4K6

Ministry of Small Business and Revenue

Suite 800 360 West Georgia Street, Vancouver BC V6B 6B2

Refunds

CAN I CLAIM A REFUND OF PST?

If you paid PST in error or overpaid PST, you may claim a refund of the tax paid. You must claim a refund within six years from the date the tax was paid. Claims for amounts of less than \$10 are not eligible for refund. Below are some examples of when you may claim a refund.

- > PST paid in error on exempt goods or services.
- > PST overpaid because of an error in calculating tax due.
- > PST paid on goods purchased for resale by a registered vendor, or by a vendor during the period between applying for and receiving the registration certificate.
- > PST paid on goods purchased for resale before the purchaser applies for registration as a vendor.
- > PST paid on cancelled sales.
- > PST paid on bad debts.
- > PST charged and sent in by the seller, but the purchaser later claims an exemption.

For more information, please see **Bulletin GEN 008**, *Refunds of Overpayments of Tax* and **Bulletin GEN 001**, *Refund of Tax Remitted on Sales Written Off as "Bad Debts"*.

CAN I REFUND PST TO MY CUSTOMERS?

Goods returned within 90 days

For goods returned to you within 90 days after the sale (delivery date), you refund the PST paid on the amount of the purchase price you refund to your customer. If you apply a restocking charge, you refund PST on the reduced amount that you return to your customer.

You can recover the PST you refund to your customer by taking an adjustment at Step 4 of your next tax return (**FIN 400**). You must keep documentation in your records to support the adjustment.

After more than 90 days, your customer must apply to the Ministry of Small Business and Revenue for a refund of the PST paid, except for motor vehicles. There is an extension of the 90-day return period specifically for motor vehicles, explained below.

Motor vehicles returned within one year

When a customer returns a vehicle to you within one year of when you delivered it, you refund the PST paid on the amount of the purchase price you refund to them. If the customer returns the vehicle to you within 90 days, you can recover the PST you refund to your customer at Step 4 of your next tax return, as above.

If the customer returns the vehicle to you after 90 days (but within one year), you can recover the PST you refund to your customer, either by making an internal adjustment to your tax account, or by submitting an *Application for Refund* form (**FIN 413**). For information on making an internal tax account adjustment in your records, please see **Bulletin SST 032**, *Completing the Tax Return Form*.

After one year, your customer must apply to the Ministry of Small Business and Revenue for a refund of the PST paid on the vehicle. The *Application for Refund of Social Service Tax Paid on a Motor Vehicle* form (**FIN 413/MV**) is available on our website.

For more information, please see **Bulletin SST 079**, *Application of Tax and Environmental Levies to Service Charges, Merchandise Traded In, Cash Discounts, Discount Coupons and Returned Merchandise*.

Please note: A refund of tax paid does not apply to goods traded in on a new purchase.

Books and Records

WHAT RECORDS SHOULD I KEEP?

You must keep books and records necessary to provide details of the following:

- > all your sales and leases (taxable and non-taxable),
- > amount of tax collected, remitted and commission taken, and
- > all your purchases and leases for inventory and your own use.

The auditor can inspect any of your records. Typically, the auditor will review:

- > financial statements, such as your income statement and balance sheet, including any schedules of capital additions or deletions,
- > the books from which the financial statements are derived, such as a general ledger, purchase or sales journals, cash receipt or disbursement journals, or any combination, and
- > source documents, such as invoices, bank statements, cancelled cheques, deposit slips and cash register tapes.

HOW LONG DO I HAVE TO KEEP MY RECORDS?

You must keep books, records and documents relating to your business for seven years. You may destroy records older than seven years at your discretion. If you wish to destroy any provincial tax related records before seven years, you need written permission from the Ministry of Small Business and Revenue. Write to us at either the Vancouver or Victoria office (See page 1, [Contact Us](#)).

Audits

WHAT IS AN AUDIT?

An audit is a formal examination of your business' financial records to ensure you are paying, collecting and remitting tax according to the law, and to identify any areas where you may be doing this incorrectly.

If we select you for an audit, an auditor will contact you by telephone or letter to set up a mutually convenient time to carry out the audit. Before examining your books and records, the auditor will discuss with you or your designated contact person, the nature of your business, accounting system and basic accounting procedures. Also discussed are the audit process and the service standards and conduct you can expect as outlined in the ministry's *Taxpayer Fairness and Service Code*.

WHY AM I BEING AUDITED?

The British Columbia tax system operates on the principle of voluntary compliance. Each taxpayer is responsible for paying taxes on their taxable purchases, and collecting and remitting taxes correctly and promptly.

If some taxpayers do not collect and remit taxes or pay taxes on their purchases, everyone is affected. Audits help to ensure that all taxpayers pay their share of taxes, and to promote a level playing field for all British Columbia businesses.

ARE ALL TAXPAYERS AUDITED?

Any taxpayer could be audited. This includes individuals, manufacturers, wholesalers and retailers — large or small. If your business is located outside British Columbia and you conduct business in the province, you are also subject to an audit.

WHAT IS THE AUDITOR LOOKING FOR?

The auditor is looking for evidence that you have properly collected and remitted PST on your sales or leases, and correctly paid PST on your purchases or leases. The auditor will check all or some of the following areas during the audit.

- > Did you apply and calculate PST correctly on sales or leases to your customers?
- > Did you accumulate the PST you collected or self-assessed in a tax account and remit that money to the government on time?
- > Did you pay PST on your purchases or leases of taxable equipment and supplies for business or personal use, including goods purchased or leased from outside the province?

- > Did you incorrectly use your PST registration number to purchase goods for business or personal use (e.g. promotional items or samples)?
- > Did you self-assess PST on goods taken from your resale or lease inventory for business or personal use?
- > Did you correctly record your customers' PST registration numbers on the invoices or get completed Certificates of Exemption for your records when you made exempt sales or leases of taxable goods?
- > Did you keep documentation to prove you shipped or delivered the goods out of the province to show why you did not charge PST on sales to non-residents or out-of-province?

WHAT HAPPENS AFTER AN AUDIT?

When the auditor has finished the audit, he or she will discuss the results with you. During this discussion, the auditor will:

- > explain the audit results with you,
- > review and explain the contents of the audit working papers,
- > explain why you were assessed if the audit results in an assessment and how to avoid this situation in the future,
- > explain your options if you disagree with the audit results, and
- > tell you if you have paid too much PST and how to get a refund.

For more information, please see **Bulletin GEN 009**, *Understanding Your Consumer Taxation Branch Audit*.

Interest and Penalties

INTEREST

Interest on assessments for tax due

The ministry charges interest on all assessments for tax owed to the province. Interest is compounded monthly and calculated from the date the interest became payable or on the number of days since the last compounding of interest, if compounding has already occurred.

Interest on refunds

On refunds of tax paid in error, we calculate interest from the date you made the overpayment, less the first 60 days allowed as processing time. On refunds where you are required to pay the tax and then claim a refund, we calculate interest from the date we receive the refund claim, or from the date you supply the necessary information to claim the refund, less the first 60 days allowed as processing time.

Interest rates are adjusted quarterly each year on October 1, January 1, April 1 and July 1. Please contact us for current rates.

PENALTIES

The ministry does not charge a penalty on most first assessments for tax due if we have not previously assessed you for the same error, or if there is no indication that you were aware of the tax liability.

For a first assessment, we send you a warning letter or notice informing you of the correct tax application, and warning of the penalties for continued non-compliance.

A 10% penalty applies on first assessments if the facts show that you were aware of the tax liability but did not remit or pay the tax. A 10% penalty applies on subsequent assessments for the same error if we previously informed you of the correct tax application.

A 25% penalty applies only if there is documented evidence that you wilfully evaded tax by making a false or deceptive statement, by wilful default or through fraud.

A 100% penalty applies only if you wilfully fail to remit tax collected for the province. For example, you consistently collected taxes and wilfully did not report and remit the tax collected, or consciously understated the tax collected.

Note: If it is found during a first (or subsequent) audit that you should have collected tax but did not, you will be assessed a penalty equal to the amount of tax that should have been collected, plus interest. For more information, please see **Bulletins GEN 004**, *Penalty and Interest Charges For Overdue Tax Returns* and **GEN 005**, *Penalty Policy for Assessments of Tax Due*.

Appeals of Tax Assessments or Disallowed Refunds

WHAT ARE MY RIGHTS?

If you disagree with an assessment of taxes, interest or penalties, or a disallowance or reduction of a refund claim, you have the right to appeal directly to the Minister of Small Business and Revenue. If you are not satisfied with the outcome of your appeal, you can appeal to the courts. The law imposes time limits on appeal submissions.

APPEALS TO THE MINISTER

- > The minister must receive your Notice of Appeal within 90 days after the date on the Notice of Assessment or notice of the disallowed refund claim. You should be very careful of these time limitations as it may not be possible to appeal a decision once the 90-day time limit has passed.
- > Your notice must be in writing and clearly set out the reasons for your appeal and provide all facts relating to it.
- > The notice must be addressed to:
Minister of Small Business and Revenue
PO Box 9445 Stn Prov Govt, Victoria BC V8W 9V5

When the minister receives your notice, it is referred to the Appeals Branch. The Appeals Branch reviews all appeals to the minister and they will send you a letter acknowledging receipt of your appeal.

An appeals officer will review your appeal and the ministry's position, and make a recommendation to the minister. You can discuss your appeal, your position, or the steps involved with the appeals officer before they make their recommendation.

When the Appeals Branch has completed their review, the minister will personally consider your appeal and make a decision. You will receive written notification of the minister's decision. If you are not satisfied with the minister's decision, you can appeal to the Supreme Court. For more information, please see **Bulletin GEN 003**, *Appeals of Tax Assessments or Disallowed Refunds*.

Voluntary Disclosure of Tax Liabilities

If you voluntarily disclose a tax liability, you will not be subject to penalty or prosecution if you meet all the following conditions:

- > you make a voluntary disclosure of the tax due,
- > you pay the overdue amount plus interest, or you make satisfactory arrangements for payment, and
- > you have not been contacted by the ministry for audit, inspection or tax collection purposes prior to making this disclosure.

To make a disclosure, write a letter requesting consideration for voluntary disclosure. If you do not have all the details of the tax liability at the time you request consideration, you can state that you will provide the details at a later date. Send your letter to:

Investigation Section
Consumer Taxation Audit Branch
Suite 800 360 West Georgia Street, Vancouver BC V6B 6B2

For more information, please see **Bulletin GEN 005**, *Penalty Policy for Assessments of Tax Due*.

Other Ministry Programs that may Impact your Business

INCOME TAX

For information on our various income tax programs, visit us at www.sbr.gov.bc.ca/itb or call us at the following numbers.

Corporation Capital Tax	250 953-3082
Insurance Premium Tax	250 953-3082
International Financial Activity Act	250 953-3082
Logging Tax	250 953-3082

INCOME TAX CREDITS

Book Publishing Tax Credit	250 387-3332
Film & Television Tax Credit	250 387-3332
Mining Exploration Tax Credit	250 387-3332
Mining Flow Through Share Tax Credit	250 387-3332
Production Services Tax Credit	250 387-3332
Scientific Research & Experimental Development Tax Credit	250 387-3332
Venture Capital Tax Credit	250 387-3332

For information on federal income tax credits or the GST, visit Canada Revenue Agency at www.cra-arc.gc.ca

PROPERTY TAX

Do you lease land? If your lease or lease renewals are longer than 30 years, property transfer tax could apply. For questions about leases, please contact us at 250 387-0604 in Victoria or call Enquiry BC toll-free at 1 800 663-7867 and ask to be transferred to us. You can also e-mail your questions to ruraltax@gov.bc.ca

For information on property transfer tax or general property tax and the available exemptions, visit us at www.sbr.gov.bc.ca/rpt

More Information Resources for Small Business

We have included other websites that are particularly useful to new businesses.

British Columbia Business Registry – www.bcbusinessregistry.ca

British Columbia Chamber of Commerce – www.bcchamber.org

British Columbia's Ministry of Economic Development – www.gov.bc.ca/ecdev

Canada Revenue Agency (GST) – www.cra-arc.gc.ca

Canadian Federation of Independent Business (CFIB) – www.cfib.ca

Community Futures Development Association of British Columbia – www.communityfutures.ca/provincial/bc

Investment Capital Programs – www.equitycapital.gov.bc.ca

Ministry of Small Business and Revenue – www.gov.bc.ca/sbr

Retail BC – www.retailbc.org

Retail Council of Canada – www.retailcouncil.org

Service BC - Government Agents – www.governmentagents.gov.bc.ca

Small Business BC – www.smallbusinessbc.ca

2010 Commerce Centre – www.2010commercecentre.com

ACKNOWLEDGEMENTS

We wish to acknowledge and thank the following organizations for their participation and assistance in developing this guide.

British Columbia Chamber of Commerce

John Winter, President and CEO

Canadian Federation of Independent Business

Laura Jones, Vice-President
British Columbia and Yukon

Greater Victoria Economic Development Commission

Ken Stratford, Commissioner

Retail BC

Mark Startup, President and CEO

Retail Council of Canada

Kevin Evans, Vice-President
Western Canada

Small Business BC

Tara Gilbert, CEO

