



■ In a gathering in September 2020 to celebrate the Mid-Autumn Festival, honorary guests including Senator Victor Oh, MPP Billy Pang, Vaughan Councillor Sandra Yeung Racco and Richmond Hill Councillor Tom Muench, as well as Director of HKETO Emily Mo and York Regional Police Chief Jim MacSween, offered their personal greetings to new President Michelle Chu (middle in yellow dress).

新任會長朱萬舒（中間黃裙者）就任後，於去年九月舉辦一次小型活動慶祝中秋佳節。三級政府代表包括參議員胡子修、省議員彭錦威、旺市議員楊士婷和烈治文山市議員Tom Muench出席，其他嘉賓還包括香港經貿處長巫苑菁和約克區警察總長Jim MacSween。

## STAY UNITED STAY STRONG 團結抗疫 共創未來

2020 was not easy. With the coming of the Covid-19 vaccines, we are seeing light at the end of the tunnel. But we are not out of the woods yet. In 2021, local businesses need the support from all communities to remain on their feet.

Inaugurated as the President of Markham, Richmond Hill and Vaughan Chinese Business Association in last July, my vision is to unite the community to strive through the pandemic hardship.

Public health measures will remain for a period and disruptions to the business will not stop until the pandemic is fully under control. How to turn adversity into opportunity is the main theme of a webinar targeting young entrepreneurs. In this January 23 event, three young

professionals shared their challenges they faced in the pandemic time, their experience in coping with the challenges, and more importantly, their inspirations on seeing the new opportunities. This was our first joint event with Across U Hub, a well-established youth organization in Ontario.

After the federal government released the financial statement in last November, we organized a webinar for members on the government assistance programs and the tax implications. Two accountants from our Board of Directors were the speakers.

In the coming months, MRVCBA will organize several more webinars with the Cities of Markham, Richmond Hill and Vaughan. Mayors or city officials will be invited to brief on their economy recovery plans.

Our other plans include a golf tournament in the summer and the second Outstanding Women's Award ceremony.

This is the first issue of The Bridge in this year. I would like to take this opportunity to wish you health and prosperity in 2021, which is also the Year of the Ox. Ox is the second animal of the Chinese zodiac denoting hard work, positivity, and honesty.

We are thankful to the Federal and Ontario governments for their assistance and subsidies programs. While the programs help the businesses to stay put, the long-term recoveries will rely on the support of the consumers and the end-users.

We will stay strong when we stay united.

Kung Hei Fat Choy, Gung Xi Fa Cai

Michelle Chu  
President, Markham, Richmond Hill and Vaughan Chinese Business Association

新年伊始，加拿大展開了新冠病毒疫苗接種計劃，希望盡快令加拿大回復正常狀態。不過復原道路漫長，各界商業需要大家的支持才能避過倒閉厄運。

在過去顛簸的一年裡，我很榮幸於七月時上任萬錦市烈治文山市旺市華商會會長一職。在前所未有的疫情衝擊下，本會將以團結會員合力渡過難關為使命。

在疫情受到控制前，各級政府仍會實施公共衛生防疫措施，各行各業繼續受到影響，如何將疫情危機轉化為新的商機，是本會與燃動青年舉辦首個聯合網上研討會的主題。本會一向重視培育新一代商界領袖，而燃動青年是優良青年組織。通過本次聯合活動，三名青年才俊向參與者分享他們在疫情中遇到的挑戰，如何克服挑戰以及如何如何在困境中發現新機會的經驗。

另一個網上座談會由本會理事會之中的會計師，為大家講解各級政府給予商界的援助，以及所涉及的稅務問題。在未來數月本會將與萬錦市、烈治文山市和旺市合辦網上座談會，邀請市長或市內官員介紹各市的經濟復甦計劃。除會計師提供稅務意見外，本會理事會成員之中的其他專業人士，如律師、銀行家、市場推廣等等，都能為商業東主及投資者提供協助。

本會計劃於夏季籌辦高爾夫球活動，以及恢復舉辦「雲裳楓采」傑出女性選舉，表揚女性對商界及社區所作貢獻。

今年是金牛年，讓本人借此機會恭祝各位牛年事事順景，生意興隆。牛年象徵勤奮、積極及誠懇。在未來兩年的任期內，本人將秉承牛的勤奮忠誠本性，積極為會員服務，與各方持份者保持合作，為商界渡過經濟難關出一分力。

團結就是力量，只要齊心一致，困難定能迎刃而解。

恭喜發財

朱萬舒會長

萬錦市·烈治文山市·旺市華商會



■The Summit Muskoka is launched at a time when working from home becomes a new normal. 在居家工作變成新常態下推出的房產項目The Summit Muskoka項目，備受歡迎。

## New Normal New Opportunities 新常態化作新契機

**According to the economists, the real estate market will most likely continue to be one of the engines powering Canada's economy in 2021, and the pre-sales of Trulife Developments' current projects echo the same positive outlook.**

8188 Yonge, a Thornhill pre-construction project by Trulife and Constantine Enterprises was launched back in October of last year is now 65% sold. Another residential development project by Trulife – The Summit in Muskoka is now 50% sold, which also launched around the same time.

“COVID-19 has definitely reshaped work/life dynamics and created notable shifts in home-buying behaviours. The rental and resale condo markets might be affected by the pandemic, but the overall housing market in a major urban centre like GTA, where demand remains high, appears immune to the economic fallout from the pandemic, and I believe the prices and sales activities will continue to flourish,” says David Chau, Partner and CEO of Trulife.

David ventured into the real estate development business eight years ago. His first project was a student Condo, and it was a huge success as a result of a great partnership with one of the biggest builders in the Kitchener-Waterloo-Cambridge. As Michael Jordan, the idol of many basketball fans including David himself, has been quoted saying: “Talent wins games, but teamwork and intelligence win championships”, David is a firm believer that the same is true in business. He credits his team and partners for all the achievements thus far.

David is also extremely familiar with the



southern Ontario market, having grown up in Toronto and travelled extensively throughout the province. To get an edge in the competitive industry, David underwent the well-known Real Estate Development Mentoring Program at the REDI Foundation and successfully completed it as one of the top students in that program.

He sees that the pandemic will set a new normal in which more people are able to work remotely with the aid of technology. This translates into a need of bigger houses for those who work from home, and The Summit Muskoka project is launching just at the right time!

As a fairly young player in the industry, Trulife prides themselves on building and sustaining strong relationships with their clients and partners. So, what's next for Trulife? A co-development project with a renowned developer is coming near Downtown Markham. Even though Trulife is a young developer but they are always on the move.

根據經濟師分析，2021年的房地產市場，將仍然是全國經濟動力之一。從Trulife發展公司預售現有項目情況來看，市道勢頭充分反映出來。

Trulife和Constantine Enterprises於去年十月推出的旺市康山樓花項目8188 Yonge，開售不久便售出65%。Trulife另一個項目The Summit Muskoka，於差不多同時間推出，也售出了50%。

Trulife 合伙人兼首席執行官周德偉說：「新型冠狀病毒疫情改變了我們的工作和生活方式，業主購買房屋態度也有所不同。現時公寓大廈租盤和轉售盤可能出現跌勢，然而大多倫多地區的整體房地產市場行情走高，需求仍大，似乎未受疫情導至的經濟萎縮所影響。我相信未來的房價及銷售仍然暢旺。」

周德偉於八年前開始踏足發展商行業。他的第一個項目是Kitchener-Waterloo-Cambridge地區一個學生公寓項目，與當地最大型發展商之一合作開發，取得空前成功。套用粉絲無數的籃球巨星Michael Jordan所說：「天才只能打贏比賽，但奪取總冠軍便要靠團隊及智慧。」周德偉堅信營商之道亦如是，至今所獲得的成功都是歸功於團隊和合伙人。

於多倫多長大的周德偉對南安省市場瞭如指掌，經常在區內走動。為加強競爭力，他參加了REDI基金會舉辦的房地產開發導師課程，以高材生的成績完成學習。

這次肆虐全球的病毒大流行，於周德偉眼中變成新常態下的機會。科技進步使很多人能夠搖擺工作，造就了大型房屋的需求，以便在家工作，而The Summit Muskoka便是在這恰當時機下推出的。

Trulife在行內日子不算長，然而已建立起牢固的客戶及合伙人關係。作為一家年輕公司，Trulife魄力十足，已經瞄準下個目標，將與一家知名發展商合作開發萬錦市中心附近一個項目，準買家要做好準備了。



# 8188

Forever, Yonge.



Now more than ever, where you live matters. 2020 changed the way that we view our home, our space, and how it affects our daily lives.



Luxurious features and finishes in every suite



Private balcony or expansive terraces



High ceilings with floor to ceiling windows



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Located in desirable Uplands community of Thornhill



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To book a private appointment at our Presentation Gallery: [info@8188yonge.com](mailto:info@8188yonge.com)

[8188YONGE.COM](http://8188YONGE.COM)

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# Good Education Strong Foundation

## 優質教育根基紮實

***A century-old Georgian style building in Richmond Hill is the home of a relatively young private school. The school embraces the vision of a foundation builder delivering excellent groundwork education, providing students the skills for academic growth to achieve their full potentials.***

Since 1994, Century Private School has offered a safe, pleasant, and nurturing environment for students from Montessori preschool to high school. The foundation of learning is built on three pillars: Leadership, Character Development and Community Service.

The school is under the guidance of an advisory board filled with well-respected educators. Members of the Board include David Tsubouchi, Dr. Bill Hogarth, Linda Franklin and Mike DelGrande. Mr. Tsubouchi is a former Ontario minister who had served different portfolios. Dr. Hogarth is a well-known educator who served as Director of York Region District School Board from 1993-2009. Ms. Franklin is the President and CEO of Colleges Ontario, an organization uniting the voice of the 24 colleges in Ontario. Mr. DelGrande is a former Toronto City Councillor, former Toronto Catholic District School Board Chair and a current Trustee of TCDSB.

"Under their leadership, we are dedicated in providing first-class education to our students, achieving education excellence through our dedicated teachers," says Kei Leung, Executive Director of Century Private School, who joined the school in 2015.

An investment specialist with operation management experience, Kei was

introduced to some foreign investors who were looking for investment opportunities. In view of the growing trend of international students coming to Canada for education, one of their investments was in education industry.

Kei was appointed as the executive director to run the school after the investors purchased Century Private School in 2015 and started accepting international students. But the school focus is the local students.

Though a businessman himself, Kei does not want to run the school like a regular business. "Education is about nurturing future leaders in all walks of life, not for the sake of getting students and sending them to universities," Kei commented on his decision to transform the school. "Without solid foundation built in the elementary and secondary education, the students will have difficult time in universities."

The introduction of the Advisory Board was the beginning of the major transformation. Since then, Century Private School has been authorized to teach International Baccalaureate programs. Together with the renounced Montessori pre-school and elementary programs, Kei is confident that the quality education makes CPS the best choice for parents.

■ Kei Leung, the Executive Director of the school  
學校行政總監梁琦釗

座落於列治文山市一座喬治亞式上百年歷史建築物內的世紀私立學校，雖然未有源遠流長歷史，卻有著自古以來的傳統辦學宗旨，以培育出具備良好品行，對社會有責任感的未來主人翁為使命。

成立於1994年的世紀私立學校，從一所只辦蒙特梭利教育法學前及幼兒班的學校，變成包括小學部和中學部的一條龍式學校，殊不簡單。該校的教育顧問委員會人強馬壯，都是資深教育工作者，包括前安省政府內閣廳長查博志 (David Tsubouchi)、前約克區教育局總監Dr. Bill Hogarth、安省專上學院聯會 (Colleges Ontario) 總裁兼行政總監Linda Franklin和前多倫多市議員、前多倫多天主教教育局主席、現任多倫多天主教教育局教育委員Mike DelGrande。

學校行政總監梁琦釗說：「在這群德高望重的顧問們掌舵下，世紀私立學校對學生的學術要求甚高，為他們進入高等學府打好紮實根基。」

梁琦釗本身從事投資工作，亦富有行政管理經驗，在因緣際遇下，認識了海外的投資者。這些投資者需要像梁琦釗這等熟悉加拿大投資環境的識途老馬帶領尋找投資機會。由於海外愈來愈多留學生到加拿大就讀中學，然後報考大學，投資者於是決定投資教育事業，於2015年收購由家族經營的世紀私立學校。而梁琦釗憑藉豐富管理經驗，獲委派擔任學校管理工作。

在海外投資者注資後，學校接收了一些國際留學生。不過商人出身的梁琦釗，並未將教育事業視作一般商業，決心通過改革提升教育質素。在顧問委員會專業指導下，學校範疇大大提高，學生人數亦穩步增長。

世紀私立學校中學部最近獲取國際文憑大學預科課程(International Baccalaureate)的教授資格。這課程獲世界各所大學廣泛認可，增添世紀中學部的招生吸引力。而學校亦繼續招收海外學生，為他們設立英語第二課程，助他們更快地投入本科學習。梁琦釗有信心以優質教學，世紀私立學校將是父母們的最佳選擇。





► **School history:** Century Private School was founded in 1994, offering an enriched curriculum based on the Montessori Method up to age 6, and an enriched version of the Ontario Ministry of education curriculum up to grade 12. Graduates of Century Private School are now enrolled in prestigious universities of their choice in North America.

► **Quality assurance:** Century Private School has been established for more than 20 years, and holds a high reputation in the local community. Century Private School is known for the excellent quality of its education, combined with the unique Montessori educational philosophy.

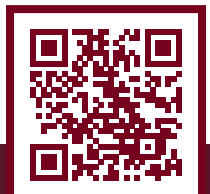
► **Facilities:** The campus is made up of an integrated teaching complex that stretches more than 12 acres, housed within a historic landmark that is rich in connection to the Town of Richmond Hill. Our primary students enjoy a large playground with areas specifically designed for children that always put their safety first. The high-school students have access to a variety of outdoor sports and activities including three soccer fields and a basketball court. A music room, art room, computer room, laboratory, an auditorium, and a cafeteria are all within the building, providing students with a comfortable and safe campus life.



**Century**  
PRIVATE  
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INSPIRING EXCELLENCE



# We're Here for You

Although our physical offices are closed, Markham Economic Development and our Small Business Centre are here for you and offering services virtually.

Visit [business.markham.ca](https://business.markham.ca) for COVID 19 business resources and support and for more information about doing business in Markham.



Funded by the City of Markham and Government of Ontario, Markham Small Business Centre (MSBC) provides no-cost and confidential business advice and information to Markham's new and growing businesses through 1-on-1 consultation and group educational seminar sessions. Specializing in start-up and early stage growth for small businesses, they also offer mentoring and micro-grant funding opportunities to qualifying full-time and student businesses.

#### Resources and Benefits

- Up-to-date website listing of COVID-19 Business News, Information and announcements
- No-cost seminars and workshops on fundamental business knowledge topics such as: Business Planning, Start-Up Regulations and Requirements, Budgeting and Financial

Forecasting, Sales and Marketing, Digital strategies, Taxation and more

- Special Business Programs (mentoring and micro-grant funding)
- Youth and Young Entrepreneur Programs
- Information on various digital opportunities for businesses affected by COVID-19 (e.g., Digital Main Street ShopHERE, Ritual ONE, SkipTheDishes, Grant Programs)

#### Next Steps

Email: [msbc@markham.ca](mailto:msbc@markham.ca)

Sign up for our e-newsletter to stay up-to-date:

<https://www.markham.ca/wps/portal/home/business/msbc/subscribe-to-email-list>

Visit the Markham Small Business Centre website ([markham.ca/msbc](https://www.markham.ca/msbc)) for full details

## 為你服務

雖然實體辦公室關了門，萬錦經濟發展部和小型企業中心仍會通過線上為你服務。

由萬錦市和安省政府資助設立的萬錦小型企業中心(MSBC)，為初創企業提供免費及保密的商業意見諮詢服務，企業家可通過單獨約見或參加小組商談獲取資訊。通過指導和微型基金資助項目，中心主力協助營業初期的新創企業。

為小型企業提供的資源及福利：

- 線上最新疫情商業信息和宣布
- 有關營商知識的免費講座及座談會，題目包括商業計劃、創業需知和規則、預算及財務推算、銷售和推廣、數碼策略和稅務等
- 特別商業項目（指導及微型基金資助）
- 青年及青年企業家項目
- 幫助受疫情影響企業了解如何運用互聯網機會（例如Digital Main Street ShopHERE, Ritual ONE, SkipTheDishes, Grant Programs）

下一步：

電郵我們：[msbc@markham.ca](mailto:msbc@markham.ca)

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登入我們網站了解詳情：[markham.ca/msbc](https://www.markham.ca/msbc)



# 新年快樂

Mayor Frank Scarpitti and Members of Council wish everyone a very happy Chinese New Year



[markham.ca](https://www.markham.ca)





# LOOKING AHEAD TO 2021 AND BEYOND

## 展望2021年及未來

By Mayor Dave Barrow 烈治文山市市長巴羅

**Richmond Hill has set a series of ambitious goals for the next two years that are intended to meet the needs of city residents and businesses while preparing for the challenges of the future.**

City Council recently endorsed four key priorities that they'll focus on through 2022, as we emerge from the effects of the pandemic. Those priorities include environmental protection, strengthening the economy, and encouraging a strong sense of belonging while improving how we get around the city.

We recognize the balance that needs to be achieved between the stewardship of our parks, wetlands and trails and our responsible economic growth goals.

As a result, our work on balancing 'growth and green' includes our Official Plan Update, the Parks Master Plan, Urban Forest Management Plan and our Comprehensive Zoning bylaw project.

We are also striving to keep tax increases below the cost of inflation and avoiding unnecessary expenditures. We know that a healthy Richmond Hill economy is essential

for business success.

Feedback from more than 800 residents told us that a strong sense of belonging not only defines Richmond Hill's past; it needs to be a key part of our city's future.

Residents and visitors should always feel welcome, whether they're shopping in the downtown core or visiting attractions like the David Dunlap Observatory or Lake Wilcox.

Finally, getting around the City is a priority, which is why we continue to focus on the Richmond Hill Centre and its multiple transportation connections, as well as improving transportation networks for cyclists and pedestrians.

While COVID-19 has made life very difficult for us over much of the last year, I'm encouraged by the progress that lies ahead.

I'd like to wish everyone a very happy new year and happy times ahead.

在疫情陰霾下，烈治文山市為今明兩年定下目標，讓商界有良好營商環境，市民安居樂業。這些優先目標包括保護環境、加強經濟、促進歸屬感和改善交通。



保護環境與爭取經濟發展之間需取得平衡，為此我們通過市府計劃、公園計劃、市區林木管理計劃和綜合地段規劃附例等措施，達至「增長與綠化」的平衡。

為保持良好營商環境，地稅方面盡量維持在通脹率以下，並且避免不必要開支。我們又從八百多名居民反映的意見中，明白居民歸屬感對市未來發展很重要。不論在市內購物或遊覽烈治文山David Dunlap天文台還是Wilcox湖，都希望能為民眾帶來親切感。

交通便利是發展重點，因此我們十分重視烈治文山市中心的交通配套，亦不斷改良市內自行車和行人道設施。

最後，我希望過去一年疫情帶來的各種困難即將過去，未來將會更好。

祝大家新年快樂，牛年進步。



**The Richmond Hill Economic Development team is committed to helping businesses establish and grow in our community.**

**Connect with us to find out how we can help your business.**

**The Smart Place for Business**

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[RichmondHill.ca/HelpforBusiness](https://RichmondHill.ca/HelpforBusiness)



# HAPPY CHINESE NEW YEAR!

## Working Together to Build a World-class City!

Vaughan by the numbers:



**CITY-BUILDING CONTINUES:** Since 2010, **\$13 billion** in building permits have been issued; \$678 million issued from Q1 to Q3 2020



The **NEW \$1.8-billion Cortellucci Vaughan Hospital** will be Vaughan's first hospital, the first new hospital built in York Region in more than 30 years and Canada's **FIRST** smart hospital.



**19,000**  
**BUSINESSES**  
employ more than  
**225,000**  
**PEOPLE** the  
largest economy in York Region

**97%**  
OF  
**VAUGHAN**  
**RESIDENTS** are  
**HAPPY** with the  
**QUALITY OF LIFE**

Vaughan is a city of choice and a place where people feel confident investing. From an established multi-modal transportation system to help people get around, state-of-the-art park amenities to foster outdoor activity, and a rapidly emerging downtown core with residential and mixed-use developments, these city-building projects contribute to Vaughan's ongoing success and are forging our path to a resourceful, resilient recovery. As we prepare to celebrate the Chinese New Year and welcome the Year of the Ox, I wish you peace, health and prosperity in 2021. **Gong Hei Fat Choy!**

City of Vaughan  
business services:  
[vaughanbusiness.ca](http://vaughanbusiness.ca)

Hon. Maurizio Bevilacqua, P.C.  
Mayor, City of Vaughan



 **vaughan**  
ECONOMIC & CULTURAL  
DEVELOPMENT



# Working Together to Build a World-class City!

## 共同努力打造 世界級城市

*The City of Vaughan recognizes the importance of protecting the health and safety of all residents, while ensuring the city continues to move forward. City-building throughout the global pandemic has not slowed down. The continuation of key infrastructure development projects is a vital part of Vaughan's COVID-19 reality. These developments will one day be the spaces where the community will gather, live, work and play after the virus has passed.*

### **Cortellucci Vaughan Hospital**

Long before the world had ever heard of COVID-19, the City of Vaughan began preparing for a future with healthcare at the heart of city-building. The new \$1.8-billion Cortellucci Vaughan Hospital will mark a series of firsts: Vaughan's first hospital, the first new hospital built in York Region in more than 30 years and Canada's first smart hospital. Its care delivery model embraces a connected health strategy that utilizes digital communications to provide quality healthcare both inside and outside the traditional hospital setting. It will open its doors on Feb. 7, marking the arrival of a new era of healthcare in Vaughan.

### **Vaughan Metropolitan Centre (VMC)**

Vaughan's emerging downtown core continues to attract significant opportunities for growth and investment – in fact, a submission was recently received for the development of three additional mixed-use developments in the VMC. To date, there are currently 31,996 residential units among all applications being processed representing a population of 63,352 residents at various stages of approval or construction. Seven residential towers are currently occupied for an estimated 2021 residential population of 6,500 people.

Work has been completed to advance engineering projects in the VMC, including the construction of a new trunk sanitary sewer along Interchange Way and Exchange Avenue corridors. The upgrades addressed wastewater capacity constraints in order to continue to support development and growth in the VMC. In addition to an update to the VMC Secondary Plan Review, the City has initiated a Transportation Master Plan, a Parks and Wayfinding Master Plan and has completed two road environmental assessment studies to build on and advance existing VMC cycling and pedestrian plans and policies. The studies will help improve connectivity between major areas, including transit stations, schools, commercial areas and residential areas.

From the onset of the global pandemic, the City of Vaughan has been ready, resilient and resourceful. The City remains committed to working with all levels of government to stand up for entrepreneurs and small-business owners while maintaining the competitiveness of the local economy throughout the global pandemic.

The City's Economic and Cultural Development department continues to offer advisory consultations via tele- or video-conference, email and phone. For information, additional resources or to book a consultation, visit [vaughanbusiness.ca](http://vaughanbusiness.ca).



一直向前邁進的旺市並未因疫情而緩步下來。市政府在注重居民健康安全同時，各項基礎建設工作依然繼續，為居民將來的工作、生活、聚會及娛樂空間努力。

### **Cortellucci旺市醫院**

在新冠病毒出現前，旺市已為未來的醫療服務作好準備，耗資18億元興建的Cortellucci旺市醫院，是旺市發展重中之重。這所於2月7日啟用的新醫院標誌多項第一：是旺市也是約克區30多年來首家新醫院，也是加拿大第一家智能醫院，採用數字技術為院內院外病人提供先進優質醫療服務，使旺市醫療服務進入新紀元。

### **旺市都會中心 (VMC)**

旺市都會中心雛型漸露，最近再收到一份發展三座商住大廈的申請，連同各項正在審核或已動工興建的項目，VMC將會有31,996個住宅單位，可容納居民人數達63,352。目前已有七座大廈開始入伙，居民人數將有6500人。

為VMC開展各項工程的前期工作已完成，包括沿Interchange Way和Exchange Avenue走廊鋪建新的大型排污渠道，提升VMC排污能力，以便將來發展。在VMC第二發展計劃更新之中，市政府提出交通總體規劃和公園及路標總體規劃，並完成兩項道路環境評估，為拓展VMC現有自行車道及行人徑做準備，以便將來更有效地連接主要區域、交通設施、學校、商業區和住宅區。

自從爆發全球病毒大流行後，旺市一直做好準備，資源充足，市政府與各級政府通力合作，為小商家及企業家發聲，維持本地經濟競爭能力。

旺市經濟及文化部門在大流行期間一直繼續提供諮詢服務，通過電話或視像會議、電郵和電話查詢，提供意見，如欲了解更多訊息和資源，或者預約諮詢，請瀏覽網站：[vaughanbusiness.ca](http://vaughanbusiness.ca)。



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# Ways to sustain your business through tough time

## 七步驟策劃渡過難關



**The Covid-19 pandemic is causing severe cash flow problems to a lot of business, with the small business the hardest hit. A senior business advisor from Business Development Bank of Canada has put up seven steps of sustaining business in the time of disruption.**

According to Alka Sood of BDC, the seven steps are: 1. Health and Security, 2. Communication Plan, 3. Reach out to Customers, 4. Reach out to Suppliers, 5. Evaluate Capacity and Resources, 6. Compile Cash Flow Plan, and, 7. Prepare for Recovery.

Start your recovery plan with the focus on the health of your employees, customers, and suppliers. Public health safety measures must be in place in offices and stores. Keep updating the employees and all related parties of the latest protocol is equally important. Your customers want to be assured that their orders are being taken care of despite the production plan might be delayed due to distancing restrictions. Through communications, you can have a better understanding of future orders status.

Pursuing outstanding payments from customers also helps the cash flow. A friendly follow-up reminder in an understanding tone helps maintaining good customers



■Allan Sum (left) and Harry Tsai started Natural Benefits during the pandemic crisis. Allan Sum (左) 和Harry Tsai合作開創新業務，疫情期間推出Natural Benefits冷榨果汁。

relationships.

In communicating with suppliers, you will learn more about their new delivery schedules and the possibility of negotiating a new payment term that can work for both sides.

Evaluate all resources on hand, review the operation and adjust workforce when necessary. When all these steps are taken, business owners will be able to forecast the cash flow for the coming months. Are cash inflows able to cover outflows?

Work with your accountant to analyze the cash flow forecast. A prediction of negative cash flow means you may need to plan for working capital loan. Keep the bankers' contacts on hand, you may need to arrange meetings with them. With sufficient working capital, you will be prepared for the recovery.

Not all businesses will get back to normal quick enough. One of MRVCBA members has started a new business during the crisis when his own business faced unprecedented disruption.

Allan Sum is the owner of a local travel agency, Mandarin Holidays, he leveraged his expertise in Asia and started a new business with his partner Harry Tsai. The new business, Natural Benefits, brings Taiwan's unrivaled fruits and vegetables to Canada via cold-pressed juices, helping Canadians to achieve a healthy lifestyle.

BDC advice can be found on their website: <https://www.bdc.ca/en/articles-tools/blog/covid-19-steps-to-sustain-your-business-through-disruption>

新冠病毒疫情令經濟活動大受滋擾，小型生意業者打擊尤甚。現金流是所有經營者最大挑戰，加拿大商業發展銀行 (BDC) 高級顧問 Alka Sood 建議企業可以採取七大步驟，幫助在疫情期間預測現金流狀況，好作準備。

這七大步驟包括：1. 健康與安全 2. 溝通計劃 3. 接觸客戶 4. 聯絡供應商 5. 評估資源及經營範圍 6. 制定現金流計劃 7. 準備復原。

最優先要注意是員工、客戶及供應商的健康與安全，確保工作場所或店舖有足夠防疫措施，確保所有人免受感染，並經常針對防疫措施的變更情況提供最新通報。

與客戶溝通時，除了向對方確保公司的防疫措施外，更需要令客戶安心其訂單正在進行中，不因生產或製作過程受防疫及人身距離要求限制而停頓。在溝通過程中，也能了解未來訂單的狀況。這時亦是跟進未收賬項的時候。切記以溫馨提示及諒解的語調溝通，以保持良好客戶關係。

供應商方面亦需溝通，以了解他們的供應及運送情況。如果可以的話，也能通過溝通研究一個雙方都能接受的新的結賬安排。

接下來要評估一下可以運用的資源及經營範圍，有需要時可能要調整人手安排。當這些都做好了，業務東主應該有足夠資訊策劃未來幾個月的現金流狀況，到底收入能否抵銷開支呢？

業者可以與會計師一起研究現金流狀況，若發現會出現資金短絀，業者應計劃與銀行商量貸款。有足夠的資金除可以應付眼下難關之外，對準備復原亦十分重要。

除了現金流外，業者亦可考慮開闢新途徑。本會會員假期旅遊的東主 Allan Sum 便是最佳例子。疫情使旅遊業務一落千丈，Allan 以其豐富的營商經驗，決定與合伙人 Harry Tsai 一起開創新業務 Natural Benefits，將台灣的健康冷榨果汁飲料引入加拿大市場，打出另一條生路。

有關 BDC 的七大步驟詳細建議可從 BDC 網站了解，網址見英文部分。

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# IT'S TIME

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# The best way to support a community is to be a part of it.

At the heart of every community, you'll find organizations fueled by committed people who are passionate about building a better future for us all. We are inspired by our friends at **Markham. Richmond Hill. Vaughan Chinese Business Association** and their continuous efforts to make a positive difference in our community.

Let's Make Someday Happen™



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**福**

*Gong Hei Fat Choi!*  
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