

Upcoming Events

Portuguese History and Heritage Month: Essay Contest Awards Ceremony

June 22, 2006 at 6:00 pm
Strachan Hall, 6 Oskin Ave,
Trinity College, University of
Toronto

Annual FPCBP Golf Tournament

June 26, 2006 at 6:45 am
Royal Ontario Golf Club, 6378
Trafalgar Road, Milton

Mayoral Debate

September 2006

European Business Club Hosted by FPCBP

October 17, 2006
Delta Chelsea Hotel, 33 Gerrard
St W, Toronto

25th Annual Scholarship Dinner

November 2006

25th Anniversary Extravaganza: Commemorative Magazine & Video Launch event

December 2006

Business Excellence Awards

February 10, 2007
Pearson Convention Centre,
2638 Steeles Ave, Brampton

Annual General Meeting

March 8, 2007

A Message from the Board of Directors

Dear Members,

The new Board of Directors recognizes that the Federation of Portuguese Canadian Business and Professionals (FPCBP) is an established organization with a solid record of community development. For the last 25 years, the Federation has fostered professionalism in the community and has organized memorable and distinguished events, programs and initiatives. We commend and wish to recognize the efforts of the Federation's past Presidents, Board of Directors and many volunteers, and would like to ask for your continued involvement, support and suggestions throughout this special year.

A FPCBP tem desde o passado mês de Março uma nova Direcção. Dando continuidade ao trabalho da anterior direcção, de que faziam parte a maioria dos actuais membros, a Federação tem procurado desenvolver actividades do interesse dos seus associados e do público em geral, ao mesmo tempo que permitam a angariação de fundos essencial para a sua própria subsistência.

Assim, e durante o mandato desta nova direcção a Federação organizou no mês de Março, um jantar em que foi convidado Richard Lyall, Presidente da RESCON, que teve oportunidade de falar sobre os desafios que a indústria da construção civil enfrentará na província do Ontário. Em Abril realizou-se um almoço em que os presentes tiveram oportunidade de ouvir e conviver com Brian Ashton Chair do Comité de candidatura de Toronto à organização da

Expo Mundial de 2015. Maio foi o mês do evento *Member Get A Member* e da promoção do nosso Concurso de Ensaios em celebração do Mês de História e Cultura Portuguesa.

Looking ahead, we're gearing up for a busy month in June. On June 6, FPCBP and ICEP – Portuguese Trade Commission will organize a networking event between the Portuguese Building Materials Industry and community businesses in the industry. The Awards Ceremony for the Portuguese History and Heritage Month Youth Essay Contest will take place on June 22 and the FPCBP Annual Golf Tournament is scheduled for June 26. For more information about these events, please visit our recently updated webpage at www.fpcbp.com.

What other events are we planning?!

June 22, 2006 – Portuguese History and Heritage Month Essay Contest Awards Ceremony @ Strachan Hall – Trinity College, University of Toronto; Keynote Speaker Michael Ignatieff, MP

June 26, 2006 – Golf Tournament at Royal Ontario Golf Club

September 2006 – Mayoral Debate (organized in collaboration with the Italian Canadian Chamber of Commerce)

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FPCBP Mission Statement

To promote business activity, foster professionalism, develop networking opportunities, enhance political visibility, encourage academic excellence and, as the representative voice, advocate the prominence of our members within and outside the Portuguese Canadian Business and Professional community.



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October 17, 2006 – European Business Club Hosted by FPCBP at the Delta Chelsea Hotel

November 2006 – 25th Annual Scholarship Dinner

December 2006 – 25th Anniversary Extravaganza: 25th Anniversary Commemorative Magazine and Video Launch event

February 10, 2007 – Business Excellence Awards at Pearson Convention Centre

March 8, 2007 – Annual General Meeting (AGM)

We're able to organize these events thanks to the generosity, vision and commitment of the community and many sponsors that have come forward to support us. We would like to take this opportunity to thank you for your continued support and above all ask you to consider getting involved with our organization. Let's work together to have another memorable year!

São de facto várias as actividades em que esta organização se encontra envolvida nos tempos mais próximos, daí o ape-

lo que a todos daqui lançamos para uma participação massiva. A pujança do movimento associativo de uma Comunidade, é muitas vezes tomada como um indicativo da pujança e força da Comunidade que representa. A Federação continua apostada, em ser um exemplo dessa pujança, como era ensejo dos seus fundadores há 25 Anos. Neste ano em que celebramos tão ilustre aniversário, contamos mais uma vez com os nossos associados e com a adesão em massa da Comunidade às nossas iniciativas.

A Direcção da FPCBP

EXPO 2015 em Toronto, um sonho para concretizar

A Federação dos Empresários e Profissionais Luso-Canadianos realizou no Europa Catering, em Toronto, uma sessão de esclarecimento sobre a pretendida EXPO'015 em Toronto, que teve como orador o Conselheiro Municipal e responsável Brian Ashton.

Brian Ashton falou do interesse de realizar a EXPO'015 em Toronto, anunciando que a proposta será enviada pelo Governo no presente mês de Maio e, a decisão, será dada em Maio de 2008.

Brian Ashton descreveu a importância para todos nós se conseguíssemos trazer a EXPO'015 para Toronto. Embora o custe ande à volta dos cinco (5) biliões de dólares, a verdade é que iria trazer até Toronto quarenta (40) milhões de visitantes, que cobririam as despesas, para além de outros benefícios. Serão precisos 400 hectares de terreno, já projectados, no Downsview Park, Portlands e Centre Island.

A EXPO'015 em Toronto, daria um impulso enorme ao desenvolvimento do comércio no Canadá e, intensificaria, o movimento de pessoas e comércio entre os EU e o Canadá.

Seria uma forma de dar novas oportunidades aos jovens, e gerações vindouras, na educação e no trabalho. Toronto EXPO'015, é um projecto com visão de mercado no futuro do mundo. A EXPO'015 ditará novas ideias, inovações,



Brian Ashton

e soluções.

Brian Ashton confia que S. Francisco da Califórnia não se candidate, para melhor lutarmos pela escolha de Toronto, tal como já se propuseram apoiar, Bruxelas, London, New York, Paris, Lisboa, Osaka e Xangai.

Toronto, uma cidade multifacetada e multicultural, merece ser reconhecida e, como tal, receber prioridade para realizar a EXPO'015.

Courtesy of The Portuguese Post

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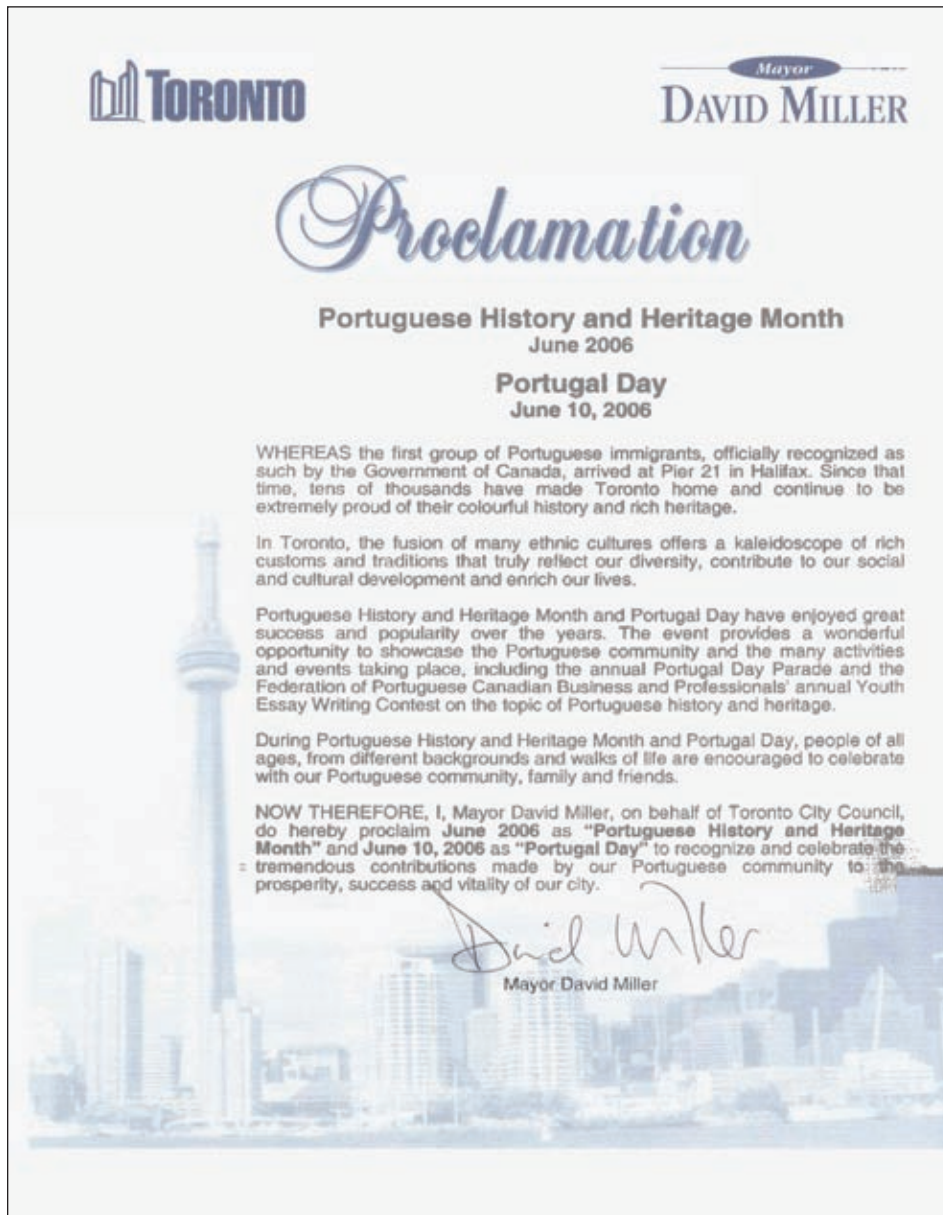
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Proclamation Portugal History and Heritage Month and Portugal Day



Toronto

Mayor
DAVID MILLER

Proclamation

Portuguese History and Heritage Month
June 2006

Portugal Day
June 10, 2006

WHEREAS the first group of Portuguese immigrants, officially recognized as such by the Government of Canada, arrived at Pier 21 in Halifax. Since that time, tens of thousands have made Toronto home and continue to be extremely proud of their colourful history and rich heritage.

In Toronto, the fusion of many ethnic cultures offers a kaleidoscope of rich customs and traditions that truly reflect our diversity, contribute to our social and cultural development and enrich our lives.

Portuguese History and Heritage Month and Portugal Day have enjoyed great success and popularity over the years. The event provides a wonderful opportunity to showcase the Portuguese community and the many activities and events taking place, including the annual Portugal Day Parade and the Federation of Portuguese Canadian Business and Professionals' annual Youth Essay Writing Contest on the topic of Portuguese history and heritage.

During Portuguese History and Heritage Month and Portugal Day, people of all ages, from different backgrounds and walks of life are encouraged to celebrate with our Portuguese community, family and friends.

NOW THEREFORE, I, Mayor David Miller, on behalf of Toronto City Council, do hereby proclaim June 2006 as "Portuguese History and Heritage Month" and June 10, 2006 as "Portugal Day" to recognize and celebrate the tremendous contributions made by our Portuguese community to the prosperity, success and vitality of our city.

David Miller
Mayor David Miller



As Mayor of Toronto, and on behalf of City Council and all Torontonians, I would like to thank the Portuguese community for the commitment and passion you have shown our city over the years. For the second year, I am pleased to recognize June 10 as Portugal Day and the month of June as Portuguese History and Heritage Month, in recognition of the many cultural and economic contributions made by Toronto's Portuguese community. You help make Toronto a better place for all its residents, and ensure that our diversity truly remains our greatest strength.

I would also like to congratulate the FPCBP on its 25th anniversary. A pillar in the Portuguese community and an important part of our city, I commend the FPCBP for the great work it does supporting young people and encouraging business and professionalism. Together, we can build strong, safe and vibrant neighbourhoods for everyone to enjoy.

Mayor David Miller
City of Toronto

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A FPCBP promoveu encontro sobre deportados

No âmbito das suas actividades, e reconhecendo que o sector da Construção é dos mais dinâmicos dentro da comunidade de empresários Luso-Canadianos, a FPCBP organizou uma sessão de informação subordinada ao tema, no Europa Catering.

O convidado da sessão, Richard Lyall, é o presidente da RESCON, uma Associação de Construtores que tem por missão promover o sector da construção residencial.



Richard Lyall, RESCON President



Networking at the FPCBP March Business Forum

A conferência, intitulada "The Challenges Facing The GTA Development and Building Industry – What Must Happen to Ensure Future Development and Success", constituiu um momento importante para todos os que participaram e estão envolvidos no sector.

O orador, Richard Lyall, debruçou-se sobre o problema dos deportados, em particular dos portugueses, insistindo na tecla da injustiça em relação ao processo, salientando que é preciso fazer algo de imediato para atenuar a gravidade da situação. Referiu que, "dentro de seis meses,

o Governo do Canadá vai pedir para que aqueles que mandou embora, regressem rapidamente. Quando os trabalhos da construção entrarem no seu ponto mais alto, e sem mão-de-obra que chegue, o Governo vai com certeza reconsiderar e abrir as portas a quem tanto precisa! Espero que não seja tarde demais!"

O diálogo sobre deportações e falta de mão-de-obra prosseguiu entre os responsáveis presentes. Qual será a solução?

Courtesy of The Portuguese Post



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PORTUGAL – CANADA: Working towards closer ties

ICEP Portugal, known in Canada as the Portuguese Trade and Tourism Commission, is the primary government agency responsible for the promotion of Portuguese companies, brands, products and services in the Canadian market, as well as the positioning of Portugal in general as an important market for foreign investment and a key destination for Canadian tourists. ICEP Portugal is an integral part of the Ministry of the Economy and Innovation and has a network of over 40 Delegations and offices spread around the world.

The Trade and Tourism Commission has offices in Toronto and Montreal; half of the staff members work on export promotion, export facilitation, and new business and investment development; and the other half focus exclusively on Tourism and Travel, both from an industry and media perspective.

The Trade Department carries out a wide variety of tasks in the pursuit of these goals, including producing market studies and researching key legislative and regulatory matters, identifying new business opportunities for Portuguese companies, and arranging and accompanying suppliers to meetings with potential importers. In addition, we also create and execute a large number of product specific marketing programs, either on its own or with key stakeholders and industry partners in both Portugal and Canada.

In the case of wine promotion, the strategy in the last few years has focused primarily on increasing the visibility of Portuguese wine and winemakers to key industry professionals, while at the same time working to reach out to a broader and more varied consumer market. Working with a number of different regional and industry associations, such as ViniPortugal, the Port and Douro Wine Institute and the Group of 7, has given us the chance to organize a number of different events in key markets such as Toronto, Montreal, Calgary and Vancouver, including our annual Portugal Wine Tasting (that this year hosted more than 400 trade professionals in both Toronto and Montreal). In addition, the Trade Commission also participates in larger Canadian Trade and Consumer Shows, including Le Salon de Vins in Montreal and the Toronto Wine and Cheese Show, the largest show of its kind in Canada with over 35,000 visitors.

Educational trips to Portugal for press, sommeliers and wine buyers are another component of our marketing mix, one which can translate directly into positive coverage in the media and an increase in Portuguese wines on the shelves and on restaurant lists. Overall, we have witnessed a significant increase in not only the quantity of Portuguese wine sold in the Canadian market, but a qualitative one as well, as more quality, niche producers enter

the market.

On the building materials front, we are organizing the first trade mission of Portuguese companies to Canada. The mission will take place in June and will cover both the Ontario and Quebec markets. Overall there will be a focus on three major areas: ceramic and stone flooring products, bathroom fixtures and accessories, and cork for flooring, underlay and insulation. By facilitating contacts within the Portuguese Community (working in close partnership with the Federation of Portuguese Canadian Business and Professionals) and the Canadian industry at large, we aim to increase the presence of Portuguese companies and products in the market, and significantly increase exports to Canada.

In 2005, the total value of Portuguese exports to Canada was over \$300 million Canadian, an increase of 5% over the previous year and more than 15% since 2002. The primary products are wine, accounting for over 14% of the total, followed by cork and cork-related products, footwear, housewares, food products and building materials.

Another important role of the Trade Commission is one of working towards bridging the gap between Canadian and Portuguese companies and professionals and serving as a conduit to bring together stakeholders on both sides of the Atlantic who have compatible interests. Business Federations, Chambers of Commerce and Industry Associations are perfect examples of organizations that can serve as important and effective partners.

But that is not all. We also promote Canadian investment as well as Canadian Tourism in Portugal. In this last area, our staff is in permanent contact with travel agents and tour operators to monitor how the current operations to Portugal are developing and what the needs are at each moment, so that the different operations are strengthened and enlarged, and more Canadians are able to visit Portugal.

At this time, most Canadians travelling to Portugal go to the Algarve for long stays during the harsh Canadian winter months. They tend to be over 55 and stay up to eight weeks, mainly in southern Portugal. Although this is an important market segment, the Tourism Department is also actively working towards diversifying the customer base, by targeting younger tourists, golfers and conference and incentive business travelers. To help with these promotions and increase tourist flows, our office regularly organizes press and educational trips for journalists, travel agents and



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tour operators. Another marketing tool is Portugal's continued presence in the most important industry shows, including the Toronto Travel and Leisure Show.

In the area of foreign investment, our attention goes to sectors such as manufacturing, hotel/leisure industry, biotechnology, IT (information & technology), forestry, pulp and paper. We also realize that Portugal not only enjoys a strategic position within the European Union, but it is also a gateway to large markets with whom it shares long-standing cultural and linguistic ties, such as Brazil and Angola, and this is an important element that adds value to Portugal's competitiveness.

In conclusion, there is no doubt that

there are still significant challenges ahead in meeting all our goals and objectives and of bringing our message to not only traditional markets in Ontario and Quebec, but also to dynamic new markets such as Alberta and British Colombia.

Portugal is a country whose goals in many ways resemble Canada's: an international, outward looking trading nation whose strategies are focused on export-led growth and attracting significant foreign investment. This is the Portugal that we want to introduce in greater detail to the Canadian business and investment community in general, and to the Luso-Canadian community in particular. Portugal is a modern, dynamic country embracing the latest hi-tech developments, boasting a modern infrastructure and armed with a new crop of aggressive

entrepreneurial leaders that are taking aim at joining the first rank of the global business elite.

To learn more about traveling to Portugal, please visit our webpage at www.visitportugal.com. To receive information about doing business with Portugal, as well as information about Portuguese companies and products, please do not hesitate to contact us:

Portuguese Trade and Tourism Commission
60 Bloor Street West, # 1005
Toronto, ON M4W 3B8
T: 416 921 4925
F: 416 921 1353
Email: icep.toronto@icep.pt

By Luis Moura

Looking for Commercial Financing for your Business? Take the Right Approach

If you ask companies who were unsuccessful in obtaining business financing why they were unsuccessful, there will undoubtedly be many reasons given. The truth is many unsuccessful loan applicants could have been successful. The most common explanation from companies who were not approved for a commercial loan is: "the Bank does not understand our business." This is likely quite true. When the Banker first meets you, they may not have a full understanding of your business, and they will never understand your business well enough to help you if they are not provided with the right information. When a Banker questions you about your business during an interview it is not

because they are being difficult, don't trust you or are looking for reasons to not approve your financing. In fact, commercial lenders who ask questions or ask for more information are doing so because they are interested in lending to you. The more questions asked during the interview, the more likely the commercial lender is interested in lending to you because they are trying to understand your business.

Prepare a brief presentation for your Bank when applying for

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Social Functions Corporate Functions



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a commercial loan. For banks, it is helpful when a company representative can explain who they are and what they do, without a lot of technical jargon or a long monologue. Explain what industry you are in, how long you have been in business, how you earn your revenue, bill customers, pay suppliers and what your major expenses are.

In addition, tell your banker which customers are important to you, who your competitors are and how you compete with them. For example, you may have a price advantage on your competitors, a patent on a unique product, a brand name, or a contract in place assuring you of sales or cost of goods at set prices. Finally, explain how the funds you are requesting for your company will be used. So, if the Bank does not understand your business, is it their fault? Maybe, but you can help your lender understand.

There is a minimum amount of financial reporting Banks need for most loan requests: (1) review engagement accountant prepared financial statements, (2) an aged accounts payable and receivable listing, (3) year-to-date internal financial statements and (4) financial projections.

Review engagement financial statements help a Bank evaluate a company's ability to service debt, evaluate if leverage is reasonable and determine how strong your company's liquidity position is. If there are concerns, a good commercial lender will advise you of the issues that need to be addressed to approve your loan.

An aged accounts payable and accounts receivable listing will indicate how quickly you pay your suppliers and how quickly your customers pay you. Furthermore, the Bank is able to take the account listings and advise you how large an operating line you may qualify for. A commercial lender may also be open to

financing your inventory; therefore, be prepared to provide an inventory list.

Given that accountant prepared financial statements are usually prepared at fiscal year end only, the Bank may ask about your year-to-date performance. Provide an internal balance sheet and income statement with your loan application.

Financial projections give you credibility on two fronts. First, they build the case for your loan by clearly outlining how the Bank's funds will be used. Second, they provide the Bank with confidence that you have a strategy and logical business plan. Projections should include explanations and assumptions to support why they are reasonable.

In some instances, a lender may need some additional information. This may include resumes from key members of management references from suppliers and/or customers, personal net worth statements/tax returns from the business owners, property or equipment appraisals, customer contracts and any marketing material your company may have. Offer to provide the lender with a tour of your office, warehouse or manufacturing plant.

A good relationship with your commercial lender can be just as valuable as a good relationship with your accountant or lawyer. If a lender did not approve your commercial loan request, don't despair; there is a possibility that the lender just did not have the right information and does not know it exists. Improve your odds of success by preparing yourself to help your Bank understand your business so that they in turn can help you.

The opinions expressed in this article are solely those of the writer and do not necessarily represent the views of the FPCBP or any other party.

By Jack Borges

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Training Programs Help Meet Skills Demand through Expertise of Newcomers

The McGuinty government announced a \$3.8 million investment to help Ottawa newcomers work in more than 20 trades and professions. The professions range from health care to teaching and agriculture.

This investment will benefit more than 265 newcomers in seven bridge training programs that will provide skill development, language training, exam preparation and mentoring. Ottawa is the second most popular destination for newcomers after the GTA. On average 6,000 newcomers arrive in Ottawa each year, and of those 500 are in a regulated profession or skilled trade. The OCC commends the government for continuing to address the skilled labour shortage in Ontario.

Chamber Priorities Addressed in 2006-07 Federal Budget

The Harper Government has addressed some major priorities of the Ontario business community, including tax cuts, fiscal imbalance, border issues and the skilled trades shortage.

"We are thrilled to see this government step up to the plate to address the issues of concern to our members," said Len Crispino, President and CEO of the Ontario Chamber of Commerce (OCC). "This budget will help to improve the competitiveness of this province and of our members."

In pre-budget consultations and specific meetings with the government the OCC outlined specific concerns, including: more investment in border infrastructure and security; investments and incentives for employers and employees

addressing the skilled trades shortage; restoring fairness to the fiscal transfer programs between the provinces and the federal government; and, the elimination of the job-killing capital tax.

"We've seen the government take a business-like approach to budgeting," said Crispino. "This is clearly a recognition that businesses – not government – create prosperity in Canada."

The OCC has committed to continuing to work with the federal government as it explores possible remedies for the fiscal imbalance and the transfer programs to the provinces.

The full OCC pre-budget submission to the Federal Finance Minister can be found on the OCC website.

Government Sends Right Signals - 2006 Provincial Budget

The provincial government has sent an important signal to Ontario businesses by quickening the elimination of the job-killing capital tax, by maintaining a focused spending and by investing in building our next generation workforce and by creating a coordinating body for transit in the golden horseshoe.

"We're pleased the government has listened to our advice and has begun to address some of our key policies in this budget," said Len Crispino, President and CEO of the Ontario Chamber of Commerce. "This budget will improve Ontario's competitive position."

The OCC has told the government that more should be done to coordinate tax policies with the federal government, including harmonizing the Goods and Services Tax and the provincial Retail Sales Tax, in addition to continue to move forward on previously committed efforts to merge corporate tax collection between levels of government.

The budget restated the government's commitment to addressing Ontario's troubled border crossings, and its willingness to invest in key infrastructure - particularly in northern communities.

"We know that having dependable roads and bridges goes hand-in-hand with a robust economy," said Crispino. "Border, urban and Northern communities will all benefit from this government's focus on improving infrastructure."

The creation of a Greater Toronto Transportation Authority was also a key recommendation from the OCC and its membership. The OCC is looking for the government to move quickly to draft legislation and regulations and provide the mandate for this new body.

On building Ontario's next-generation workforce, the OCC is pleased to see the government moving forward to address the issue both through immigration and through new opportunities for apprenticeship programs.

"A vibrant and diverse workforce is critical to Ontario's success," said Crispino. "Our future depends on today's young people developing the skills they need to build prosperity for Ontario."

The OCC will continue to work with the government to eliminate the deficit, better focus spending on key priorities and reduce disincentives to business investment.

The OCC represents over 57,000 businesses through 160 local Chambers of Commerce and Boards of Trade, and has been the business advocate of choice since 1911. Its advocacy and policy initiatives focus on six areas key to the economic well-being of the province: health; education; energy; finance & taxation; transportation & infrastructure; and border issues.

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Register for the FPCBP Annual Golf Tournament Today

Reserve your tickets today for the FPCBP Annual Golf Tournament on Monday, June 26, at the prestigious Royal Ontario Golf Club, located at 6378 Trafalgar Road, (Close to Britannia Road West), one of Ontario's newest courses.

The tournament starts with a delicious continental breakfast at 6:45 am at the Royal Ontario Golf Club. At 8:00 am there

will be a Shotgun Start. At 2:00 pm enjoy a refreshing drink, compliments of the FPCBP, followed by an appetizing lunch at the Portuguese Cultural Centre of Mississauga at 53 Queen St. North (Mississauga Road and Britannia Road West). This is a 144 Player Shotgun Tournament and tickets are being sold on a first come first serve basis. So complete the registration form today to reserve your space and return it to our of-

fice by fax (416) 537-9706, mail or e-mail info@fpcbp.com.

We hope to see you at the Tournament.

The Golf Committee:

*Avelino Fonseca (Chairperson),
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Kelly Da Fonseca, Joe Pinto, Paul Silva*

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Telephone: _____ Fax: _____ Email: _____

☐ **Donate a gift.** I will arrange with the FPCBP to deliver my prize prior to Tournament Day (by June 26th, 2005)

Name of golf participant(s):

1) _____	1) _____
2) _____	2) _____
3) _____	3) _____
4) _____	4) _____

Method of payment:

☐ Cheque (make cheque payable to FPCBP)

☐ Credit Card #: _____ Exp. Date: _____

Name on credit card: _____ Signature: _____

☐ Send an invoice to the above contact information Signature: _____

Please mail or fax this form to FPCBP, 722 College St., Suite 301, Toronto, ON M6G 1C4
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