October 2015

FILE REPORT 15 - 10

Thompson Region Division of Family Practice

Family Practice Succession Planning

Supporting Resources for Template 2.0

Thompson Region
Division of Family Practice
A GPSC initiative

A GP for Me

Acknowledgment

The Thompson Region Division of Family Practice would like to thank the Succession Working group including Dr. Bruce Newmarch and Dr. Allison Chung for their work and guidance into the design and creation of the Family Practice Template and Resources. In addition, many thanks goes to our contributors including Kootenay Boundary Division of Family Practice, Venture Kamloops, Practice Support Program, Fulton & Company, BDO, MD Management, Interior Health Authority, and the support through the Ministry of Health, GPSC and doctors of BC for making this document possible.

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Practice Overview

Practice Manual template https://www.divisionsbc.ca/south-island/practicemanual

Practice Manual Editing Guide https://www.divisionsbc.ca/south-island/practicemanual

Retirement Planning Recommedation: A Checklist for Closing Your Practice > See guide

Winding Down a Practice https://www.oma.org/resources/documents/windingdownapractice.pdf

PSP – EMR tips > See guide

Recruitment

Identifying the need > See guide

Marketing and Advertising > See guide

Site Services > See guide

Negotiations > See guide

Retention > See guide

New to Canada tips and tricks – IMGs http://www.welcomemap.ca/

Welcome materials and training – IMGs http://www.welcomemat.ca/

Business

TRDoFP Succession Workshop Workbook – Local Professionals tips and tricks > See guide

RBC Business Succession Planning: Your Guide to Success http://www.rbcroyalbank.com/commercial/succession/

Business succession (BMO) http://www.bmo.com/pdf/Exitti20Options.pdf

http://www.bmo.com/privatebanking/what-we-do/banking/services/wealth-planning/succession-planning

CIBC – Succession planning https://www.cibc.com/ca/small-business/extra/succession-planning.html

BDO transition financing http://www.bdo.ca/en/Services/Tax/Domestic-Tax/pages/Trust-Estate-and-Succession-Planning.aspx

OpportunitiesBC https://tools.britishcolumbia.ca/Buy/Opportunity%20Profiles/Pages/OpportunitiesBC.aspx

The Provincial Nominee Program http://www.welcomebc.ca/Immigrate/About-the-BC-PNP.aspx

Interpretation Guideline -- BC Employment Standards Act and Regulations http://www.labour.gov.bc.ca/esb/igm/igm-toc.htm

Employment Standards -- Contact Information http://www.labour.gov.bc.ca/esb/information.htm

BC College of Physicians and Surgeons

Withdrawal of Physician Services https://www.cpsbc.ca/files/pdf/PSG-Withdrawal-of-Physician-Services.pdf

Ending the Patient Physician Relationship https://www.cpsbc.ca/files/pdf/PSG-Ending-the-Patient-Physician-Relationship.pdf

Leaving Practice https://www.cpsbc.ca/files/pdf/PSG-Leaving-Practice.pdf

Practice Support Program

Vancouver Coastal Health
Promoting wellness. Ensuring care.

Retirement Planning Recommendation: A Checklist for Closing Your Practice

Estimated Clinic Closure Date: ______________________

24 months before closure:

Office space:

Group Practice:

- ☐ Review agreement to determine the notice required
- ☐ Do shares need to be transferred to another physician
- ☐ Group practice without an agreement-give notice to your partners/associates

Solo Practice:

- ☐ Review lease
- ☐ If owned: Advertise to sell your practice by word of mouth, hiring a broker, or advertising
- ☐ Consider locum support or Physician take over your practice

18 months before closure:

Practice Panel:

- ☐ Review list of all active patients who will require more notification to ensure continuity of care:
    - Chronic Disease
    - Complex Care
    - Mother and baby Dyads
    - Frail /Elderly
    - Mental Health and Addictions
    - Immigrants/newcomers

- ☐ Create a patient registry for the list of patients above (see Appendix A for EMR see Appendix B for paper based)

12 months before closure:

Legal and financial:

- ☐ Contact your lawyer and accountant about closure

- ☐ Inform financial institutions of your practice closure
- ☐ Notify your insurance companies

6 months before closure:

Medical records:

Paper:

- ☐ Arrange for safe storage for both paper and electronic medical records
- ☐ Notify the College of the location of the patient records and how they can be accessed
- ☐ Determine the correct amount of time your medical records should be stored. Refer to College of Physicians and Surgeons of BC for more information. For B.C "medical records must be retained for a minimum period of sixteen years from either the date of the last entry or from the age of majority, whichever is later, except as otherwise required by law" (College of Physicians and Surgeons of British Columbia, September 2014)

Electronic Medical Record (EMR):

Contact the computer software vendor to:

- ☐ To cancel the contractual obligations
- ☐ Get assistance on how to maintain patient confidentiality of the medical records on the system

Clinic Documents:

- ☐ Check with your lawyer and accountant to determine storage requirements for clinic documents (employment records, tax records, legal documents, financial records, etc)

Staff:

- ☐ Notify employees of practice closure-stagger staff dismissal

Patients:

- ☐ Prepare notification to patients listing the closing date and reasons for closing

- ☐ Assist out of city patients to find a new physician

Other:

- ☐ Identify other professional dues and cancel

3 months before closure:

Notification:

- ☐ If possible, discuss departure date with patients in person
- ☐ Send notification letter to patients listing the closing date, reason for closing, and how they can access copies of their medical records. Introduce a new physician who is taking over the practice if applicable. (see Appendix C for sample letter)
- ☐ Keep a copy of the notification in each patient's medical records
- ☐ Place visible signage in the waiting room
- ☐ Place an advertisement in local paper about office closure
- ☐ Prepare office staff to be prepared to inform patients and answer any questions
- ☐ Inform colleagues and referring physicians
- ☐ Notify Canadian Medical Protective Association, hospitals, BC Cancer Agency, MSP, the College of Physicians and Surgeons of BC, etc.
- ☐ Others to notify ____

Office equipment/furniture/suppliers

- ☐ Locate sources to sell office equipment and furniture if there is no replacement
- ☐ Inform all suppliers of practice closure
- ☐ Request final statements from suppliers to close account

Utilities

- ☐ Inform utility service providers of the day you wish to discontinue service

Medications

- ☐ Dispose of prescription drugs and medications using guidelines

Financials

- ☐ Process accounts receivable to collect money owed to you
- ☐ Keep bank accounts open for 60-90 days after closure for any final bills

Mail:

- ☐ File a change of address to a P.O box or redirect your mail to another address

Appendix A: Creating a patient Registry Using an EMR

Where do you start?

Step 1: Identify patient population by using key indicators. Clinic or Primary Care Provider & ICD9 Codes Service Codes Medication Lab Results Demographics You can also identify patients during chart review and then go ahead and add the condition to the patient's medical summary as a coded entry (problem list; disease registry; clinical details etc.)

Step 2: Generate a report based on the identified criteria:
For example: To pull all of Dr. Xanadu's diabetic patients, he could choose the following search criteria:
Dr. Xanadu + patients with a 250 in problem summary

Step 3: To keep an updated registry, each newly identified patient should be coded accordingly.

Foot Note: Non EMR practices can create their registries using tools e.g. Excel

Practice Support Program

Vancouver CoastalHealth
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Appendix B: Creating a Patient Registry for Paper Based Offices

Where do you start?

Step 1: Refer to your Physician Patient Profile Report you received from the Ministry (Request form attached) or log in to your DOCTOR'S OF BC account and access your mini profile.

Step 2: Build a Registry

- Do a search for the appropriate billed codes (eg. 250 for Diabetes)
- Create a list of patients; this list can be saved on your computer (ie. excel/word) or saved in a binder
- Assess the list to see if the patients on it have that condition as part of their problem list
- Check to see if you have a flow sheet in their chart
- Check to see if they have been seen at least 2 times in the past year
- If they have been seen two times in the past year you can bill the incentive fee above for their care
- Make sure to add to the list every time you get a pt with a new diagnosis

Step 3: Suggestions for setting up your paper chart

- Flow sheets can be a different color for easy access
- You can place a sticker on the chart to remind your staff to have the flow sheet prepared with date and Ht, wt, etc

Resources:

Medical Records Management Companies:

B.C. Records Management Services
http://www.bcrms.com/active-file-management/

Med Records
http://medrecords.ca/

RSRS: Record Solutions
http://www.recordsolutions.ca/services/record-storage/

Online:

http://www.recordsolutions.ca/services/medical-practice-closure/

https://www.cmpa-acpm.ca/home;jsessionid=B0CB0AB3F7510FCFE7F70BB810CA8750

https://www.cpsbc.ca/

https://www.doctorsofbc.ca/

http://sgp.bc.ca/

http://docudavit.com/doctors/closing-your-medical-practice/?gclid=CPXR2sPK3cUCFYWVfgodGH4AbA

ARCHIVING/DESTROYING MEDICAL RECORDS FAQ

I'm retiring. What should I do with my old records?

Consult and follow the guidelines as outlined by the College of Physicians and Surgeons of BC. These guidelines can be found on the College's website:
https://www.cpsbc.ca/content/standards-and-guidelines
The College has specific guidelines on medical records and leaving a practice:

- Medical records guidelines: https://www.cpsbc.ca/files/pdf/PSG-Medical-Records.pdf
- Leaving Practice guidelines: https://www.cpsbc.ca/files/pdf/PSG-Leaving-Practice.pdf

Other references:

- CMPA electronic records handbook https://www.cmpa-acpm.ca/-/electronic-records-handbook
- Doctors of BC Privacy Toolkit – Protecting Personal Information when Leaving a Medical Practice https://www.doctorsofbc.ca/sites/default/files/protecting_personal_info_when_leaving_a_medical_practice.pdf

Below are some recommendations on archiving medical records:

- The physician's decision on which archiving method to use can be affected by a number of factors including price point, physician's time, and physician's needs for the data.
- The physician needs to make final decision on which chart storage to choose. Options can include;
  - storing paper charts in a rental facility or other type of facility
  - scanning to PDF or into EMR by hiring an accepted individual or company
  - storing electronic files on an external hard drive or other storage device
- The physician should consider and investigate security measure options for all chart storage methods.

Below are some recommendations for destroying medical records:

- Physicians should engage an accredited service to destroy records
- Avoid re-using, selling or giving away storage devices that contain or formerly contained patient information
- Reference – Doctors' of BC Privacy Toolkit - Secure Destruction of Personal Information: https://www.doctorsofbc.ca/sites/default/files/secure_destruction_of_personal_info.pdf

Is there any funding through Doctors of BC to help with storing or destroying my medical records?

There is no funding available for chart storage, scanning of charts into EMR, or destruction of medical records through Doctors of BC. There are many private companies that offer this type of service.

MOVING YOUR OFFICE WITH EMR

I'm moving offices. What do I need to do?

- Contact your vendor as soon as you are considering a move to allow plenty of time for your EMR vendor to prepare for your move
- Contact your new EMR vendor about the move to determine what they may need from you
- Begin cleaning up as much of your old chart data, i.e., identify inactive patients; consider and discuss conversion costs; ask for quotes from new and old EMR vendors
- Discuss expectations around data conversion with your new and old EMR vendors to understand "final results" of the data that is transferred;
- Discuss accessing old records (those not transferred to your new EMR) from previous EMR vendor; determine the costs and ask for quotes
- What does your current EMR vendor need?
  - How much lead time would they like?
  - Do they need to have any information about new office/EMR?
  - Requirements different from same EMR to same EMR vs to different EMR?
- What does your new EMR vendor need?
  - How much lead time?
  - Does training need to be scheduled?
  - Any information about your old office/EMR?

Can my previous and new EMR vendors charge for converting my data?

Yes. The physician should discuss conversion costs with their vendor(s) and ask the vendors to provide written quotes for this work.

I'm moving to a new EMR but need to access records from my old EMR.

The physician should discuss with their old EMR vendor on how you will be able to access previous records and also if there is any cost associated. The physician should ask the EMR vendor to provide a written quote for this access.

I've moved offices months ago and am still waiting for my patient data from my previous EMR! Please help!

If a physician arranges for the creation of a PDF of old records, this PDF can only be created once the physician leaves the old clinic. Further export of the information into a PDF often occurs after hours to avoid slowdown within the clinic so this can increase the time required for the vendor to complete the PDF. In the interim, consider asking your vendor about interim options, e.g., is remote access to the old EMR possible?

Thompson Region
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A GPSC initiative

FAMILY PRACTICE RECRUITMENT RESOURCE FOR THE THOMPSON REGION:

Created by: Christine Matuschewski, Project Lead

On behalf of the Thompson Region Division of Family Practice

March 2015

Recruitment

You have identified the need to recruit a successor, and the next step is creating a plan utilizing the resources that will most effectively support your efforts. There are four areas to consider when creating your recruitment plan:

1. Identifying the need
2. Marketing and advertising
3. Site services
4. Negotiations

Identifying the need

You have decided that you would like to recruit a successor. You will need to consider the current practice, what will be most attractive to your target market, and how you can market your opportunity to optimize your success in finding someone. To identify what the current opportunity is, you can complete the practice manual. The practice manual will provide you a picture of what the job is now and will allow you to have all of the information regarding your opportunity in one resource. You may already have a good idea of what trends are appealing to new candidates and this well help you determine what to emphasize; some considerations include panel size, schedule, demographics of patients, and others. If you are unsure or would like to discuss further, please connect with the TRDFP Project Lead - Recruitment.

Marketing and advertising

Marketing and advertising are methods of announcing your opportunity to your target market to create enough curiosity for an interested candidate to make contact with you. The following four topics will enable you to utilize resources available to you most effectively.

1. Creating your practice description.
2. Marketing and advertising resources.
3. Connecting with the candidate.
4. Networking.

Creating your practice description

Your practice description will outline the opportunity to potential candidates. The practice description gives the candidate a picture of the job and environment. It is important to accurately represent the opportunity in your practice description. Identifying positive aspects such as a highly collegial group, inter-disciplinary team approach, new equipment, electronic medical records, great specialist support, regular local CME, etc. will help set the stage for what it would be like to work in your environment. Please visit the familypracticekamloopsarea.ca or https://www.healthmatchbc.org/ website for examples of other current postings.

Marketing and Advertising

There are a number of organizations and individuals that will help market and advertise your opportunity at no cost to you. Please connect with the TRDFP Project Lead - Recruitment to receive a current list of available resources to post your information. In addition, the TRDFP Project Lead - Recruitment can ensure that your opportunity is posted and shared with appropriate websites, universities, and events.

Some additional marketing resources that have fees attached are the Medical Journals, locums.ca, job boards, social media, and others.

As a member of the TRDFP, you can attend events to market local opportunities. If you have a keen interest in attending events to help market local opportunities, please contact the TRDFP Project Lead – Recruitment for more information.

Connecting with candidates

Most physician candidates consider multiple communities in their job search, there are a number of reasons that influence why a physician will choose one community over another. Candidates connect best to colleagues who get back to them quickly and who convey a genuine interest in their personal practice needs. Physicians can significantly enhance recruitment by developing a relationship with a candidate throughout the recruitment process. This relationship will involve direct contact with the physician, responding to queries, conducting a site visit, helping the new physician's family connect in the community, and following-up. Physicians understand that they will work hard in almost any practice setting — it is the lifestyle opportunities in the time after work that will also attract a physician, their spouse, and family.

Site visit

The existing relationship you have built and the length of time they will be visiting will determine the information you choose to share with the candidate and spouse. Consider their interests and engage community partners. There are two areas that you can consider when helping set the schedule for your visitor:

1. Professional Needs
2. Personal Needs

Their professional needs could include desired practice layout, scope of practice, specific interests, mentoring, call-groups, CME, and others that will enable the new GP to be successful during their transition and into future practice.

Personal and family needs have proven to be a large determinant in the length of stay and general satisfaction of the new GP in a community. Considering the personal needs of the family including spousal employment, activities, children's ages and needs, interests and special considerations will increase the likelihood of an accepted job offer as well as long-term sustainability. To help guide your discussion, please see the attached Visiting Physician Questionnaire.

The TRDFP has informal partners who can provide spousal employment, connections to recreation programs, and other opportunities that may help the candidate make the decision to take on your opportunity.

Negotiations

Some quick tips for negotiating:

1. Understand the other persons needs and wants
2. Strive for a win/win
3. Don't be afraid to give the first number
4. Listen
5. Clarify
6. Problem solve
7. Make a call to action
8. Don't make assumptions
9. Summarize

VISITING PHYSICIAN QUESTIONNAIRE

DATE PHYSICIAN NAME:

The following questions have been gathered to help guide your conversation in building a relationship with your candidate to ensure you are providing the information that is important to the candidate to make a decision to accept your opportunity and move to your community.

The following questions are NOT all encompassing, but rather a start in helping to get to know the needs of the physician. These questions are a suggestion and support meant to be a helpful start to your building a relationship.

Practice and site visit questions:

- ❑ Have you visited our website?
- ❑ Have you been in touch with any other physicians from the community?
- ❑ Have you made a prior commitment to work in a practice in our community already?
- ❑ If yes, would it be okay for the Division to contact that practice to confirm that there is a pre-existing understanding or assumption that they would work for that practice?
- ❑ What specific practices are you interested in doing a tour of?
- ❑ Do you have any specific areas of interest?
- ❑ Would you like to go see the specialty sites for example the TRFO clinic or Kings Street Mental Health?
- ❑ Would you like to do a tour of the Emergency departments in Merritt, Ashcroft, Barriere and Chase?

Spouse questions:

- ❑ Do you have a spouse that will be looking for work?
- ❑ What are their interests?
- ❑ Can we connect them with our contacts in the community to help in the search?

Personal questions:

- ❑ Do you have a family?
- ❑ Are you interested in looking at the different schools?
- ❑ What do you like doing? Hobbies, sports, events, restaurants, or group activities?
- ❑ Is a tour of the city something you would like to do while you are visiting?
- ❑ Can I organize some activities with the local physicians who have common interests?

Recruitment

Physician recruitment can be a lengthy process but the reward is a successful recruitment. The challenge then becomes how to keep the physician engaged to achieve long-term recruitment and retention. A new physician's first few weeks and how they integrate into the practice and community can have a significant impact on their long-term success and likelihood of them staying.

Building a professional and personal network will enable the physician to more easily meet their professional and personal needs. You can help facilitate building relationships in the following ways:

- Host a welcome dinner
- Invite them to social events/gatherings
- Connect their families with activities and groups of common interest

Finding a few people in the community who can act in a mentoring role to the new physician and his/her family can be highly effective in supporting the new family as they settle into the community. Don't underestimate the positive effects of saying, "give me a call if you have any questions".

Most new physicians have been trained to work in a collaborative model where the doctor is one member of a team, and there is support available from other physicians and other types of interdisciplinary health care providers. By facilitating connections and these kinds of relationships in your office and community you can help foster increased satisfaction from the new physician. Contact the TRDFP – Project Lead for a list of contacts to provide:

- Division membership
- Orientation to referral services with community programs
- CME connections
- Others
- Hospital tour
- Practice support program (PSP)
- Call-groups
- Privileges

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Why is it important to start your plan for business succession?

An estimated $1.9 trillion in business assets are poised to change hands in five years — the biggest transfer of Canadian business control on record. By 2022, this number is expected to grow past the $3.7 trillion mark as 550,000 plus owners exit their businesses.

B.C. has the largest share of business owners planning to exit within five years, with Alberta and Quebec having the least (Source: *CIBC World Market's Small Business Report)*. Yet only two in five small business owners have a clear plan for exiting their businesses.

A succession plan has many benefits, regardless of the size of your business and what stage of the business cycle it's in. An effective succession plan will help you:

- Ensure that when the time comes the transfer of your business is as smooth as possible.
- Maximize the value of your business by taking the appropriate steps long before the transition.
- Structure a retirement income that meets your needs and maximize your financial security.
- Provide a contingency plan in the event of unforeseen circumstances.

Who is looking to buy a business?

When selling your business, there are three main options for purchasers:

- Transfer to a family member
- Sell to a partner, management team or employees
- Sell to a third party

Each of these options have their own unique advantages and disadvantages. For example, by utilizing the BC VCC Employee Share Ownership Program, there could be unique tax advantages with selling your business to an employee. Similarly, the Provincial Nominee Program has a stream that is very well suited to link foreign Direct Investment with businesses looking to transition.

Seeking professional services

Engaging local professionals for support is absolutely critical in the transition process. There are many financial, legal and tax implications when transferring or selling your business. Each professional can bring value and support in their specific field as there are many nuances in the transition of a business. The best approach is a team approach, where each specialist is working together to achieve what is best for your succession plan.

Professionals who you might want to consider consulting with include:

- Accountant
- Business Valuator
- Financial Advisor
- Lawyer
- Realtor
- Financial institution

When seeking out professional help make sure you find someone with whom you like and trust. Call around and ask each professional if you can have a free initial consultation to explain your situation, ask how they will be able to assist you and what their fee structure looks like.

Some areas where professional services can help include:

- Title transfer of the business, assets or property
- Financing options to help access a wider market of buyers
- Tax implications if your business is a sole proprietorship, partnership or a corporation
- Eligibility for the capital gains tax exemption?
- Minimizing tax impact on the transition
- Estate planning and implications such as an estate freeze? (Freezing the value of the shares you own and issuing common shares to adult children who will be carrying on the business)
- Closing all business accounts with the correct Canada Revenue Agency forms

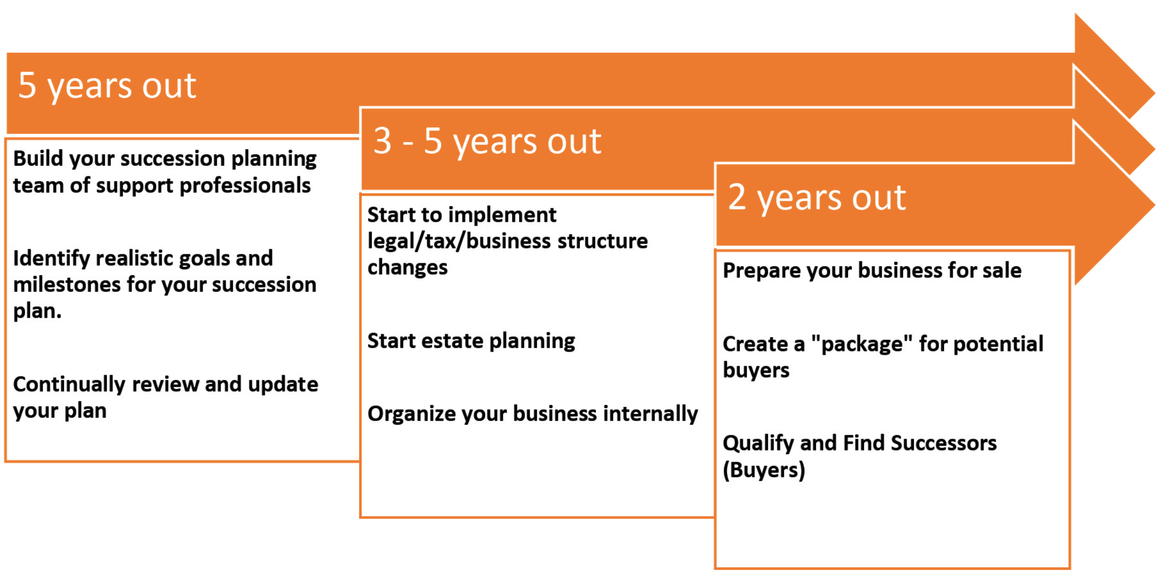
Determining the value of your business

This is an absolutely fundamental step in the transition of your business. Many factors influence the valuation of a business and this is a perfect example of why it is important to engage the support of professionals early on in the process. Your accountant for example, has probably been working hard to minimize net income every year in an attempt to effectively manage taxation. This however will likely negatively impact the valuation of your company, if steps are not taken early on to make changes to your tax planning structure.

The best advice when looking to sell your business is to get it independently valued by a professional third party if possible. This professional will take into account your business revenues, assets as well as future potential profit, competitors, intellectual property, and customer base. Buyers will be interested in your business figures and history and the report produced by the professional business valuator will help you to not only determine the market value of your business, but also provide the justification.

When do you start planning, and how?

The sooner the better. It is never too early to start working on your succession plan. Most business owners do not realize that the transition process can easily take up to 5 years. Below is a brief outline of the stages involved in a business transition and some ideal time horizons:



Succession Plan Timeline

5 Years Before Retirement

Make a succession plan:

- ✓ Build your succession planning team of professionals and start to create a succession plan.
- ✓ Identify realistic goals and milestones for your succession plan.
- ✓ Undergo a full financial review, consider tax implications and implement a strategy to optimize cash flow to build the foundation of a favorable business valuation.
- ✓ Identify and do any necessary renovations, capital improvements and strategic asset acquisitions.
- ✓ Organize inventory, maintain or replace equipment
- ✓ Put in place a Policy and Procedures handbook. This is a resource which will document key processes and procedures and will help to make your business turn-key.
- ✓ Try to identify opportunities for growth and expansion – for either yourself or your successor

3 - 5 Years Before Retirement

Start to implement legal/tax/business structure changes:

- ✓ Address taxation implications to the owner/business upon sale of transfer of ownership
- ✓ Consider the implications of selling the shares versus the assets of your business
- ✓ Review partnership/shareholder agreements
- ✓ Review contractual agreements (commercial lease, etc)
- ✓ Do an inventory of possible intellectual property and take steps to provide value with copyrights, patents or trademarks
- ✓ Examine the corporate structure and restructure if necessary
- ✓ Review buy/sell provisions within your business' shareholders agreement
- ✓ Update, maintain and protect all legal documents relevant to your business (including your Will)
- ✓ Develop an estate and personal financial plan for the owner, spouse and the succeeding generation if applicable.

Qualify and Find Successors (Buyers)

- There are many resources available to help you locate possible successors.
  - Venture Kamloops is a free resource for owners looking to transition their business. We offer information regarding federal, provincial and municipal programs/grants aimed at supporting businesses.
  - Opportunities BC is a provincial government website set up specifically to help business owners list their opportunities for sale.
  - The Provincial Nominee Program is a provincial program that can help local businesses connect with foreign direct investment.
  - Most chartered financial institutions and accounting firms offer support and resources for businesses looking to transition.
  - Business brokers specialize in the sale and transition of businesses.

Review Your Plan Regularly

Your succession plan should be a living document that is constantly being tweaked and modified to reflect your current situation. Here are a few examples of situations in which you may need to make changes to your business succession plan:

- Your personal or business goals have changed. Do you want to retire earlier?
- Tax laws have changed. For example, if the $750,000 lifetime capital gains exemption is amended or your shares no longer qualify for it, you will need to revisit your strategies.
- The nature of your business has changed. Perhaps you have taken advantage of a favourable purchase offer for all or part of the business from a third party, or you've expanded the business into new areas. If so, your original business succession plan may no longer be appropriate.

Additional resources on succession planning

General Support:

Venture Kamloops

RBC Business Succession Planning: Your Guide to Success

Business succession (BMO)

CIBC - Succession planning

BDC transition financing

OpportunitiesBC

The Provincial Nominee Program