



HOW TO GROW YOUR BUSINESS WITH THE

POWER OF BARTER

WWW.EXMERCE.COM

The Exmerce Journey

FROM ONE ENTREPRENEUR TO ANOTHER

Our team didn't set out to "build a barter movement." We set out to solve a problem every small business owner knows too well: cash flow swings that make smart growth feel out of reach. Early on, Exmerce watched great businesses stall—not because they lacked talent or demand—but because their cash was tied up in seasonality, inventory, or timing. Meanwhile, their teams had downtime, their equipment sat idle, and their calendars had gaps.

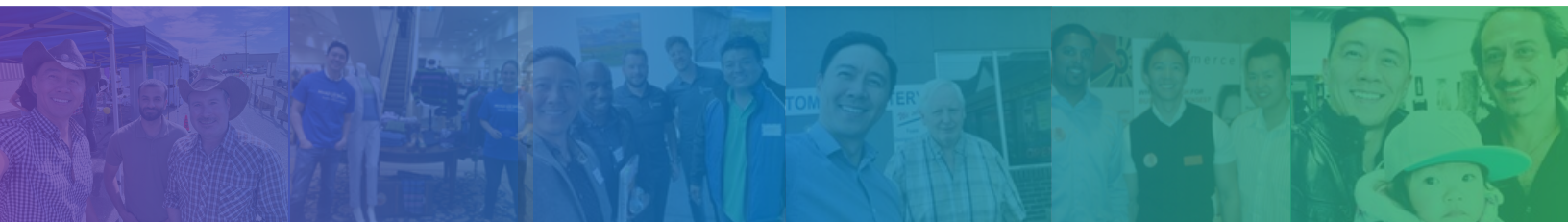
Then we realised it could all be solved with making a simple trade, time for a service needed—and a lightbulb went on. If one fair trade could unlock momentum, what could a structured, trusted community of trades do? That experiment became a mission: help entrepreneurs turn unused capacity into opportunity, protect cash, and build the kind of relationships that make business (and life) better.

"I have been blessed to be doing what I love for more than a decade. Building relationships, helping to serve local entrepreneurs, and growing their business with what I am very passionate about, and that is barter! In the end, for me, it is all about building strong and lasting relationships, and helping to improve the quality of your life, whether it's for your business or personally!"

Nelson, Liem, Exmerce Founder and CEO



Over time, those one-to-one trades grew into a community of business owners who wanted more than transactions. They wanted a support system: people to learn from, collaborate with, and count on. The network matured into a modern barter system—organized, accountable, and aligned with tax and accounting best practices—so owners could trade confidently and grow sustainably. What started as a simple way to help other business owners has grown over the last 2 decades into a thriving community of entrepreneurs.



A Smarter Way to Grow

FROM ONE ENTREPRENEUR TO ANOTHER

The Ultimate Vision

We believe every entrepreneur deserves access—to expertise, to customers, and to a community that opens doors. Barter is the engine that makes that access possible—even when cash is tight.

Our vision is simple:

- Help owners turn spare capacity into strategic currency.
- Make growth accessible through an ecosystem of like-minded businesses.
- Center everything on relationships—because real success isn't just profit; it's the people you can call.

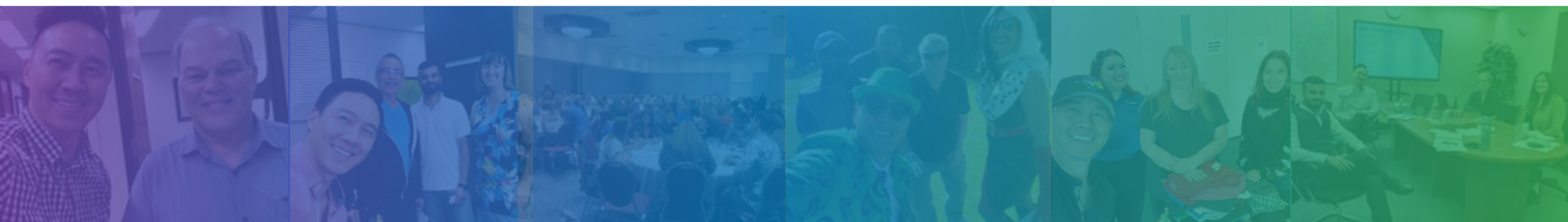
What we've Learned (So You Don't Have To)

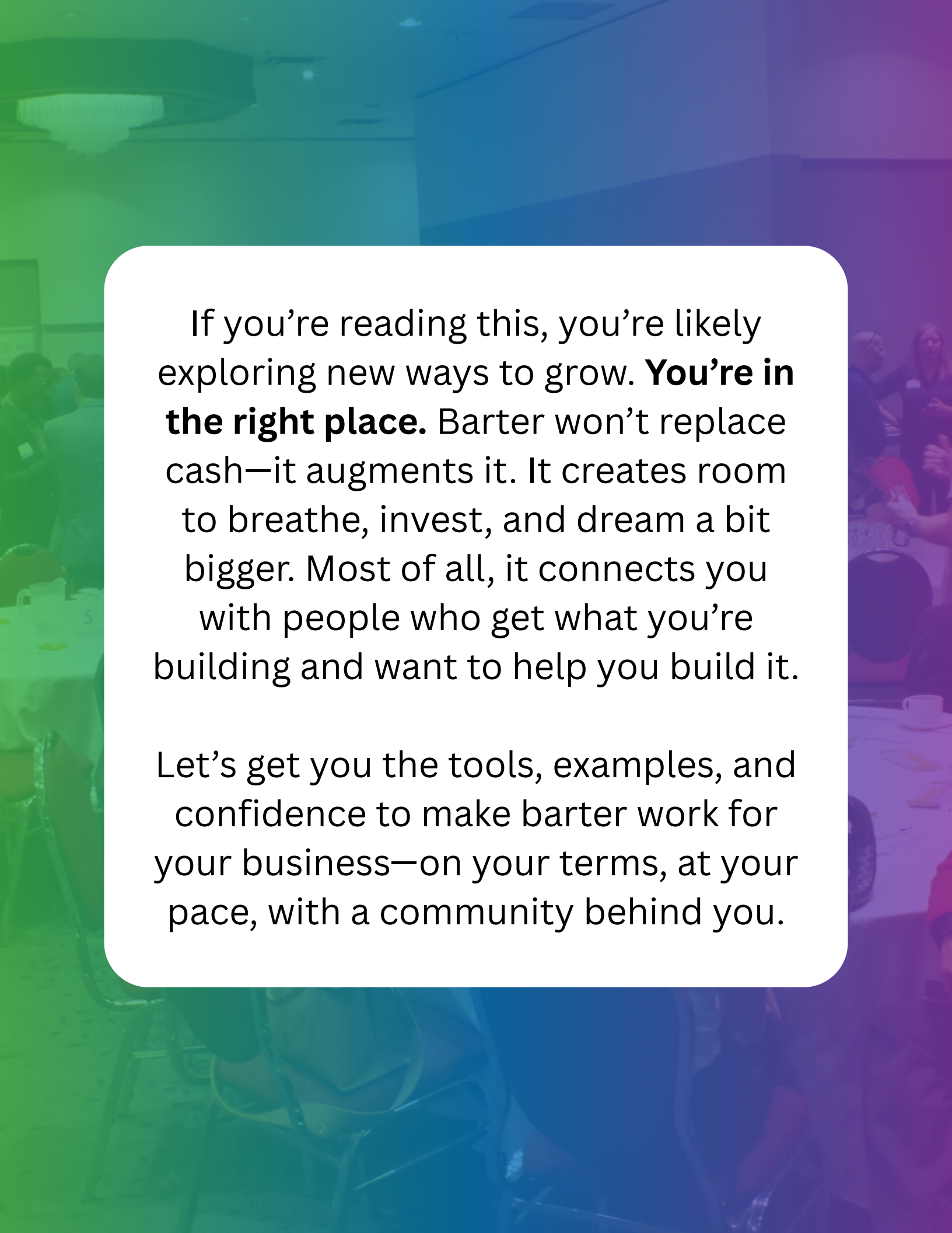
- Barter isn't a discount—it's full value, different path. You trade at market rates and track everything like cash.
- Consistency beats intensity. A few thoughtful trades each month can transform your budget over a year.
- Community compounds. The more you participate, the more referrals, collaboration, and unexpected wins you attract.

What You'll Get From This Guide

This ebook distills years of lessons into a practical, no-fluff resource you can act on immediately. Inside, you'll find:

- A clear explanation of how modern barter works (and how to do it right with CRA/accounting in mind).
- Real examples and case studies from entrepreneurs who traded their way to momentum.
- A simple checklist to see if barter fits your business today.
- An expense worksheet to model how many cash costs you could offset.
- Next steps to plug into a trusted barter ecosystem and start strong.





If you're reading this, you're likely exploring new ways to grow. **You're in the right place.** Barter won't replace cash—it augments it. It creates room to breathe, invest, and dream a bit bigger. Most of all, it connects you with people who get what you're building and want to help you build it.

Let's get you the tools, examples, and confidence to make barter work for your business—on your terms, at your pace, with a community behind you.

What's Barter All About

THE BASICS EVERY ENTREPRENEUR SHOULD KNOW

At its simplest, barter is the direct exchange of goods and services without using cash. But when done well—and done right—it becomes much more than that. For small businesses, barter is a powerful strategy to grow, conserve cash, and create relationships that lead to new opportunities. Think of barter as unlocking the hidden value in your business. Idle time, empty tables, unsold inventory, or unused expertise are all assets. When converted through barter, those assets bring you things your business needs—marketing, printing, accounting, supplies, or even team perks—without you pulling out your wallet.

The Evolution of Barter

Barter isn't new. It's one of the oldest systems of trade. But historically, it had challenges:

- How do you assign fair value?
- What if the other party doesn't need what you're offering?
- How do you track it for taxes and bookkeeping?

Modern barter exchanges, like Exmerce, solve these problems by:

- Setting clear, fair market value pricing for every trade.
- Using a centralized barter currency (trade credits) instead of direct swaps.
- Offering a network of hundreds of businesses so there's always someone who needs what you provide.
- Providing clear invoices and statements to keep accounting and CRA reporting simple.

The CRA and Barter: What You Need to Know

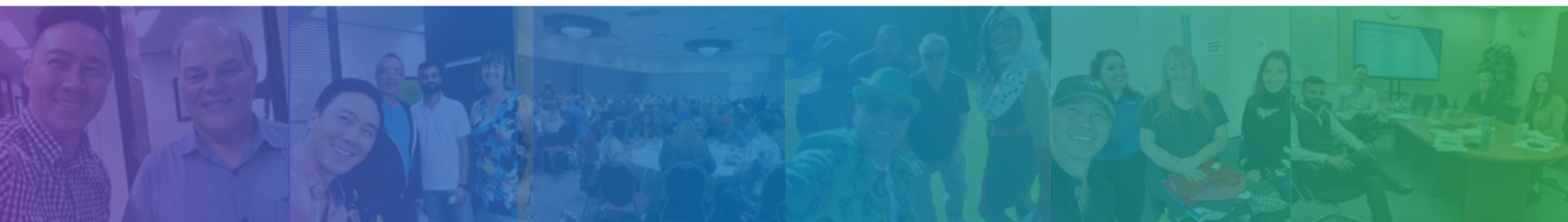
One of the most common questions business owners ask is: "Is barter even legal with my taxes?" The answer is yes.

The Canada Revenue Agency (CRA) considers barter transactions to be taxable the same way cash transactions are. That means:

- If you sell something for barter credits, you must report the value as revenue.
- If you purchase something with barter credits, you can expense it like cash (as long as it's a business expense).

In other words, barter isn't a loophole—it's simply a different method of payment.

📌 CRA Resource: [CRA Barter Transactions Overview](#)



How it Actually Works

REAL BUSINESSES, REAL TRANSACTIONS.

1. Restaurant & Printing Company

- The challenge: A local restaurant needs new menus printed but wants to save cash.
- The solution: The restaurant trades gift certificates for meals to a printing company. The printer uses the certificates to treat staff or entertain clients.
- The result: Both businesses get what they need without spending cash.

2. Marketing Agency & Gym

- The challenge: A marketing agency wants a team gym membership but doesn't want to add to payroll costs.
- The solution: They provide the gym with social media marketing services in exchange for staff memberships.
- The result: The gym gets more members, and the agency keeps its team healthy—cash-free.

3. Cleaning Company & Dentist

- The challenge: A dentist needs their office cleaned regularly but has limited cashflow.
- The solution: The dentist trades dental services for weekly office cleaning.
- The result: Both businesses reduce cash expenses and still get professional services.

4. Photographer & Café

- The challenge: A café needs updated photos for their menu and marketing.
- The solution: A photographer provides a photoshoot in exchange for catering credit.
- The result: The café gets high-quality branding images, and the photographer uses catering credit for family events or client meetings.

The Flow of Barter

1. Identify the need – What do you want but prefer not to pay cash for?
2. Offer what you have – Goods, services, or gift certificates.
3. Make the trade – Equal value exchange, often tracked through a barter system like Exmerce.
4. Reap the rewards – Save cash, gain new customers, and strengthen community ties.



Barter Resource



IS BARTER THE RIGHT FIT FOR YOUR BUSINESS QUESTIONNAIRE?

Work through the questions below with yes or no answers to determine if barter is a right fit for your business.

YES/NO

Business Needs & Capacity

1. Do you have products, services, or gift certificates that you could offer without creating a large additional cost to your business?
2. Do you ever have downtime, slow seasons, or unused capacity that could be filled through barter?
3. Could you take on a few more clients or customers without major changes to your operations?

Cashflow & Expenses

1. Would saving cash on everyday business expenses (marketing, printing, office cleaning, staff perks, etc.) help your bottom line?
2. Do you currently spend cash on items or services that other businesses in your community could provide?

Growth & Networking

1. Would you benefit from gaining new customers through referrals or a connected business network?
2. Is building stronger local business relationships important to your growth strategy?

Your Results

- Mostly Yes → Barter is a great fit! You can reduce cash expenses, fill unused capacity, and grow your customer base.
- Mostly No → Barter may not be the best tool right now, but revisit in the future as your business evolves.
- Mixed → Even a few “Yes” answers mean you could benefit from strategic barter in targeted areas.