

# ***SERVICES TO BUSINESS GUIDE***

**2011**



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**eBranch – Business & Employment**

**519-886-1310 ext. 124**

**[askus@wpl.ca](mailto:askus@wpl.ca)**

# ***Services to Business***

The *Services to Business* Guide is designed to assist library and band office staff in providing support to small businesses in their community. Whether individuals are self-employed, start-up entrepreneurs, small office/home office (SOHO) business owners, a rural entrepreneur, an Aboriginal person, youth, woman, newcomer to Canada or a person with a disability who wants to start a business, they will all benefit from the help and resources available at their local library through the ease of access to online government services and in-house resources for business.

This Guide provides an overview of the basic steps required in starting a business and it highlights government and library resources available to assist entrepreneurs in Ontario. Information is organized in the guide into three sections that support start-up business owners:

- Section One highlights **Internet & Print Business Resources** that entrepreneurs can use to meet their informational needs and work through at their own pace. Resources in this section are organized along the essential steps to starting a business venture.
- Section Two lists key **Government and Community Business Centres** by city, along with their addresses and phone numbers, where new businesses can seek expert advice and additional resources either by walking-in or over the phone.
- Section Three provides information on **Government Call Centres** that can answer business-related questions at no cost and help entrepreneurs access the information and services they require.

Key government services to business are indicated, while additional business resources are also provided to facilitate an understanding of what is required when starting a new business. The information is geared toward opening a new business in Ontario, though many resources will also be helpful for existing small businesses in the province.

The local public library is a great place to visit when starting a business. Libraries already have many resources on how to start and run a business. Patrons may be directed to the Library's Reference and Non-Fiction Section and advised to begin by searching terms such as entrepreneur, small business, or management. Often Libraries group their business related materials together in one section.

Starting a business is no small feat. It takes a lot of time and effort to seriously research and plan a business. This Guide provides a starting point for start-up entrepreneurs to address the most immediate needs when thinking about, or forming a new business. The resources listed are in no way a comprehensive list, but rather a place to start from and expand depending on the needs of each entrepreneur.

## TABLE OF CONTENTS

SECTION ONE: ON-LINE & PRINT RESOURCES & TOOLS.....	3
RECOMMENDED GOVERNMENT WEBSITES FOR SMALL BUSINESS.....	3
RECOMMENDED GOVERNMENT PUBLICATIONS FOR SMALL BUSINESS .....	4
THE CONCEPT STAGE .....	5
STEP 1: EVALUATE YOUR IDEAS, ABILITIES AND EXPERIENCE .....	5
THE RESEARCH AND PLANNING STAGE .....	7
STEP 2: MARKET RESEARCH & PLANNING .....	8
.....	8
STEP 3: GET BUSINESS ASSISTANCE AND TRAINING.....	12
STEP 4: CHOOSE A BUSINESS LOCATION .....	15
STEP 5: FINANCE YOUR BUSINESS .....	17
STEP 6: DETERMINE THE LEGAL STRUCTURE OF YOUR BUSINESS .....	21
STEP 7: REGISTER A BUSINESS NAME ("DOING BUSINESS AS") .....	22
STEP 8: REGISTER FOR PROVINCIAL AND FEDERAL TAXES .....	24
STEP 9: OBTAIN BUSINESS LICENSES AND PERMITS .....	26
STEP 10: EMPLOYER RESPONSIBILITIES .....	27
THE BUSINESS LAUNCH STAGE .....	29
STEP 11: MARKET AND SELL .....	29
STEP 12: USE TECHNOLOGY.....	31
STEP 13: NETWORKING .....	32
TYPES OF ENTREPRENEURS .....	35
ABORIGINAL BUSINESSES .....	35
ENTREPRENEURS WITH DISABILITIES .....	36
NEWCOMERS TO CANADA .....	37
WOMEN ENTREPRENEURS .....	38
YOUTH AND STUDENT ENTREPRENEURS .....	39
SECTION TWO: FEDERAL, PROVINCIAL, MUNICIPAL AND COMMUNITY BUSINESS CENTRES .....	40
SERVICEONTARIO CENTRES: SERVICES TO BUSINESS.....	40
BUSINESS ADVISORY CENTRES.....	43
BUSINESS DEVELOPMENT BANK OF CANADA: ONTARIO .....	43
SECTION THREE: GOVERNMENT CALL CENTRES .....	44

## SECTION ONE: ON-LINE & PRINT RESOURCES & TOOLS

### **RECOMMENDED GOVERNMENT WEBSITES FOR SMALL BUSINESS**

The following websites are a must visit. They provide useful and comprehensive web-based tools and information to guide the process of assessing, starting and growing a new business.

#### **ServiceOntario: Services for Business**

The **Services for Business** section on the **ServiceOntario** website provides a wealth of information on government programs and services for business as well as access to several business-related transactions such as:

- Business Registration or Renewal
- Searches for Business Permits and Licenses through BIZPal
- Applications for Retail Sales Tax, Employer Health Tax and Workplace Safety Insurance Board Programs
- Applications for Goods and Services Tax (GST/HST), Payroll Deductions, Corporate Income Tax and an Import/Export Account
- The Ontario Regulatory Registry

Visit ServiceOntario: [http://www.ontario.ca/en/services\\_for\\_business/index.htm](http://www.ontario.ca/en/services_for_business/index.htm)

Access business information, online forms and services quickly, securely and save the information you need in your customized Briefcase on **ONE-SOURCE**.

Visit: [https://www.appmybizaccount.gov.on.ca/wps/portal/mba\\_pub](https://www.appmybizaccount.gov.on.ca/wps/portal/mba_pub)

### **Ontario Business Program Guide**

The Guide is a resource to government-funded programs and services for Ontario businesses.

- Advice and Consultation
- Education and Training
- Energy Incentives
- Financing
- Tax Credits

Visit [http://www.ontario.ca/en/business\\_program/index.htm](http://www.ontario.ca/en/business_program/index.htm)

### **Canada Business: Services for Entrepreneurs**

The **Canada Business** site is a helpful and comprehensive first point of contact for Ontario's small business community that provides access to accurate, timely and relevant information on federal and provincial business-related programs, services and regulations. On the website entrepreneurs can:

- Explore the "Starting a Business" tab for the basics on federal and provincial government programs, services and regulations
- Plan for a successful start to a small business
- Ask business questions by email through the Contact Us form

Visit CanadaBusiness: <http://www.canadabusiness.ca/eng/>

### **Your Guide to Small Business in Ontario**

This Guide available through the **Ministry of Economic Development and Trade** is a great reference point on topics identifying the actions required before, during and after launching a business. Sections include:

- So, You're Thinking of Starting your Own Business
- Preparing to Start your Business
- Starting your Business
- Up and Running
- Expanding your Business

Visit: [http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb\\_yrguide\\_main\\_en.jsp](http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb_yrguide_main_en.jsp)

## **RECOMMENDED GOVERNMENT PUBLICATIONS FOR SMALL BUSINESS**

The following are popular access points to key government publications that provide market research statistics, regulatory fact sheets and government service information that relate to small business start-up and operations.

### **ServiceOntario Publications**

ServiceOntario Publications house many resources for starting a business, including employer regulation fact sheets, small business guides, provincial statistics, business

planning resources, and much more. Many publications can be searched and accessed online, ordered by phone or found at ServiceOntario locations.

Visit: <https://www.publications.serviceontario.ca> or Call: 1-800-668-9938



### **Service Canada Publications**

Service Canada publishes corporate publications about their activities as well as publications related to federal government services. Many of these can be searched and downloaded online and are also available at Service Canada walk-in centres or by phone.

Visit: <http://www.servicecanada.gc.ca/eng/about/publications.shtml> or Call: 1-800-O-Canada



### **Industry Canada Publications**

Industry Canada publishes several reports that will be of use for individuals starting a business to help them understand and comply with government regulations. Publications can be accessed online or ordered by phone.

Visit: [http://www.ic.gc.ca/eic/site/ic1.nsf/eng/h\\_00009.html](http://www.ic.gc.ca/eic/site/ic1.nsf/eng/h_00009.html) or Call: 1-800-635-7943.



### **CanadaBusinessOntario (CBO): Regional Access Program Library Books**

CBO provides Regional Access Partner sites across Ontario with books to help entrepreneurs meet their information needs. Business owners can visit any COBSC office to access books and use them on site. Resources include books on how to start and run a variety of businesses, business planning, sales and marketing, market research, company contacts, and association contacts.

Visit: <http://www.cbo-eco.ca/en/locations.cfm> or Call: 1-888-745-8888



### **Public and First Nations Libraries**

More topic-specific resources follow in this section, organized by the essential steps to starting a business venture in Ontario. Online and Print resources for government services, programs, and transactions are highlighted, while additional supporting resources are also provided that aid in an understanding of the government requirements and services for starting a business. Please note that the suggested books are purely that; "suggested".

Public and first Nations Libraries have a wealth of business-related books, periodicals, trade indexes, journals and databases currently in its collection as well as available through inter-library loans.

Visit: <http://www.libdex.com/country/canada/ontario/>

## **THE CONCEPT STAGE**

At this point, there is no business as yet. A future business owner may have an *idea* about starting a business, but may or may not have a clear vision of what that business will look like. In order to proceed, an idea must be well-researched, analyzed and refined to determine the potential viability of the proposed business.

### **STEP 1: EVALUATE YOUR IDEAS, ABILITIES AND EXPERIENCE**

Before spending time, energy, and financial resources on starting a business, it is important to take the time to evaluate both your readiness as an entrepreneur and the viability of your business idea. Anyone thinking about going into business should consider not only what they are passionate about doing, but also what skills and capabilities they have as well as the experience they have to contribute to a successful initiative.

## Online Government Resources

- **Business Development Bank of Canada: Entrepreneurial Self-Assessment**  
Are you the entrepreneurial type? Try an online quiz to find out. The Business Development Bank of Canada offers this tool to assess your readiness.  
[http://www.bdc.ca/EN/advice\\_centre/tools/entrepreneurial\\_self\\_assessment/Pages/entrepreneurial\\_self\\_assessment.aspx](http://www.bdc.ca/EN/advice_centre/tools/entrepreneurial_self_assessment/Pages/entrepreneurial_self_assessment.aspx)
- **Canada Business: Starting a Business**  
Anyone considering starting a business should first be directed to the COBSC topic "Starting a Business," Fact sheets for topics on starting a business are also available online here or may be ordered by phoning 1-888-576-4444.  
<http://www.canadabusiness.ca/eng/125/>  
**Develop Your Ideas:**  
This site provides help deciding if a business idea has profit potential, especially if you have never been in business for yourself.  
<http://www.canadabusiness.ca/eng/125/106/>
- **Ontario Business Report**  
Access the Ontario Business Report under the "Publications and Features" section. The report is issued bi-monthly and tracks business trends, highlights successful companies, and reports on government programs that support innovation.  
[http://ontariobusinessreport.com/en/small\\_bizz/index.asp](http://ontariobusinessreport.com/en/small_bizz/index.asp)

## Suggested Supporting Online Resources

- **Becoming a Self-employed Consultant or Contractor**  
This article identifies the skills necessary to be a successful consultant or contractor as well as how to get started.  
[http://www.quintcareers.com/becoming\\_a\\_free\\_agent.html](http://www.quintcareers.com/becoming_a_free_agent.html)  
Try the Consultant quiz: [http://www.quintcareers.com/consulting\\_quiz.html](http://www.quintcareers.com/consulting_quiz.html)
- **Entrepreneur.com: How to Research Your Business Idea**  
The Business Idea section links to a variety of articles on how to assess a business idea. A great source for brainstorming ideas is the "Hot Trends" section, which provides business trend information every year. Topics include 21 Industry Guides, Evaluating Your Idea, Finding Ideas, the 10 hot trends that will define opportunity in 2011 and Low-Cost Startup Ideas  
<http://www.entrepreneur.com/startingabusiness/businessideas/>
- **My Own Business - Session 1: Evaluating the Potential of Business**

This site offers an online course on how to start a business. Session One includes such topics as the Characteristics of a Successful Entrepreneur, a Step-by-Step Approach to Start-up and a top ten Do's and Don'ts.

<http://www.myownbusiness.org/s1/index.html>

- **Small Business Start Up: About.com Guide to Small Business Canada**

This site contains links to easy-to-understand explanations on business start-up topics: Assessing Readiness to Start a Business; "Starting a Business" Advice; Business Ideas; Buying a Business; How to Start a Business in Canada; Starting a Home-Based Business; as well as Starting an Online Business or an Import/Export Business.

<http://sbinfocanada.about.com/od/startup/u/startup.htm>

**Start Your Own Business After A Lay-off**

Being unemployed in a tight job market offers limited opportunities even for talented individuals. One growing alternative is to start a business.

<http://sbinformation.about.com/cs/buyingorselling/a/laidoff.htm>

**Is a Home-based Business right for you?**

Before you start a Home-based Business consider what is required and what it offers. This site provides guidelines for deciding whether to run your business out of your home or not.

<http://sbinfocanada.about.com/cs/homebusiness/a/starthomebiz.htm>

## **Suggested Supporting Print Resources**

**Our knowledgeable staff here at the Waterloo Public Library can help you find the books you need. Please let us know if we can assist you with these and other useful publications:**

- Good, Walter. [Building a Dream: Canadian Guide to Starting Your Own Business](#) McGraw-Hill Ryerson Trade; Canadian edition, 2002 ISBN-13: 978-0070910973
- Gray, Douglas and Diana Gray. [The Complete Canadian Small Business Guide](#). Canadian Manager McGraw-Hill Ryerson Trade Division, 2000. ISBN: 0-07-086495-0
- McGuckin, Frances. [Business for Beginners: Simple step-by-step guide to starting a Small Business](#). Eastleigh Publications, 2003. Case histories, samples, checklists, and quizzes, a provincial phone reference directory and web sites on topics geared to individuals thinking of starting a business, including how to evaluate a business.

## **THE RESEARCH AND PLANNING STAGE**

In this stage, the business is still not operating. Research and planning are necessary and may last anywhere from a few weeks to several months as a future business owner takes the time to conduct market research and develop a sound business plan.

Market research will involve researching possible names for the business, determining the legal structure, gathering information about the industry, the competition and the target market (customer); investigating any costs associated with equipment, leasehold improvements, office

furnishings and inventory and locating a possible facility if required as well as evaluating financial resources.

Developing a Business Plan is the next step, especially if it is necessary to secure funding and/or lease a facility.

## **STEP 2: MARKET RESEARCH & PLANNING**

Market research is invaluable in determining your idea's potential. You can gather information from industry associations, Web searches, periodicals and federal and provincial agencies. A new business will want to do some preliminary reading about starting a small business, including the important start-up phase. Find the top business books in the local library and read at least three of them. Time spent at the library looking at books, periodicals and articles or on databases available through KnowledgeOntario online can set you on your way to really understanding your market.

Market research is necessary to demonstrate that a market exists for a potential business venture. Primary research such as surveys, interviews and focus groups can help build a customer profile of consumer preferences and buying habits. Secondary research such as industry profiles and demographic statistics will help to assess the competition.

The subsequent resources link to sources for statistical, demographic and market information as well as tips for conducting primary research.

### **Online Government Resources**

#### **Canada Business: Market Research and Statistics**

Discover what market research is and how to create an effective market research campaign.

<http://www.canadabusiness.ca/eng/88/>

#### **Specialized Research Service - Canada Business Ontario**

Are you looking for a specialized business research service that is free of charge to help you start or grow your business?

<http://www.canadabusiness.ca/eng/summary/2224/>

#### **Guide to Market Research**

This site provides information on how to conduct a market research project, specifying several options that are available to businesses regardless of their market research budget.

<http://www.canadabusiness.ca/eng/guide/2428/>

- **Foreign Affairs and International Trade Canada: Market Reports**

The Canadian Trade Commissioner Service's market reports provide a detailed analysis of industry sectors that enable businesses to take advantage of the right opportunities abroad.

<http://www.infoexport.gc.ca/eng/market-report-access.jsp>

- **Industry Canada**

Select the "Industrial Sectors" tab for in-depth, industry-specific analysis, statistics, contacts, news, financing and regulatory information for Canadian business.

[http://www.ic.gc.ca/eic/site/ic1.nsf/eng/h\\_00066.html](http://www.ic.gc.ca/eic/site/ic1.nsf/eng/h_00066.html)

- **Canadian Company Capabilities**

A database of 60,000 Canadian businesses that includes hundreds of specialized manufacturing, service and product specific business directories and business profiles that contain comprehensive information on contacts, products, services, trade experience, and technology

<http://www.ic.gc.ca/eic/site/ccc-rec.nsf/eng/Home>

- **Invest in Canada: Industry Sectors**

See the "Industry Sectors" tab highlighting a number of industry strengths for the country.

<http://investincanada.gc.ca>

- **Ministry of Economic Development and Trade: Industry Profiles; Ontario Sectors**

Information on sectors ranging from automotive, plastics, aerospace, life sciences to information and telecommunications technology.

[http://www.sse.gov.on.ca/medt/investinontario/en/Pages/\\_ontario\\_sectors.aspx](http://www.sse.gov.on.ca/medt/investinontario/en/Pages/_ontario_sectors.aspx)

- **ServiceOntario: Service to Business**

Ontarians can tap into provincial government resources for starting a business by clicking on the "Entrepreneurs" link under the Communities tab. This is a good place to start for information on: Business Guides, Starting a Business and Resources for Ontario Businesses.

<http://www.ontario.ca/en/communities/entrepreneurs/>

- **Small Business Research and Policy**

The Small Business Research and Policy website includes an extensive collection of Industry Canada research on small business and entrepreneurship, together with links to other sites and comprehensive statistics on Canadian small businesses.

General Research: [http://www.ic.gc.ca/eic/site/sbrp-rppe.nsf/eng/h\\_rd01200.html](http://www.ic.gc.ca/eic/site/sbrp-rppe.nsf/eng/h_rd01200.html)

Key Small Business Stats: [http://www.ic.gc.ca/eic/site/sbrp-rppe.nsf/eng/h\\_rd01252.html](http://www.ic.gc.ca/eic/site/sbrp-rppe.nsf/eng/h_rd01252.html)

- **Statistics Canada**

Find statistics by Subject: in particular see Business Performance and Ownership that includes Summary Tables, Community Profiles, Census Maps and geography, CANSIM, Imports and Exports and Publications

<http://www.statcan.gc.ca/subject-sujet/theme-theme.action?pid=2239&lang=eng&more=0>

## **Suggested Supporting Online Resources**

- **Entrepreneur.Com: How to Research your Business Idea**

Your idea may indeed be brilliant - or it may need some work. Here's how to create a market research plan to find out whether you're ready for start-up.

<http://www.entrepreneur.com/startingabusiness/businessideas/evaluatingyouridea/article70518.html>

- **GDSourcing :Canadian Statistics Online**

A repository of industry sector references and subject indexes of Canadian data for small business market research for free or at a low cost.

<http://www.gdsourcing.com/>

- **Ryerson University: Market Research Guide**

The "Internet Resources" tab features a comprehensive set of links to company and consumer information and Demographics, Economic Conditions, Industry Sources, and Market Research Reports. The "Databases" tab links to many tools for Market Research.

<http://www.ryerson.ca/library/subjects/mktg/print.html>

- **SBDC (Small Business Development Centre): National Information Clearinghouse**

The "Industry Research" tab provides information on industry sectors as well as wide range of start-up issues under the "Small Business Information Centre" on: Business Plans, Finance, e-Commerce, Getting Started, Home Business, and Taxes.

<http://sbdcnet.org/>

- **Scott's Online**

Information is available on Canadian manufacturers, wholesalers, distributors and business services providers. Scott's includes 115,000 companies and 210,000 executives with access to addresses; SIC codes, phone and fax numbers, Postal Codes, email addresses, executive names and titles, and product descriptions.

<http://www.scottsdirectories.com/new/>

- **SEDI (Social and Enterprise Development Innovations): Start a Business**

Find useful business tips and practical information on everything you need to know about starting and running your own business in the *Business Tips* section. The Web Links will guide you to organizations that provide services in business development, micro-enterprise training, finances, marketing/selling, business operation and planning. If you are interested in information technology, check out our online Exploring Self-Employment workbook.

<http://www.sedi.org/html/individuals/startbusiness.asp>

## **Additional Market Research Sources**

### **Company Information**

- AC Nielsen: <http://www.acnielsen.ca>
- Canadian Financial Network: <http://www.canadianfinance.com/>
- Canadian Trade Index: information on over 30,000 Canadian companies, featuring nearly 100,000 product listings under more than 20,000 headings. <http://www.ctidirectory.com/>
- Family Business; (U.S.Lists): <http://www.familybusinessmagazine.com/>
- Forbes-500 Top Private Companies: [http://www.forbes.com/home\\_usa](http://www.forbes.com/home_usa)
- Fraser's Online Canadian Industrial Directory: <http://www.frasers.com/public/home.jsf>
- Profit 100 Fastest Growing Canadian Companies: Canadian Business Online  
[http://www.canadianbusiness.com/profit\\_magazine/press\\_room/article.jsp?content=20090603\\_122513\\_6692](http://www.canadianbusiness.com/profit_magazine/press_room/article.jsp?content=20090603_122513_6692)

- Retail Industry Research (Ryerson University, Centre for the Study of Commercial Activity): Research Publications tab <http://www.csca.ryerson.ca/Publications.html>
- Stock Quotes (Yahoo Finance): <http://finance.yahoo.com/>
- Thomas Net: Find your supplier; more than 67,000 categories to choose from. <http://www.thomasnet.com/>
- Toronto Stock Exchange: <http://www.tsx.com/en/sitemap.html>
- Times 100 UK: Marketing Theory, Business Case Studies: <http://thetimes100.co.uk>

### **Annual Reports**

- SEDAR: System for Electronic Document Analysis & Retrieval for Canadian Companies: <http://www.sedar.com/>
- U.S. Securities and Exchange Commission; SEC EDGAR Filings Securities Exchange Commission: US <http://www.sec.gov/>
- Yahoo Finance Directories: <http://biz.yahoo.com/r/>

### **Consumer Information and Demographics**

- Print Measurement Bureau: PMB is Canada's leading syndicated study for single-source data on print readership, non-print media exposure, product usage and lifestyles. <http://www.pmb.ca/public/e/index.shtml>
- United States Bureau of the Census: <http://www.census.gov/>
- United States Bureau of Labor Statistics: <http://www.bls.gov/>

### **Economic Conditions**

- Bank of Canada. Financial Statistics: <http://www.bankofcanada.ca/en/rates/index.html>
- Bank of Montreal. Economic Research: <http://www.bmonesbittburns.com/economics/> View the Econoguide
- Canadian Imperial Bank of Commerce Economics Online: <http://research.cibcwm.com/res/Eco/EcoResearch.html>
- RBC Financial Group (Economics Research): <http://www.rbc.com/economics/>
- ScotiaBank. Expert Research and Analysis: [http://www.scotiabank.com/cda/content/0,1608,CID8339\\_LIDen,00.html](http://www.scotiabank.com/cda/content/0,1608,CID8339_LIDen,00.html)

### **Patents, Trademarks, Copyrights**

- The Canadian Intellectual Property Office (CIPO) is a Special Operating Agency (SOA) associated with Industry Canada and is responsible for the administration and processing of the greater part of intellectual property in Canada. CIPO's areas of activity include:

Patents, Trade-marks, Copyrights, Industrial designs and Integrated circuit topographies  
<http://www.cipo.ic.gc.ca/eic/site/cipointernet-internetopic.nsf/eng/home>

## Print Government Resources

- Ministry of Economic Development and Trade: Small and Medium Enterprises. "[Your Guide to Small Business](#)" 2009. Available to download as a PDF file at:  
[http://www.ontariocanada.com/ontcan/1medt/smallbiz/sb\\_downloads/yrguide\\_sb\\_en.pdf](http://www.ontariocanada.com/ontcan/1medt/smallbiz/sb_downloads/yrguide_sb_en.pdf)
- Ministry of Small Business and Entrepreneurship. "[Publication CL 19409 - Destination Success: A pocket guide to small business in Ontario, Canada.](#)" January 2006.

Available to download:

[http://www.ontariocanada.com/ontcan/1medt/smallbiz/sb\\_downloads/yrguide\\_sb\\_en.pdf](http://www.ontariocanada.com/ontcan/1medt/smallbiz/sb_downloads/yrguide_sb_en.pdf)

## Suggested Supporting Print Resources

**Our knowledgeable staff here at the Waterloo Public Library can help you find the books you need. Please let us know if we can assist you with these and other useful publications:**

- Doman, Don. [Market Research Made Easy](#). Self-Counsel Press, 2002.
- Magos, Alice H. [Business plans that work for your small business](#): Toolkit Media Group, 2008.
- Tiffany, P. / S. Peterson [Business Plans for Canadians for Dummies](#), Wiley Pub 2008

## STEP 3: GET BUSINESS ASSISTANCE AND TRAINING

Business advisors, coaches and workshops are available to help create the crucial business plan required before embarking on any start-up venture. The business plan refines a business idea and

ultimately should demonstrate that the proposed business has a place in the market and will be profitable. This step is a prerequisite for seeking financial assistance or investors and should include plans for marketing, human resources, operations and finances.

Access to Business Advisors is also available through Federal, Provincial, Municipal and Community Business Centres. New businesses should refer to Section Two of this Guide to find local Business Advisors, Coaches and workshops closest to them.

Business assistance and training can take many forms and should be tailored based on individual needs. The following resources contain several self-directed learning opportunities as well as information on more formal education programs for business operations. Templates for business plans, online info-guides, and an interactive planner are also found here.

## Online Government Resources

- **Canada Business  
Networking, coaching and business counseling services**  
Resources to plan and start and grow a new business  
<http://www.canadabusiness.ca/eng/87/921/>
- **Industry Canada: Find Business Advisors**  
Links to comprehensive directories of Canadian companies or organizations (associations, Business and Economic Development Offices, Accredited Professionals and Business Consultants) that support small business and provide advice on any subject related to business management.  
[http://www.ic.gc.ca/eic/site/ccc\\_bt-rec\\_ec.nsf/eng/h\\_00007.html](http://www.ic.gc.ca/eic/site/ccc_bt-rec_ec.nsf/eng/h_00007.html)
- **Ministry of Economic Development and Trade**  
Business Advisory Services are focused on helping entrepreneurs who want to grow their businesses in Ontario and abroad.  
[http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb\\_bizadvise\\_en.jsp](http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb_bizadvise_en.jsp)
- **ServiceOntario: Business Management**  
Select "Business Management" for a large variety of topics related to owning a business.  
<http://www.ontario.ca/en/communities/entrepreneurs/>

## Business Guides

- **Aboriginal Business Info-Guide**  
Through Aboriginal Business Canada, INAC provides funding to young entrepreneurs, new businesses, existing businesses and Aboriginal organizations.  
[http://www.cbo-eco.ca/en/info-guide/aboriginal\\_business\\_info-guide\\_1085667968602.cfm](http://www.cbo-eco.ca/en/info-guide/aboriginal_business_info-guide_1085667968602.cfm)
- **Aboriginal Business Canada and You: Guide**  
Help for Aboriginal entrepreneurs and organizations to achieve their business goals.  
<http://www.ainc-inac.gc.ca/e.cd/ab/abc/abcnu-eng.asp>
- **Canada Business  
Business Plans - Templates and Samples**

This site offers sample business plans and business plan templates to help entrepreneurs develop a professional business plan.

<http://www.canadabusiness.ca/eng/86/4878/>

### **Financing for Starting a Business Info-Guide**

This guide outlines federal and provincial government programs available to individuals starting a business in Ontario.

[http://www.cbo-eco.ca/en/info-guide/financing\\_for\\_starting\\_a\\_business\\_info-guide\\_1085667968458.cfm](http://www.cbo-eco.ca/en/info-guide/financing_for_starting_a_business_info-guide_1085667968458.cfm)

- **Establishing a Business In Ontario: The Essential Guide (PDF format)**

This guide covers the facts on everything from regulatory frameworks in Ontario to Intellectual Property Rights, Advertising and Labeling, Liability Law and more.

[http://www.sse.gov.on.ca/medt/investinontario/Documents/English/establishing\\_business.pdf](http://www.sse.gov.on.ca/medt/investinontario/Documents/English/establishing_business.pdf)

- **Ministry of Economic Development and Trade :Your Guide To Small Business**

A guide that details everything needed to start a business venture in Ontario with several simple checklists to help any entrepreneur get on the right track.

[http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb\\_yrguide\\_main\\_en.jsp](http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb_yrguide_main_en.jsp)

[http://www.ontariocanada.com/ontcan/1medt/smallbiz/sb\\_downloads/yrguide\\_sb\\_en.pdf](http://www.ontariocanada.com/ontcan/1medt/smallbiz/sb_downloads/yrguide_sb_en.pdf) (PDF format)

- **Resource Guide for Business Immigrants to Ontario (PDF format)**

A guide to assist business immigrants wanting to start a business in Ontario

[http://www.sse.gov.on.ca/medt/investinontario/SiteCollectionDocuments/Resource\\_Guide.pdf](http://www.sse.gov.on.ca/medt/investinontario/SiteCollectionDocuments/Resource_Guide.pdf)

- **Taxation in Ontario Guide**

A guide that explains the tax requirements of operating a business in Ontario.

[http://www.sse.gov.on.ca/medt/investinontario/en/Pages/resources\\_taxation.aspx](http://www.sse.gov.on.ca/medt/investinontario/en/Pages/resources_taxation.aspx)

### **Courses/Programs**

- **Employment Ontario: Back to School; full or part-time**

Search for business courses such as Small Business Bookkeeping, Financial Management, Operations and Legal Issues, Business and Computer Skills at Ontario Universities and Colleges.

<http://www.tcu.gov.on.ca/eng/employmentontario/backtoschool/index.html>

- **ServiceOntario: Business Courses at Private Career Colleges**

Also check out the *Ontario Private Career College* search service for business courses and programs available at private career colleges operating in Ontario.

[http://www.ontario.ca/en/services\\_for\\_residents/053263](http://www.ontario.ca/en/services_for_residents/053263)

### **Suggested Supporting Online Resources**

- **My Own Business Inc Course:**

A free self-directed online *How to Start Your Own Business* course presented in 16 sessions.

[http://www.myownbusiness.org/course\\_list.html](http://www.myownbusiness.org/course_list.html)

## Print Government Resources

- Industry Canada: "Publication 54367E - Management Skills for Small Business." 2001.  
Available to download: <http://dsp-psd.pwgsc.gc.ca/Collection/Iu188-21-2001E.pdf>
- Industry Canada: "Your Guide to Services for Business in Ontario." 2005.  
Available to download: <http://dsp-psd.pwgsc.gc.ca/Collection/Iu70-4-20-2005E.pdf>
- ServiceOntario: "Publication 08-051 - Preparing Business Plans." February 2009.
- ServiceOntario: "Publication 010473 - Resources for Small Business and Entrepreneurs: A Guide to help you start and grow your business... and succeed." October 2008.
- ServiceOntario: "Publication 008605 - Ontario's Support Programs for Small Businesses and Entrepreneurs." February 2008.

## Suggested Supporting Print Resources

**Our knowledgeable staff here at the Waterloo Public Library can help you find the books you need. Please let us know if we can assist you with these and other useful publications:**

- Freed, Richard C. [Writing Winning Business Proposals: Your Guide to landing the client, making the sale, persuading the boss.](#) McGraw Hill, 2003.
- Rogoff, Edward G. [Bankable Business Plans.](#) Thomson/Texere, 2004.

## STEP 4: CHOOSE A BUSINESS LOCATION

Selecting the right location involves considerations such as legal and regulatory requirements, leasing and zoning requirements for different industries, proximity to customers and financial incentives and tax credits offered by the local government. All these may influence your decision.

When starting a business, a sound understanding of some basic legal and regulatory issues may be required. This section contains information to assist in that decision-making process.

## Online Government Resources

- **BizPal**

BizPal is an online resource that allows for the search of federal, provincial and municipal business permits and licenses, including zoning issues. Many Ontario cities participate in the program, providing information on municipal and community requirements.

[http://www.ontario.ca/en/services\\_for\\_business/STEL02\\_119177](http://www.ontario.ca/en/services_for_business/STEL02_119177)

- **Canada Business**

- **Choosing and Setting Up a Location**

- This site covers things to consider when deciding where to locate your business and how to arrange your office, store or facility.

- <http://www.canadabusiness.ca/eng/125/143/>

- **Little Things Mean a Lot**

- This discusses site selection criteria, such as retail compatibility and zoning that the small store owner-manager must consider after making basic economic, demographic, and traffic analyses. It offers questions the retailer must ask (and find answers to) before making the all important choice of store location.

- [http://www.canadabusiness.ab.ca/index.php/legal/23-store-location-qlittle-thingsq-mean-a\\_lot](http://www.canadabusiness.ab.ca/index.php/legal/23-store-location-qlittle-thingsq-mean-a_lot)

- **Investinontario**

- Whatever your business is you'll find a site or community in Ontario that can help your business thrive.

- <http://www.sse.gov.on.ca/medt/investinontario/en/Pages/communities.aspx>

## **Suggested Supporting Online Resources**

- **Choosing a Location for Your Business: There's more to consider than just cost**

- Browse the articles on "*There's More to Consider than Just Cost, Deciding Where to Set Up Shop, Retail Store Site Selection and Business Relocation May Lower Your Operating Expenses*" when choosing a business location as well as information on regulatory considerations. This is an American source.

- <http://entrepreneurs.about.com/od/gettingstarted/a/chooselocation.htm>

- **Nolo: Choosing a Successful Location for Your Business**

- Suggestions for choosing a successful location as well as related articles on topics such as *Leasing and Renting Space* and *Determine the Space Your Business Needs*. This is an American source.

- [http://www.nolo.com/article.cfm/pg/1/objectId/3AFBBD6F-1BDF-403A-](http://www.nolo.com/article.cfm/pg/1/objectId/3AFBBD6F-1BDF-403A-A78ABD2109684A46/catId/38E631AA-2ACA-49D6-B5A793A1D63BB6C6/111/228/142/ART/)

- [A78ABD2109684A46/catId/38E631AA-2ACA-49D6-B5A793A1D63BB6C6/111/228/142/ART/](http://www.nolo.com/article.cfm/pg/1/objectId/3AFBBD6F-1BDF-403A-A78ABD2109684A46/catId/38E631AA-2ACA-49D6-B5A793A1D63BB6C6/111/228/142/ART/)

- **How to Choose the Best Location for Your New Business**

- An article detailing the questions and answers to consider when locating a new business.

- <http://www.helium.com/items/460599-how-to-choose-the-best-location-for-your-new-business>

## **Suggested Supporting Print Resources**

**Our knowledgeable staff here at the Waterloo Public Library can help you find the books you need. Please let us know if we can assist you with these and other useful publications:**

- Gallander, Benj. [The Canadian Small Business Survival Guide: How to start and operate your own successful business.](#) Toronto : Dundurn, c2002.
- Willerton, D. [Negotiate Your Commercial Lease](#): Self-Counsel Press, c2003.  
Whether you're negotiating a first-time lease or lease renewal this book will alert you to potential pitfalls and help you avoid them; it will also show you what to strive for. Most tenants don't ask for many of the terms and extras landlords often readily agree to — if asked.

## **STEP 5: FINANCE YOUR BUSINESS**

Financing for a new business may come from a variety of sources: banks and financial institutions, personal lines of credit, partners and investors, micro-credit lenders and venture capitalists. Federal, Provincial and some local governments also offer financing programs to help small businesses start and grow their operations.

Programs in Ontario include: The Canada Small Business Financing Program, the Business Development Bank of Canada, Innovation Financing Solution, The Ontario Community Futures Development Corporations, the Summer Company Program for Youth, and the Canadian Youth Business Foundation Loan Program. Some entrepreneurs may also be eligible for Ontario Self-Employment Benefit while starting a business. More information on these and other government financing services and information can be found in the following section.

There are many financial options available and may be researched to suit individual needs. Funding programs for specific types of entrepreneurs, such as youth, women, Newcomers to Canada and Aboriginal entrepreneurs are also listed in this guide under the "Types of Entrepreneurs" section.

### **Online Government Resources**

- **Business Development Bank of Canada: Financing**  
BDC offers a range of financing and venture capital options. Select *Start or Buy a Business* under the *Advice Centre*, then click on Step 4 "*Financing*"  
<http://www.bdc.ca>

#### **Growth Capital for Aboriginal Business**

Growth Capital for Aboriginal Business increases access to capital for Aboriginal entrepreneurs wanting to expand an existing business or start a new one, on or off a reserve in Canada.  
[http://www.bdc.ca/EN/i\\_am/aboriginal\\_entrepreneur/Pages/growth\\_capital\\_financing.aspx](http://www.bdc.ca/EN/i_am/aboriginal_entrepreneur/Pages/growth_capital_financing.aspx)

#### **Canada Business Government Grants and Financing**

Government departments and agencies provide financing such as grants and contributions, subsidies and loan guarantees. Find out what government financing might be available for your business. Use the search tool or browse by type of financing.

<http://www.canadabusiness.ca/eng/82/149/>

### **How to Get Money for Your Business**

Browse through this information to determine what type of financing is best for your business and study the documents on how to make a pitch to a lender or investor.

<http://www.canadabusiness.ca/eng/82/150/>

### **Financing for Specific Demographic Groups**

Find out what financing is available for specific demographic groups, including Aboriginal peoples, immigrants, persons with disabilities, rural and northern residents, women and youth.

<http://www.canadabusiness.ca/eng/guide/1513/>

### **Business Start-up Financing**

There are both government and private sector sources of financing that you can tap into to get your business off the ground.

<http://www.canadabusiness.ca/eng/guide/2154/>

### **Financing for Starting a Business Info-Guide**

This guide outlines federal and provincial government programs available to individuals starting a business in Ontario.

[http://www.cbo-eco.ca/en/info-guide/financing\\_for\\_starting\\_a\\_business\\_info-guide\\_1085667968458.cfm](http://www.cbo-eco.ca/en/info-guide/financing_for_starting_a_business_info-guide_1085667968458.cfm)

### **Sources of Private Financing**

This site explores the financial services and assistance available and helps locate members of private sector associations whose members provide debt and equity financing to businesses.

<http://www.canadabusiness.ca/eng/guide/209/>

- **Community Futures Development Corporations Ontario**

Provides business services and access to financial capital through a local investment fund to help finance new or existing small businesses with start-up, expansion or stabilization plans that help maintain or create jobs in rural and Northern Ontario. Select "What We Do" then *Access to Capital*.

<http://www.ontcfdc.com/>

- **Indian and Northern Affairs Canada  
Aboriginal Financial Institutions**

These "Aboriginal Capital Corporations" concentrate on providing developmental loans, to small and medium size organizations which are not yet ready to secure business loans from banks.

[http://www.ainc-inac.gc.ca/ecd/ab/abc/brf/h\\_ab00155-eng.asp](http://www.ainc-inac.gc.ca/ecd/ab/abc/brf/h_ab00155-eng.asp)

- **Industry Canada:**

**Canada Small Business Financing (CSBF) Program** is designed to increase the availability of loans for establishing, expanding, modernizing and improving small

businesses. A small business does not apply directly to the program, but rather applies for a loan of up to \$250,000 at a financial institution (bank, credit union or caisse populaire).  
<http://www.ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/home>

- **SME Benchmarking Tool** offers industry-specific income statement and balance sheet data for small and medium sized businesses. SME Benchmarking Tool allows you to:
  - Estimate the operating costs for your new business;
  - View financial performance averages in your industry;
  - Enter your own financial data to see how your business measures up to comparably sized firms.

<http://www.ic.gc.ca/eic/site/pp-pp.nsf/eng/home>

- **Invest in Ontario:**

- **Government Programs for Business**

- Under the "Financing" category there is a large list of select government financial programs for business, along with a brief description of each program.

- [http://www.sse.gov.on.ca/medt/investinontario/en/Pages/government\\_programs\\_results.aspx?cat=Financing&searchby=cat](http://www.sse.gov.on.ca/medt/investinontario/en/Pages/government_programs_results.aspx?cat=Financing&searchby=cat)

- **Ministry Of Northern Development and Mines:**

- **Northern Ontario Entrepreneur Program**

- New initiative for Northern Ontario start-up ventures that creates job opportunities in the North.

- [http://www.mndmf.gov.on.ca/nohfc/programs/northern\\_ontario\\_entrepreneur\\_e.asp](http://www.mndmf.gov.on.ca/nohfc/programs/northern_ontario_entrepreneur_e.asp)

- **Enterprise North Job Creation Program**

- The Northern Ontario Heritage Fund Corporation NOHFC provides financial assistance to new and existing enterprises to help bring new jobs and economic prosperity to the North

- [http://www.mndmf.gov.on.ca/nohfc/programs/enterprises\\_north\\_job\\_creation\\_e.asp](http://www.mndmf.gov.on.ca/nohfc/programs/enterprises_north_job_creation_e.asp)

- **Ministry of Training, Colleges and Universities**

- **Ontario Self-Employment Benefit**

- The Ontario Self-Employment Benefit provides unemployed people who are or have recently been eligible for Employment Insurance with income and entrepreneurial support while they develop and start their business.

- <http://www.tcu.gov.on.ca/eng/employees/selfEmployment.html>

- **ServiceOntario:**

- **Ontario Business Program Guide: Financing**

- The Guide has resources government funding programs for Ontario businesses.

- [http://www.ontario.ca/en/business\\_program/categories/ONT04\\_036476?openNav=browse\\_programs](http://www.ontario.ca/en/business_program/categories/ONT04_036476?openNav=browse_programs)

- **SME Financing Data Initiative**

- Industry Canada, Statistics Canada and Finance Canada are working together in an ongoing effort to gather data on SME financing. Through this Initiative, other research and analysis, a comprehensive picture of SME financing, covering the entire spectrum of financing products and services, is provided.

- [http://www.sme-fdi.gc.ca/eic/site/sme\\_fdi-prf\\_pme.nsf/eng/Home](http://www.sme-fdi.gc.ca/eic/site/sme_fdi-prf_pme.nsf/eng/Home)

**Key Small Business Financing Statistics** responds to some of the most commonly asked questions related to the state of SME financing in Canada (request rates, approval rates, amounts requested, amounts

authorized, amounts outstanding by suppliers, loss rates, etc.). The report analyzes all types of financing (debt, leasing, and risk capital) by sector, size of business, region and stage of business development.  
[http://www.sme-fdi.gc.ca/eic/site/sme\\_fdi-prf\\_pme.nsf/eng/h\\_02169.html](http://www.sme-fdi.gc.ca/eic/site/sme_fdi-prf_pme.nsf/eng/h_02169.html)

## Suggested Supporting Online Resources

- **Canadian Bankers Association: Small Business Financing**  
In the "Consumer Information" tab there is a section called Small Business Services, which contains information on small business financing including government programs.  
<http://www.cba.ca>
- **MaRS - Market Readiness Program**  
The Market Readiness Program is aimed specifically at technology companies and entrepreneurs providing resources through the *Investment Accelerator Fund*, the *Business Mentorship and Entrepreneurship Program*, and the *National Angel Capital Organization*.  
[http://www.mri.gov.on.ca/english/news/MarketReadiness072106\\_bd1.asp](http://www.mri.gov.on.ca/english/news/MarketReadiness072106_bd1.asp)

## Print Government Resources

- Industry Canada: "Canada Small Business Financing Program." 2009.  
Available to download: [http://dsp-psd.pwgsc.gc.ca/collection\\_2009/ic/Iu188-69-2009E.pdf](http://dsp-psd.pwgsc.gc.ca/collection_2009/ic/Iu188-69-2009E.pdf)
- Industry Canada: "Publication 60295B - Canada Small Business Financing Act – Annual Report 2006-07." 2008.
- Industry Canada: "Small Business Financing Profiles – Small and Medium-Sized Enterprises." September 2007.  
Available to download: [http://dsp-psd.pwgsc.gc.ca/collection\\_2007/ic/Iu188-4-10-2007E.pdf](http://dsp-psd.pwgsc.gc.ca/collection_2007/ic/Iu188-4-10-2007E.pdf)
- Industry Canada: "Key Small Business Financing Statistics." December 2009.  
Available to download:  
[http://www.sme-fdi.gc.ca/eic/site/sme\\_fdi-prf\\_pme.nsf/vwapj/KSBFS-PSFPE\\_Dec2009\\_eng.pdf/\\$FILE/KSBFS-PSFPE\\_Dec2009\\_eng.pdf](http://www.sme-fdi.gc.ca/eic/site/sme_fdi-prf_pme.nsf/vwapj/KSBFS-PSFPE_Dec2009_eng.pdf/$FILE/KSBFS-PSFPE_Dec2009_eng.pdf)

## Suggested Supporting Print Resources

**Our knowledgeable staff here at the Waterloo Public Library can help you find the books you need. Please let us know if we can assist you with these and other useful publications:**

- Cornish, Clive G. [Basic Accounting for the Small Business](#): Self-Counsel Press, 1992.
- Mohr, Angie. [Bookkeepers' Boot Camp: Get a grip on accounting basics](#). Self-Counsel Press, 2010.
- Mohr, Angie. [Financial Management 101: Get a Grip on Your Business Numbers](#). Self-Counsel Press, 2008.

- Williamson, Iain. [Your Guide to Government Financial Assistance for Business in Ontario](#). Productive Publications, 2010.
- Williamson, Iain. [Your Guide to Starting & Self-financing Your Own Business in Canada, 2010](#). Productive Publications, 1991-.

## STEP 6: DETERMINE THE LEGAL STRUCTURE OF YOUR BUSINESS

A new business owner must decide on a form of business ownership whether it be a sole proprietorship, a partnership, a corporation, a non-profit or a cooperative. There are advantages and disadvantages to each form of organization, and new businesses must evaluate which structure best suits their needs. The form of business will determine the amount of government regulations for reporting, liability, and taxation.

The resources below define the different business arrangements legally recognized and can assist entrepreneurs in determining the legal structure of their business.

### Online Government Resources

- **Canada Business: Choosing a Business Structure**  
This site provides access to the different forms of a Business organization containing descriptions, advantages and disadvantages of each of the 4 types of businesses.  
<http://www.canadabusiness.ca/eng/125/141/>
- **Industry Canada: Corporations Canada**  
The Guide to Federal Incorporation provides the knowledge and tools that business owners and operators need to incorporate and operate a corporation under the federal corporate law.  
[http://www.ic.gc.ca/eic/site/cd-dgc.nsf/vwapj/Guide\\_2011-En.pdf/\\$FILE/Guide\\_2011-En.pdf](http://www.ic.gc.ca/eic/site/cd-dgc.nsf/vwapj/Guide_2011-En.pdf/$FILE/Guide_2011-En.pdf)
- **ServiceOntario: Companies & Personal Property Security**  
Select the "Companies & Personal Property Security" link for information on how to register a business name as a sole proprietorship, partnership, or corporation.  
<http://www.ontario.ca/en/communities/entrepreneurs/>

### Suggested Supporting Print Resources

**Our knowledgeable staff here at the Waterloo Public Library can help you find the books you need. Please let us know if we can assist you with these and other useful publications:**

- Georgas, S. [Incorporation and Business Guide for Ontario: How to Form Your Own Corporation](#), Self-Counsel Press, 2002.

- Kerr, Margaret Helen and JoAnn Kurtz. [Make it Legal: What every Canadian Entrepreneur needs to know about the Law](#). Toronto: J. Wiley & Sons Canada, c1998.
- Swais, Nishan. [The Canadian Legal Guide for Small Business](#). BC: Self-Counsel Press, c2008.
- Swais, Nishan. [Incorporation Guide for Canada](#). Self-Counsel Press, 2003.

## STEP 7: REGISTER A BUSINESS NAME (“DOING BUSINESS AS”)

The legal name of a business is the registered name and it is required on all government forms and applications.

A business name registration refers to a registration under the Business Names Act. It expires after 5 years and must be renewed. A business name registration should not be confused with incorporation or a business license. The tools in this section link to websites on registering a business name quickly and easily online.

### Online Government Resources

- **Canada Business**

- **Naming Your Business**

- The right name can be an effective advertising tool that can help your customers understand what your business does and the market you are targeting. The wrong name can confuse or drive away customers.

- <http://www.canadabusiness.ca/eng/guide/1280/>

- **Registering Your Business**

- You may need to register with several different levels of government for many different reasons. This document provides an overview of the key registration requirements that may apply to your business.

- <http://www.canadabusiness.ca/eng/guide/1282/>

- **ServiceOntario: Online Business Name Search, Registration & Renewal**

- Select “Register or Renewal Your Business” to access the *Integrated Business Services Application*, where entrepreneurs can register or renew a business name, apply to the Ontario Ministry of Revenue for the Retail Sales Tax (RST) and Employer Health Tax (EHT), and to the Workplace Safety and Insurance Board (WSIB) in a single online session.

- [http://www.ontario.ca/en/services\\_for\\_business/STEL02\\_039990?openNav=services\\_for\\_businesses](http://www.ontario.ca/en/services_for_business/STEL02_039990?openNav=services_for_businesses)

New businesses can also request an *Electronic Master Business License*, which can be delivered in two business days by email to facilitate other transactions with government or financial institutions. ServiceOntario also allows future business owners to search a potential business name to find out if it is already in use in Ontario.

[http://www.ontario.ca/en/services\\_for\\_business/](http://www.ontario.ca/en/services_for_business/)

## Suggested Supporting Online Resources

- **About.com: Small Business Canada  
Choosing a Business Name**

Choosing a business name is one of the most important things you'll do during the process of starting a business. Whether you're looking for a catchy business name or wondering what rules your business name needs to follow, these articles about business names will help.

[http://sbinfocanada.about.com/od/businessname/Choosing\\_a\\_Business\\_Name.htm](http://sbinfocanada.about.com/od/businessname/Choosing_a_Business_Name.htm)

- **Named at Last**

A quick checklist to help you make sure you're on the right track with a company name or product name that you're tempted to use.

<http://www.namedatlast.com/whatsin.htm>

Articles on Better Business Names and Tag Lines

<http://www.namedatlast.com/namingarticles.htm>

- **NOLO  
Choosing a Business Name FAQ**

How to choose and register a successful business name (US site).

<http://www.nolo.com/legal-encyclopedia/faqEditorial-29077.html>

**Pick a Winning Name for Your Business**

<http://www.nolo.com/legal-encyclopedia/article-29780.html>

## Print Government Resources

- Industry Canada: "Publication 54408B – Choosing a Name for your Federally Incorporated Company." 2005.  
Available to download: <http://dsp-psd.pwgsc.gc.ca/Collection/C2-337-2003-4E.pdf>
- Industry Canada: "Guide to Federal Incorporation to Help Small Business Incorporate Federally." ISBN 978-0-662-45325-3 2007.  
Available to download: [http://dsp-psd.pwgsc.gc.ca/collection\\_2007/ic/Iu70-4-8-2007E.pdf](http://dsp-psd.pwgsc.gc.ca/collection_2007/ic/Iu70-4-8-2007E.pdf)
- ServiceOntario: "Publication 111855 - Business Corporations Act and Regulations." March 2009.
- ServiceOntario: "Publication 008629 - Establishing a Business in Ontario." February 2008. Also available in Chinese, German, Japanese and Spanish.  
Available to download:  
[http://www.sse.gov.on.ca/medt/investinontario/Documents/English/establishing\\_business.pdf](http://www.sse.gov.on.ca/medt/investinontario/Documents/English/establishing_business.pdf)

## **STEP 8: REGISTER FOR PROVINCIAL AND FEDERAL TAXES**

If you own and operate a business in Canada, you need to know about the goods and services tax (GST) and the harmonized sales tax (HST).

New businesses may have to collect the goods and services tax (GST) and the retail sales tax (RST) (also known as the PST) on the goods or services they offer. Most businesses are required to register for GST, though some exceptions apply to certain small businesses whose total taxable revenues before expenses are less than \$30,000 per year.

Any business that sells a product or provides a service that installs or maintains a product must charge RST/PST, but again there are exceptions. To determine if a business must charge RST/PST, contact the Ontario Ministry of Revenue at 1 866 668-8297.

Please note that a single sales tax has been proposed. Starting July 1, 2010, Ontario's Retail Sales Tax (RST) will be converted to a value-added tax structure and combined with the federal Goods and Services Tax (GST) to create a federally administered single sales tax. The single sales tax will have a combined tax rate of 13 per cent. The provincial portion would be eight per cent — the same as the general RST rate — and the federal portion would be five per cent.

The following resources link to online registration systems for taxes as well as information to assist new business owners in understanding taxation in Ontario. Entrepreneurs can register with the province through ServiceOntario to obtain a tax identification number, workers' compensation, unemployment and disability insurance. ONT-TAXS is an online service to file, pay, update and view Ontario business taxes.

### **Online Government Resources**

- **Canada Revenue Agency: Business Registration Online**

A one-stop, online, self serve application that allows new business owners to register for a Business Number as well as Corporation Income Tax, Goods and Services/Harmonized Sales Tax, Payroll Deductions and Import-Export Accounts.

<http://www.cra-arc.gc.ca/tx/bsnss/tpcs/bn-ne/bro-ide/menu-eng.html>

Note: Aboriginal business income is generally exempt from tax if the actual income-earning activities of the business take place on a reserve.

<http://www.cra-arc.gc.ca/brgnls/menu-eng.html>

#### **Tax Information for Business**

Learn about the different forms of taxation and find out how to keep records, submit reports and payments for GST/HST, excise taxes, income taxes, payroll deductions, and more.

<http://www.cra-arc.gc.ca/tx/bsnss/menu-eng.html>

### **Guide for Canadian Small Businesses**

This guide uses plain language to explain the most common situations encountered by small business.

<http://www.cra-arc.gc.ca/E/pub/tg/rc4070/>

### **Tax Events and Seminars in Ontario**

This site provides links to upcoming events and more.

<http://www.cra-arc.gc.ca/vnts/on/menu-eng.html>

- **Invest in Ontario: Taxation in Ontario Guide**

A comprehensive guide to the Canadian Tax system that includes information on Corporate Income Tax in Ontario, payroll, commodity and local taxes.

<http://www.investinontario.com/resources/brochures/taxation.pdf>

- **Ontario Ministry of Revenue: ONT-TAXS Online**

A free online tax services for business to access their retail sales tax and employer health tax accounts. Owners can file tax returns, make tax payments, view up to four years of account history, update their business account information and request a refund for an overpayment of tax, all online.

<http://www.rev.gov.on.ca/en/services/onttaxs/index.html>

## **Print Government Resources**

- ServiceOntario: "[Publication 008628 - Taxation in Ontario.](#)"
- Canada Revenue Agency: "[Publication RC4070 – Guide for Canadian Small Business.](#)" 2010. Available to download: <http://www.cra-arc.gc.ca/E/pub/tg/rc4070/rc4070-09e.pdf>
- Ministry of Revenue: "[Small Business Guide to the Most Frequently Asked Tax Questions.](#)" November 2007. Available to download: <http://www.rev.gov.on.ca/en/guides/smallbusiness.pdf>

## **Suggested Supporting Print Resources**

**Our knowledgeable staff here at the Waterloo Public Library can help you find the books you need. Please let us know if we can assist you with these and other useful publications:**

- Jacks, Evelyn. [Make sure it's deductible : little-known tax tips for your Canadian small business](#): McGraw-Hill Ryerson, 2010.
- Thompson, Stephen. [167 Tax Tips for Canadian Small Business: Beat the taxman to keep more money in your business.](#) John Wiley and Sons, 2010.
- [Beat the taxman! : easy ways to save tax in your small business](#): John Wiley & Sons, 2008.

## STEP 9: OBTAIN BUSINESS LICENSES AND PERMITS

A new or expanding business often requires one or more federal, provincial or local licenses or permits to operate in Ontario.

Licenses can range from a basic operating license to industry-specific permits, and will depend on the type of business the future business owner plans to start. Regulations vary by industry, province and locality, so it is important to research what may be required for any new venture.

The resources below provide search tools and industry-specific guides to help entrepreneurs comply with the necessary business licenses and permits.

### Online Government Resources

- **Association of Municipalities of Ontario**  
Municipal websites have information on regulatory requirements for businesses within their jurisdictions.  
<http://www.amo.on.ca/YLG/ylg/ontario.html>
- **Canada Business Regulations for Specific Business Activities**  
Learn what regulations apply to key business activities, such as importing, exporting, marketing, managing employees, transporting goods, and more.  
<http://www.canadabusiness.ca/eng/126/156/>
- **ServiceOntario: BizPal**  
BizPal is an online, one-stop service for entrepreneurs that allows searches for permits and licenses required by business type for all levels of government – federal, provincial, and municipal. Select *Find Business Permits & Licences for Your Business* to find out exactly what you will need. \*Note: not all municipalities currently participate in this service.  
<https://www.bizpal.serviceontario.ca/BizPal/>

Locations currently participating:

Ajax	Aurora	Alymer	Bayham
Black River-Matheson	Blind River	Bonfield	Bracebridge
Bradford West Gwillimbury	Brampton	Brantford	Brockville
Bruce Mines	Burlington	Calvin	Cambridge
Carlow/Mayo	Central Elgin	Champlain	Chatham-Kent
Clarington	Cobourg	Collingwood	Conmee Twp.
Deseronto	Dryden	Dutton/Dunwich	East Gwillimbury
Enniskillen	Essa	Faraday	Fort Frances
Frontenac Islands	Georgian Bay Twp	Georgian Bluffs	Georgina
Gillies Twp	Gravenhurst	Greater Sudbury	Guelph
Haldimand County	Halton Hills	Hamilton	Hastings Highlands
Hilton	Hilton Beach	Huntsville	Huron Shores
Innisfil	Jocelyn	Johnson	
Kawartha Lakes	Kenora	King Twp	Kingston
Kitchener	Lake of Bays	Lake of Woods Twp	Lakeshore
London	Lucan Biddulph	Madoc	Malahide

Markham	Marmora and Lake	Mattawa	McKellar Twp
Midland	Milton	Mississauga	Muskoka Lakes Twp
Neebing	New Tecumseth	Newmarket	Niagara-on-the-
Lake	Norfolk	North Frontenac	North Grenville
North Shore	Oakville	Oil Springs	Oliver Paipoonge
Orillia	Oshawa	Ottawa	Owen Sound
Penetanguishene	Petrolia	Pickering	Plummer Additional
Red Rock	Richmond Hill	Sault Ste Marie	Schreiber
South Algonquin	St Catherines	Stirling-Rawdon	Stratford
Tay Twp	Thunder Bay	Timmins	Toronto
Tudor and Cashel	Uxbridge	Vaughan	Wawa
Welland	Wellesley Twp	West Elgin	Whitchurch-
Stouffville	White River	Whitby	Windsor
Wollaston			

## STEP 10: EMPLOYER RESPONSIBILITIES

As a new employer you will have certain statutory obligations. This means that you are required by law to do certain things and behave towards your employees in certain ways. There are regulatory requirements that apply when hiring and firing employees.

Employers should be familiar with the Workplace Safety and Insurance Act, the Occupational Health and Safety Act, and the Ontario Employment Standards Act. Other considerations are Accessibility Standards, making deductions on behalf of employees for the Canada Pension Plan, Employment Insurance and Taxes and filing T4 slips.

Resources in this section cover topics related to the regulatory responsibilities of employers, as well as some general information on employee management.

### Online Government Resources

- Canada Business: Hiring Employees**  
 Resources to help find the right person, manage the payroll, keep staff motivated and more.  
<http://www.canadabusiness.ca/eng/guide/2545/>
- Ministry of Education: Employment Ontario Hiring Employees**  
 Find and hire qualified people through the Job Connect program, delivered through education and training organizations throughout Ontario.  
<http://www.tcu.gov.on.ca/eng/employmentontario/employers/index.html>
- Ontario Human Rights Commission: Employment: Rights and Responsibilities; Human Rights Code in Ontario**  
 Explains the rights of employees.  
<http://www.ohrc.on.ca/en/issues/employment>

- **Service Canada: Responsibilities Related to Employee Social Insurance Numbers**  
Information on how to confirm a Social Insurance Number of an employee.  
<http://www.servicecanada.gc.ca/eng/sin/employers/responsibilities.shtml>
- **ServiceOntario: Business Workplace Gateway**  
*Resources for Employers:* Everything a small business owner needs to consider and put in place when employing others: Employment Standards, Occupational Health and Safety, Ontario Labour Relations Board, Work Smart Ontario, Office of the Employer Advisor, Human Resources and Social Development Canada and much more.  
[http://www.ontario.ca/en/information\\_bundle/workplace/STEL02\\_038095](http://www.ontario.ca/en/information_bundle/workplace/STEL02_038095)

## Print Government Resources

- Canada Revenue Agency: "Publication RC4120 - Filing the T4 Slip and Summary: Employer's Guide." 2010  
Available to download: <http://www.cra-arc.gc.ca/E/pub/tg/rc4120/rc4120-10e.pdf>
- ServiceOntario: "Publication 012656 - Compliance Manual for Small Businesses and Organizations: Accessibility Standards for Customer Service." 2009.  
Available to download:  
[http://www.accesson.ca/documents/en/mcss/accessibility/ComplyingStandards/compmansmallbus/Com\\_Guide\\_SmallBiz\\_.pdf](http://www.accesson.ca/documents/en/mcss/accessibility/ComplyingStandards/compmansmallbus/Com_Guide_SmallBiz_.pdf)
- Ministry of Labour: "Publication 111829 - Workplace Safety and Insurance Act 1997 and Regulations Sept 9 2008." October 2008.
- Ministry of Labour: "Publication 111834 - Occupational Health and Safety Act." December 2008.  
Available to download:  
[http://www.e-laws.gov.on.ca/html/statutes/english/elaws\\_statutes\\_90o01\\_e.htm](http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_90o01_e.htm)
- Ministry of Labour: "Publication 008018 - What You Should Know About the Ontario Employment Standards Act; 2008 Version Poster." February 2008.

## Suggested Supporting Print Resources

**Our knowledgeable staff here at the Waterloo Public Library can help you find the books you need. Please let us know if we can assist you with these and other useful publications:**

- Beauregard, Monica. [Hiring, Managing and Keeping the Best: The complete Canadian guide for employers.](#) McGraw-Hill Ryerson, 2000.
- Gensing-Pophal, Lin. [The HR book : human resources management for small business:](#) International Self-Counsel Press, 1999.

- Swais, Nishan. [Canadian Legal Guide for Small Business](#). Self-Counsel Press, 2008.

## **THE BUSINESS LAUNCH STAGE**

By now, all of the necessary preparation has been completed for the new business. The name of the business has been registered; the company has been incorporated (optional); the Business Plan has been written; funding has been secured (if necessary); facilities have been secured and leasehold improvements made (if required); equipment has been purchased or leased; suppliers have been identified; opening inventory is on site; and employees have been hired and trained; marketing plans have been developed and are ready to be implemented..

The business owner is ready to open their doors. This is now a business.

This next stage is all about strengthening business operations through effective marketing strategies, making use of the Internet and technology and networking to grow and strengthen the business.

### **STEP 11: MARKET AND SELL**

A directed marketing strategy contributes to the successful launch of a new business by effectively targeting potential customers/clients. While this can have a creative component, it is important to remember that any marketing activities or promotion must comply with standards set by Industry Canada.

Consult this section for tips on creating a marketing approach for a new business and on how to developing marketing plans.

Depending upon your market niche and your marketing objectives, a website can be a major part of your marketing initiatives.

### **Online Government Resources**

- **Atlantic Canada Opportunities Agency: Planning for Success – Your Guide to Preparing a Marketing Plan**  
An easy to understand template covering all the necessary components of a marketing plan.  
[http://www.acoa-apeca.gc.ca/English/publications/FactSheetsAndBrochures/Pages/How\\_to\\_prepare\\_a\\_marketing\\_Plan.aspx](http://www.acoa-apeca.gc.ca/English/publications/FactSheetsAndBrochures/Pages/How_to_prepare_a_marketing_Plan.aspx)
- **Business Development Bank of Canada Low Cost Marketing Know How**  
Advertising does not have to cost a fortune! Consider these inexpensive, and sometimes free, ways to promote your product, service or business.

[http://www.bdc.ca/EN/advice\\_centre/articles/Pages/marketing\\_low\\_cost.aspx](http://www.bdc.ca/EN/advice_centre/articles/Pages/marketing_low_cost.aspx)

- **Canada Business: Marketing and Sales**

Help with Marketing basics, promoting and advertising a business, Sales and customer relationship management, selling to governments and marketing regulations and standards.

<http://www.canadabusiness.ca/eng/89/>

## **Suggested Supporting Online Resources**

- **Entrepreneur.com  
Online Marketing**

<http://www.entrepreneur.com/marketing/onlinemarketing/index.html>

### **7 Steps to the Perfect Marketing Plan**

This site helps you think about who you are, who needs what you do and how to get their attention.

<http://www.entrepreneur.com/magazine/entrepreneur/2009/march/200176.html>

### **Sales How-to Guides**

<http://www.entrepreneur.com/sales/howtoguides/index.html>

### **Advertising**

<http://www.entrepreneur.com/advertising/index.html>

- **Inc.  
Branding**

Branding topics include Building a Brand, Managing Multiple Brands, Naming a Business and the History of Great Brands

<http://www.inc.com/branding>

### **Sales and Marketing**

This site covers Networking, Sales Hiring, management and training, Lead Generation, Forecasting, Cold Calling, Negotiating, Contracts, Commissions and Quotas, Direct Marketing, Event Marketing, Public Relations, Guerrilla Marketing, Relationship Marketing, Telemarketing and Viral Marketing

<http://www.inc.com/sales-and-marketing/>

## **Print Government Resources**

- Industry Canada: "Publication 53027B – Misleading Representations and Deceptive Marketing Practices." 2003.

## **Suggested Supporting Print Resources**

**Our knowledgeable staff here at the Waterloo Public Library can help you find the books you need. Please let us know if we can assist you with these and other useful publications:**

- Berkley, Holly. [Low-Budget Online Marketing for Small Business](#): Self-Counsel Press, 2008. This book shows small-business owners how to cut costs so that they can adapt the same successful marketing strategies that big companies use and bring more revenue into their business.
- Cyr, Donald and Douglas Gray. [Marketing Your Product](#). Self-Counsel Press, 2003.
- Mercer, Jillian. [May I Help You? Great Customer Service for Small Business](#). Allen & Unwin, 2004. Nine rules for small business owners: providing high standards of service, providing customers with information, being open and honest, offering choices, consulting with customers, being courteous and helpful, making things right for customers, and providing value for money.
- Robertson, Kelley. [Stop, ask, and listen: proven sales techniques to turn browsers into buyers](#), 2<sup>nd</sup> ed., 2004
- Rosen, Keith. [The Complete Idiot's Guide to Cold Calling](#): Alpha, 2004
- Stephenson, J. [Entrepreneur Magazine's Ultimate Small Business Marketing Guide: 1500 great marketing tricks that will drive your business through the roof](#). Entrepreneur Press, 2003

## **STEP 12: USE TECHNOLOGY**

Using technology can help a small business market their business and reach a broader marketplace in a cost effective manner. The Internet can be a great tool to enhance business communications, advertise, or buy and sell.

Tips on designing a website, analyzing the site's navigation, starting an e-business, web-marketing and making the most of cost-effective technologies such as email, LAN (local area networks) and software for small business can be found below.

### **Online Government Resources**

- **Canada Business E-Business**

This site provides links to programs and resources to help do business over the Internet.  
<http://www.canadabusiness.ca/eng/145/148/>

## Suggested Supporting Online Resources

- **Entrepreneur.com Technology**

Find information on news and trends, products and technology to support your business.  
<http://www.entrepreneur.com/technology/index.html>

- **Inc.:**

Managing Technology

Learn about online business, hardware, telecom and wireless, business software, and computer security

<http://www.inc.com/managing-technology>

## Print Government Resources

- Industry Canada: "Publication 54366E – A Business Case Framework for Small Firms Transitioning to E-Business." 2001. Available free to download.  
Available to download: <http://dsp-psd.pwgsc.gc.ca/Collection/Iu188-20-2001E.pdf>
- ServiceOntario: "How you can Profit from E-business: An Introductory Toolkit." 2008.  
Available to download:  
[http://www.ontariocanada.com/ontcan/1medt/smallbiz/sb\\_downloads/ebiz\\_Toolkit\\_en.pdf](http://www.ontariocanada.com/ontcan/1medt/smallbiz/sb_downloads/ebiz_Toolkit_en.pdf)

## Suggested Supporting Print Resources

**Our knowledgeable staff here at the Waterloo Public Library can help you find the books you need. Please let us know if we can assist you with these and other useful publications:**

- Berkley, Holly. [Low-Budget Online Marketing for Small Business.](#) Self-Counsel Press, 2005.
- Carroll, Jim. [Selling Online: Canada's best-selling guide to becoming a successful e-commerce merchant.](#) J Wiley, 2002.
- Williamson, Iain. [Software for Small Business: a review of the latest Windows programs to help you improve business efficiency and productivity.](#) Productive Publications, 2010.

## STEP 13: NETWORKING

Networking with other small business owners, business associations and organizations can provide ongoing support for business operations or expansion and keep entrepreneurs informed of industry trends and future opportunities. Small business networking is a process of establishing a mutually beneficial relationship with other business people and potential customers. It is a vital component of a prosperous solo business.

This section contains links to business associations, small business magazines, and also provides tips for effective networking that can create business referrals.

## **Online Government Resources**

### **Business Locations**

Find a COBSC centre by searching postal codes, cities, or maps.

<http://www.cobsc.org/en/locations.cfm>

- **Foreign Affairs and International Trade Canada: Business Women in International Trade**

Access support networks and multiple resources geared to help Canadian business women prepare and succeed in the competitive export marketplace.

<http://www.international.gc.ca/businesswomen-femmesdaffaires/index.aspx>

- **Industry Canada: Find Business Advisors**

Links to comprehensive directories of Canadian companies or organizations (associations, Business and Economic Development Offices, Accredited Professionals and Business Consultants) that support small business and provide advice on any subject related to business management.

[http://www.ic.gc.ca/eic/site/ccc\\_bt-rec\\_ec.nsf/eng/h\\_00007.html](http://www.ic.gc.ca/eic/site/ccc_bt-rec_ec.nsf/eng/h_00007.html)

[http://www.ic.gc.ca/eic/site/ic1.nsf/eng/h\\_00140.html](http://www.ic.gc.ca/eic/site/ic1.nsf/eng/h_00140.html)

## **Suggested Supporting Online Resources**

- **Canadian Association of Family Enterprise/CAFÉ**

A non-profit organization dedicated to families in business founded on the premise that family businesses share unique experiences not necessarily found in non-family businesses.

<http://www.cafecanada.ca/gta/>

- **Canadian Council for Aboriginal Business**

A non-profit organization that offers resources and programs to foster positive business relations and creates economic opportunities for Aboriginal businesses and communities.

<http://www.ccab.com/>

- **Canadian Federation of Independent Business**

Find hard facts, survey and research results and daily news about small business. Some parts of the site are open to the members of the Federation only.

<http://www.cfib.ca/en/>

- **Canadians Talk Business**

A Moderated Email Discussion where business owners can discuss general business issues related to running a business in Canada.

<http://www.canadaone.com/promote/ctb.html>

- **Entrepreneur.com**

- **What is Business Networking Anyway?**

- This site looks at leveraging business and personal connections to bring a regular supply of new business.

- <http://www.entrepreneur.com/marketing/networking/article196758.html>

- **Alternative Places to Network**

- <http://www.entrepreneur.com/marketing/marketingideas/article198452.html>

- **Flying Solo: Networking How-to's**

- A link to a host of articles on networking groups, strategies and networking tips.

- <http://www.flyingsolo.com.au/marketing/business-networking/effective-networking>

- **Inc.**

- <http://www.inc.com/networking>

- **Ryerson University: Associations/Organizations Business Support & Services**

- In the section *Associations/Organizations Business Support & Services* Ryerson has compiled a list of key business support organizations, including the Canadian Marketing Association, Foreign Affairs and International Trade Canada, and the American Society of Association Executives.

- <http://www.ryerson.ca/library/subjects/mktg/internet.html>

- **SOHO: Small Office/Home Office**

- An association for home-based, small and medium-sized businesses which provides tips, business articles and a newsletter.

- <http://www.soho.ca/>

- **The Business and Professional Women's Club of Ontario**

- The Business and Professional Women's Club of Ontario is a private organization that works towards improving economic and employment conditions for women.

- <http://www.bpwontario.org/>

- **Women Entrepreneurs of Canada**

- An organization that connects the media, government, corporations and women entrepreneurs by bringing them together and increasing the success rate of women entrepreneurs.

- [www.facebook.com/group.php?gid=5398494151](http://www.facebook.com/group.php?gid=5398494151)

## **Print Government Resources**

- Industry Canada: "[Small Business Quarterly](#)." Published Every Three Months.
- ServiceOntario: "[Ontario Small Business Beat](#)." Published Every Two Months.

## **Suggested Supporting Print Resources**

**Our knowledgeable staff here at the Waterloo Public Library can help you find the books you need. Please let us know if we can assist you with these and other useful publications:**

- [Exchange : magazine for business](#)  
Library has Lending and In-Library use magazines

## **TYPES OF ENTREPRENEURS**

Additional resources, financing programs, networks and guides may be available for specific types of entrepreneurs. The following section provides an overview of services and programs available for Aboriginal Businesses, Newcomers to Canada, Women, and Youth entrepreneurs.

### **ABORIGINAL BUSINESSES**

- **Business Development Bank of Canada**  
Search the *Growth Capital for Aboriginal Business* and the *E-Spirit National Aboriginal Youth Business Plan Competition* for information on access to capital for Aboriginal entrepreneurs wanting to expand an existing business or start a new one, on or off a reserve in Canada. In the "I am..." header select "Aboriginal Entrepreneur" for more information.  
[http://www.bdc.ca/EN/i\\_am/aboriginal\\_entrepreneur/Pages/growth\\_capital\\_financing.aspx](http://www.bdc.ca/EN/i_am/aboriginal_entrepreneur/Pages/growth_capital_financing.aspx)
- **Canada Business**  
**Aboriginal Women's Business Planning Guide**  
A practical and easy-to-use planning guide found under the "Aboriginal Peoples" tab that includes input from Aboriginal women across the country, individual entrepreneurs and representatives of Aboriginal women's organizations.  
[www.ainc-inac.gc.ca/ecd/pubs/js/js-eng.pdf](http://www.ainc-inac.gc.ca/ecd/pubs/js/js-eng.pdf)
- **Indian and Northern Affairs Canada: Aboriginal Business**  
Browse the Aboriginal Business section for financial resources for Aboriginal entrepreneurs. "Aboriginal Capital Corporations" concentrate on providing developmental loans to small and medium size organizations that are not yet ready to secure business loans from banks. Another highlight is the guide *Aboriginal Business Canada and You*.  
<http://www.ainc-inac.gc.ca/ecd/ab/index-eng.asp>
- **Kagita Mikam**  
Central/Eastern Ontario: Serving the area west from Oshawa to Ottawa. Select the "Programs" tab to locate employment and training available to eligible aboriginals, including self-employment programs and starting a business.  
<http://www.kagitamikam.org/online/index.php>
- **Métis Nation of Ontario**  
Ontario: Programs and services for Métis entrepreneurs.

<http://www.metisnation.org/programs/education--training/labour-market-development/metis-self---employment-%28mse%29.aspx>

- **Nishnawbe Aski Development Fund**

Northern Ontario: Free workshops are available to the new entrepreneur. Provides business and financial support to individuals of Nishnawbe Aski Nation. Services to young entrepreneurs also provided.

<http://www.nadf.org/>

- **Southern First Nations Secretariat**

Southwestern Ontario: Services to aboriginal entrepreneurs include economic development, counselling, a Resource Centre and business promotion.

<http://www.sfns.on.ca/index.html>

- **Waubetek Business Development Corporation**

Northern Ontario/Simcoe County: Small business assistance, including financing and counselling services for 27 First Nation communities and other aboriginal entrepreneurs off-reserve in North Eastern Ontario. Select the "Services" tab.

<http://www.waubetek.com/default.aspx>

- **Welcome to Wakenagun CFDC**

The Wakenagun Community Futures Development Corporation in the Cochrane/Kenora Districts provides support and financial assistance to developing small businesses and assists communities with economic analysis and strategic economic planning.

<http://www.wakenagun.ca/>

### **Suggested Supporting Print Resources**

- Indian and Northern Affairs Canada: "Aboriginal Business Canada and You." 2009. Available to download: <http://www.ainc-inac.gc.ca/ecd/ab/abc/abcnu-eng.pdf>

## **ENTREPRENEURS WITH DISABILITIES**

- **Human Resources and Social Development Canada Opportunities Fund for Persons with Disabilities**

The fund provides financial assistance and supports to enable people with disabilities to prepare for, secure, and maintain employment or self-employment. The site gives information about the program itself, eligibility criteria, the application process, and sponsorship details.

[http://www.hrsdc.gc.ca/eng/disability\\_issues/funding\\_programs/opportunities\\_fund/index.shtm](http://www.hrsdc.gc.ca/eng/disability_issues/funding_programs/opportunities_fund/index.shtm)

!

- **Persons with Disabilities Online: Start Your Own Business**

Persons with Disabilities Online highlights resources available to entrepreneurs with disabilities, including a benefits finder, the Opportunities Fund for Persons with Disabilities, the Self Employment Benefit and WorkinfoNet Ontario.

[http://www.pwd-online.gc.ca/pwdl.3st@.jsp?cat=4\\_56&lang=eng&geo=6](http://www.pwd-online.gc.ca/pwdl.3st@.jsp?cat=4_56&lang=eng&geo=6)

- **Entrepreneurs with Disabilities Network**

A non-profit organization that provides entrepreneurs with disabilities services in creating a successful business venture, from the idea generation phase to support for businesses that are up and running.

<http://www.ednns.ca/>

- **Canada Business: Business Information Specific to Persons with Disabilities**

The Canada Business Services for Entrepreneurs website also has an audience-specific section for Persons with Disabilities highlighting government programs and services available.

<http://www.canadabusiness.ca/gol/cbec/site.nsf/en/disabilities-handicapes.html>

### **Financing for Specific Demographic Groups**

Follow the "Financing for Persons with Disabilities" tab.

<http://www.canadabusiness.ca/eng/guide/1513/>

## **NEWCOMERS TO CANADA**

### **Business Immigration Program**

Information for individuals interested in moving to Canada to start a business

<http://www.canadabusiness.ca/eng/summary/1959/>

### **CYBF Canadian Newcomer Entrepreneur Program**

This program is for new immigrants to Canada between the ages of 18 and 34 years, with dreams of being their own boss? The CYBF offers business start-up loans of up to \$15,000 to young immigrants who live in the Greater Toronto Area in Ontario (this program may be offered in other areas in the future).

<http://www.canadabusiness.ca/eng/summary/1215/>

### **Financing for Specific Demographic Groups (new resource link)**

Follow the "Financing for Immigrants" tab.

<http://www.canadabusiness.ca/eng/guide/1513/>

### **Settlement.org**

#### **Starting a Business/ Self-employment**

Newcomers to Ontario have a rich history of starting new businesses and contributing to the local economy - creating jobs, introducing new products and services. There are many services available to you as a business immigrant.

<http://www.settlement.org/topics.asp?section=EM> and

[http://www.settlement.org/sys/faqs\\_detail.asp?k=BUS\\_OPT&faq\\_id=4001201](http://www.settlement.org/sys/faqs_detail.asp?k=BUS_OPT&faq_id=4001201)

## WOMEN ENTREPRENEURS

- **Canada Business :**

- **Resources for Women Entrepreneurs**

- Type "Women Entrepreneurs" in the search box for information on Regulations, Financing, Training and Mentorship Programs, Taxation, Associations and additional resources.

- <http://www.canadabusiness.ca/ontario/>

- **Financing for Specific Demographic Groups**

- Follow the "Financing for Women" tab.

- <http://www.canadabusiness.ca/eng/guide/1513/>

- **Foreign Affairs and International Trade: Business Women in International Trade**

- This program offers a wealth of information specific to women exporters, support networks and multiple resources geared to help Canadian business women prepare and succeed in the competitive export marketplace.

- <http://www.international.gc.ca/businesswomen-femmesdaffaires/index.aspx>

- **Home-Based Working Moms**

- An association and online community for parents who work at home and those who would like to. It provides a variety of opportunities and resources to help moms network, learn and grow in their role as a home-based working mom.

- <http://www.hbwm.com/>

- **PARO Centre for Women's Enterprise**

- The Centres provides programs and services to women across Northern Ontario who want to start a business, grow a business or build new networks across the region.

- <http://www.paro.ca/index.php?pid=9>

- **The Business and Professional Women's Club of Ontario**

- The Business and Professional Women's Club of Ontario is a private organization that works towards improving economic and employment conditions for women.

- <http://www.bpwontario.org/>

- **Women Entrepreneurs of Canada**

- This is an organization that connects the media, government, corporations and women entrepreneurs to increase the success rate of women entrepreneurs.

- [www.facebook.com/group.php?gid=5398494151](http://www.facebook.com/group.php?gid=5398494151)

- **Women Entrepreneurs: Business Owner Characteristics**

- Financing activities of small and medium-sized enterprises (SMEs) majority-owned by women in Canada. General business characteristics and financial growth performances are compared with SMEs majority-owned by men to highlight past and current gender differences

- [http://www.sme-fdi.gc.ca/eic/site/sme\\_fdi-prf\\_pme.nsf/eng/h\\_02215.html](http://www.sme-fdi.gc.ca/eic/site/sme_fdi-prf_pme.nsf/eng/h_02215.html)

## Suggested Supporting Print Resources

**Our knowledgeable staff here at the Waterloo Public Library can help you find the books you need. Please let us know if we can assist you with these and other useful publications:**

- Watson, Julie V. [How Women Make Money: Inspirational stories and practical advice from successful Canadian entrepreneurs](#). Dundurn Group, 2004.
- Whiteley, Sharon. [The Old Girls' Network: Insider advice for women building businesses in a man's world](#). Basic Books, 2003.

## YOUTH AND STUDENT ENTREPRENEURS

- **ACE: Advancing Canadian Entrepreneurship**  
ACE currently delivers two programs on over 50 university and college campuses across Canada with the involvement of over 1,700 student leaders and student entrepreneurs offering Program #1-*Students in Free Enterprise (SIFE)* and Program #2- *Student Entrepreneur*.  
<http://www.acecanada.ca/bin/faculty/programOverview.cfm>
- **Canadian Youth Business Foundation (CYBF) Loan Program**  
This organization provides loans and mentoring to young entrepreneurs (aged 18 to 34) who are eligible to work in Canada, have written a comprehensive business plan and are not able to raise the necessary financing from other sources.  
<http://www.cybf.ca/>
- **E-Spirit National Aboriginal Youth Business Plan Competition**  
An Internet-based national Aboriginal Youth Business Plan Competition with online modules, mentoring and business plan template for Aboriginal youth in Grades 10-12.  
[http://www.bdc.ca/EN/iam/aboriginal\\_entrepreneur/bdc\\_initiatives/Pages/bdc\\_initiative\\_espirit.aspx](http://www.bdc.ca/EN/iam/aboriginal_entrepreneur/bdc_initiatives/Pages/bdc_initiative_espirit.aspx)
- **Young Entrepreneurs: Financing Profiles**  
A portrait of Canada's young entrepreneurs and the effect, if any, of the age of the owner on financing a small business  
[http://www.sme-fdi.gc.ca/eic/site/sme\\_fdi-prf\\_pme.nsf/eng/h\\_01367.html](http://www.sme-fdi.gc.ca/eic/site/sme_fdi-prf_pme.nsf/eng/h_01367.html)
- **Ministry of Economic Development and Trade: Summer Company**  
An opportunity for enterprising students 15 to 29 years old, to start and run their own summer businesses. They receive hands-on business coaching and mentoring from local community business leaders and can be eligible to receive up to \$1,500 to put toward start-up costs and up to \$1,500 upon successful completion of the program.  
[http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb\\_ye\\_summerco\\_en.jsp](http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb_ye_summerco_en.jsp)

- **Ministry of Northern Development and Mines: Northern Ontario Young Entrepreneur Program**  
Residents of Northern Ontario, 18 to 29 years old have the opportunity to develop business skills, apply for financial assistance, and start up their own business in the North.  
[http://www.mndmf.gov.on.ca/nohfc/programs/northern\\_ontario\\_entrepreneur\\_e.asp](http://www.mndmf.gov.on.ca/nohfc/programs/northern_ontario_entrepreneur_e.asp)
- **Industry Canada:** Publication: "Small Business Financing Profiles – Young Entrepreneurs." 2006.  
Available to download: <http://dsp-psd.pwgsc.gc.ca/Collection/Iu188-4-1-2006E.pdf>

## **SECTION TWO: FEDERAL, PROVINCIAL, MUNICIPAL AND COMMUNITY BUSINESS CENTRES**

### **SERVICEONTARIO CENTRES: SERVICES TO BUSINESS**

[http://www.ontario.ca/en/services\\_for\\_business/index.htm](http://www.ontario.ca/en/services_for_business/index.htm)

Located in up to 91 communities across the province, ServiceOntario Centres are making it easier for businesses in Ontario to access government information and services in person.

Use the [Service Location Finder](#) to locate the ServiceOntario Centres that are open from 8:30 a.m. to 5:00 p.m., with exceptions at some locations.

#### **Find Services & Locations**

Find out how and where you can access many government services.



## **CANADA BUSINESS ONTARIO**

<http://www.cbo-eco.ca/en/locations.cfm>

### **Regional Access Program Locations**

**CanadaBusinessOntario (CBO)** works in partnership with the business organization(s) listed below to improve access to business information.

**Below is the listing which includes our area of Ontario:**

<b>Southwestern Ontario</b>		
<b>Blenheim</b>	Community Futures Development Corporation of Chatham-Kent 245 Marlborough St N Box 192 Blenheim, ON NOP 1A0	519-676-7775 1-866-469-9901
<b>Brantford</b>	Brantford-Brant Business Resource Enterprise Centre1 Market Sq., Suite 201 Brantford, ON N3T 6C8	519-756-4269
	Enterprise Brant 330 West Street Unit 10 Brantford, ON N3R 7V5	519-752-4636
<b>Caledonia</b>	Grand Erie Business Centre Inc. 11 Argyle St N, Suite 207 Caledonia, ON N3W 1B6	905-765-5005 1-877-646-6606
<b>Cambridge</b>	Waterloo Region Small Business Centre 50 Dickson Street, First Floor, Box 669 Cambridge, ON N1R 5W8	519-740-4615
<b>Chatham</b>	Chatham-Kent Business Enterprise Centre 445 Grand Ave W Box 944 Chatham, ON N7M 5L3	519-351-1228 ext. 2039 1-866-542-5994
<b>Elora</b>	Wellington-Waterloo Community Futures Development 1-54 Wellington Road #7 P.O. Box 749 Elora, ON N0B 1S0	519-846-9839 1-866-997-9928
<b>Essex</b>	Essex Community Futures Development Corporation 39 Maidstone Avenue East Essex, ON N8M 2J3	519-776-4611 1-866-419-2686
<b>Guelph</b>	Guelph-Wellington Business Enterprise Centre 42 Wyndham St N Unit 401 Guelph, ON N1H 4E6	519-826-4701 1-866-744-8344
<b>Ingersoll</b>	Oxford Small Business Support Centre Inc. 118 Oxford Street Ingersoll, ON N5C 2V5	519-425-0401
<b>Kincardine</b>	Bruce Community Futures Development Corporation 281 Durham Street P.O. Box 208 Kincardine, ON N2Z 2Y7	519-396-8141 1-888-832-2232
<b>Kingsville</b>	Windsor-Essex Small Business Enterprise Centre 23 Main St W Unit 20 Kingsville, ON N9Y 1H2	519-733-3137

<b>Kitchener</b>	<b>Waterloo Region Small Business Centre 200 King Street West P.O. Box 1118 Kitchener, ON N2G 4G7</b>	<b>519-741-2604</b>
<b>Komoka</b>	Community Futures Development Corporation of Middlesex County 22423 Jefferies Rd Unit 6, R.R. #5 Komoka, ON N0L 1R0	519-641-6100 1-866-205-1188
<b>London</b>	London Small Business Centre 316 Rectory St 3rd Floor London, ON N5W 3V9	519-659-2882
<b>Milverton</b>	Perth Community Futures Development Corporation 12 Main St S Suite 1 P.O. Box 645 Milverton, ON N0K 1M0	519-595-7570
<b>Muncey</b>	Chippewas of the Thames First Nation Economic Development 320 Sutherland Road RR#1 Muncey ON N0L 1Y0	519-289-5555
	Tecumseh Community Development Corporation 311 Jubilee Road RR#1 Muncey ON N0L 1Y0	519-289-2122 1-888-433-1533
<b>Neustadt</b>	Saugeen Business Development Centre 515 Mill Street, P.O. Box 177 Neustadt, ON N0G 2M0	519-799-5750 1-877-335-7332
<b>Oshweken</b>	Two Rivers Community Development Centre 16 Sunrise Court Oshweken, ON N0A 1M0	519-445-4567
<b>Owen Sound</b>	Business Enterprise Centre - Owen Sound and Area 173 8th Street East Owen Sound, ON N4K 1K9	519-371-3232
<b>Port Elgin</b>	Saugeen Shores Business Enterprise Centre 559 Goderich Street Port Elgin, ON N0H 2C4	519-832-2082
<b>Sarnia</b>	Business Enterprise Centre of Sarnia-Lambton 265 Front Street N, Suite 107 Sarnia ON N7T 7X1	519-332-2504 1-800-972-7642
<b>Seaforth</b>	Huron Small Business Enterprise Centre 138 Main Street S, P.O. Box 1120 Seaforth, ON N0K 1W0	519-527-0305
<b>Simcoe</b>	Norfolk District Business Development Corporation 4077 Hwy 3 E Box 732 Simcoe, ON N3Y 4T2	519-428-2323
<b>St. Thomas</b>	Elgin Business Resource Centre 300 South Edgeware Road St. Thomas, ON N5P 4L1	519-633-7597
<b>Stratford</b>	Stratford & Perth Small Business Enterprise Centre 73 Albert Street Stratford, ON N5A 3K2	519-271-0250
<b>Wallaceburg</b>	Walpole Island First Nation RR #3, Tecumseh Road Wallaceburg, ON N8A 4K9	519-627-0746

<b>Windsor</b>	Windsor-Essex Small Business Enterprise Centre 333 Riverside Drive West Suite 217 Windsor, ON N9A 5K4	519-253-6900
<b>Woodstock</b>	Woodstock & Area Small Business Enterprise Centre 453 Dundas Street Woodstock, ON N4S 1C2	519-421-2129

## **SMALL BUSINESS ENTERPRISE CENTRES/ BUSINESS ADVISORY CENTRES**

[http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb\\_sbec\\_locations\\_list\\_en.jsp](http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb_sbec_locations_list_en.jsp)

Small Business Enterprise Centres focus on providing support to start-up and small enterprises during their initial years of development and operation. Entrepreneurs are provided with easy access to business consulting services and information covering management, marketing, technology and financing.

**Here are the Centres in our area:**

<b>Small Business Enterprise Centres</b>		
<b>City</b>	<b>Address</b>	<b>Contact</b>
<b>Cambridge</b>	Waterloo Region Small Business Centre City Hall, 50 Dickson St., P.O. Box 669 Cambridge, ON N1R 5W8	(519) 740-4615 <a href="http://www.waterlooregionsmallbusiness.com">www.waterlooregionsmallbusiness.com</a>
<b>Guelph</b>	Guelph-Wellington Business Enterprise Centre 401-42 Wyndham St N Guelph, ON N1H 4E6	(519) 826-4701 <a href="mailto:success@guelphbusiness.com">success@guelphbusiness.com</a> <a href="http://www.guelphbusiness.com">www.guelphbusiness.com</a>
<b>Kitchener</b>	Waterloo Region Small Business Centre 200 King St W, PO Box 1118 Kitchener, ON N2G 4G7	(519) 741-2604 <a href="http://www.waterlooregionsmallbusiness.com">www.waterlooregionsmallbusiness.com</a>
<b>Waterloo</b>	<b><a href="#">Waterloo Region Small Business Centre</a></b> <b><a href="#">100 Regina St S</a></b> <b><a href="#">Waterloo, ON N2J 4A8</a></b>	<b><a href="tel:5197476265">(519) 747-6265</a></b> <b><a href="http://www.waterlooregionsmallbusiness.com">www.waterlooregionsmallbusiness.com</a></b>

## **BUSINESS DEVELOPMENT BANK OF CANADA: ONTARIO**

BDC services are made available through a broad network of more than 100 offices stretching coast to coast. To maximize the Bank's reach, smaller and more remote communities are served through satellite branches, travelling account managers and consultants. 1-877-BDC-BANX (232-2269) <http://www.bdc.ca/en/branches/ontario>

Here are the Branches in our area:

<b>Business Development Bank of Canada Locations</b>		
<b>Location</b>	<b>Address</b>	<b>Contact</b>
<b>Guelph (By Appointment)</b>	120 Research Lane, Suite 100 Guelph, Ontario, N1G 0B5	(519) 826-2663
<b>Kitchener-Waterloo</b>	<b>Commerce House Building 50 Queen Street North, Suite 110 Kitchener, Ontario, N2H 6P4</b>	<b>(519) 571-6676</b>

## **SECTION THREE: GOVERNMENT CALL CENTRES**

### **ServiceOntario BUSINESS INFO LINE**

Get the help you need to start, run or grow your business. We'll put you in touch with information about business registration, applicable taxes, government business resources, hiring and training new staff, determining what licences and permits you need, publications that are available + answers to your other business enquiries.

Toll free: 1-888-745-8888

Local: 416-212-8888

TTY: 416-325-3408 or 1-800-268-7095

### **ServiceOntario Call Centre**

The Call Centre responds to bilingual inquiries on Ontario government programs and services and provides referrals to municipal and federal Government and non-governmental services. The Centre is a first point of contact and provides information for these ministries:

Aboriginal Affairs  
 Attorney General  
 Citizenship and Immigration  
 Community Safety and Correctional Services  
 Economic Development and Trade  
 Energy  
 Finance  
 Government Services  
 Health Promotion  
 Labour  
 Intergovernmental Affairs  
 Northern Development Mines and Forestry  
 Revenue

Agriculture, Food and Rural Affairs  
 Children and Youth Services  
 Community and Social Services  
 Consumer Services  
 Education  
 Environment  
 Francophone Affairs  
 Health and Long-Term Care  
 Infrastructure  
 Municipal Affairs and Housing  
 Natural Resources  
 Research and Innovation  
 Seniors' Secretariat

Tourism and Culture  
Transportation

Training, Colleges and Universities  
Women's Directorate

Most Ontario Government Call Centres are open from 8:30 a.m. to 5 p.m., Monday to Friday, excluding government and statutory holidays.

Toll-free: 1-800-267-8097  
Toronto: 416-326-1234

TTY toll-free: 1-800-268-7095  
TTY Toronto: 416-325-3408

**Service Ontario Publications**

Toll-free: 1-800-668-9938 or  
1-888-463-6461

TTY Toronto: 416-326-5300

**Canada Business Service Centre**

Toll-free: 1-888-576-4444 or  
1-800-567-2345

TTY toll-free: 1-800-457-8466

Call the toll-free centre and speak to a business information officer who will direct you to the best sources of information or refer you to programs and services relevant to your business situation. Some Centres have optional recorded answers to frequently asked questions to speed up service. (NOTE: service is available Monday to Friday 8:30 a.m. to 6 p.m.)

**Canadian Radio-Television Telecommunications Commission (CRTC)**

Toll-free: 1-877-249-2782

TTY toll-free: 1-877-909-2782

**Consumer Protection Branch**

Toronto: 416-326-8800

Toll-free: 1-800-889-9768

**Customs (Canada Border Services Agency) Border Information Service**

Toll-free: 1-800-461-9999

**Customs (United States)**

Mississauga: 905-676-2606

**Employment Ontario Hotline**

Toll-free: 1-800-387-5656

TTY Toll-free: 1-866-768-1157

**Post jobs with Job Bank**

Toll-free: 1-866-789-1297

**Employment Insurance/Social Insurance Numbers**

Toll-free: 1-800-206-7218

Toll-free TTY: 1-866-678-2785

**Employment Standards**

Toll free- 1-800-531-5551

Toll free TTY: 1-866-567-8893

**Federal Government Information Service\***

Toll-free: 1-800-O-Canada (1 800 622-6232) \*avail Mon- Fri 8 a.m. to 8 p.m.

**Foreign Affairs and International Trade Canada**

Toll-free: 1-800-267-8376  
Ottawa Local: 613-944-4000

TTY Ottawa: 613-944-9136

**Income Tax Inquiries (Federal)**

Toll-free: 1-800-959-8281

TTY Toll-free: 1 800-665-0354

**Municipal Property Assessment Corporation (MPAC)**

Toll-free: 1-866-296-6722

TTY Toll-free: 1 877-889-6722

**Ontario Motor Vehicle Industry Council (OMVIC) – new/ used car dealerships & dealers**

Toll-free: 1-800-943-6002

Toronto Local: (416) 226-4500

**Ontario Travel**

Mississauga Local: (905) 282-1721

Toll-free: 1 800-668-2746

Mississauga Local TTY: (905) 612-0870

Toll-free TTY: 1 888-908-8825

**Ontario Women’s Directorate**

416-314-0300

Toll Free: 1 866-510-5902

In Toronto TTY: (416) 314-0258

**ONT TAXS- answers about provincial taxes or harmonized taxes**

Toll-free 1-800-668-8297

TTY: 1 800 263-7776

**Passport Canada: Canadian passport inquiries**

Toll-free: 1 800-567-6868

Toll-free TTY: 1 866-255-7655 (Outside

Canada and the USA): (819) 997-8338

**Real Estate Council of Ontario (RECO) – licensing and complaints real estate agents**

Toronto Local: (416) 207-4800

Toll-free: 1 800-245-6910

**Regional Access Program Help Desk (Business)**

Toll-free: 1-877-553-5507

**Technical Standards and Safety Authority (TSSA) – fuels safety, elevating devices, amusement parks (rides)**

Toronto Local: (416) 734-3300

Toll-free: 1 877-682-8772

**Travel Industry Council of Ontario – licensing & complaints travel agents and agencies**

Mississauga Local: (905) 624-6241

Toll-free: 1 888-451-8426

**Workplace Safety and Insurance Board (WSIB)**

Toronto Local: (416) 344-1000

Toll-free: 1 800-387-0750

Toll-free TTY: 1 800-387-0050