

SERVICES TO BUSINESS GUIDE

2011



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PUBLIC LIBRARY

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.

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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

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

Ontario Business Program Guide

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

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

Visit 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

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
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 CBO 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.

The following section contains quizzes, articles, and checklists to help potential entrepreneurs evaluate their ideas as well as their aptitude for business.

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
- **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

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. Try the Consultant quiz: 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

- Edwards, Paul and Sarah Edwards. Secrets of Self-Employment (Working from Home) Tarcher, 1996 ISBN-13: 978-0874778373
- Germer, Jerry. Country Careers: Successful Ways to Live and Work in the Country Wiley Publishing, 1993. Explores the entrepreneurial opportunities for professionals who want to work and live in small towns and rural areas.
- 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.
- Molinski, Michael. Small Business in Paradise. NOLO, 2007. Include choosing a type of business, setting up legally and the basics of management, operations and business processes.
- Nadeem, Tariq. How to Start a Small Business in Canada: Self-Help Publishers, 2004. Packed with practical advice and info: feasibility checklist for starting a small business, Canadian business structures, statistics about Canada, self-evaluation, business plans, product pricing, adverting/marketing, dealing with lenders, employer's obligations, small business accounting, importing/exporting from Canada, checklists, quizzes and info on required forms

- Sapp, J. Starting Your First Business: Gain Independence and Love Your Work: Rylinn Pub. 2004. Takes potential entrepreneurs step by step through the entire business start-up process.
- Stephenson, James. Ultimate Start-Up Directory: Entrepreneur Press, 2002. ISBN-13: 978-1891984334. This directory briefly lists 1350 businesses and includes a rating based on ease of start-up, estimated cost and income potential, online opportunity, whether the business could be home based, potential legal issues, skills needed, part-time possibilities, and the franchise or licensing potential.
- Stephenson, James. Ultimate Home Based Business Handbook: How to start, run, and grow your own profitable business. Entrepreneur Press, 2004.
- Turner, Marcia. The Unofficial Guide to Starting a Small Business. Wiley Publishing, 1999.

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

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 from numerous "Industrial Sectors" 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

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

- **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

Key Small Business Stats: 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 a 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/>
- **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-: 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

- Retail Industry Research (Ryerson University, CSCA Centre for the Study of Commercial Activity): Research Publications tab <http://www.cscs.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 <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 Census Bureau: <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

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

Suggested Supporting Print Resources

- Business Plans that Work for your Small Business - 3rd edition Toolkit Media Group, 2008 ISBN: 978-0-8080-1793-6
- Butler, David. Business Planning - A guide to business start-up Butterworth Heinmann 2008 ISBN: 813121432X
- Doman, Don. Market Research Made Easy. Self-Counsel Press, 2002.
- Fox, Jeffrey J. How to Make Big Money in Your Own Small Business: Unexpected rules every small business owner needs to know. Hyperion, 2004.
- Henricks, Mark. Business Plans Made Easy 2nd edition Entrepreneur Press 2002
- Hughes, Roger T. Trade-Marks Act and Commentary. Butterworths, Published Annually. Provides up-to-date version of Canada's Trade-marks Act and Regulations.
- Rolston, George. The Canadian Business Guide to Patents for Inventions and New Products: ISBN 0-920847-13-7
- Tiffany, P PhD / S.Peterson PhD, Business Plans for Dummies, 2nd Edition Wiley Pub 2004
- Touchie, R, Preparing a Successful Business Plan, 4th Edition Self Counsel Press
- Tyson, Eric. Small Business 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 counselling 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

- **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

- **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

- **Aboriginal Business Canada and You: Guide**

Help for Aboriginal entrepreneurs and organizations to achieve their business goals.

<http://www.ainc-inac.gc.ca/ecd/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

- **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

- **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/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

Taxation in Ontario Guide (PDF format)

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

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

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

- Atlantic Canada Opportunities Agency. Planning for Success - Your Guide to preparing a business plan. 2008.

- Freed, Richard C. Writing Winning Business Proposals: Your Guide to landing the client, making the sale, persuading the boss. McGraw Hill, 2003.

- Pearson Education Canada. Business Plan, Business Reality: Starting and Managing Your Own Business in Canada. 2007.

- Rogoff, Edward G. Bankable Business Plans. Thomson/Texere, 2004.

- Susan Ward, About.com. Why You Need To Write A Business Plan: 5 Reasons For Writing A Business Plan. 2008.

- Tiffany, Paul. Business Plans for Dummies. Harper, 2007.

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

- **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>

- **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-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

- Gallander, Benj. The Canadian Small Business Survival Guide: How to start and operate your own successful business. Dundurn Group, 2002.
- McInnes, Ronald W. Landlord/tenant rights in Ontario Self-Counsel legal series – 11th ed. ISBN : 0889083754
- Willerton, D. Negotiate Your Commercial Lease: Self-Counsel ISBN-13: 978-1551802503
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

- **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

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

- **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
- Ministry Of Northern Development and Mines:
Northern Ontario Entrepreneur Program**

An 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

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
- 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 on government funding programs for Ontario businesses.
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

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

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

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
- 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
- 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

- Alterowitz, Ralph, Zonderman, Jon. Financing Your Business Made Easy. McGraw-Hill 2006.
- Cornish, Clive G. Basic Accounting for the Small Business: Self-Counsel Press, 1992.
- Cloth/Bath Book. Business Financing: 25 Keys to Raising Money. 2000.
- Finney, Robert G. Office Finances Made Easy: A Get-Started Guide to Budgets, Purchasing and Financial Statements. AMACOM, 2000.
- Lister, Kate, and Harnish, Tom. Finding Money: The Small Business Guide to Financing. John Wiley & Sons. 1995.
- Mohr, Angie. Bookkeepers' Boot Camp: Get a grip on accounting basics. Self-Counsel Press, 2003.
- Mohr, Angie. Finance and Grow your New Business: Get a grip on the money. Self-Counsel Press, 2008.
- Mohr, Angie. Financial Management 101: Get a Grip on Your Business Numbers. Self-Counsel Press, 2008.
- Sitarz, Daniel. Small Business Accounting Simplified: Nova Publishing Company; 3rd edition 2002 ISBN-13: 978-0935755916
- Williamson, Iain. Your Guide to Government Financial Assistance for Business in Ontario. Productive Publications, 2008/09 ISBN 978-1-55270-343-4;
- Williamson, Iain. Your Guide to Starting & Self-financing Your Own Business in Canada. Productive Publications, 1999.

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/eng/h_cs01914.html

- **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

- Gray, Douglas A. Be Your Own Boss: The Insider's Guide to Buying a Small Business or Franchise in Canada. McGraw-Hill Ryerson, 2002.
Sample letters, agreements, checklists, worksheets, web-resources & government contacts.
- Georgas, s. Incorporation and Business Guide for Ontario: Self-Counsel
- 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. 346.710652 KER
- Swais, Nishan. The Canadian Legal Guide for Small Business. BC: Self-Counsel Press, c1999. 346.710652 SWA
- 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 Renew 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

- 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/

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

- **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
- 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

Suggested Supporting Resources

- Neray, Michel. You Name It: Pandecta Magazine. A practical guide to naming products, services, businesses, divisions, domain names, newsletters and anything else except babies.
- Trademark Basics for Naming a Business NOLO 2007 This helpful eGuide ushers entrepreneurs, inventors, MBA-toting hopefuls and others into the world of trademark law. It provides a clear, concise overview of the basics, including tips for choosing the right name for your business.

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." August 2006. Available to download: <http://www.rev.gov.on.ca/en/guides/smallbusiness.pdf>
- Ministry of Revenue: "The Basics of Retail Sales Tax." January 2008. Available to download: <http://www.rev.gov.on.ca/en/guides/rst/901.html>

Suggested Supporting Print Resources

- Jacks, Evelyn. The Complete Canadian Home Business Guide to Taxes 343.7105268 Jac
- Mallin, Michael. Preparing your Corporate Tax Returns: Canada and provinces. CCH Canadian Ltd, Published Annually.
- Thompson, Stephen. 167 Tax Tips for Canadian Small Business: Beat the taxman to keep more money in your business. John Wiley and Sons, 2009.

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/ylq/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	Whitby	White River	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

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
- 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
- Ministry of Labour: "Publication 008018 - What You Should Know About the Ontario Employment Standards Act; 2008 Version Poster." February 2008.

Suggested Supporting Print Resources

- Arthur, Diane. Managing Human Resources in Small and Mid-size Companies American Management Assoc. 1995
- Beauregard, Monica. Hiring, Managing and Keeping the Best: The complete Canadian guide for employers. McGraw-Hill Ryerson, 2000.
- Fleischer, C. Hr For Small Business: From Hiring To Firing And Everything In Between 2005
- Holihan, Mary B. 365 Answers about Human Resources for the Small Business ..., Volumes 978-910678 Atlantic Pub. 2006 Detailed are over 300 common questions employers have about employees and the law; it's like having an employment attorney on your staff.
- 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 door. 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
 - **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
- 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

- Berkley, Holly. Low-Budget Online Marketing for Small Business: Self-Counsel Press. 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.
- Charney, Cyril. The Salesperson's Handbook. Stoddart, 2002.
- Cyr, Donald and Douglas Gray. Marketing Your Product. Self-Counsel Press, 2003.
- Kimball, Cheryl and van Gelder, Joni. Ultimate Book of Sales Letters: McGraw Hill 2007 ISBN: 9781932531756
- McMurtry, Jeanette Maw. Big Business Marketing for Small Business Budgets. McGraw-Hill, 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.

- Pritchard, Brenda L. Advertising and Marketing Law in Canada. LexisNexis Butterworths, 2004.
- Robertson, Kelley. Stop, ask, and listen: How to welcome your customers and increase your sales. Stoddart, 2002. 658.85 ROB
- Rosen, Keith. The Complete Idiot's Guide to Cold Calling: Alpha, 2004 ISBN-13: 978-1592572274
- Shulman, M and Smith, J. What to Say When Your Customers Won't Pay: How to collect unpaid accounts and still keep customers happy. McGraw-Hill Ryerson 1998
- Stephenson, J. Small Business Marketing Guide: Entrepreneur Press 2nd ed. Marketing secrets of top business and sales professionals help you devour competitors, close more sales, win new customers and keep them coming back.
- Walker, M. Marketing to Seniors: Authorhouse 2nd ed. 2004 This book unveils unique aspects of the senior market, including the "extended senior customer" to account for the involvement of others in senior purchasing decisions: family, friends, advisors and health care professionals.

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 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

Suggested Supporting Print Resources

- Berkley, Holly. Low-Budget Online Marketing for Small Business. Self-Counsel Press, 2003.
- Carroll, Jim. Selling Online: Canada's best-selling guide to becoming a successful e-commerce merchant. J Wiley, 2002.
- Nelson, Stephen L. QuickBooks 2009 All-in-one for Dummies. Wiley Publishers, 2009.
- Williamson, Iain. Software for Small Business: Windows and Vista programs to help you improve efficiency and productivity. Productive Publications, 2008.
- Weadock, Glenn E. Small Business Networking for Dummies: 1998 Select software/hardware that's right for you, streamline work processes and improve critical interactions between clients, vendors, and partners with the powerful features of a networked system.

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/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**
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

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

- Bradshaw, Hayden. "[Enterprise Magazine](#)." Issued 5 times per year.
- Zig, Ziglar and Hayes, John Phillip. [Network marketing for dummies](#). IDG Books Worldwide, 2001. 658.84 ZIG

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

- **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

- **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.shtml

- **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

- **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**

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

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

- **Women Entrepreneurs: Business Owner Characteristics**

- Financing activities for 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

Suggested Supporting Print Resources

- Industry Canada: "Small Business Financing Profiles – Women Entrepreneurs." 2006.
- Thrasher, Barbara L. & Madelon Smid. Smart Women: Canadian entrepreneurs who make money. Macmillan Canada, 2000.

- 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

- **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

- **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

- **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

Suggested Supporting Print Resources

- 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>
- Beroff, Art. How to be a Teenage Millionaire. Entrepreneur Press, 2000.
- Schincariol, David. Student-Run Business: Self Counsel Press ISBN13: 9781551800264

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

SERVICEONTARIO CENTRES: SERVICES TO BUSINESS

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

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

Northwest Ontario		
City	Address	Contact
Atikokan	Atikokan Economic Development Corporation 105-115 Main Street P.O. Box 218 Atikokan, Ontario P0T 1C0	807-597-2757 1-888-334-2332
Dryden	Patricia Area Community Endeavours 2-66 Keith Avenue, P.O. Box 668 Dryden, Ontario P8N 2Z3	807-221-3293 1-800-465-5307
Fort Frances	Rainy River Future Development Corporation 608 Scott Street Fort Frances, ON P9A 1H6	807-274-3276 1-800-465-8502
Geraldton	Greenstone Economic Development Corporation 1409 Main St. P.O. 1018 Geraldton, ON P0T 1M0	807-854-2273
Kenora	Lake of the Woods Business Incentive Corporation 227½ Second Street South Kenora, Ontario P9N 1G1	807-467-4640
	Northwest Business Centre 227 Second Street South Kenora, Ontario P9N 1G1	807-467-4643 1-866-336-7779

Red Lake	Chukuni Communities Development Corporation 137 Howey Street P.O. Box 250 Red Lake, ON P0V 2M0	807-727-3275
Terrace Bay	Superior North Community Futures Development Corp 7 Mill Road, P.O. Box 716 Terrace Bay, ON P0T 2W0	807-825-4505 1-888-445-9999
Thunder Bay	Nishnawbe Aski Development Fund 106 Centennial Square, 2nd Floor Thunder Bay, ON P7E 1H3	807-623-5397 1-800-465-6821
	Thunder Bay & District Entrepreneur Centre Community Economic development Commission 34 Cumberland St. North, Suite 201, P.O. Box 800 Thunder Bay, ON P7C 5K4	807-625-3960 1-800-668-9360
	Thunder Bay Ventures 1294 Balmoral Street P.O. Box 10116 Thunder Bay, ON P7B 6T6	807-768-6650
Northeast Ontario		
Birch Island	Waubetek Business Development Corporation Whitefish River Community Centre, General Delivery Birch Island, ON P0P 1A0	705-285-4275 1-800-665-2248
Blind River	East Algoma Community Futures Development Corp 106-1 Industrial Park Rd East P.O. Box 398 Blind River, ON P0R 1B0	705-356-1152 1-888-227-3569
Bracebridge	Muskoka Community Futures Development Corporation 111 Manitoba Street Bracebridge, ON P1L 2B6	705-646-9511 1-800-414-6570
	Muskoka Small Business Centre 35A Manitoba St. Bracebridge, ON P1L 2A9	705-646-9021
Gore Bay	Lacloche Manitoulin Business Assistance Corporation 30 Meredith Street P.O. Box 130 Gore Bay, ON P0P 1H0	705-282-3215 1-800-461-5131
Haileybury	Enterprise Temiskaming 90 Whitewood Avenue P.O. Box 2050 Haileybury, ON P0J 1K0	705-672-5155 1-800-361-2281
	South Temiskaming Community Futures Development 467 Ferguson Avenue P.O. Box 339 Haileybury, ON P0J 1K0	705-672-3021
Hearst	Nord-Aski Regional Economic Development Corporation 1500 Front St. Hwy 11 W P.O. Box 6000 Hearst, ON P0L 1N0	705-362-7355 1-800-495-7750
Kapuskasing	North Claybelt Community Futures Development Corp 6 Ash Street Kapuskasing, ON P5N 2C8	705-337-1407 1-888-289-4233
Kirkland Lake	Kirkland & District Community Development Corporation 23 Government Rd E P.O. Box 128 Kirkland Lake, ON P2N 3M6	705-567-3331 1-800-297-7347
Moose Factory	Wakenagun Community Futures Development Corp 19 B Veterans Rd. P.O. Box 308 Moose Factory, ON P0L 1W0	705-658-4428 1-800-989-4850

North Bay	NECO Community Futures Development Corporation 195 First Avenue West North Bay, ON P1B 2Y8	705-476-8822 1-888-476-8822
	The Business Centre - Nipissing Parry Sound 200 McIntyre St E P.O. Box 360 North Bay, ON P1B 8H8	705-746-4455 1-888-746-4455
	Union of Ontario Indians Highway 17 West P.O. Box 711 North Bay, ON P1B 8J8	705-497-9127 1-877-702-5200
Parry Sound	Parry Sound Area Community Business and Development Centre 1A Church Street Parry Sound, ON P2A 1Y2	705-746-4455 1-888-746-4455
	The Business Centre - Nipissing Parry Sound 1A Church Street Parry Sound, ON P2A 1Y2	705-746-4455 1-888-746-4455
Sault Ste. Marie	Community Development Corporation of Sault Ste. Marie & Area 672 Queen Street East Sault Ste. Marie, ON P6A 2A4	705-942-9000
	Enterprise Centre Sault Ste. Marie Civic Centre 99 Foster Dr, 3rd Fl Sault Ste. Marie, ON P6A 5X6	705-759-5461 1-800-565-4507
Sturgeon Falls	Economic Partners-Sudbury East/West Nipissing Inc. 30 Front St, Unit A Sturgeon Falls, ON P2B 3L4	705-753-5450 1-866-448-4478
Sudbury	Gezhtoojig Employment and Training 5-764 Notre Dame Ave Sudbury, ON P3A 2T4	705-524-6772 1-800-361-9256
	Regional Business Centre - Sudbury 200 Brady St, Ground Flr; Tom Davies Square Sudbury, ON P3A 5K3	705-688-7582 1-800-668-7582
Timmins	Metis Nation of Ontario 347 Spruce Street South Timmins, ON P4N 7E7	705-264-3939 1-888-497-3939
	The Business Enterprise Centre -Timmins 54 Spruce Street South Timmins, ON P4N 2M5	705-360-2656
Wawa	Superior East Community Futures Development Corp 14 Ganley Street P.O. Box 709 Wawa, ON P0S 1K0	705-856-1105 1-800-387-5776
Wikwemikong	Wikwemikong Development Commission 2102 Wikwemikong Way Wikwemikong, ON P0P 2J0	705-859-3001 1-888-801-9422
Central Ontario		
Alliston	Nottawasaga Futures 39 Victoria Street East P.O. Box 184 Alliston, ON L9R 1V5	705-435-1540 1-800-509-7554
Barrie	Barrie Area Native Advisory Circle (BANAC) 124 Dunlop Street Barrie, Ontario L4N 1B1	705-734-1818

	Greater Barrie Business Enterprise Centre 202-24 Maple Avenue Barrie, Ontario L4N 7W4	705-720-2445
Bolton	Caledon Business Centre 12598 Hwy 50, Box 626 Bolton, ON L7E 1T6	905-857-7393
Bradford	Nottawasaga Futures 95 Holland Street West Bradford, ON L3Z 2A9	905-775-9119
Brampton	Brampton Small Business Enterprise Centre 33 Queen St W, 1st Floor Brampton, ON L6Y 1L9	905-874-2650 1-888-381-2726
Collingwood	Centre for Business and Economic Development 450 Hume St, Unit 2 Collingwood, ON L9Y 1W6	705-445-8410 1-877-876-7908
	Greater Collingwood Small Business Enterprise Centre 25 Second Street Collingwood, ON L9Y 1E4	705-446-3355
Fort Erie	Business Development Centre of Greater Fort Erie 45 Jarvis Street Fort Erie, ON L2A 2S3	905-871-7331
Hamilton	Hamilton Small Business Enterprise Centre 71 Main St. W. Hamilton, ON L8P 4Y5	905-540-6400
Keswick	South Lake Community Futures Development Corp Business Loan Centre 183 The Queensway South Keswick, ON L4P 2A3	905-476-1244
Markham	Markham Small Business Enterprise Centre 1380 Rodick Rd, Suite 100 Markham, ON L3R 4G5	905-248-2737
Midland	North Simcoe Community Futures Development Corp 355 Cranston Crescent P.O. Box 8 Midland, ON L4R 4K6	705-526-1371
Mississauga	Mississauga Business Enterprise Centre (MBEC) Mississauga Central Library 301 Burnhamthorpe Road West, 4th Floor Mississauga, ON L5B 3Y3	905-615-4460
Newmarket	York Small Business Enterprise Centre 17250 Yonge St, 1st Floor Newmarket, ON L3Y 6Z1	905-830-4444 ext. 1517 1-877-464-9675
Niagara Falls	Niagara Falls Area Small Business Enterprise Centre 4310 Queen St, 2nd Floor (City Hall) P.O. Box 1023 Niagara Falls, ON L2E 6X5	905-356-7521 ext. 5001
Oakville	Halton Region Business Development Centre 1151 Bronte Road Oakville, ON L6M 3L1	905-825-6000 1-866-442-5866
Orangeville	Orangeville and Area Small Business Enterprise Centre 87 Broadway Orangeville, ON L9W 1K1	519-941-0440 ext. 2286 1-866-941-0440

Orillia	Orillia Area Community Development Corporation 22 Peter Street South P.O. Box 2525 Orillia, ON L3V 7A3	705-325-4903
Port Colborne	South Niagara Community Futures Development Corp. 149 Clarence Street Port Colborne, ON L3K 3G4	905-834-2173
Richmond Hill	Richmond Hill Small Business Enterprise Centre 225 East Beaver Creek Rd, 7th Floor, P.O. Box 300 Richmond Hill, ON L4B 3P4	905-771-2523
St Catharines	Enterprise Centre St. Catharines Economic Development and Tourism Services 1 St. Paul Street, Unit 10 St. Catharines ON L2R 7C2	905-688-5601 ext. 1767
Thorold	Venture Niagara Community Futures Development Corporation; Welland Mills Bldg. 20 Pine St N, Studio A Thorold, ON L2V 0A1	905-680-8085 1-866-584-6782
Toronto	Enterprise Toronto (Central Office) 100 Queen Street West, Main Floor East, City Hall Toronto, ON M5H 2N2	416-392-6646
	Enterprise Toronto (East Office) 150 Borough Drive, Scarborough Civic Centre Toronto, ON M1P 4N7	416-396-7169
	Enterprise Toronto (North Office) 5100 Yonge St, Main Floor, North York Civic Centre Toronto, ON M2N 5V7	416-395-7434
	Enterprise Toronto (West Office) 399 The West Mall, Etobicoke Civic Centre Toronto, ON M9C 2Y2	416-395-7434
Vaughan	Vaughan Business Enterprise Centre 9995 Keele Street Vaughan, ON L6A 3Y5	905-417-0412
Whitby	Business Advisory Centre – Durham 3000 Garden Street, Suite 200 Whitby, ON L1R 2G6	905-668-4949 1-866-632-5151
Southeastern Ontario		
Bancroft	Community Futures Development Corporation of North & Central Hastings & South Algonquin 26 Chemaushgon Road P.O. Box 517 Bancroft, ON K0L 1C0	613-332-5564 1-800-465-4119
Belleville	Enterprise Quinte 284 B Wallbridge-Loyalist Road Belleville, ON K8N 5B3	613-961-0590
	Trenval Business Development Corporation 284 B Wallbridge-Loyalist Road P.O. Box 610 Belleville, ON K8N 5B3	613-961-7999
Brockville	1000 Islands Community Development Corporation 3 Market St W Suite 3 Brockville, ON K6V 7L2	613-345-6216 1-800-431-6015

	Leeds and Grenville Small Business Enterprise Centre 3 Market St W Suite 3A Brockville, ON K6V 7L2	613-342-8772 ext. 470
Cobourg	Business Advisory Centre - Northumberland 212 King Street West Cobourg, ON K9A 2N1	905-372-9279 1-888-262-6874
Cornwall	Cornwall Business Enterprise Centre 144 Pitt Street Cornwall, ON K6J 3P4	613-932-7925 1-888-267-6925
	Stormont Dundas & Glengarry Community Futures Development Corporation 26 Pitt St, Suite 207 Cornwall, ON K6J 3P2	613-932-4333
Haliburton	Haliburton County Development Corporation 49 Maple Avenue Units 4 & 5, P.O. Box 210 Haliburton, ON K0M 1S0	705-457-3555
Harrowsmith	Frontenac Community Futures Development Corporation 4917 Hwy 38, P.O. Box 53 Harrowsmith, ON K0H 1V0	613-372-1414
Hawkesbury	Prescott-Russell Community Development Corporation 519 Main Street East Hawkesbury, ON K6A 1B3	613-632-0918
Kingston	Kingston Economic Development Corporation (KEDCO) Entrepreneurship Centre 945 Princess Street Kingston, ON K7L 3N6	613-544-2725
Lindsay	Kawartha Lakes Community Futures Development Corp 189 Kent St W Suite 211 Lindsay, ON K9V 5G6	705-328-0261
	Kawartha Lakes Small Business Enterprise Centre 180 Kent St W P.O. Box 9000 Lindsay, ON K9V 2Y6	705-324-9411 ext. 1283 1-866-397-6673
Napanee	Prince Edward/Lennox & Addington Community Futures Development Corporation 47 Dundas Street East Napanee, ON K7R 1H7	613-354-0162 1-800-354-5830
Ottawa	The Entrepreneurship Centre 110 Laurier Avenue West, Ground Floor Ottawa, ON K1P 1J1	613-560-6081
Pembroke	Enterprise Renfrew County 9 International Drive Pembroke, ON K8A 6W5	613-735-8224
	Renfrew County Community Futures Development Corp 2 International Drive Pembroke, ON K8A 6W5	613-735-3951 1-888-225-8331
Peterborough	Business Advisory Centre -Peterborough 210 Wolfe Street Peterborough, ON K9J 2K9	705-743-0777 ext. 2123

	Greater Peterborough Business Development Centre Inc. 351 Charlotte Street Peterborough ON K9J 2W1	705-745-5434
	Northumberland Community Futures Development Corp Peterborough Office (Self Employment Programs) 174 Charlotte Street, Unit B Peterborough, ON K9J 2T8	705-741-1808
Picton	Prince Edward/Lennox and Addington Community Futures Development Corporation 280 Picton Main Street, Suite 103 Picton, ON K0K 2T0	613-476-7901 1-877-337-2193
Prescott	Grenville Community Futures Development Corporation 197 Water St, Suite 405 P.O. Box 309 Prescott, ON K0E 1T0	613-925-4275 1-877-925-4275
Renfrew	Enterprise Renfrew County 450 O'Brien Rd Suite 109 Renfrew, ON K7V 3Z2	613-432-6848
Rockland	Prescott-Russell Community Development Corporation 2815 Chamberland St Rockland, ON K4K 1M7	613-446-0945
Shannonville	Kagita Mikam Aboriginal Employment & Training Highway 2, P.O. Box 235 Shannonville, ON K0K 1X0	613-962-3103 1-800-862-5962
Smith Falls	Lanark-North Leeds Enterprise Centre 91 Cornelia Street West Smiths Falls, ON K7A 5L3	613-283-7002 ext. 108
Southwestern Ontario		
Blenheim	Community Futures Development Corporation of Chatham-Kent 245 Marlborough St N Box 192 Blenheim, ON N0P 1A0	519-676-7775 1-866-469-9901
Brantford	Brantford-Brant Business Resource Enterprise Centre 1 Market Square, Suite 201 Brantford, ON N3T 6C8	519-756-4269
	Enterprise Brant 330 West Street Unit 10 Brantford, ON N3R 7V5	519-752-4636
Caledonia	Grand Erie Business Centre Inc. 11 Argyle St N, Suite 207 Caledonia, ON N3W 1B6	905-765-5005 1-877-646-6606
Cambridge	Waterloo Region Small Business Centre 50 Dickson Street, First Floor, Box 669 Cambridge, ON N1R 5W8	519-740-4615
Chatham	Chatham-Kent Business Enterprise Centre 445 Grand Ave W Box 944 Chatham, ON N7M 5L3	519-351-1228 ext. 2039 1-866-542-5994
Elora	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

Essex	Essex Community Futures Development Corporation 39 Maidstone Avenue East Essex, ON N8M 2J3	519-776-4611 1-866-419-2686
Guelph	Guelph-Wellington Business Enterprise Centre 42 Wyndham St N Unit 401 Guelph, ON N1H 4E6	519-826-4701 1-866-744-8344
Ingersoll	Oxford Small Business Support Centre Inc. 118 Oxford Street Ingersoll, ON N5C 2V5	519-425-0401
Kincardine	Bruce Community Futures Development Corporation 281 Durham Street P.O. Box 208 Kincardine, ON N2Z 2Y7	519-396-8141 1-888-832-2232
Kingsville	Windsor-Essex Small Business Enterprise Centre 23 Main St W Unit 20 Kingsville, ON N9Y 1H2	519-733-3137
Kitchener	Waterloo Region Small Business Centre 200 King Street West P.O. Box 1118 Kitchener, ON N2G 4G7	519-741-2604
Komoka	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
London	London Small Business Centre 316 Rectory St 3rd Floor London, ON N5W 3V9	519-659-2882
Milverton	Perth Community Futures Development Corporation 12 Main St S Suite 1 P.O. Box 645 Milverton, ON N0K 1M0	519-595-7570
Muncey	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
Neustadt	Saugeen Business Development Centre 515 Mill Street, P.O. Box 177 Neustadt, ON N0G 2M0	519-799-5750 1-877-335-7332
Oshweken	Two Rivers Community Development Centre 16 Sunrise Court Oshweken, ON N0A 1M0	519-445-4567
Owen Sound	Business Enterprise Centre - Owen Sound and Area 173 8th Street East Owen Sound, ON N4K 1K9	519-371-3232
Port Elgin	Saugeen Shores Business Enterprise Centre 559 Goderich Street Port Elgin, ON N0H 2C4	519-832-2082
Sarnia	Business Enterprise Centre of Sarnia-Lambton 265 Front Street N, Suite 107 Sarnia ON N7T 7X1	519-332-2504 1-800-972-7642

	Sarnia-Lambton Business Development Corporation 109 Durand Street Sarnia, ON N7T 5A1	519-383-1371 1-800-263-7047
Seaforth	Huron Business Development Corporation 138 Main Street South Seaforth, ON N0K 1W0	519-527-0305
	Huron Small Business Enterprise Centre 138 Main Street S, P.O. Box 1120 Seaforth, ON N0K 1W0	519-527-0305
Simcoe	Norfolk District Business Development Corporation 4077 Hwy 3 E Box 732 Simcoe, ON N3Y 4T2	519-428-2323
St. Thomas	Elgin Business Resource Centre 300 South Edgeware Road St. Thomas, ON N5P 4L1	519-633-7597
Stratford	Stratford & Perth Small Business Enterprise Centre 73 Albert Street Stratford, ON N5A 3K2	519-271-0250
Wallaceburg	Walpole Island First Nation RR #3, Tecumseh Road Wallaceburg, ON N8A 4K9	519-627-0746
Windsor	Windsor-Essex Small Business Enterprise Centre 333 Riverside Drive West Suite 217 Windsor, ON N9A 5K4	519-253-6900
Woodstock	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

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.

Small Business Enterprise Centres		
City	Address	Contact
Barrie	Greater Barrie Business Enterprise Centre 24 Maple Ave, Suite 202, PO Box 8 Barrie, ON L4N 7W4	(705) 720-2445 www.barriebusinesscentre.ca
Belleville	Small Business Ctr. - Prince Edward County 284-B Wallbridge, Loyalist Road, PO Box 610, Belleville, ON K8N 5B3	(613) 961-0590
Bolton	Caledon Business Centre 12598 Highway 50, Bolton, ON L7E 1T6	(905) 857-7393 www.caledonbusinesscentre.com
Bracebridge	Muskoka Enterprise Centre 35-A Manitoba St, Bracebridge ON P1L 2A9	(705) 646-9021 www.muskokaenterprisecentre.com
Brampton	Brampton Small Business Enterprise Centre 33 Queen St W 1st Floor Brampton, ON L6Y 1L9	(905) 874-2650 http://www.brampton-business.com
Brantford	Brantford-Brant Business Resource Enterprise Centre 1 Market Square, Suite 201 Brantford, ON N3T 6C8	(519) 756-4269 http://www.brantford.ca/brc
Brockville	Leeds and Grenville Small Business Enterprise Centre 3 Market St W, Suite 3A Brockville, ON K6V 7L2	613 342-8772 x470 www.lgsbec.com
Cambridge	Waterloo Region Small Business Centre City Hall, 50 Dickson St., P.O. Box 669 Cambridge, ON N1R 5W8	(519) 740-4615 www.waterlooregionsmallbusiness.com
Chatham	Chatham-Kent Business Enterprise Centre 445 Grand Ave W, PO Box 944 Chatham, ON N7M 5L3	519 351-7700 x2039 or 2044 www.chatham-kent.ca
Cobourg	Business Advisory Centre Northumberland 212 King Street West, Dressler House, Cobourg, ON K9A 2N1	(905) 372-9279 http://www.bizdevelopment.ca
Collingwood	Greater Collingwood Small Business Enterprise Centre 30 Mountain Rd., Collingwood, ON L9Y 5H7	(705) 446-3355 http://www.enterprisecentre.ca/
Cornwall	Cornwall Business Enterprise Centre 144 Pitt Street Cornwall, ON K6J 3P4	(613) 932-7925 http://www.businessenterprisecentre.ca

Durham (Oshawa)	Business Advisory Centre Durham 50 Richmond St E, Suite 9 Oshawa, ON L1G 7C7	(905) 438-4008 1-800-632-5151 www.bacd.ca
Elgin County	Elgin/St. Thomas Small Business Enterprise Centre 300 Edgeware Rd, St. Thomas ON N5P 4L1	(519) 633-7597, ext. 39
Etobicoke	Enterprise Toronto: Self Help Location Etobicoke Civic Centre 399 The West Mall, Main Floor, North Block Etobicoke, ON M9C 2Y2	(416) 395-7434 www.enterprisetoronto.com
Guelph	Guelph-Wellington Business Enterprise Centre, 401-42 Wyndham St N Guelph, ON N1H 4E6	(519) 826-4701 success@guelphbusiness.com www.guelphbusiness.com
Haileybury	Enterprise Temiskaming 467 Ferguson Avenue, P.O. Box 339 Haileybury, ON P0J 1K0	(705) 672-5155 1-800-361-2281 www.southtemiskaming.com
Hamilton	Hamilton Small Business Enterprise Centre, 2 King St W, Suite 234, L D Jackson Square Hamilton, ON L8P 1A1	(905) 540-6400 www.hamiltonsmallbusiness.ca
Hawkesbury	Prescott-Russell Enterprise Centre 519 Main St E Hawkesbury, ON K6A 1B3	(613) 632-7057 www.prescott-russell.on.ca
Kenora	The Northwest Business Centre 227½ Second St S Kenora, ON P9N 1G1	(807) 467-4635 www.nwbiz.ca
Kingston	KEDCO Entrepreneurship Centre at Innovation Park 945 Princess St. Kingston, ON K7L 3N6	(613) 544-2725 entrepreneurship@kingstoncanada.com www.kingstoncanada.com
Kingsville	Windsor-Essex Business Enterprise Centre 23 Main St W, Unit 20 Kingsville, ON N9Y 1H2	(519) 733-3137 www.windsorsexsmallbusiness.com
Kitchener	Waterloo Region Small Business Centre 200 King St W, PO Box 1118 Kitchener, ON N2G 4G7	(519) 741-2604 www.waterlooregionsmallbusiness.com
Lindsay	Kawartha Lakes Small Business Enterprise Centre; 26 Francis St, PO Box 9000 Lindsay, ON K9V 5R8	(705) 324-9411 x 283 www.city.kawarthalakes.on.ca
London	London Small Business Centre 316 Rectory St, Third Floor London, ON N5W 3V9	(519) 659-2882 x 0 info@sbcentre.ca www.sbcentre.ca
Markham	Markham Small Business Enterprise Centre 1380 Rodick Rd, Suite 100 Markham, ON L3R 4G5	(905) 248-2736 www.msbec.markham.ca/
Mississauga	Mississauga Business Enterprise Centre Central Library, 4th Floor, 301, Burnhamthorpe Rd W, Mississauga L5B 3Y3	(905) 615-3200 mbec@mississauga.ca www.mississauga.ca/mbec

Newmarket	York Small Business Enterprise Centre 17250 Yonge Street Newmarket, ON L3Y 6Z1	(905) 830-4444 x 1517 www.york.ca
Niagara Falls	Niagara Falls & Area Business Enterprise Centre; 4310 Queen St, PO Box 1023 Niagara Falls ON L2E 6X5	(905) 356-7521 x 5000 www.city.niagarafalls.on.ca
North Bay	The Business Centre Nipissing Parry Sound Inc., 200 McIntyre St E, 6th Flr, PO Box 360, North Bay, ON P1B 8H8	(705) 474-0626 x443 1-800-465-1882 www.thebusinesscentre-nps.com
North York	Enterprise Toronto - North York Civic Centre, Main Flr, 5100 Yonge St North York ON M2N 5V7	(416) 395-7434 www.enterprisetoronto.com
Oakville	Halton Region Business Development Centre, 1151 Bronte Road Oakville, ON L6M 3L1	(905) 825-6000 1-866-442-5866 www.halton.ca
Orangeville	Orangeville & Area Small Business Enterprise Centre 87 Broadway, Orangeville ON L9W 1K1	(519) 941-0440
Orleans	The Entrepreneurship Centre, Orleans 255 Centrum Blvd, Ground Floor Orléans, ON K1E 3V8	(613) 580-2424 x29216 www.entrepreneurship.com
Ottawa	The Entrepreneurship Centre 110 Laurier Avenue West Ottawa, ON K1P 1J1	(613) 560-6081 x0 www.entrepreneurship.com
Owen Sound	The Business Enterprise Centre- Owen Sound and Area, 173 - 8th St E Owen Sound ON N4K 1K9	(519) 371-3232 (519) 371-8436 www.e-owensound.com
Parry Sound	The Business Centre Nipissing Parry Sound 1A Church Street Parry Sound ON P2A 1Y2	(705) 746-4455 tbc@vianet.ca http://www.thebusinesscentre-nps.com
Pembroke	Enterprise Renfrew County 9 International Drive Pembroke, ON K8A 6W5	(613) 735-8224 info@enterpriserenfrewcounty.com www.enterpriserenfrewcounty.com
Peterborough	Business Advisory Centre 210 Wolfe Street Peterborough ON K9J 2K9	(705) 743-0777 x2123 www.gpaedc.on.ca
Port Elgin	Saugeen Shores Small Business Enterprise Centre; 559 Goderich Street Port Elgin, ON N0H 2C4	(519) 832-2082 www.town.saugeenshores.on.ca
Renfrew	Enterprise Renfrew County 450 O'Brien Rd, Suite 201 Renfrew, ON K7V 3Z2	(613) 432-6848 info@enterpriserenfrewcounty.com www.enterpriserenfrewcounty.com
Richmond Hill	Richmond Hill Small Business Enterprise Centre, Office of Economic Development; 225 East Beaver Creek Rd, 7th Flr Richmond Hill ON L4B 3P4	(905) 771-2523 www.richmondhillonline.com
Rockland	Prescott-Russell Enterprise Centre 2815-A Chamberland St. Rockland, ON K4K 1M7	613-446-0945 www.prescott-russell.on.ca

Sarnia	Business Enterprise Centre of Sarnia-Lambton, 265 Front St N, Suite 107 Sarnia, ON N7T 7X1	(519) 332-1820 www.sarnialambton.on.ca
Sault Ste. Marie	Enterprise Centre Sault Ste. Marie 99 Foster Dr, 3rd Floor Sault Ste. Marie, ON P6A 5X6	(705) 759-5461 1-800-565-4507 www.sault-canada.com
Scarborough	Enterprise Toronto 150 Borough Drive First Floor Scarborough, ON M1P 4N7	(416) 396-7169 www.enterprisetoronto.com
Seaforth	Huron Small Business Enterprise Centre 138 Main Street, P.O. Box 1120 Seaforth, ON N0K 1W0	(519) 527-0305
Smiths Falls	Lanark-North Leeds Enterprise Centre 91 Cornelia Street West Smiths Falls, ON K7A 5L3	(613) 283-7002, Ext. 108
St. Catharines	St. Catharines and Area Small Business Enterprise Centre; City Hall 1 Saint Paul St, Unit 10 St. Catharines L2R 7L2	(905) 688-5601 x1761 www.stcatharines.ca
Stratford	Stratford & Perth Small Business Enterprise Centre, 73 Albert Street Stratford, ON N5A 3K2	(519) 595-7570
Sudbury	Sudbury Regional Business Centre 200 Brady Street, Tom Davies Square Sudbury, ON P3E 5K3	(705) 674-4455 x 4633 1-800-668-7582 www.regionalbusiness.ca
Thunder Bay	Thunder Bay & District Entrepreneur Centre, 34 Cumberland St. N Suite 201, PO Box 800, Thunder Bay ON P7C 5K4	(807) 625-3972 1-800-668-9360 www.developthunderbay.com
Timmins	The Business Enterprise Centre 54 Spruce St S Timmins, ON P4N 2M5	(705) 360-2656 www.timminsedc.com
Toronto	Enterprise Toronto, City Hall Main Floor East Toronto, ON M5H 2N2	(416) 392-6646 www.enterprisetoronto.com
Vaughan	Vaughan Business Enterprise Centre 9995 Keele Street, Vaughan, ON L6A 1R7	(905) 417-0412 www.centrebusiness.com
Waterloo	Waterloo Region Small Business Centre 200 King St. W, Kitchener, ON N2G 4G7	(519) 741-2604 www.waterlooregionsmallbusiness.com
Whitby	Durham Region/Oshawa Business Advisory Centre Durham 300 Garden Street, Suite 200 Whitby, ON L1R 2G6	(905) 668-4949 or 1-800-632-5151
Windsor	Windsor-Essex Small Business Enterprise Centre; 333 Riverside Dr W, Ste 217 Windsor ON N9A 5K4	(519) 253-6900 www.windsorsexsmallbusiness.com
Woodstock	Woodstock & Area Small Business Enterprise Centre, City of Woodstock 453 Dundas St, Woodstock, ON N4S 1C2	(519) 421-2129 www.wasbec.ca

BUSINESS DEVELOPMENT BANK OF CANADA: ONTARIO

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Business Development Bank of Canada Locations		
Location	Address	Contact
Barrie	151 Ferris Lane, P.O. Box 876 Barrie, Ontario, L4M 4Y6	(705) 725-2533
Belleville (By Appointment)	284B Wallbridge-Loyalist Rd Belleville, Ontario, K8N 5B3	(613) 969-4009
Brampton	24 Queen Street East, Suite 100 Brampton, Ontario, L6V 1A3	(905) 450-9845
Brantford (By Appointment)	10-330 West Street Brantford, Ontario, N3R 7V5	(519) 751- 3005
Burlington/Halton	401-4145 North Service Road Burlington, Ontario, L7L 6A3	(905) 315-9230
Chatham (By Appointment)	62 Keil Drive South Chatham, Ontario, N7M 3G8	(519) 380-8886
Durham	400 Dundas Street West Whitby, Ontario, L1N 2M7	(905) 666-6694
Etobicoke	1243 Islington Avenue, Suite 1001 Toronto, Ontario, M8X 1Y9	(416) 954-2604
Guelph (By Appointment)	120 Research Lane, Suite 100 Guelph, Ontario, N1G 0B5	(519) 826-2663
Hamilton	25 Main Street West, Suite 1900 Hamilton, Ontario, L8P 1H1	(905) 572-2954
Kenora	227 Second Street South Kenora, Ontario, P9N 1G1	(807) 467-3535
Kingston	1000Gardiners Road, Suite 201 Kingston, Ontario, K7L 3C4	(613) 389-0999
Kitchener-Waterloo	Commerce House Building 50 Queen Street North, Suite 110 Kitchener, Ontario, N2H 6P4	(519) 571-6676
London	380 Wellington Street London, Ontario, N6A 5B5	(519) 645-4229
Markham	3130 Highway 7 East Markham, Ontario, L3R 5A1	(905) 305-6867
Mississauga	100-4310 Sherwoodtowne Blvd. Mississauga, Ontario, L4Z 4C4	(905) 566-6417
North Bay	222 McIntyre Street West North Bay, Ontario, P1B 2Y8	(705) 495-5700
North York	502-1120, Finch Avenue West North York, Ontario, M3J 3H7	(416) 736-3420
Ottawa	Manulife Place 55 Metcalfe Street, Ground Floor Ottawa, Ontario, K1P 6L5	(613) 995-0234

Ottawa West	700 Silver Seven Road, Suite 100 Kanata, Ontario, K2V 1C3	613-592-2968
Owen Sound (By Appointment)	173-8th Street East Owen Sound, Ontario, N4K 5N3	(519) 371-5666
Peterborough	Peterborough Square Tower 340 George Street North, 4th Floor, P.O. Box 1419 Peterborough, On, K9J 7H6	(705) 750-4800
Sarnia (By Appointment)	1086 Modeland Road Sarnia, Ontario, N7S 6L2	(519) 383-1848
Sault Ste. Marie	153 Great Northern Road Sault Ste. Marie, Ontario, P6B 4Y9	(705) 941-3030
Scarborough	Metro East Corporate Centre 305 Milner Avenue, Suite 112 Toronto, Ontario, M1B 3V4	(416) 954-0709
St. Catharines	39 Queen Street, Suite 100 P.O. Box 1193 St. Catharines, Ontario, L2R 7A7	(905) 988-2874
Stratford	516 Huron Street Stratford, Ontario, N5A 5T7	(519) 271-5650
Sudbury	Brady Square 233 Brady Street, Unit 10 Sudbury, Ontario, P3B 4H5	(705) 670-6482
Thunder Bay	1136 Alloy Drive, Suite 102 Thunder Bay, Ontario, P7B 6M9	(807) 346-1780
Timmins (By Appointment)	85 Pine Street South, Suite 202 Timmins, Ontario, P4N 2K1	(705) 267-6416
Toronto	121 King Street West, Suite 1200 Toronto, Ontario, M5H 1J9	(416) 973-0341
Vaughan	3901 Highway 7 West, Suite 600 Vaughan, Ontario, L4L 8L5	(905) 264-2100
Windsor	2485 Ouellette Avenue, Suite 200 Windsor, Ontario, N8X 1L5	(519) 257-6808

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 and 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 and Infrastructure
Finance
Government Services
Health Promotion
Intergovernmental Affairs
Municipal Affairs and Housing
Northern Development Mines and Forestry
Revenue
Tourism and Culture
Transportation

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 (add)
Labour
Natural Resources
Research and Innovation
Seniors' Secretariat
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

Speak to a Business Information Officer for 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

Mississauga Local TTY: (905) 612-0870

Toll-free: 1 800-668-2746

Toll-free TTY: 1 888-908-8825

Ontario Women's Directorate

416-314-0300

In Toronto TTY: (416) 314-0258

Toll Free: 1 866-510-5902

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

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

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

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