

SERVICES TO BUSINESS GUIDE

2011



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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 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.

Services for Business: One-Source

The **Services for Business** section of **ServiceOntario.ca** provides a wealth of customized information on programs and services for business and access to transactions such as:

- Business Registration or Renewal
- Searches for Business Permits and Licenses through BIZPal
- Taxes: Employer Health Tax, Goods and Services Tax (GST/HST), Corporate Income Tax
- Guides and How To's
- Grants and Financing
- Legal
- Workplace Safety Insurance Board, Payroll Deductions, Import/Export
- The Ontario Regulatory Registry

Access, submit and track business info, forms and services for your business quickly, securely and save the information you need in a customized "**My Account**" feature.

Visit ServiceOntario: http://www.ontario.ca/en/services_for_business/index.htm

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: Is Entrepreneurship for You?**
Before you take the first step, take some time to find out if you are well suited to being an entrepreneur, to understand the benefits of entrepreneurship and to learn about your chances of success.
<http://www.canadabusiness.ca/eng/125/107/>
- 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 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>

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

- **Small Business Research and Statistics**

The Small Business Research and Statistics 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>

Market Research Handbook

The handbook is a comprehensive source of socio-economic statistics. The broad range of data is equally relevant to consumer and to business-to-business marketing and the data profiles key industries, including the small business sector.

<http://www.statcan.gc.ca/bsolc/olc-cel/olc-cel?lang=eng&catno=63-224-X>

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/>

- **MaRS: Entrepreneur's Toolkit**

A market research tool that looks at the systematic, objective collection and analysis of data about a specific target market, competition, and/or environment. It speaks to the collection of data through either primary or secondary research.

<http://www.marsdd.com/entrepreneurs-toolkit/articles/market-research>

- **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 Information Links" 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://sbdnet.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/Manufacturing Directory: <http://www.frasers.com/public/home.jsf>
- Profit 100 Fastest Growing Canadian Companies: Canadian Business Online <http://list.canadianbusiness.com/rankings/profit100/2010/intro/Default.aspx?sp2=1&d1=d&sc1=9>
- 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://www.thetimes100.co.uk/additional/sitemap_studies.php

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". Available to download as a PDF file at:
http://www.ontariocanada.com/ontcan/1medt/smallbiz/sb_downloads/yrguide_sb_en.pdf

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**
Business support resources to plan and start and grow a new business
<http://www.canadabusiness.ca/eng/87/921/>
- **Industry Canada: Find Business Advisors**
Links to 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/index.cfm/guides/aboriginal-business-info-guide/>
- **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 Guides**

Info-Guides: The guides are designed to help you navigate through federal and provincial government programs services and regulations that may apply to entrepreneurs.

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

- **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/index.cfm/guides/financing-for-starting-a-business-info-guide/>

- **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

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 15 sessions.

http://www.myownbusiness.org/course_list.html

Print Government Resources

- Industry Canada: "Publication 54367E - Management Skills for Small Business."

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>

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 before making the 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 articles *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>

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 ...*Solutions*, then click on "Financing" and "Subordinate 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/index.cfm/guides/financing-for-starting-a-business-info-guide/>

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>

- **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)

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://corporations.ic.gc.ca/eic/site/cd-dgc.nsf/eng/h_cs04839.html

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/>

- **Industry Canada**
Choosing a name

When you incorporate a company under the Canada Business Corporations Act, you may choose to use a word name or have a numbered name assigned to you. An approved federal corporate name offers an extra degree of protection of your rights to that name and allows your business to operate using its corporate name right across Canada, which is important if you decide to expand your business to other provinces or territories

http://www.ic.gc.ca/eic/site/cd-dgc.nsf/eng/h_cs02079.html

Name Granting Compendium

This compendium sets out the name granting policy of Corporations Canada, who is responsible for ensuring that names proposed for Canadian corporations meet the requirements of the Acts and their regulations.

http://www.ic.gc.ca/eic/site/cd-dgc.nsf/eng/h_cs01407.html

- **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.

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

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 know 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>

- **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.](#)" Available to download: <http://www.rev.gov.on.ca/en/guides/smallbusiness.pdf>

STEP 9: OBTAIN BUSINESS LICENSES AND PERMITS

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

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

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

Online Government Resources

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

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/tq/rc4120/rc4120-10e.pdf>
- ServiceOntario: "Publication 012656 - Compliance Manual for Small Businesses and Organizations: Accessibility Standards for Customer Service." 2009. Available to download: http://tapa.ca/files/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.gov.pe.ca/law/statutes/pdf/o-01_01.pdf
- Ministry of Labour: "Publication 008018 - What You Should Know About the Ontario Employment Standards Act; 2008 Version Poster." February 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](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/>

- **MaRS: Tool Kit for Entrepreneurs**

Explore topics such as Preparing for a Sales Call, Booking a Sales Call, Sales Metrics, Sales 101: the Role of Selling in a Start-Up, Conducting a Sales Call, Building an Early-Stage B2B Sales Forecast, Marketing and Sales Roles and others.

<http://www.marsdd.com/entrepreneurs-toolkit/resources?src=resources-sales>

- **SOHO
Web, Email Marketing & Social Media**

Under *Articles* find information on online marketing

<http://www.soho.ca/resources/articles.htm>

Print Government Resources

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

STEP 12: USE TECHNOLOGY

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

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

Online Government Resources

- **Canada Business E-Business**

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

- **Industry Canada**

- **Electronic Commerce**

http://www.ic.gc.ca/eic/site/ic1.nsf/eng/h_05229.html

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."

Available to download:

http://www.ontariocanada.com/ontcan/1medt/smallbiz/sb_downloads/ebiz_Toolkit_en.pdf

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.

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/employment-and-training-programs/metis-self-employment-\(mse\).aspx](http://www.metisnation.org/programs/education--training/employment-and-training-programs/metis-self-employment-(mse).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/>

Entrepreneurs with Disabilities

<http://entrepreneurswithdisabilities.org/resources/funding/persons-with-disabilities-and-entrepreneurship/>

Human Resources and Skills Development Canada Opportunities Fund for Persons with Disabilities

Helps people with disabilities prepare for, obtain and maintain employment or self-employment.

http://www.hrsdc.gc.ca/eng/disability_issues/funding_programs/opportunities_fund/index.shtml

Self-Employment for Individuals with Disabilities

This online seminar introduces some of the critical factors in considering business feasibility, developing financial resources, basic business plan development, and the identification and access to community small business resources.

<http://www.t-tap.org/training/onlineseminars/griffin/griffin.htm>

SEDI

Exploring Self-Employment Opportunities for People with Disabilities

SEDI offers innovative materials developed especially for people with disabilities who are considering self-employment in Ontario.

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

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

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/programs/>
- **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/i_am/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

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

SERVICEONTARIO CENTRES: SERVICES TO BUSINESS

http://www.ontario.ca/en/services_for_residents/ONT04_020859

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.



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.

<p>Northwest Ontario Atikokan Dryden Fort Frances Geraldton Kenora Red Lake Terrace Bay Thunder Bay</p>	<p>Northeast Ontario Birch Island Blind River Bracebridge Gore Bay Haileybury Hearst Kapuskasing Kirkland Lake Moose Factory North Bay Parry Sound Sault Ste. Marie Sturgeon Falls Sudbury Timmins Wawa Wikwemikong</p>
<p>Central Ontario</p>	<p>Southeastern Ontario</p>

Alliston
Barrie
Bolton
Bradford
Brampton
Collingwood
Fort Erie
Hamilton
Keswick
Markham
Midland
Mississauga
Newmarket
Niagara Falls
Oakville
Orangeville
Orillia
Port Colborne
Richmond Hill
St Catherines
Thorold
Toronto
Vaughan
Whitby

Bancroft
Belleville
Brockville
Cobourg
Cornwall
Haliburton
Harrowsmith
Hawkesbury
Kingston
Lindsay
Napanee
Ottawa
Pembroke
Peterborough
Picton
Prescott
Renfrew
Rockland
Shannonville
Smith Falls

Southwestern Ontario

Blenheim
Brantford
Caledonia
Cambridge
Chatham
Elora
Essex
Guelph
Ingersoll
Kincardine
Kingsville
Kitchener
Komoka
London
Milverton
Muncey
Neustadt
Oshweken
Owen Sound
Port Elgin
Sarnia
Seaforth
Simcoe
St. Thomas
Stratford
Wallaceburg
Windsor
Woodstock

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.

Barrie	Belleville	Bolton	Bracebridge
Brampton	Brantford	Brockville	Cambridge
Chatham	Cobourg	Collingwood	Cornwall
Durham (Oshawa)	Elgin County	Etobicoke	Guelph
Haileybury	Hamilton	Hawkesbury	Kenora
Kingston	Kingsville	Kitchener	Lindsay
London	Markham	Mississauga	Newmarket
Niagara Falls	North Bay	North York	Oakville
Orangeville	Orleans	Ottawa	Owen Sound
Parry Sound	Pembroke	Peterborough	Port Elgin
Renfrew	Richmond Hill	Rockland	Sarnia
Sault Ste. Marie	Scarborough	Seaforth	Smiths Falls
St. Catharines	Stratford	Sudbury	Thunder Bay
Timmins	Toronto	Vaughan	Waterloo
Whitby	Windsor	Woodstock	

BUSINESS DEVELOPMENT BANK OF CANADA: ONTARIO

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

Barrie	Belleville (By Appointment)	Brampton	Brantford (By Appointment)
Burlington/Halton	Chatham (By Appointment)	Durham	Etobicoke
Guelph (By Appointment)		Hamilton	Kenora
Kingston	Kitchener-Waterloo	London	Markham
Mississauga	North Bay	North York	Ottawa
Ottawa West	Owen Sound (By Appointment)	Peterborough	Sarnia (By Appointment)
Sault Ste. Marie	Scarborough	St. Catharines	Stratford
Sudbury	Thunder Bay	Timmins (By Appointment)	
Toronto	Vaughan	Windsor	

SECTION THREE: GOVERNMENT CALL CENTRES

ServiceOntario BUSINESS INFO LINE:

Contact One-Source

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 TTY: 1 800-387-0050

Toll-free: 1 800-387-0750