

Business Resource Guide



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Our Services

Whether you're thinking about opening a business, formulating your business plan or expanding an established small business, Business Advisory Centre Durham (BACD) has what you need including:

Professional Business Consultants provide practical knowledge and advice on:

- Business Start-up
- Marketing Strategy
- Financial Planning
- Export/Import Planning
- Government Programs
- Business Plan Development

*No cost appointments are available by calling BACD 905.668.4949

Business Seminars topics include:

- Start-up
- Market Research
- Accounting & Bookkeeping
- Business Planning
- Business Plans
- HST
- Payroll
- Tax Essentials
- Marketing
- Social Media
- Sales
- Import/Export
- Web Design
- New Employer Information
- Presentation Skills

Access to Professionals Program this unique referral program allows for a consultation with a local professional in the areas of:

- Accounting
- Marketing
- Accounting
- Business Law
- Contract Law
- Business Plans
- Business Coaching
- Taxation
- Customer Service

Business Resources

- Research stations with internet connection, MS Office Suite
- Market, social and demographic data
- Business Directories
- Colour printers, photocopiers, and fax*
- On-line: Ontario Business Name Search and Business Registration/Renewal

* additional costs will apply

Youth Programs

Summer Company: Provides hands-on business training and mentoring with awards of up to \$3000 to help enterprising students between 15-29 start their own summer business.

For additional information, visit www.ontario.ca/summercompany

CYBF: 'Go to' place for youth entrepreneurship providing pre-launch coaching, business resource, start-up financing and mentoring to Canadian youth ages 18-39. For additional information, visit www.cybf.ca

Planning Your Business

Business Plan

Executive Summary

The executive summary is a short overview of the highlights of the business plan. Many people who read the plan go to the executive summary first, read it to get the key details contained within the plan, and then go to the section that interests them the most. The executive summary is short, usually one page, and absolutely no longer than two pages. Contained within the summary are highlights describing what the business is and does, goals for the business, location, target market information, marketing strategy, and key financial information such as sales and profit goals, financing required, and other financial advantages. The executive summary is written last, after the rest of the plan is completed.

Business Concept

This section clearly describes what the business does. Short and long-term goals, mission statement, and vision for the company would also be included in the Business Concept.

Operation and Management

The Operations and Management section includes key information regarding location, equipment, manufacturing, distribution, suppliers, and other logistics. Also included is a breakdown of the people involved, including owners and management, staff, and other key stakeholders and advisors.

Marketing and Marketing Research

This section contains key market research information, proving that you have a business opportunity worth pursuing. An industry overview, followed by primary and secondary market research, will show that you have a market that is willing to buy your product or service. Your research will also help you to determine a pricing strategy and give a breakdown of your competition. Finally, a marketing strategy for how best to reach your clients will be outlined.

Financial

While different banks may require different financial information from you, most business planning experts will agree that a business plan ought to contain, at the very least, a balance sheet, sales forecast, cash flow forecast, and income statement. Some plans may contain additional forms.



Templates and Samples

Business Planning Template

RBI: Royal Bank - Create the Plan

www.rbcroyalbank.com/RBC:RnbCjI71JsUAAvCskp8/sme/create-plan/business-plans.html

RBC provides a planning guide, as well as a series of sample business plans, to assist you in preparing your business plan.

Canadian Business Templates and Samples

www.canadianbusiness.ca

BDC Business Plan Templates

www.bdc.ca

The BDC business plan templates allow you to prepare a professional business plan. The package includes a template to assist you in writing your plan, as well as a template to help you with your financial planning.

Scotia Bank - Scotia Plan Writer for Business

www.scotiabank.com/cda/content/0,1608,CID10328_LIDen,00.html

The Scotia Plan Writer is an easy-to-use interactive planning tool that can help you create an effective business plan.

TD Canada Trust Business Planner

www.tdcanadatrust.com/smallbusiness/windocs.jsp

The TD Canada Trust Business Planner walks you through the development of a seamless business plan to help you get off on the right foot.

CIBC - Your Guide to Business Planning

www.cibc.com/ca/small-business/article-tools/business-planning.html

CIBC provides you with the Guide to Business Planning. This is a line-by-line approach to business plan writing that takes you through the process one step at a time.

Bank of Montreal - Business Resource section

www.bmo.com/home/small-business/banking/resources/business-resources

Business Structure

There are three basic types of business ownership. The following is a general guide as to the advantages and disadvantages of each. Please contact our consultants if you require any clarification.

Sole Proprietorship

Unincorporated business owned by one person, called a proprietor. The owner does not have separate legal status from the business (although the business name itself may have to be registered) and pays personal income tax on the net taxable income generated by the business.

Advantages	Disadvantages
<ul style="list-style-type: none">• Simplest and least expensive to set up• Minimal registration requirements• Inexpensive to maintain• Easy to dissolve• Simple paperwork	<ul style="list-style-type: none">• You assume all the risk of the business• You are responsible for payment of all business debts• Creditors can seize your personal assets• Possible tax disadvantages e.g., profits must be added to personal income

General Partnership

An association or relationship between two or more individuals or corporations that join together to operate a trade or business for profit. Partners include their share of income or losses on personal or corporate tax returns.

Advantages	Disadvantages
<ul style="list-style-type: none">• Easy to set up and very flexible• Partners provide additional capital and skills• Same tax issues as sole proprietorship	<ul style="list-style-type: none">• If disagreements arise, business can suffer• Partners assume personal liability for debts of business

Incorporation

A separate legal entity, which can enter into contracts and own property, separately and distinctly from its owners who are the shareholders. A corporation has to pay tax on its net taxable income and files its own income tax return. A corporation can be federally or provincially incorporated. For more information, contact Canada Business at **1.888.576.4444** or www.canadabusiness.ca

Advantages	Disadvantages
<ul style="list-style-type: none">• Limited liability of the owner(s)• Money for the business can be raised by selling shares (equity) or by issuing debt (a promise to pay)• Tax advantages (corporate rate is lower than personal tax rate)	<ul style="list-style-type: none">• Paperwork required to meet regulations can be onerous• Tax rules can be complex• More expensive and complicated to set up and maintain



Registering a Business Name, Sole Proprietorship or General Partnership

Provincial legislation requires you to register your company name if it is different than your own legal name with the Ministry of Ontario before you start using it.

The following options are available to you to complete this process.

- 1.** Online registration and name search are available between 8:30 a.m. and 6:00 p.m. Monday to Friday (except holidays) at www.serviceontario.ca. The fee for name search varies per the type of search requested and the fee for registration is \$60.00, payable by credit card only. Follow all instructions carefully and when given the option, print your Master Business License. Should you miss this step in the registration process you must call **1.800.565.1921** to request a copy to be mailed to you.
- 2.** Business Advisory Centre Durham has two dedicated computers with Internet access located in our office at 3000 Garden Street, Suite 200, Whitby, L1R 2G6 available for business registration. The only method of payment available is credit card. This service is available Monday to Friday from 8:30 a.m. to 4:30 p.m.
- 3.** Cheque, cash or money order is accepted for payment of registration as a sole proprietor at the Service Ontario Counter, 590 Rossland Road East, Whitby, L1N 9G5

Methods of Incorporating a Business

	Provincial (www.serviceontario.ca)	Federal (www.canadabusiness.ca)
Online	www.cyberbahngroup.com www.oncorp.com www.eservicecorp.ca	Corporations Canada www.ic.gc.ca
In Person	<p>Business registrations for corporations are available by visiting the BACD (Business Advisory Centre Durham) location. This location houses two-computer station dedicated to incorporating through the three online provincial providers.</p> <p>You may obtain the necessary forms online and then file them in person at Service Ontario Counter at 590 Rossland Road East, Whitby, L1N 9G5 or at the Ministry of Government Services, 375 University Avenue, 2nd Floor, Toronto, Tel: 1.800.361.3223. For further information call the Ministry of Government Services at 1.800.361.3223. Articles of Incorporation can be found online at www.serviceontario.ca</p>	
By Mail or Fax	Visit www.serviceontario.ca to download forms and obtain addresses and fax numbers.	www.ic.gc.ca/eic/site/cd-dgc.nsf/eng/cs03988.html

You may wish to retain the services of an accountant or lawyer to incorporate your business. Fees will vary but generally run between \$800 and \$1,500. A NUANS report must be filed with your Articles for both Provincial and Federal incorporations if you are seeking approval of a corporate name. See www.nuans.com for further information. For a free pre-screen name search before you go to Nuans, try www.arvic.com

Cost: The following are average fees to incorporate online or in person.

Provincial business incorporation online:	\$300 + the service provider's fee (varies)
Provincial business incorporation by mail or in person at a Land Registry Office or certain Service Ontario Centres:	\$360
Federal Business Incorporation by mail or in person:	\$200
Federal Business Incorporation by mail or in person:	\$250

Canada Revenue Agency

The Federal Government issues just one account number for businesses. Your Federal Business Number (or BN) will be the same whether you have accounts set up for one or all of the following: Harmonized Sales Tax (HST), Payroll Source Deductions, Import / Export Permit and Corporate Income Tax.

Harmonized Sales Tax

The 13% HST comes into effect on July 1, 2010 in Ontario. The HST is a 13% tax on the sale of most goods and services sold in Ontario. Every person or business engaged in a commercial activity with total worldwide gross revenue greater than \$30,000 in any four consecutive calendar quarters (12 month period) is required to register and charge the HST.

Even if you are not required to register for HST, you may want to weigh the pros and cons when deciding if you will voluntarily register. If you choose not to register, the HST you pay on your business purchases becomes a cost for which you cannot claim Input Tax Credits.

Payroll Source Deductions

Businesses that have employees are required to remit Canada Pension Plan contributions, Employment Insurance contributions and Income Tax on a regular basis. The frequency of the remittance depends upon the pay period and the amount remitted. The amounts the business is responsible for remitting includes both the employer and employee portions.

Import / Export Permit

As an exporter and/or importer, you have to keep accurate books and records in Canada. The main objective of the required reporting is to obtain strategic market information, which is vital to Canada's export growth, to control the export of strategic, embargoed and dangerous goods and control the outbound movement of goods in transit through Canada.

Canada Border Service Agency:

For General Enquiries

- By Telephone: **1.800.461.9999**
- Border Information Service
- By Email: **contact@cbsa.gc.ca**
- In person: List of CBSA Offices
- By mail: Canada Border Services Agency,
Ottawa ON, Canada, K1A 0L8

Corporate Income Tax Number:

A corporation is known to the Canada and Customs and Revenue Agency by its Federal Business Number. (Just as an individual is known by his/her Social Insurance Number.)

To register or obtain more information about the Federal Business Number visit **www.cra-arc.gc.ca** or **1.800.959.5525**.

Workplace Safety and Insurance Board

The Workplace Safety and Insurance Board (WSIB) oversees Ontario's workplace safety education and training system, provides disability benefits, monitors the quality of health care, and assists in early and safe return to work.

Do I need to register with WSIB?

Most businesses in Ontario that employ workers (including family members and subcontractors) must register with the WSIB within 10 days of hiring their first full or part-time worker.

Registering with the WSIB provides workplace insurance coverage for all of your workers and gives you access to experts in health and safety for your business sector.

For more information, including the current rates for your business type, visit the WSIB website www.wsib.on.ca.

Coverage for Self-Employed Individuals

If you are a sole proprietor, partner, or executive officer, you are not automatically covered under the WSIB insurance plan. You can, however, apply for optional insurance.

WSIB Contact Information

200 Front Street West

Toronto, Ontario M5V 3J1

Telephone: **416.344.1000**

Toll free: **1.800.387.0750**

TTY: **1.800.387.0050**

Fax: **416.344.4684** or **1.888.313.7373**

WSIB representatives are available by phone from 7:30 a.m. to 5:00 p.m., Monday to Friday. Regular office hours of operation are from 8:30 a.m. to 4:30 p.m., Monday to Friday. For a list of WSIB offices, visit the WSIB website www.wsib.on.ca



Employment Standards

Employment standards are enforced under the Employment Standards Act, 2000 (ESA) that sets out the minimum standards employer and employees must follow.

The Ministry of Labour, through its Employment Standards Program:

- Enforces the ESA and its regulations
- Provides information and education to employers and employees, making it easier for people to understand and comply voluntarily
- Investigates possible violations
- Resolves complaints
- Conducts proactive inspections of payroll records and workplace practices

This provincial law covers most employers and employees in Ontario.

The ESA does not apply to you if you operate or work in a business that is regulated by the Government of Canada, such as: airlines, banks, shipping companies, radio and television stations, inter-provincial transport of goods and people.

For more information on employment standards, Durham Region employers should visit:

www.labour.gov.on.ca/english/es

Employment Standards Information Centre

GTA: **416.326.7160**

Canada-wide: **1.800.531.5551**

TTY: **1.866.567.8893**

Need other languages?

The Employment Standards Information Centre (**1.800.531.5551**) provides service in 23 different languages – from Arabic to Vietnamese.

Ontario Ministry of Labour

Location: 14th Floor 400 University Avenue
Toronto ON M7A 1T7

Ministry of Labour Health & Safety

Contact Centre:

Toll-free: **1.877.202.0008**

Call any time to report critical injuries, fatalities or work refusals. Call 8:30 a.m. – 5:00 p.m., Monday to Friday, for general inquiries about workplace health and safety. In an emergency, always call 911 immediately.

Durham Region Business Taxes, Licensing & Zoning By-Laws

Businesses located in a commercial/industrial location pay business taxes annually to the municipality in which the business is located. Taxes are based on a percentage of property taxes and are determined by the Ontario Property Assessment Corporation. A municipality may require a Transient Trader License (range from \$400 to \$500) to be used as a pre-deposit for business tax. Also, depending on the nature of the business activity, there may be other municipal licenses involved. Home-based businesses are often exempt from any business taxes or licensing. Contact your local municipality to ask about your specific business licensing requirements or visit www.bizpal.ca. Whether you are building a new structure or moving into an existing one, it is important to contact the appropriate Municipal Zoning Departments to determine if the location is zoned for the type of business you are planning to establish. For more information about Durham Region business taxes, licensing and zoning by-laws, contact the appropriate municipality for your business:

• Township of Brock:	www.townshipofbrock.ca/contact-info	1.866.223.7668
• Township of Scugog:	www.scugog.ca/contact_us_parks.5.php	905.985.7346
• Township of Uxbridge:	www.town.uxbridge.on.ca	905.852.9181
• Town of Ajax:	www.ajax.ca/en	905.683.4550
• City of Pickering:	www.pickering.ca/en	905.683.7575; Toll Free: 1.866.683 2760
• Town of Whitby:	www.whitby.ca/en	905.668.5803
• City of Oshawa:	www.oshawa.ca	905.436.3311; Toll Free: 1.800.667.4292
• Municipality of Clarington:	www.clarington.net/htdocs/index.html	905.623.3379

Tax Assessment Procedures

The Ontario Property Assessment Corporation assesses property tax based on the market value of the property and will vary according to location and zoning. New assessments are not normally required unless the building space is newly constructed or has been significantly altered. The role of the local municipality is to collect taxes on behalf of the province, the local and regional municipalities, and the school boards and police services. If property taxes go unpaid, a lien could be placed against the property restricting the sale of the property until taxes are paid in full.

For more information or to appeal an assessment, contact the Ontario Property Assessment Review Board at **1.800.263.3237**.



Police Security Clearance

Police Security Clearance may be required before a municipal license is issued. Two (2) pieces of government identification is required, for example driver's license, passport, birth certificate, citizenship or marriage certificate. The fee is \$30.00 per person.

Durham Regional Police Headquarters:

605 Rossland Rd. East
Box 911
Whitby, ON L1N 0B8

Community Police Office Locations:

Durham Local: **905.579.1520**
Toll Free: **1.888.579.1520**

Divisions:

CENTRAL EAST DIVISION

77 Centre St. N.
Oshawa, ON L1G 4B7

CENTRAL WEST DIVISION

480 Taunton Rd. E.
Whitby, ON L1N 5R5

EAST DIVISION

1998 Regional Rd. 57
Bowmanville, ON L1C 3K4

NORTH DIVISION

15765 Hwy. 12 (South of Reach Rd.)
Port Perry, ON L9L 1B2

WEST DIVISION

1710 Kingston Rd.
Pickering, ON L1V 1C

Durham Region Utilities and Public Services

Phone Companies

- Rogers: **1.888.764.3771**
- Bell Canada: **310.2355**
- Distributel Communications: **905.427.5400**
- Techsavvy **1.877.313.1575**
- Primus Canada: **1.800.670.2266**

Cable/Satellite Companies

- Rogers Cable: **1.888.764.3771**
- Bell Express VU: **1.888.759.3474**
- Star Choice: **1.888.554.7827**

Gas Companies

- Union Gas: **1.888.774.3111**
- Enbridge Gas: **905.943.6944**
- Direct Energy: **1.800.348.2999**

Hydro Companies

- Ontario Power: **1.877.592.2555**
- Oshawa Public Utilities: **905.723.4623**
- Whitby Hydro: **905.668.5878**
- Hydro One: **1.888.664.9376**
- Veridian Corp.: **1.888.420.0070**

Oil Companies

- Ultramar: **1.800.387.6231**
- Union Oil: **905.623.7757**
- Lambert Oil: **905.655.4801**
- Harrison Fuels: **1.866.324.4328**
- Alpha Oil: **905.725.1316**
- Esso Home: **905.686.1855**
- Keltin Fuels: **905.623.0107**

Propane Companies

- Superior Propane: **1.877.873.7467**
- Caledon Propane **905.697.4340**
- Flamex Canada **905.436.2015**

Water Departments

- Region of Durham Water: **905.571.6611**

Garbage/Recycling/Composting

- Whitby Works: **905.668.3437**
- Oshawa Works: **905.433.1221**
- Ajax Works: **905.683.2951**
- Northumberland Works: **1.800.372.3329**

Transportation

- GO Transit: **1.888.438.6646**
- Durham Region Transit **1.866.247.0055**
- City.Wide Taxi Oshawa: **905.579.9393**
- Blueline Taxi Services: **1.866.440.2006**
- 407 ETR: **1.888.407.0407**
- Circle Taxi Whitby: **905.668.6666**
- Bowmanville Taxi: **905.623.442**



Special Regulatory Licences and Administrative Authorities - Federal

Federal

Many businesses including retail and service outlets, restaurant and lounges, manufacturing and processing operations, may be subject to licenses. These licenses are designed to protect the interest and safety of the public regarding the use, application or sale of certain items or services.

For information on Special Regulatory Licenses contact:

- Ministry of Consumer and Commercial Relations: **416.326.8555** or Toll Free **1.800.268.1142**
- Ontario statutes and regulations: **www.e-laws.gov.on.ca**
- Canada Business Service Centre (COBSC) at **1.888.745.8888**
or visit their website **www.canadabusiness.ca/ontario**

Government Department / Agency	Website	Area of Responsibility
Canada Post Corporation	www.canadapost.ca	Non-mailable matter (e.g. perfume, perishable items, flammable liquids)
Canada Food Inspection Agency	www.inspection.gc.ca	Agricultural products food labeling animals and animal products, fruits Aquatic commodities soil related matter, wood packaging
Competition Bureau Canada	www.competitionbureau.gc.ca	Clothing labels, packaging and labeling of non-food products
Environment Canada	www.ec.gc.ca	Endangered animals or plants, hazardous waste, goods containing cfcs, ozone-depleting substances
Fisheries and Oceans Canada	www.dfo-mpo.gc.ca	Live fish, fish not for human consumption
Foreign Affairs and Int. Trade Canada	www.international.gc.ca	Agricultural products, steel, clothing, goods under trade embargoes, textiles
Health Canada	www.hc-sc.gc.ca	Consumer goods, pesticides, drugs, food, medical devices, natural health products, pharmaceuticals, vitamins, toxic substances
Transport Canada	www.tc.gc.ca www.hc-sc.gc.ca	Tires, transportation of dangerous goods, vehicles

Other Special Regulatory Licences and Administrative Authorities

Government Department / Agency	Website	Area of Responsibility
Technical Standards and Safety Authority	www.tssa.org	Elevators, fuel safety, pressure vessels and amusement rides
Ontario Motor Vehicle Industry Council	www.omvic.on.ca	OMVIC is responsible for administering Ontario's Motor Vehicle Dealers Act
The Travel Industry Council of Ontario (TICO)	www.tico.on.ca	Administers the Ontario Travel Industry Act which governs travel retailers and travel wholesalers registered in Ontario
The Electrical Safety Authority	www.esainspection.net	ESA is responsible for public electrical safety in Ontario as designated by Ontario Regulation 89/99
Alcohol and Gaming Commission of Ontario (AGCO)	www.agco.on.ca	Regulates the sale, service and consumption of beverage alcohol, charitable gaming and lotteries.
Ministry of Municipal Affairs and Housing-Building and Development Branch	www.mahgov.on.ca/site4.aspx	Administers the Building Code Act and the Ontario Building Code which govern the construction of new buildings and the renovation and maintenance of existing buildings
Durham Region Health Department	<p>health@durham.ca</p> <p>Tel: 905.668.7711</p> <p>Toll Free: 1.800.841.2729</p>	Businesses in Durham Region that prepare and/or sell food must be inspected and meet certain standards. Contact the Durham Region Health Department office to advise them if you are starting a food service business of any kind

Financial Resources and Options

Canada Small Business Financing Program www.ic.gc.ca/eic/site/csbf-pfpec.nsf/eng/home

How it works

The Canada Small Business Financing Program seeks to increase the availability of loans and capital leases for establishing, expanding, modernizing and improving small businesses. It does this by encouraging financial institutions and leasing companies to make their services available to small businesses.

Under the Program, a small business must apply for a loan or lease to the financial institution (banks and credit union) or the participating leasing company of its choice. If the application is granted, the federal government will guarantee 85 percent of the lender's losses in the event of default.

Is your business eligible?

Most small businesses starting up or operating in Canada are eligible for CSBF loans and leases, as long as their estimated gross revenues do not exceed \$5 million during the fiscal year in which they apply. Sole proprietorships, partnerships and incorporated companies all qualify. Not eligible are farming (for a similar program for the farming industry, visit www.agr.gc.ca) and charitable or religious enterprises.

How the financing can be used

- The purchase or improvement of land, real property and immovable;
- The purchase of leasehold improvements, or improvements to leased property; and
- The purchase or improvement of new or used equipment.

How much financing is available?

The maximum amount a small business can access under the Program is \$500,000 of which no more than \$350,000 can be used for purchasing leasehold improvements or improving leased property and purchasing or improving new or used equipment.

What are the costs?

Registration Fee:

The borrower to the lender must pay the registration fee of 2% of the total amount of the loan.

Interest Rate:

The interest rate may be variable or fixed. For a variable rate, the maximum chargeable is the lender's prime lending rate plus 3%. For a fixed rate, the maximum chargeable is the lenders' single-family residential mortgage rate plus 3%.

Consider Financing Options Beyond the Banks.

Alternative to bank borrowing includes:

- Personal Assets
- Credit Card and Personal Lines of Credit
- Suppliers and Customers
- Venture Capitalist
- Merchant Banks
- Specialized Financial Institutions
- Love Money (Family & Friends)
- Partners and Business
- Lending Institutions
- Leasing and Asset-based Financing
- Initial Public Offering

Sources of Information about Financing Options:

Canada Business Ontario

1.888.745.8888

www.canadabusiness.ca

Summer Company (BACD)

905.668.4949

www.ontario.ca/summercompany

CYBF (Canada Youth Business Foundation)

1.866.646.2922

www.cybf.ca

Royal Bank

www.rbcroyalbank.com/business-select.html

Business Development Bank of Canada

www.bdc.ca

Business Advisory Centre Durham Business Consultants

905.668.4949 Toll free: **1.866.632.5151**

www.bacd.ca

Privacy Policy

PIPEDA Information Kit for Businesses – Privacy Commissioner of Canada

Since January 1, 2004, businesses have been subject to the Personal Information Protection and Electronic Documents Act (PIPEDA). The office of the Privacy Commissioner of Canada offers useful information to help businesses learn how they can comply with the Act.

Good privacy is good business. If you're a private-sector organization or from a federally regulated sector, learn how the Personal Information Protection and Electronic Documents Act affects your business.

Visit **www.priv.gc.ca**.

Checklist for Starting a Business:

- I have a business idea – where do I start?** Attend BACD's Business Basics: How to Start Your Small Business. Register online www.bacd.ca or call **905.668.4949**

- Business Plan/Business Model Canvas:** Develop a business plan or business model canvas. BACD offers a business plan review service to provide feedback on your completed business plan. Call 905.668.4949 to book an appointment.
Business Plan - Interactive Business Planner - www.canadabusiness.ca
Business Model Canvas:
www.businessmodelgeneration.com/downloads/business_model_canvas_poster.pdf
Marketing Plan Template: <http://smallbiztrends.com/2008/06/one-page-marketing-plan.html>

- Market Research:** Have you undertaken extensive market research? (Market research is a vital part of your Business Plan) BACD offers Business Basics: Introduction to Market Research seminars. Register online www.bacd.ca or call **905.668.4949**

- Municipal Licensing / Zoning:** Determine whether there are any licenses, permits and/or regulations that might apply to you operating your business in your local municipality. Visit www.bizpal.ca

Township of Brock:	www.townshipofbrock.ca/contact-info	1.866.223.7668
Township of Scugog:	www.scugog.ca/contact_us_parks.5.php	905.985.7346
Township of Uxbridge:	www.town.uxbridge.on.ca	905.852.9181
Township of Ajax:	www.ajax.ca	905.619.2529 ext. 3224
City of Pickering:	www.pickering.ca	905.420.4617
Town of Whitby:	www.whitby.ca	905.668.5803
City of Oshawa:	www.oshawa.ca	905.436.3311
Municipality of Clarington:	www.clarington.net	905.623.3379

- Financial Operations:** Do you understand your Financial Operations? Attend BACD Business Basics: Financial & Accounting Tips. Register online at www.bacd.ca or call **905.668.4949** See Page 17 for funding info.

- Choose your appropriate structure, complete a name search and register your business.**
Sole Proprietorship: www.serviceontario.ca
Partnership: www.serviceontario.ca
Corporation: See page 8 – Methods of Incorporating or call BACD for more info **905.668.4949**

- Banking:** Open a Business Bank Account and consider whether you need insurance for your business. Visit your local Financial Institution with a copy of your Master Business License.

- Insurance:** Property, Contents, Equipment /Commercial Liability/ Personal, Health, Income Protection, Critical Illness

- Accounting & Taxation Issues:** Revenue Canada Filing; Personal/Business Income Tax; CPP contributions; Corporate Software

- Marketing:** Consider reserving the domain name of your company to establish your website. Use a search engine to find sites to register your domain and learn more about hosting.

- Canada Revenue Agency:** Open accounts under your Revenue Canada Business Number (BN) call **1.800.959.5525** or **www.cra-arc.gc.ca** You must open a HST account if your gross annual revenue is greater than \$30,000
 - Goods & Services Tax (HST) – RT
 - Import / Export Account - RM
 - Corporate Income Taxes - RC
 - Employee Source Deductions

- Marketing Plan and Sales Strategy:** Complete your Marketing Plan and Sales Strategy. BACD can review your plan with you. Attend BACD Business Basics: Marketing & Sales Strategy. Register online at **www.bacd.ca** or call **905.668.4949**

- Launch your Business!:** Have your website, business cards and marketing materials ready! Arrange your grand opening and get out and network!

- If you're hiring employees:**
 - Revenue Canada (see above) Open a Payroll deductions account (see above)
 - Workplace Safety & Insurance Board (WSIB) **905.523.1800** or **1.800.263.8488** **www.wsib.on.ca**
 - Employer Health Tax-EHT **1.800.265.9969** or **www.rev.gov.on.ca/en/tax/eht**
 - Employment Standards - Ministry of Labour **905.57.6221** or **1.800.531.5551**
www.labour.gov.on.ca/english/es

- Entrepreneurship Training:**

Meet with a consultant
 (No cost - through Business Advisory Centre Durham, 3000 Garden St., Whitby, ON L1R 2G6) **905.668.4949**
 BACD Seminars & Workshops **www.bacd.ca/events**
 Access to Professionals (Durham Region - Referral Program to local legal, accounting, marketing, insurance and web design professionals) **www.bacd.ca** or **905.668.4949**

For an electronic version of this guide, visit our website: www.bacd.ca
 Please contact BACD for further information or clarification of the contents of this guide.



Business Advisory Centre Durham

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