



Northwest Business Centre
Empowering Entrepreneurs



Biz Source

for Entrepreneurs



| | |
|--|-----------|
| INTRODUCTION | 3 |
| .01 PREPARE A BUSINESS PLAN | 5 |
| | 7 |
| .02 REGISTER YOUR BUSINESS | 8 |
| .03 MUNICIPAL REGULATIONS..... | 10 |
| .04 PROVINCIAL REGULATIONS..... | 14 |
| BUSINESS NAME REGISTRATION (MASTER BUSINESS LICENCE)..... | 14 |
| OTHER PROVINCIAL BUSINESS LICENCES | 16 |
| .05 FEDERAL REGULATIONS | 18 |
| .06 TAXES | 20 |
| .07 HIRING EMPLOYEES | 21 |
| PROVINCIAL EMPLOYMENT RELATED REGULATIONS..... | 21 |
| FEDERAL EMPLOYMENT RELATED REGULATIONS | 23 |
| .08 FINANCING OPTIONS | 26 |
| NORTHERN ONTARIO HERITAGE FUND CORPORATION (NOHFC)..... | 26 |
| MINISTRY OF NORTHERN DEVELOPMENT AND MINES | 29 |
| KENORA AREA TEAM CONTACTS..... | 29 |
| CANADA SMALL BUSINESS FINANCING PROGRAM..... | 30 |
| BUSINESS DEVELOPMENT BANK OF CANADA (BDC) | 31 |
| CANADA YOUTH BUSINESS FOUNDATION (CYBF) | 31 |
| ONTARIO COMMUNITY FUTURES DEVELOPMENT CORPORATIONS | 32 |
| SELF-EMPLOYMENT BENEFIT PROGRAM | 33 |
| ABORIGINAL BUSINESS DEVELOPMENT CANADA..... | 34 |
| .09 INSURANCE..... | 35 |
| .10 OTHER CONSIDERATIONS | 36 |
| PATENTS | 36 |
| TRADEMARKS | 36 |
| COPYRIGHTS | 37 |
| IMPORTING AND EXPORTING..... | 37 |
| FOOD AND DRUG PRODUCTS..... | 38 |
| ACCESSIBILITY STANDARDS FOR CUSTOMER SERVICE | 38 |
| .11 RESOURCES..... | 39 |
| ECONOMIC DEVELOPMENT OFFICES | 39 |
| IMPORT AND EXPORT RESOURCES | 41 |
| E-BUSINESS RESOURCES..... | 41 |
| NETWORKING OPPORTUNITIES | 42 |
| <i>Women’s Business Network of the Rainy River District.....</i> | <i>42</i> |
| <i>Chambers of Commerce</i> | <i>42</i> |
| <i>Northwestern Ontario Innovation Centre</i> | <i>43</i> |
| <i>PARO Centre for Women’s Enterprise</i> | <i>44</i> |

Introduction

The **Northwest Business Centre** is the premier resource for entrepreneurs! Our goal is to empower you with the advice, information, and skills you need to succeed in small business. With offices in Kenora and Dryden, we serve the entire Kenora/Rainy River District; we are here to serve you in person, online or by phone.

KENORA

Northwest Business Centre
227 Second Street South
Kenora, Ontario P9N 1G1

Phone: 1.807.467.4643

Fax: 1.807.467.3533

Website: www.nwbiz.ca

Email: diane@nwbiz.ca

Facebook: facebook.com/nwbiz

Twitter: @NWBizCentre

DRYDEN

Northwest Business Centre
66 Keith Avenue Unit #2
Dryden, Ontario P8N 2Z3

Phone: 1.807.223-3339

Fax: 1.807.221.3294

Website: www.nwbiz.ca

Email: stefanie@nwbiz.ca

Virtual Advisor & Social Media Coordinator

Phone: 1.807.467.2954

Fax: 1.807.467.3533

Website: www.nwbiz.ca

Email: monique@nwbiz.ca

The NWBC offers one-on-one support and connects you to resources in the private sector as well as all levels of government. Whether you're looking for start-up or expansion advice, information on new markets, access to capital, or much more... **we can help!**

The NWBC offers a variety of free services including:

- Business Planning and Start-up Consulting
- Information on Markets, e-business, exporting and more
- Resource Library
- Resource Computer with Internet
- Seminars and Workshops
- Guidance on Regulations, Licensing and Registrations
- Networking Assistance
- Access to Loans, Grants and Other Financial Incentive Programs

The NWBC has information and programs for:

- Youth
- First-time Entrepreneurs
- Start-up Businesses
- Entrepreneurs in Exploratory Stage
- Existing Businesses looking for New Direction
- Growing Businesses

The NWBC depends on participation from the business community. Business partners can provide a wealth of experience and training from which clients can draw in order to help their business grow. If you are a member of the business community and would like an opportunity to give back, here are a few ways to do that:

- Be a Mentor
- Donate business/industry books and reference materials
- Sponsor the Centre Financially
- Volunteer to speak at our Seminars
- Get to know our staff and services
- Refer friends and peers to us

.01 Prepare a Business Plan



The first step to completing a business plan is to research the market, its potential, the opportunities and trends, customer profiles, location, marketing and promotion, and financial analysis and forecasting. A business plan is a written document which describes who you are, what you plan to achieve, where your business will be located, when you expect to get under way, and how you will overcome the risks involved and provide the returns anticipated. Other key elements include short and long-term business goals and a solid cash flow forecast. Prepare your business plan in the start-up stage of small business, then consult and revise it on an ongoing basis.

If you need help with your business plan, **The Northwest Business Centre** will be of assistance.

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Phone: 1.807.223-3339

Fax: 1.807.221.3294

Website: www.nwbiz.ca

Email: stefanie@nwbiz.ca

Contact our staff to book a one-on-one confidential consultation.

To help write your business plan, take advantage of the following online services:

- **Canada Business: Developing your business plan**
Find out how to write a sound business plan and access templates and sample business plans.
<http://www.canadabusiness.ca/eng/page/2865/>
- **Canadian Youth Business Foundation (CYBF) Interactive Business Planner**
This tool is designed to guide both new and experienced entrepreneurs through the process of writing a comprehensive business plan.
http://www.cybf.ca/cybf_resources/getting-started/business-plan-writer/
- **Canadian Youth Business Foundation (CYBF) Financial Template**
Excel template designed to assist you with managing your finances.
<http://www.cybf.ca/wp-content/uploads/2011/10/CYBF-Financial-Template-EN-2011.xls>

These web sites are excellent resources for research and supporting information for your business plan:

- **Service Ontario: Entrepreneurs**
Here you will find resources to bring your ideas to life, including links to funding and partnerships.
<http://www.ontario.ca/en/communities/entrepreneurs/index.htm?openNav=businesses>
- **Industry Canada: Resources for Business**
This website contains information on companies, statistics, financing, innovation, research and more.
http://www.ic.gc.ca/eic/site/ic1.nsf/eng/h_00140.html
- **Canada Business Ontario: Specialized Research Service**
Offers limited business research service free of charge.
<http://www.canadabusiness.ca/eng/summary/2224/>
- **Statistics Canada**
Providing demographics and statistics for all of Canada
<http://www.statcan.gc.ca/>
- **GD Sourcing**
Providing free Canadian Statistics also offers reports available for purchase
<http://www.gdsourcing.com/>
- **Trendwatching.com**
One of the world's leading trend firms, trendwatching.com scans the globe for emerging consumer trends, insights and innovations.
<http://www.trendwatching.com/>
- **Industry Canada**
<http://strategis.ic.gc.ca/engdoc/alpha.html>
Includes information on employment programs for young Canadians, Community Access Program (CAP) Youth Initiative, and Computers for Schools.
- **Cool Entrepreneurs**
Cool Entrepreneurs is a blog about designers, artists and inventors – people who make a living doing creative and generally good things in the world.
<http://www.coolentrepreneurs.com>

Tips



- Make sure you have a business plan in place before undertaking any such enterprise. It will benefit you to have a plan going in so that you can be as ready as possible for what lies ahead.
- In many instances, it will take about five years for a business to become profitable. This is known in business as the 'Five Year Rule' and is an accepted timeframe for reaching profitability when starting a business.
- Know your target market. It is important to know who you are trying to sell to, and who your potential customers are.
- Familiarize yourself with any of the local agencies that help business people. There are a number of them listed in this CD.
- Make sure you have access to the materials you need for your business.
- Know who your competition is.
- You may wish to arrange to have your phone(s), fax and Internet set up in advance of your business opening date to ensure that you can communicate with the public upon opening.
- Find out the addresses and phone numbers of services you may need in the community such as postal facilities, suppliers, shipping and transportation companies.
- Try to make sure you have the proper level of inventory/product on hand at any given time so as not to be over or under stocked.

.02 Register Your Business



In Ontario there are several different ways to structure a business, with each structure having advantages and disadvantages. Before you decide which business structure is best, you should consider such aspects as personal liability, business name protections, tax advantages and registration or filing costs. Below is an explanation of the different forms of business organization.

Sole Proprietorship

This is the simplest way to set up a business. A sole proprietor is fully responsible for all debts and obligations related to his or her business. A creditor with a claim against a sole proprietor has a right

against all of his or her assets, whether business or personal. This is usually known as unlimited liability.

This type of business comes under provincial jurisdiction. If the proprietor chooses to carry on a business under a name other than his/her own, he/she must register with the province. Your business name registration, or renewal of registration, will be valid for five years in the province of Ontario.

If a sole proprietor establishes a business in his/her own name, without adding any other words, it is not necessary to register the business.

For more information on Business Name Registration (also called Master Business Licence) please see [Step 4: Provincial Regulations](#).

Partnership

A partnership is an agreement in which two or more persons combine their resources in a business. In order to establish the terms of the business and to protect partners/shareholders an agreement should be drawn up with assistance of a lawyer. Partners share in the profits according to the terms of their agreement.

- **General Partnership**

All members share the management of the business and each is personally liable for all the debts and obligations of the business. This means that each partner is responsible for and must assume the consequences of the actions of the other partner.

- **Limited Partnership**

Some members are general partners who control and manage the business and may be entitled to a greater share of the profits, while other partners are limited and contribute only capital. Limited partners take no part in control or management and are liable for debts to specified extent only. A legal document, outlining specific requirements, must be drawn up for a limited partnership.

The cost to register a sole proprietorship or partnership is \$60 plus \$8 to \$26 per name search if completed at an Ontario Business Connects (OBC) workstation or via the Internet.

- **To register via the Internet:** http://www.ontario.ca/en/services_for_business/STEL02_039990
- **To register in person via OBC workstation:** [Step 4: Provincial Regulations](#).
- **To register by mail,** fill out the appropriate forms and mail them with \$80.00 for registration and \$12.00 per name searched. Your Master Business License will be mailed to you within 2-4 weeks. Mail to: Ontario Business Connects, P.O. Box 1028, Stn. B, Toronto, ON M5T 3H3.

Corporation

A corporation is a legal entity that is separate from its owners, the shareholders. No shareholder of a corporation is personally liable for the debts, obligations or acts of the corporation. This type of business can be incorporated at either the federal or provincial level.

A corporation is identified by the terms "Limited", "Ltd.", "Incorporated", "Inc.", "Corporation" or "Corp." Whatever the term, it must appear with the corporate name on all documents, stationary and so on, as it appears on the incorporation document.

- **Private Corporation**

A private corporation can be formed by one or more people. A majority of its directors must be Canadian residents. If none of the directors reside in the province in which it does business, the corporation must appoint a Power of Attorney who resides in the province. A private corporation cannot sell shares or securities to the general public.

- **Public Corporation**

A public corporation is one that issues securities for public distribution. Besides filing incorporation documents, a public corporation must file a prospectus with the appropriate Securities Commission in the province, must employ outside auditors and must distribute semi- annual financial statements.

- **Federal Corporations**

Private and public corporations may be incorporated federally under the Canada Corporations Act. A firm operating nationally or in several provinces may find this advantageous. A federally incorporated business must still register in each province in which it does business.

Incorporation is more complex and includes filing an Articles of Incorporation and a NUANS search. We suggest contacting a lawyer if you are interested in incorporating your business.

Provincial and Federal Information

- Service Ontario: Incorporating information

http://www.ontario.ca/en/business/STEL02_163189

- Industry Canada: Guide to Federal Incorporation

[http://www.ic.gc.ca/eic/site/cd-dgc.nsf/vwapj/Guide_2011-En.pdf/\\$FILE/Guide_2011-En.pdf](http://www.ic.gc.ca/eic/site/cd-dgc.nsf/vwapj/Guide_2011-En.pdf/$FILE/Guide_2011-En.pdf)

.03 Municipal Regulations



A Business Licence is the Official Municipal permission to carry on a business or occupation. Each municipal government has the authority to issue its own business licences within its jurisdiction. Since there is no uniformity throughout the province regarding municipal licences for business, you should consult with the appropriate local officials to determine whether your business will be affected by local regulations and licensing requirements. In addition, your business (including home based businesses) may have to comply with zoning and by-law regulations. If you are running a home based business, ask your municipality to advise you on their home occupation rules. Remember to inquire if your

business location will be charged business tax.

For more information contact:

City of Kenora

Marina Meeks, Licensing for Business Clerk
1 Main Street South
Kenora, Ontario P9N 3X2

Phone: 807.467.2289

Web: <http://www.kenora.ca/cityhall/city-services/licensing.aspx>

Email: mmeeks@kenora.ca

Obtaining a business licence in Kenora requires a police check.

City of Dryden

Bob Cunningham, Chief Building Official

Val McKeever, Planning Administrator
30 Van Horne Avenue
Dryden, Ontario P8N 2A7

Phone: 1.807.223.1140

Web: http://www.dryden.ca/city_services/building_and_planning/

Email: bcunningham@dryden.ca

Red Lake District (includes Red Lake, Balmertown, Cochenour, Madsen, McKenzie Island, Starratt Olsen)

If you have a business which is run out of a commercial building, you do not require a business license. However, if you run a home based business or are a traveling sales person, you do. You can contact:

Kristina Grondin
Bylaw Enforcement Officer

Address: 2 – 5th Street
Balmertown, Ontario P0V 1C0
P.O. Box 1000

Phone: 1.807.735.2096 ext. 225

Web: www.redlake.ca

Email: kgrondin@red-lake.com

Municipality of Sioux Lookout

You no longer require a business license for any business in Sioux Lookout unless you are operating a taxi cab or limousine. If you are, and therefore require a license, contact:

Municipality of Sioux Lookout
Attn: Cemetery and Licensing Co-ordinator

25 5th Street P.O. Box 158
Sioux Lookout P8T 1A4

Phone: 1.807.737.2700 ext. 2210

Web: www.siouxlookout.ca

Email: cemetery@siouxlookout.ca

Township of Sioux Narrows-Nestor Falls

You do not need a business license to operate a business in the Sioux Narrows-Nestor Falls area as long as you are zoned properly. You may direct any request for information to:

Jeff Port, Planning & Economic Development
Township of Sioux Narrows-Nestor Falls

Phone: 1.807. 226.5241

Web: <http://www.snnf.ca/>

Email: jport@siuoxnarrows-nestorfalls.ca

Town of Fort Frances and Rainy River District

Depending on the type of business you are operating you may need to check any zoning regulations or restrictions that may exist in the area you are planning to set up your business. Most businesses which operate from the “home or garage” will probably be zoned residential.

Glenn Treftlin, Licensing Officer

320 Portage Avenue

Fort Frances, Ontario P9A 3P9

Phone: (807) 274-5323 ext.236

Web: <http://economicdevelopment.fort-frances.com/>

Email: gtreftlin@fort-frances.com

Additional numbers for the area:

- Town of Rainy River: (807) 852-3244
- Township of Alberton: (807) 274-6053
- Township of Chapple: (807) 487-2354
- Township of Dawson: (807) 852-3529
- Township of Emo: (807) 482-2378
- Township of La Vallee: (807) 486-3452
- Township of Lake of the Woods: (807) 852-3529
- Township of Atikokan: (807) 597-1234
- Township of Morley: (807) 483-5455

Tips



- Be sure to check that you have proper zoning for your business. If you don't you can apply to have the zoning changed. That may depend on a decision from your local council.
- Obtaining a business licence in Kenora requires a police check.
- Ensure that you have all the necessary permits in place if you are looking to build or expand a facility.
- Familiarize yourself with the bylaws regarding advertising in your community.
- Become acquainted with the bylaws of your community and how they may affect your business.

.04 Provincial Regulations



Business Name Registration (Master Business Licence)

If you plan to operate your business under any name other than your own legal name (ie. John Smith) registration of your business name (Master Business Licence) is mandatory under the [Business Names Act](#). This registration is also required by your bank to open a business bank account. The registration fee is \$60.00 and will expire in 5 years. You can also have a name search done (this is optional) conducted on the spot for \$8.00 to \$26 per name.

Register online at: http://www.ontario.ca/en/services_for_business/STEL02_039990

Unincorporated businesses, sole proprietorships and partnerships must register their business name, before they start using it, with Ministry of Government Services Companies and Personal Property Security Branch.

Please be aware that registering a business name in Ontario does not provide you with any inherent protection of the name; it simply makes the name legal, for your use in Ontario. The Business Names Act does not prohibit registration of identical names, but if you decide to use the same name or if you use a name that is confusingly similar to that of an existing business, it could result in a lawsuit. The person registering the name also assumes full responsibility for any risk of confusion with an existing corporation, business name or trademark.

For information on intellectual property including trademarks, copyrights and patents please refer to [Step 10: Other Considerations](#)

Upon registration, businesses are issued a Business Identification Number (BIN) and a Masters Business Licence (MBL) by Companies and Personal Property Security Branch.

Registration costs \$60.00 (payable by Mastercard or Visa) and you receive the Master Business Licence by mail within two weeks. You can also do a name search over the Internet, the cost is \$8.00 per name searched.

Register online at:

http://www.ontario.ca/en/services_for_business/STEL02_039990

Register in person at an Ontario Business Connects site:

- **Service Ontario Government Information Centre Locations:**

For general government information call:

Toll free: 1-800-267-8097

Kenora

220 Main Street South
Kenora, Ontario P9N 1T2
Phone: (807) 468-2803

Dryden

479 Government Road, Main Floor
Dryden, Ontario P8N 3B3
(807) 223-8500

Fort Frances

922 Scott Street
Fort Frances, Ontario P9A 1J4
(807) 274-5329 or (807) 274-8611

Ignace

Corner of Highway 17 and Highway 599
Ignace, Ontario P0T 1T0

Rainy River

334 4th Street
Rainy River, Ontario P0W 1L0

Red Lake

227 Howey Street
Red Lake, Ontario P0V 2M0

Sioux Lookout

62 Queen Street
Sioux Lookout, Ontario P8T 1A2

Other Provincial Business Licences

Certain types of businesses may require provincial licences. Some of the more common ones include:

- **Day Care Services** - Under the [Day Nurseries Act](#), there are circumstances that require a Day Care to be licensed. For more information contact:
The Ministry of Children and Youth Services
Daycare Licensor
Kenora/Rainy River Local Office
Ministry of Children and Youth Services
808 Robertson Street
Kenora, ON P9N 3X9 Tel: (807) 468.2406, ext. 226
<http://www.gov.on.ca/children>
- **Garage Licenses** - Under the [Highway Traffic Act](#), garages wishing to issue Vehicle Safety Certificates must be certified as a Motor Vehicle Inspection Station by the Ministry of Transportation.

Ministry of Transportation, Kenora office

808 Robertson Street

P.O. Box 2250

Kenora, ON P9N 3X8

(807) 468-2740

<http://www.mto.gov.on.ca/english/about/offices.htm>

- **Liquor License** - contact the Alcohol and Gaming Commission of Ontario (AGCO) at:
Phone: 1-800-522-2876 or 1-416-326-8700
Email: customer.service@agco.ca
Website: <http://www.agco.on.ca/>
- **Highway Signage** – Highway signs must be placed, erected, displayed and maintained according to Ministry regulations under the Public Transportation and Highway Improvement Act.
<http://www.canlii.org/on/laws/sta/p-50/20060928/whole.html>

Other Provincial Business Licenses and Registrations include:

- **Cemetery**
- **Collection Agency**
- **Theatres and Video Distribution**
- **Funeral Services and Bereavement Sector**
- **Electrical Contractors and Trades**
- **Motor Vehicle Sales**
- **Real Estate Sales and Brokers**
- **Home Builders and Vendors**
- **Travel Sales**
- **Technical Trades**

To find out more about these types of licenses and registrations, visit:

Service Ontario: Business Information by Industry http://www.ontario.ca/en/business/STEL02_038759

Tips



- Liquor licenses sometimes take a while to obtain. If you are in need of such a license, be as prepared as possible when making your application.

.05 Federal Regulations



The BUSINESS NUMBER (BN)

The Business Number is a numbering system that simplifies and streamlines the way businesses deal with the Federal Government. It is based on the idea of one business, one number. There is no cost for this registration. You will need to apply for a Business Number from Canada Revenue Agency if any of following situations applies to your business:

- **Registering for a HST account:**

If your business will be collecting \$30,000 or more in gross revenues (products and services) each year, you are required to register, collect and remit HST. If your sales are less than \$30,000 registration is not mandatory. If you register you can claim HST which you paid on items purchased for the business, against HST collected on sales to your customers.

- **Registering for a payroll deductions account:**

If your business has employees, you will need to register for a payroll deductions account. The NWBC can offer additional information related to payroll deductions or you can contact Canada Revenue Agency at the number listed below.

You can find more information related to hiring employees in [Step 7](#)

- **Registering for an import/export account:**

If your business will be importing commercial shipments from a foreign country, or exporting commercial goods to other countries, you should register for an import/export account. The NWBC can offer additional information on importing or exporting or you can contact the Canada Border Services Agency at the number listed below.

You can find more information regarding importing and exporting in [Step 10: Other Considerations](#)

- **Registering for a corporate income tax account:**

In most cases, new corporations will automatically receive a BN from the Canada Revenue Agency within 45 day of incorporating at the federal or provincial level. If you need your BN before you receive confirmation from Canada Revenue Agency, contact the Business Inquiries line listed below.

- **Business Income for Tax Purposes:**

If you are a sole proprietor or a partner in a partnership, you will continue to use your social insurance number to file your individual income tax return even though you have a BN for your GST, payroll deductions and/or import export accounts. The BEC can provide additional information regarding Business Income or you can contact Canada Revenue Agency at the number listed below.

Canada Revenue Agency Contacts:

Register for Canada Revenue Agency Accounts online at:
www.businessregistration.gc.ca

Canada Revenue Agency website:
www.cra.gc.ca

| | |
|---|----------------|
| Individual Income Tax and Trust enquiries | 1-800-959-8281 |
| Businesses & Self-employed individuals | 1-800-959-5525 |
| TIPS (Tax Information Phone Service) | 1-800-267-6999 |

Canada Border Service Agency (formerly Canada Customs)

Canada Border Service Agency website:
www.cbsa-asfc.gc.ca

| | |
|--------------------------------|----------------|
| Border Information Service | 1-800-461-9999 |
| National Import Service Centre | 1-800-835-4486 |

.06 Taxes



HARMONIZED SALES TAX (HST)

HST came into effect in Ontario on July 1, 2010. A business whose gross annual sales/revenues exceed \$30,000 must register for a Business Number from Revenue Canada (no charge for permit) and charge their customers HST. If sales are under \$30,000 per year, it is optional to get a HST number.

Ministry of Finance- Taxes and Charges

<http://www.fin.gov.on.ca/en/tax/index.html>

Canada Revenue Agency: Registering (opening) your HST account:

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

EMPLOYER HEALTH TAX (EHT)

If your business has a cumulative annual payroll in excess of \$400,000 or you are considered an associated employer, you are required to remit Employer Health Tax. For more information contact:

Ministry of Finance- Employer Health Tax

<http://www.fin.gov.on.ca/en/tax/eh/>

CORPORATE INCOME TAX

If you have incorporated your business you will have to remit income tax to the federal government. In most cases, new corporations will receive a Business Number from Revenue Canada within 45 days of incorporating. For more information contact:

Sudbury Tax Services Office

Canada Revenue Agency

1050 Notre Dame Avenue

Sudbury, Ontario P3A 5C1

Phone: 1.800.959.5525

Fax: 1.705.671.3994

<http://www.cra-arc.gc.ca/cntct/prv/tstc/sdbry-eng.html>

.07 Hiring Employees



PROVINCIAL EMPLOYMENT RELATED REGULATIONS

Ministry of Labour

- **Employment Standards Act**

The Employment Standards Branch of the Ministry of Labour is responsible for the administration of and enforcement of the Employment Standards Act, which provides for minimum terms and conditions of employment such as hours of work, overtime, vacation pay, minimum wage etc. For more information related to the Employment Standards Act, contact the Ministry of Labour.

- **Occupational Health & Safety Act**

Almost every worker, supervisor, employer and workplace in Ontario is covered by the Occupational Health and Safety Act and regulations. As an employer in Ontario, you have a number of obligations, including a duty to instruct, inform and supervise your workers to protect their health and safety. For more information related to the Occupational Health and Safety Act, contact the Ministry of Labour.

Ministry of Labour

Website: <http://www.labour.gov.on.ca/english>

Employment Standards Information: 1-800-531-5551

Health and Safety Inquiries: 1-877-202-0008

Workplace Safety & Insurance

Most industries in Ontario are covered by the Workplace Safety and Insurance Act. Employers must pay into the insurance fund of the Workplace Safety and Insurance Board through assessments on their payrolls.

Contact your local WSIB office to obtain a registration kit, which includes information on assessments, coverage, accident reporting requirements and appeals procedures. Employers are required to contact the board within 10 days of hiring an employee.

For more information contact the Workplace Safety & Insurance Board.

Workplace Safety & Insurance Board

1113 Jade Court, Suite 200

Thunder Bay, Ontario P7B 6V3

Tel: 416-344-1000

Toll Free: 1-800-387-0750

Fax: 1-888-313-7373 / 416-344-4684

Website: <http://www.wsib.on.ca/>

Ministry of Finance

- **Employer Health Tax (EHT)**

The EHT is a payroll tax applied to all employers in Ontario if the payroll exceeds the exemption amount. Employers with a payroll of \$400,000 or less are exempt from paying the EHT.

For further information or to register contact the Ministry of Finance.

Ontario Ministry of Finance

Website: <http://www.fin.gov.on.ca/en/index.html>

Ministry of Finance: 1-866-668-8297

Ontario Budget and Harmonized Sales Tax information: 1-800-337-7222

Ministry of Training, Colleges and Universities

- **Trade Certificates and Apprenticeship**

To be employed in certain skilled trades, workers must have a Certificate of Qualification. This certificate states that they have passed the provincial qualification exam that assesses their knowledge of their skilled trade.

- To write the provincial qualification exam, applicants must prove they have experience in the trade. Examples of proof include completion of an apprenticeship contract, documentation showing that training time meets at least minimum industry standards, or proof of sufficient relevant experience as a skilled worker.
- Many employers also want skilled workers to have a Certificate of Apprenticeship. This certificate is awarded as proof that the worker has completed apprenticeship training, including the provincial exam where required, and meets the standards of competency set by industry.

For more information about Trade Certificates or Apprenticeship, contact the Apprenticeship Office at:

Ministry of Training, Colleges and Universities - Apprenticeship Branch

Kenora Area Office

Contact: Roxanne Emery, Training Consultant

Contact: Wanda Harris, Skills Training Officer

810 Robertson Street, Suite 105

Kenora, Ontario P9N 4J5

Telephone: (807) 468.2879 or 1.800.734.9572

Fax: (807) 468.2881

Website: <http://www.tcu.gov.on.ca/eng/employmentontario/training/>

FEDERAL EMPLOYMENT RELATED REGULATIONS

Canada Revenue Agency

- **Employee or Contractor?**

Contractors are people who own and operate their own business, and have to remit their own taxes and deductions to the government. For this reason, some businesses feel that dealing with a self-employed contractor is easier than dealing with an employee. However, sometimes the relationship between the business and contractor is quite similar to the relationship it would have with an employee: the business dictates the hours of work, supplies equipment and tools, directs the tasks to be completed, etc.

- Before you hire someone as a self-employed contractor, it is essential to find out if the government considers the relationship to be that of employer to employee, or of a business to self-employed contractor. If the government feels that you treat the contractor as an employee, you will be responsible for submitting all of the taxes and contributions for the complete duration of the period of employment. Penalties and interest can also be charged. It is therefore very important to correctly determine the type of employment relationship.

For more information visit the BEC and pick up the Canada Revenue Agency publication "Employee or Self-Employed" or contact the Canada Revenue Agency at the number below.

- **The Business Number (BN) - Payroll Account**

The Business Number is a numbering system that simplifies and streamlines the way businesses deal with the Federal Government. It is based on the idea of one business, one number. There is no cost for this registration. If your business currently has a BN from Canada Revenue Agency, you simply need to call the number listed below and indicate that your business is hiring an employee and you would like to open a Payroll Deductions Account.

- **Social Insurance Number**

Employers who will remit income tax deductions and Canada Pension Plan and Employment Insurance Premiums based on an employee's income must ensure that a new employee produces a SIN card within 3 days after being hired. Employers also have a legal obligation to ensure that anyone hired with a SIN beginning with "9" has a valid authorization to work in Canada.

- **Employment Insurance (EI), Canada Pension Plan (CPP) and Income Tax**

As an employer, you are responsible for making a number of deductions on behalf of your employees. Under federal law, it is required that all employers collect Employment Insurance Premiums, Canada Pension Plan Contributions and Personal Income Tax on behalf of the federal government. Remittances for Employment Insurance and the Canada Pension Plan are shared by the employer and employee. The BEC can provide you with additional information related to Payroll Deductions including Payroll Deduction Tables, you can also contact the Canada Revenue Agency at the number listed below.

- **Ontario Health Premium**

Beginning July 1, 2004, individuals working in Ontario are required to pay an Ontario Healthcare Premium. The Ontario Health Premium has been built into the amounts shown in the Payroll Deductions Tables for July 1, 2004. You do not have to add any additional amounts. For additional information about the Ontario Health Premium, contact the Canada Revenue Agency at the number listed below.

- **Filing an Information Return (T4)**

An information return is the T4 slip and the T4 Summary used to report salary, wages, tips or gratuities, bonuses, vacation pay, employment commissions and all other remuneration employers pay to employees during the year. Employers must file an information return and give information slips to employees by the last day of February following the calendar year to which the information return applies.

Canada Revenue Agency Contact Information:

Website: <http://www.cra-arc.gc.ca/menu-e.html>

Business Enquiries & Registrations: 1-800-959-5525

Service Canada (formerly Human Resources and Skills Development Canada)

- **Record of Employment (ROE)**

The Employment Insurance Act requires every employer to complete a ROE when an employee stops working. This is considered an interruption in earnings. This happens when the employment ends, or an employee leaves due to pregnancy, injury, illness, adoption leave, layoff, leave without pay, or dismissal. A ROE must be issued within 5 calendar days of an employee's interruption of earnings for the day the employer becomes aware of the interruption, whichever is less.

Blank ROEs can be ordered by mail, telephone or in person from the local Service Canada - office. Also, the Record of Employment can be printed online. To find out more, view the link below:

<http://www.servicecanada.gc.ca/eng/ei/employers/roew.shtml>

For additional information on completing the ROE, contact the Service Canada office at:

Kenora Service Canada Centre

308 Second Street South

Kenora Market Square, 2nd Floor

Kenora, Ontario P9N 1G4

Tel: (807)467-5700

Fax: (807) 468-6209

For record of employment info: 1-800-367-5693

Website: www.servicecanada.gc.ca

Dryden Service Canada Centre

119 King Street

Dryden, Ontario P8N 1C1

www.servicecanada.gc.ca

Fort Frances Service Canada Centre

301 Scott Street

Fort Frances, Ontario P9A 1H1

Phone: (807) 274-5307

Fax: (807) 274-7858

Sioux Narrows Scheduled Outreach Site

Northwest Angle #37 First Nation

Administration Building

Sioux Narrows, Ontario P0X 1N0

Tips



- Make sure that you know where to look for staffing. Employment agencies and other resources can be of assistance when it comes to finding the right people to work for you.
- Decide who will handle your paperwork, such as taxes, invoices, etc.

.08 Financing Options



There are a number of programs available to assist with the financing of your business, the most relevant are listed below:

Northern Ontario Heritage Fund Corporation (NOHFC)

The Northern Ontario Heritage Fund Corporation (NOHFC) is working to build strong, prosperous northern communities and is pleased to offer the following unique programs to help grow business in Northern Ontario. www.nohfc.ca

Enterprises North Job Creation

New and existing enterprises that will create jobs in Northern Ontario.

Eligible sectors include but are not limited to:

- Agriculture
- Mining
- Forest products
- Resource-based, cultural, adventure or nature-based tourism
- Manufacturing
- Technology
- Telecommunications

Eligible costs include but are not limited to:

- Capital construction costs related to the establishment or expansion of a business
- Leasehold improvements
- Purchase of new or used equipment
- Intellectual capital

<http://nohfc.ca/en/programs/enterprises-north-job-creation>

Emerging Technology

The Emerging Technology Program is designed to encourage both the private and public sectors to develop exciting and viable new technologies that will contribute to future northern prosperity.

Eligibility for the Private Sector:

Eligible applicants may include individual private sector companies or consortiums of companies. The applicant must be prepared to become incorporated and be incorporated prior to receiving assistance.

What is Eligible?

The NOHFC will work with individual companies to:

- Increase research and development projects that demonstrate a high commercial potential
- Foster greater commercialization of successful projects
- Foster collaborative research and development activities in industry and among research institutions
- Encourage successful innovation in small companies by supporting commercialization of internationally competitive products, processes and services.

<http://nohfc.ca/en/programs/emerging-technology>

Northern Ontario Young Entrepreneur

The NOHFC Young Entrepreneur program aims to mobilize a new generation of entrepreneurs and community builders in the North, securing a more prosperous future for tomorrow's northern families and workers.

Who is Eligible?

- Residents of Northern Ontario, 18 to 29 who are planning on starting their own for-profit business in the North.
- The new venture cannot be an expansion or natural extension of a similar business owned by the young entrepreneur and/or family members or direct relatives.

What is Eligible?

Examples of costs that may qualify for funding include, but are not limited to:

- Capital costs related to starting a new business such as office furniture, fixtures and equipment.

Certain costs and projects will not be considered eligible for funding. These include, but are not limited to:

- Financing existing debts, purchasing an existing business or personal expenses etc.
- Costs incurred prior to the approved project start date.

Funding and Guidelines:

- Generally, funding does not have to be repaid and may cover up to 85 per cent of eligible costs, to a maximum of \$25,000 per project.
- The young entrepreneur must make a cash investment in the business equal to 10 per cent of the NOHFC's conditional contribution.
- The proposed new business will operate as a full-time business and create a minimum of one new job in Northern Ontario.

<http://nohfc.ca/en/programs/northern-ontario-young-entrepreneur>

Northern Ontario Entrepreneur Program

Are you an ambitious northerner with a new entrepreneurial idea and the drive to develop your own business? The NOHFC is proud to support northern entrepreneurs, with up to \$125,000 funding per project.

Who is Eligible?

- Residents of Northern Ontario who plan to start their own for-profit business in the North.
- The new venture cannot be an expansion of a similar business owned by the entrepreneur and/or relatives.
- The proposed new business must operate full-time and result in job creation in Northern Ontario

What is Eligible?

- Costs that may qualify for funding include but are not limited to leasehold improvements and capital costs related to starting a new business such as office furniture, fixtures and equipment.
- Marketing costs totalling up to 20 per cent of eligible project costs.

Funding and Guidelines

- The NOHFC may provide a conditional grant generally up to 50 per cent of eligible costs and not to exceed \$125,000 per project.
- The entrepreneur must make a cash investment in the business of no less than 10 per cent of the NOHFC's conditional grant.
- NOHFC funding, when combined with other provincial and/or federal government funding will generally not exceed 75 per cent of eligible costs.

<http://nohfc.ca/en/programs/northern-ontario-entrepreneur>

Youth Internship and Co-Op Program

Through this program, young northerners will have access to work placements and internships that will serve as a springboard to rewarding and successful careers. By investing in our highly skilled young workforce, Northern Ontario employers prepare them for future employment right here in the North.

What is Eligible?

Private sector and public sector employers located in Northern Ontario involved in the following areas: health care, social services, value-added manufacturing, emerging technologies, environmental sciences, and other activities that will result in an economic or social development advantage for Northern Ontario.

Candidate Criteria

- Co-op Placements: Northern Ontario secondary school graduates 29 years of age or under currently attending an accredited college or university.
- Internships: Northern Ontario secondary school graduates 29 years of age or under who recently graduated from an accredited college or university.

Funding

Co-op placements: eligible Northern Ontario employers would be provided with a conditional contribution of up to 50 per cent of a wage subsidy to a maximum of \$6.00 per hour to hire post-secondary students from Northern Ontario for work placements.

Internships: eligible Northern Ontario employers would be provided with a conditional contribution of:

- Up to 50 per cent of a recent Northern Ontario graduate's salary to a maximum of \$27,500 annually (private sector employers).
- Up to 90 per cent of a recent Northern Ontario graduate's salary to a maximum of \$27,500 annually (public sector employers)

<http://nohfc.ca/en/programs/youth-internship-and-co-op>

Northern Energy Program

By using innovative solutions to alternative renewable energy generation, northern clients will be able to better manage and reduce their costs of energy consumption, thus positioning the North for stronger growth.

This program is designed to help eligible northern organizations and businesses to pursue clean renewable energy generation capacity that will reduce their demand on external energy sources. The program will also provide assistance to clients to invest in renewable energy generation projects in Northern Ontario.

<http://nohfc.ca/en/programs/northern-energy>

Ministry of Northern Development and Mines

Kenora Area Team Contacts

Business/Industry

Theresa Stephens
810 Robertson Street, Suite 104
Kenora ON P9N 4J2
Tel: (807) 468-2804
Fax: (807) 468-2930
theresa.stephens@ontario.ca

Natural Resources/Aboriginal

Dean Caron
810 Robertson Street, Suite 104
Kenora ON P9N 4J2
Tel: (807) 468-2936
Fax: (807) 468-2930
dean.caron@ontario.ca

Tourism

Frank Bastone
810 Robertson Street, Suite 104
Kenora ON P9N 4J2
Tel: (807) 468-2820
Fax: (807) 468-2930
frank.bastone@ontario.ca

Community Contacts:

Dryden & Ignace

Liz Norman
479 Government Road
Dryden ON P8N 3B3
Tel: (807) 223-8501
Cell: (807) 220-0001
elizabeth.norman@ontario.ca

Fort Frances & Rainy River

Jane Gillon
922 Scott Street
Fort Frances ON P9A 1J4
Tel: (807) 274-5320
Fax: (807) 274-4438
jane.gillon@ontario.ca

Red Lake

Kim Austen
51A Highway 105
Red Lake ON P0V 2M0
Tel: (807) 727-1352
Fax: (807) 727-2946
kim.austen@ontario.ca

Sioux Lookout

Peter Benz
62 Queen Street
Sioux Lookout ON P8T 1A2
Tel: (807) 737-1616
Fax: (807) 737-3419
peter.benz@ontario.ca

Canada Small Business Financing Program

The CSBF Program, under the Canada Small Business Financing Act, can help businesses obtain term loans of up to \$250,000 to help finance fixed assets, necessary for the operation of the business, including:

- The purchase or improvement of real property
- The purchase of leasehold improvements or improvements to leased property; and
- The purchase or improvement of new or used equipment necessary for the operation of the business.

The loans are made directly by approved lenders to businesses (excluding farming) operating for profit.

Contact: <http://strategis.ic.gc.ca/epic/site/csbf-pfpec.nsf/en/Home>

Business Development Bank of Canada (BDC)

The BDC is Canada's bank for small and medium-sized enterprises (SMEs), delivering financial and management services, with a particular focus on the emerging and exporting sectors of the economy. The BDC has a number of financing programs for a variety of business needs.

Your business may qualify for one of the government funding assistance programs. To find out contact:

BDC (Business Development Bank of Canada) branch

Carmela Bergagnini

227 Second Street South
Kenora, Ontario P9N 1G1

Phone: (807) 467-3525

Fax: (807) 467-3533

Website: <http://www.bdc.ca>

Email: carmela.bergagnini@bdc.ca

Canada Youth Business Foundation (CYBF)

The Canadian Youth Business Foundation is a national charity that provides pre-launch coaching, business resources, start-up financing and mentoring for youth age 18-34 to help start a business.

Northwest Business Centre

227 Second Street South
Kenora, Ontario P9N 1G1

Phone: (807) 467-4643

Toll Free 1-866-336-7779

Website: www.cybf.ca

www.nwbiz.ca

Email: diane@nwbiz.ca

Canadian Youth Business Foundation

133 Richmond Street West, Suite 700
Toronto ON, M5H 2L3

Phone: 1.866.646.2922

Website: www.cybf.ca

Email: tbedard@cybf.ca

Ontario Community Futures Development Corporations

Through federal support, CFDCs administer local investment funds to help finance new or existing businesses for start-up, expansion or stabilization plans that maintain or create jobs. Repayable financing of up to \$150,000 on commercial terms through loans, loan guarantees or equity investments is available when financing from other sources is insufficient. All CFDC financing decisions are made at the community level by local boards of directors.

Lake of the Woods Business Incentive Corporation (Kenora and area)

301 First Avenue S

Kenora, Ontario P9N 1W2

Phone: (807) 467-4640

Fax: (807) 467-4645

Website: <http://www.lowbic.on.ca>

Email: lowbic@lowbic.on.ca

Contact: Ryan Reynard, Executive Director

Email: rreynard@lowbic.on.ca

Chukuni Communities Development Corporation (Red Lake, Ear Falls and area)

137 Howey Street, P.O. Box 250

Red Lake, Ontario P0V 2M0

Phone: (807) 727-3275

Fax: (807) 727-3285

Website: <http://www.chukuni.com>

Email: chukuni@goredlake.com

Contact: Cathy Quesnel, Manager

Email cathy.quesnel@chukuni.com

Patricia Area Community Endeavours (Dryden, Ignace, Sioux Lookout, Vermillion Bay and area)

P.O. Box 668 Unit 2

66 Keith Avenue

Dryden, Ontario P8N 2Z3

Phone: (807) 221-3293

Fax: (807) 221-3294

Website: www.pace-cf.on.ca

Email: info@pace-cf.on.ca

Contact: Brian Miles, General Manager

Rainy River Future Development Corporation (Fort Frances-Rainy River area)

608 Scott Street

Fort Frances, Ontario P9A 1H6

Phone: (807) 274-3276

Fax: (807) 274-6989

Website: www.rrfdc.on.ca

Email: info@rrfdc.on.ca

Contact: Angela Halvorsen, Business Investment Officer

Email: angela@rrfdc.on.ca

Self-Employment Benefit Program

The Self-Employment Benefit Program (SEB) provides unemployed employment insurance eligible individuals with financial support, planning assistance and mentoring while they get their businesses up and running. Eligible participants are those who, pursuant to the Employment Insurance Act are unemployed individuals:

- For whom an unemployment benefit period has been established or has ended within the 36 months prior to the date of requesting assistance; or
- For whom a benefit period that included a maternity or paternal claim has been established within 60 months prior to the date of requesting assistance, after which the individual remained out of the workforce to care for a newborn or newly adopted child and is now seeking to re-enter the labour force.

To find out if you're eligible for the SEB program, contact:

Kenora and Fort Frances Area

Contact: Crystal Mousseau, Lake of the Woods Business Incentive Corporation

301 First Avenue South

Kenora, Ontario P9N 1W2

Phone: (807) 467-4642

Fax: (800) 467-4645

Website: <http://www.lowbic.on.ca>

Email: ckast@lowbic.on.ca

Dryden and Red Lake area

Contact: Jim Dayman, Patricia Area Community Endeavours

66 Keith Ave. Unit 2 P.O. Box 668

Dryden, Ontario P8N 2Z3

Phone: (807) 221-3293

Fax: (807) 221-3294

Website: www.pace-cf.on.ca

Email: jjmd@pace-cf.on.ca

Aboriginal Business Development Canada

Fort Frances

Pw-di-goo-zing Ne-yaa-zhing Advisory Services
1455 Idylwild Drive P.O. Box 522
Fort Frances, Ontario P9A 3M8

Phone: (807) 274-8531

Fax: (807) 274-4330

Thunder Bay

Nishnawbe Aski Development Fund (NADF)
106 Centennial Square, 2nd Floor
Thunder Bay, Ontario P7E 1H3

Phone: (807) 623-5397

Fax: (807) 622-8271

Website: www.nadf.org

.09 Insurance



Although business insurance is not mandatory, it is highly recommended that you consider business insurance. Some of the types of insurance available include liability, building, contents, business interruption, marine cargo, employee injuries, miscellaneous coverage, automobile insurance and home-based business insurance.

BUSINESS INSURANCE

Depending on the type of business that you plan to operate, various kinds of insurance are available to protect you and your business.

Visit an insurance agent to determine the types of insurance that will apply to you.

WORKPLACE SAFETY AND INSURANCE BOARD

Owners, partners and executive officers are not automatically covered under the WSIB insurance plan, but you can apply for optional insurance.

For further information, contact:

Workplace Safety & Insurance Board

1113 Jade Court, Suite 200

Thunder Bay, Ontario P7B 6V3

Tel: 416-344-1000

Toll Free: 1-800-387-0750

Fax: 1-888-313-7373 / 416-344-4684

Website: <http://www.wsib.on.ca/>

.10 Other Considerations



PATENTS/TRADE-MARKS/COPYRIGHTS

In Canada, all regulations relating to intellectual property are governed by the Canadian Intellectual Property Office.

You can access their website for additional information:

http://strategis.gc.ca/sc_mrksv/cipo/welcome/welcom-e.html

Patents

A patent gives its owner exclusive rights over a claimed invention. The owner can prevent others from making, using or selling the patented invention in exchange for full disclosure of the claimed invention.

To be eligible for patent protection, the invention must:

- be new (first in the world)
- be useful (functional and operative)
- show inventive ingenuity and not be obvious to someone skilled in that area

The invention can be a product (e.g. a door lock), a composition (e.g. a chemical composition used in lubricants for door locks), an apparatus (e.g. a machine for making door locks), a process (e.g. a method for making door locks) or an improvement on any of these. Approximately 90 percent of patents are for improvements to existing patented inventions.

You can search the Patents Database for free at the website provided below:

<http://patents.ic.gc.ca/cipo/cpd/en/introduction.html>

Trademarks

A trade-mark is a work, a symbol, a design (or a combination of these features) used to distinguish the wares or services of one person or organization from those of others in the marketplace. Trade-marks come to represent not only actual wares and services, but the reputation of the business. As such, they are considered valuable intellectual property (IP). A registered trade-mark can be protected through legal proceedings from misuse and imitation.

Trade-marks can be registered with CIPO. No one is required to register a trade-mark unless it is used to mark precious metals. Anyone using a mark for a certain length of time can establish their ownership through Common Law, although registration is highly recommended.

Copyrights

Simply put, a copyright prohibits others from copying your work without permission. Original literary, dramatic, musical or artistic work such as books, plays, songs, paintings, safety instructions, Web pages, How To manuals and a prospectus are all copyrighted. Copyright also applies to three other kinds of subject matter: performer's performances, communication signals and sound recordings.

For further information on what is covered by copyright, consult the guide:

Guide to Copyrights - what is covered by copyright

http://www.cipo.ic.gc.ca/eic/site/cipointernet-internetopic.nsf/eng/h_wr02281.html

Importing and Exporting

The Canada Border Service Agency provides a special information service. Anyone contemplating entering the import-export business should contact:

Canada Border Service Agency

Phone: 1-800-461-9999 or <http://www.cbsa-asfc.gc.ca/menu-eng.html>

Pigeon River Border Crossing

(807) 964-2093

International Falls, MN Port of Entry

(218) 283-2541

Baudette, MN Port of Entry

(218) 634-2803

Grand Portage, MN Port of Entry

(218) 475-2244

Cole International Customs Broker- Fort Frances

(807) 274-5260

AD Rutherford & Co Ltd Customs Broker

(204) 633-7207

Import and Export Resources:

- Exporting:
http://www.international.gc.ca/controls-controles/about-a_propos/expor/before-avant.aspx?lang=eng
- Importing:
http://www.international.gc.ca/controls-controles/about-a_propos/impor/importing-importation.aspx
- Ontario Exports
<http://www.sse.gov.on.ca/medt/ontarioexports/en/Pages/default.aspx>

Food and Drug Products

Regulations covering food labelling, advertising and quality as well as the inspection of drug formulation and manufacturing should be checked with:

Canadian Food Inspection Agency Food Labelling

Phone: 1-800-667-2657 or <http://www.inspection.gc.ca/food/labelling/eng/1299879892810/1299879939872>

Food, Drug and Labelling Resources:

- Health Canada Ontario Region
Toll Free: 1.866.999.7612
Phone: (416) 973.4389
Website: <http://www.hc-sc.gc.ca/ahc-asc/branch-dirgen/rapb-dgrp/reg/on-eng.php>
- The Packaging Association of Canada
<http://www.pac.ca/>
- Labelling Regulations:
<http://www.inspection.gc.ca/food/labelling/eng/1299879892810/1299879939872>
- Ontario Ministry of Agriculture and Food
<http://www.omafra.gov.on.ca/english/food/index.html>
- Kitchen Incubator:
<http://www.foodshare.net/toronto-kitchen-incubator>
- Consumer Packaging and Labelling:
http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/h_02938.html

Accessibility Standards for Customer Service

All businesses or organizations that provide goods or services to the public or to other third parties in Ontario are legally required to comply with the requirements of the standard.

For information and tools to help you understand:

- Accessibility Standards for Customer Service:
http://www.e-laws.gov.on.ca/html/regs/english/elaws_regs_070429_e.htm
- Ministry of Economic Development, Trade, and Employment:
<http://www.mcass.gov.on.ca/en/mcass/programs/accessibility/index.aspx>

.11 Resources



GENERAL BUSINESS RESOURCES:

BizPaL

<http://bizpal.ca/en/>

Service Ontario: Services for Business

<http://www.ontario.ca/en/communities/entrepreneurs/index.htm?openNav=businesses>

Canada Business Network: Services for Entrepreneurs

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

Industry Canada

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

Entrepreneur Magazine

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

Economic Development Offices

Kenora

Lake of the Woods Development Commission
60 Fourteenth St. N., 2nd Floor
Kenora, ON P9N 4M9

Contact: Jennifer Findlay

Phone: (807) 467-2127

Fax: (807) 467-2246

E-mail: jfindlay@kenora.ca

Website: www.kenora.ca

Red Lake

The Municipality of Red Lake
2 Fifth Street, Box 1000
Balmertown, ON P0V 1C0

Contact: Bill Greenway
Phone: (807)735-2096 ext. 238
E-mail: bgreenway@redlake.ca
Website: www.redlake.ca

Dryden

Dryden Development Corporation
33 Colonization Avenue S
Dryden, ON

Contact: Economic Development Manager
Phone: (807) 223-4100
Fax: (807) 223-4102
E-mail: edo@dryden.ca
Website: <http://www.exploredryden.ca/>

Ignace

34 Highway 17 W
Ignace, ON P0T 1T0

Contact: Doug Pronger
Phone: (807) 934-2202
Fax: (807) 934-2864
E-mail: ecdev@tbaytel.net
Website: www.town.ignace.on.ca

Fort Frances & Rainy River District

608 Scott Street, Fort Frances, ON P9A 1H6

Contact: Tannis Drysdale
Phone: (807) 274-9621
Fax: (807) 274-5484
E-mail: ecdev@fort-frances.com
Website: <http://economicdevelopment.fort-frances.com/>

Sioux Lookout

Municipality of Sioux Lookout
25 Fifth Avenue
Sioux Lookout, ON P8T 1A4

Contact: Florence Bailey

Phone: (807) 737-4670 ext. 2228

Fax: (807) 737-3436

Email: edo@siouxlookout.ca

Import and Export Resources

- **ExportSource.ca:**
<http://www.exportsource.ca>
- **Canada Border Services Agency:**
<http://www.cbsa.gc.ca>
- **Canada Business: Exporting**
<http://www.canadabusiness.ca/eng/105/165/>
- **Canada Business: Importing**
<http://www.canadabusiness.ca/eng/105/172/>
- **Tariff Information:**
<http://www.cbsa-asfc.gc.ca/trade-commerce/tariff-tarif/>

E-Business Resources

- **E-Business Toolkit**
http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb_ebiz_toolkit_en.jsp
- **E-Business: Growth and Innovation**
http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb_ebiz_en.jsp

Networking Opportunities

Women's Business Network of the Rainy River District

Contact: Angela Halvorsen
Phone: (807) 274-3276
Toll Free: 1-800-465-8502
Fax: (807) 274-6989
E-mail: angela@rrfdc.on.ca
Web: www.businesswomensnetwork.net

Chambers of Commerce

Kenora & District Chamber of Commerce

103-115 Chipman Street

P.O. Box 471

Kenora, ON P9N 3X5

Phone: (807) 467-4646

Fax: (807) 467-3056

E-mail: kenorachamber@kmts.ca

Website: <http://www.kenorachamber.com/>

Chamber of Commerce Dryden District

284 Government Road

Dryden, ON P8N 2P3

Phone: (807) 223-2622

Fax: (807) 223-2626

E-mail: chamber@mail.drytel.net

Website: www.drydenchamber.ca

Fort Frances Chamber of Commerce

601 Mowat Avenue
Fort Frances, ON P9A 1Z2

Phone: (807) 274-5773
Toll free: 1-800-820-3678
E-mail: thefort@fortfranceschamber.com
Website: fortfranceschamber.com

Emo Chamber of Commerce

PO Box 476
Emo, ON P0W 1E0

Phone: (807) 482-2580 ext. 204
Fax: (807) 482-1813
Website: <http://www.twspemo.on.ca/chamberofcommerce.html>

Red Lake District Chamber of Commerce

137 Howey Street, PO Box 430
Red Lake, ON P0V 2M0

Phone: (807) 727-3722
Fax: (807)727-3275
E-mail: redlakechamber@shaw.ca

Northwestern Ontario Innovation Centre

The Innovation Centre acts as a pivotal player in growing Northwestern Ontario's innovation capacity. We offer support to innovative entrepreneurs, businesses, and community projects in the region of Northwestern Ontario. In addition, the Centre seeks out new approaches to improve, enhance and invigorate a commercialization system in our region. By encouraging ongoing cooperation between business, education and government, the Centre is a driving force to improve economic vitality.

Located in Thunder Bay on Lakehead University campus, the Centre prides itself on creating linkages, engaging entrepreneurs, supporting management, training people, accessing markets, developing and implementing businesses plans, sourcing financing and building success!

96 North High Street, Suite 300
Thunder Bay, ON P7A 5R3
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E-mail: info@nwoinnovation.ca
Website: <http://www.nwoinnovation.ca>

PARO Centre for Women's Enterprise

The word 'PARO' is Latin for "I Am Ready". The PARO Centre for Women's Enterprise has helped thousands of women across Northern Ontario to start, grow or build new business opportunities.

We are a not-for-profit and grassroots organization that remains focused on addressing the many unique challenges facing women as entrepreneurs and primary family caregivers. Since our launch in 1995, we have continued to diversify the range and reach of our programs and services to meet the changing socio-economic environments of our communities and the growing needs and aspirations of women in Northern Ontario.

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Thunder Bay, ON P7C 3N9

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Tips



- It is important to develop a good exit plan for your business should you decide to sell or close down at some point.
- Make sure you have a good support system in place in terms of family and friends. Support is a key element of doing well in business.
- Maintain a positive attitude.