

YOUR GUIDE TO **Small Business**

**Everything you need to know
to start up and run your own
venture in Ontario**



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Introduction

Every year, thousands of Ontarians take the leap. With high hopes and unbridled enthusiasm, they launch their own businesses and enter the challenging—and potentially rewarding—world of entrepreneurship. Some of them thrive, but many fail. And most often it's because they weren't well prepared and didn't know what they needed to know.

This book is designed to give entrepreneurs like you the tools you need to succeed. It's not a "how to" book; it's an information resource that will help you identify the things you need to do before, during and after launching your own business.

It begins at the starting line with the all-important question: do you have what it takes to be an entrepreneur?

From there it takes you step by step through the process: preparing to start your business, starting it, running it and expanding it. Each section has checklists to help you determine if you're ready to move on to the next stage.

There's also a section on valuable contacts and resources for entrepreneurs, which includes important government programs and business associations, as well as ten must-visit websites.

Finally, the book includes inspiring and informative success stories and tips and advice from successful entrepreneurs and Small Business Enterprise Centre (SBEC) managers.

"A lot of people are under the impression that it's really difficult to get a business started and it's not. The challenge is to keep it going, which is why people need to put a lot of thought and effort into their businesses."

Paul Dandavino
Consultant
The Business Enterprise Centre
Timmins

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So, you're thinking of starting your own business



You've picked a good place for it.

A recent CIBC report, *Canadian Small Business: A Growing Force*, finds that Ontario has the best environment in Canada for small-business growth—and predicts it will be *the* hot spot for small businesses in the years ahead.

What it takes to succeed

So now the question is: do you have what it takes to be an entrepreneur? Even if you have a great idea, starting a new business is challenging. So before you even begin, you need to ask yourself:

Do you have the personality of an entrepreneur?
Are you:

- ✓ self-confident
- ✓ independent
- ✓ ambitious
- ✓ self-motivated
- ✓ self-disciplined
- ✓ well organized
- ✓ resourceful

- ✓ flexible
- ✓ thorough
- ✓ hard-working
- ✓ realistic
- ✓ determined and persistent
- ✓ committed
- ✓ a people person

"Make sure you pick something you love to do, because you're going to be spending an awful lot of time doing it. There's nothing worse than working at something you hate. Money can be very motivating, and it's nice to have, but it's not everything."

Nicholas Courchesne
Extreme Blendz Nutrition
Centre & Juice Bar
Ottawa

It may seem like a demanding list, but successful entrepreneurs possess all these characteristics—and if you don't, your chances for success are diminished.

If you can honestly say you're the right personality type, the next question you have to ask yourself is:

Do you know what you're getting into? Are you really prepared to:

- ✓ work long hours
- ✓ sacrifice time with family and friends
- ✓ receive little—or no—pay at first
- ✓ live with ongoing pressures

The fact is people start businesses all the time. Some of those businesses become successful. But a lot of them—one-third to one-half—fail.

Business success is never the result of luck. When a business succeeds, it's for good reasons:

- ✓ It offers good value;
 - ✓ It has a solid business plan;
- and
- ✓ The owner possesses entrepreneurial qualities.

Finally, if you have a family, do they understand what's involved?

Long hours and hectic schedules can take their toll on relationships. For your business to succeed, everybody has to be onside. So, talk it over with your family and make sure they know what you—and they—are getting into.

Spotlight on... Xystar Technologies Inc.

"I was bitten by the entrepreneur bug quite early. I've been looking for a cure ever since, with no luck," jokes Ben Hum, Co-founder and Executive Vice President of Xystar Technologies Inc., a Toronto-based IT company and a recipient of the Best Company Start-up in the Chinese Canadian Entrepreneurship Awards.

Ben's first experience with entrepreneurship came in Grade 9 when he and a couple of friends put together a deejay service. "We got an annual budget from our school for parties," explains Ben. "We quickly realized that if we put together our own deejay service, rather than renting one every time, we'd save money and be able to have more parties."

Before long colleges and universities were renting the service. Things evolved from there with Ben eventually forming Big Productions, a company that specialized in beer and liquor marketing campaigns.

It was a successful business, but by the early 90s Ben was eager to do something different. Seeing the opportunities offered by the Internet, he and a partner decided to form Global Connexions, an Internet service provider and e-business applications developer.

"At that time the commercial potential of the Internet wasn't widely understood and it was very hard to find bankers willing to provide financing," says Ben. A good business plan, persistence and a sympathetic and informed banker eventually got him the start-up capital he required.

But, as Ben already knew from his earlier experiences in business, fresh challenges lay ahead—everything from clinching sales in a then-new industry to cash flow problems to staying at the leading edge.

"The challenges never stop," he says. "You have to be able to deal with them, even thrive on them. And you have to be innovating constantly."

Today, the company, renamed Xystar Technologies in 2002 to better reflect its expanded focus, offers specialized software and web management to Fortune 1000 companies.

"Love your business, but don't fall in love with it," advises Ben. "Someday it may get so big you won't be able to manage it yourself and you'll have to give up control. You may even discover you're not the best qualified person to lead it to the next level."

What do you do then? "Start another business, of course!"

Preparing to start your business

Determining your business option and evaluating it

If you're thinking about starting your own business, you probably already have a fairly good idea of what that business will be. And you've also likely decided on whether you'll be starting from scratch, buying an established business or purchasing a franchise.

Whatever business option you choose, it's important to approach it with your eyes wide open. Do your homework. As any successful entrepreneur will tell you, the more thought and effort you put into your business in the planning stage, the more likely you are to be successful in the long run.

"The biggest misconception new entrepreneurs have is they think they don't need to do a business plan. They think they can skip that and all the market research and everything else that goes with it. They think their idea is 'just going to work.'"

Dale Lehtila
Manager
Enterprise Quinte
Belleville

Starting from scratch

This is the most popular route for first-time entrepreneurs because it lets them use existing talents or skills and generally requires lower overhead and start-up costs.

So, how do you go about developing your business idea and evaluating its potential for success? You do a lot of research. Use the following questions as a guide:

- Is your product/service something people want or need on a continuing basis—and if so, how many people are likely to want or need it (your target market) at the price you intend to charge?
- How does your product/service fit within its industry, and what is the potential for growth for both? Your industry's association can help with this piece of your market research.
- Is there existing competition for your product/service—and if there is, what advantage(s) does yours offer?
- If it's a product you're selling, where are you going to get it and is your potential supplier reliable?

- If your product is something you've designed yourself, have you checked to see if something similar already has industrial design protection? If it's something you've invented, have you looked into patenting it? These are things a lawyer can help you with.
- If your business is an e-business, how are you going to get your product to your customers and how will delivery affect your price?
- Is your business "location sensitive"—and if it is, are you going to be able to find an affordable location that takes advantage of your target market?
- If your business is a home-based or e-business, how are you going to ensure that your potential customers can find you?
- Is your business reliant on employees—and if so, how many will you need to start, how much will you be able to pay them, how much training will they require and how much will training cost?
- Is your business subject to more than the standard government regulation—and if so, how will that affect your start-up costs?
- How much will it cost to launch your business and where will you get your start-up money?
- How and where will you advertise your product or service—and how much will advertising cost?

Buying an established business

There are many advantages to buying an existing business, because it usually comes with an established:

- service or product
- operation
- clientele
- location and perhaps inventory

But, buying a business doesn't eliminate all your start-up problems. Not only is it expensive to buy a business—particularly if the business is a successful one—buying one doesn't mean you won't encounter problems, and it doesn't guarantee you'll be successful.

What's more, there's just as much research involved in buying a business as there is in starting one from scratch.

So, how do you decide if the business you've got your eye on is a good deal for you? Once you've established that you could feel comfortable and knowledgeable running the business and it's something you'd enjoy doing, you'll need answers to the following questions:

- Why is the owner selling the business?
- What kind of reputation does the business have? (Check with both customers and suppliers.)
- Is the product or service being offered still in demand—and likely to stay in demand for the foreseeable future?
- Is there potential for business growth?
- Is there new competition for the business?
- Does the owner plan to open a competing business?

And, most important of all:

- What do the financial statements tell you? To answer this question, you'll definitely need help from a qualified accountant or business valuator. It might seem expensive, but it will save you money—and grief—in the long run.

Remember, when you're buying an established business, you're not just buying equipment and inventory. You're also buying the business's goodwill, and that's important because it affects the business's future success. Don't overvalue goodwill, though, because things can change when a new owner—you—takes over.

Ultimately any business is worth what you can earn from it. The most important factor to consider is whether you can make the business work for you.

Purchasing a franchise

Buying a franchise can be a good way for an entrepreneur to launch a successful business. It offers the benefits of being your own boss, while belonging to a large organization that provides you with:

- a recognized product and business name
- an established business method

"New entrepreneurs have to realize they need money to keep them going while they're developing their business. They also need to do a lot of front-end research and understand that it's very hard work to run your own business. They need to research the competition, know how to price their goods or services and understand the market. It's better to make the mistakes on paper beforehand."

Dale Lehtila
Manager
Enterprise Quinte
Belleville

- centralized sales and marketing plans
- help with training
- help with choosing a location for your business

But successful franchises are expensive—both in terms of up-front purchase costs and ongoing royalties—and again, as with any other business, there's no guarantee you'll be successful.

Ontario has legislation laying out disclosure requirements for franchisors. You are entitled to be provided with full business backgrounds of the franchise and its directors, audited financial statements and credit reports, among other things. Disclosure regulations can be found on the Canadian Franchise Association (CFA) website www.cfa.ca. You and your franchise lawyer should go over these provided documents carefully.

To determine whether or not a potential franchise is right for you, you need to determine:

- How well established is the franchisor? How many years has the franchisor been operating and how many franchises does it have? (Check with the CFA to see if the franchisor is a member in good standing.)
- Does the franchisor have a good business name?
- Are the franchisor's business operations ones you can be comfortable with?
- Is the franchisor expanding?
- What do the financial statements tell you? You may want an accountant to review these.
- Will the franchisor choose the site or help you select an appropriate one, and is your territory exclusive? Does the franchisor sell its products through other channels?

- How expensive is the franchise to purchase?
- Does your franchisor have an arrangement for financing with a specific financial institution?
- How much will you have to pay in the way of royalties?
- How much will you have to pay for company-wide sales and marketing campaigns? Will you have input into sales and marketing strategies?

Finally, you should talk to a number of franchisees in your area and go and see their operations. Ask them:

- How long have you been in business, and how long did it take to become profitable?
- How successful is your operation?
- How much time do you spend at your operation?
- How well has the franchisor lived up to his/her obligations?
- Did the franchisor provide effective, thorough training? How about continuing management assistance?
- Have the sales and advertising costs been worth it?

Remember, whatever option you choose, you need to make sure you have enough money saved to cover your personal and household expenses until your business is successful, so you need to determine how long it will take to make the business profitable.

Refining your business idea

Once you've determined your business option, you'll need to decide what form of ownership your business will take. Will you go it alone (sole proprietorship) or take on a partner or partners (partnership)? Will you incorporate? And will you operate as a for-profit or a non-profit business?

Sole proprietorship or partnership

Many small businesses begin as sole proprietorships and there are clearly some advantages to being the only owner of a business, including:

- It's usually easier, faster and cheaper to set up your business.
- You're in complete control of the business.
- The profits are yours alone.

But there are also advantages to having a partner:

- There's someone to share the financial risks and the workload.
- There's someone to provide skills and knowledge you may not have.

To determine which option will give your business a better chance of success, consider:

- Does the business have roles for more than one owner?
- Is the business likely to generate enough money to support more than one owner?
- Does your potential co-owner (or co-owners) have skills that complement yours?
- Can you work well with your potential co-owner(s)?

Spotlight on... Kokimo Candles

“It all starts with your business idea,” says Adrian Quinn, owner of Castleton-based Kokimo Candles. “You have to make sure people want what you plan to sell. One of the most common mistakes entrepreneurs make is to produce something and just hope people will buy it.”

Adrian knows what he’s talking about. From the start, Kokimo Candles was a successful business. Today, it employs up to 20 people who produce more than one million candles a year, which are sold in 2,000 stores across Canada and the U.S.

So, how did Adrian come up with the idea of manufacturing candles? When he was in grade 12 he went on a holiday and, by chance, took a tour of a candle factory. The owners allowed him to experiment with their wax and make a few candles—and just like that, he’d found his future business.

“I liked the idea of making candles because candles were something I knew people wanted,” he says. “Candle-making was also something I knew I could be good at and I could do without having to make a major financial investment.”

With a loan of \$4,000 from his father, Adrian set up business in the barn in his parents’ backyard. Before long he was selling candles to his classmates and doing the rounds of the retail craft shows in southern Ontario.

He did well for the first three years, re-investing nearly everything he made back into the business, which grew steadily. But Adrian knew that if he was to make it really big, he would need to carve a niche for himself. The idea came one day when he was eating a Life Saver.

“Life Savers are colourful and refreshing and it hit me. Why not make colourful candles with fruit fragrances?”

It didn’t take long for Adrian to discover that the public liked the idea as much as he did. His business grew an astounding 500 per cent the year he launched Candy Candles—and he’s never looked back.

If you decide a partnership is the way to go, you should give serious consideration to defining your relationship by way of a partnership agreement.

While you can let the relationship between you and your partner(s) be defined by provincial statute law—in which case liabilities and profits are split equally—it's usually a good idea to have a written agreement. It forces you and your partner(s) to determine your respective roles and responsibilities before you go into business together, reducing the risks for conflict later on.

A partnership agreement outlines how:

- the partnership property is owned
- the work is divided
- the profits—and liabilities—are shared

It also spells out:

- what happens to the partnership if one partner dies or withdraws, and sets up a method for buying back the partner's share

You should have a lawyer draw up your partnership agreement—and you and each of your partners should have his or her own lawyer review it before signing; to make sure your individual interests are protected.

Once you've decided whether your business will be a sole proprietorship or a partnership, you need to determine whether or not to incorporate.

Incorporation

Incorporation is a process by which a corporation is formed. A corporation is defined as a business venture comprising an individual, or group of individuals, treated by the law as an individual.

The main reasons people incorporate are to:

- limit their personal liability in case the business fails
- enjoy certain tax advantages

You can incorporate as a federal corporation—that's usually done only if you plan to carry on business in more than one province—or as a provincial corporation. Whichever you choose, you'll have to:

- pay a fee—for federal incorporation it's \$200 or \$250 depending on whether or not you do it online. The fee for provincial incorporation is \$360 (for non-profit organizations the federal incorporation fee is \$200; the provincial fee is \$155 for standard service or \$255 for expedited service)
- run your business according to certain prescribed legal requirements, which include maintaining corporate records, holding meetings and filing documents with the government

Whether or not you should incorporate is an important decision. You should consult with a lawyer and/or accountant to help you decide. (More on how to incorporate in the section on starting your business.)

For-profit or non-profit

While the majority of new entrepreneurs choose the for-profit route, there are opportunities in the fast-growing non-profit sector, particularly if you have a specific mission or mandate.

There are two principal categories of non-profit organizations:

- public benefit organizations, which carry on activities that are primarily for the benefit of the public, such as the Art Gallery of Ontario or the National Ballet of Canada, and generally get their revenue from public and corporate donations, government grants, contract funding and fee-for-service programs or activities
- mutual benefit organizations, which carry on activities that are primarily for the benefit of their members, such as the Ontario Crafts Council or the League of Canadian Poets, and are typically supported by their members through fees and fee-for-service programs

Some non-profit organizations choose to get charitable status, which enables them to issue receipts to donors for income tax purposes, a major advantage when soliciting donations. As well, registered charities receive certain tax exemptions.

But charities are also subject to a number of restrictions and the Canada Revenue Agency (CRA) makes a great deal of information about all registered charities available to the public, including income tax returns.

The fact is that both non-profit and charitable organizations are subject to strict regulatory requirements. Before deciding which route to take, you should consult with a lawyer with experience in the area. A lawyer will also be able to advise on whether or not to incorporate.

Choosing your business name

It pays to think carefully before choosing a name for your business. The message you convey and the image you project are important in today's competitive world. You may have an excellent product or service to offer, but if people can't pick you out easily in the crowd, there's a good chance you'll be overlooked.

There are several ways to distinguish yourself from your competition. You can give your product or service a trade-mark (a distinctive word or phrase), develop a unique logo or

design for your company name, or do a combination of all of them.

There are three types of trade-marks:

- *Ordinary marks* are words or symbols (or a combination of these features), that distinguish the wares or services of a specific firm or individual. Suppose you opened a courier business, which you called "Giddy-up." You could register the words as a trade-mark (assuming all legal requirements were met) for the service you offer.
- *Certification marks* identify wares or services, which meet a defined standard. They are owned by one person but licensed to others to identify wares or services, which meet a defined standard. Examples are: the Woolmark design owned by Woolmark Americas, Ltd., for use on clothing and other wares and the logo of the Association of Professional Engineers.
- *Distinguishing guise* identifies the shaping of wares or their containers, or is a mode of wrapping or packaging wares. If you manufactured candy moulded to look like butterflies, you might want to register the butterfly shape as a trade-mark under "distinguishing guise."

"The Business Enterprise Centre was great. It gave me the peer group support I needed, connecting me with other entrepreneurs facing similar challenges. I also attended seminars sponsored by the Centre and found them useful and informative. I always came away with something I didn't know before."

Ben Hum
Xystar Technologies
Toronto

Because trade-marks come to represent not only actual products and services, but also the reputation of the producer, they're considered valuable intellectual property. The best way to protect a trade-mark from misuse or imitation is to register it with the **Trade-marks Office** www.cipo.gc.ca.

You can register electronically by filing an application for registration. Your application will go through a stringent examination process to make sure it meets all the requirements of the *Trade-marks Act*. This typically takes about a year.

The fee for online application is \$250 and \$300 in any other method. If your application is successful, there's an additional fee of \$200 for a certificate of registration. Registration is valid for 15 years—and only for Canada, so if you plan to do business elsewhere, you'll have to register your trade-mark there as well.

Because trade-mark registration is a complex process you should consider hiring an experienced agent. You can find a list of agents on the **Canadian Intellectual Property Office** www.cipo.gc.ca website, where you can also find more information on trade-marks in general.

If you're creating a website for your business, another thing you'll want to take into account is your domain name. You can register any domain name you want, as long as nobody else is already using it. Before you choose a domain name, check to be sure it's not the same—or confusingly similar—to another business's trade-mark or trade name.

For more information on registering a domain name, check out the **Internet Corporation for Assigned Names and Numbers (ICANN)** www.icann.org. The site also includes contact information for ICANN-accredited registrar companies in Canada.

Registration fees vary depending on the company and the length of time you choose, and what kind of domain registration you want, for instance, .ca, .com, .org, .net.

Where to go for help

Clearly, whichever business option and business form you choose, there's a great deal of up-front research involved. Some of it you can—and must—do yourself, but some of it will require expert help, by way of an accountant, lawyer and/or business evaluator. (More about getting expert help coming up in the start-up section.)

A good place to start is at your local **Small Business Enterprise Centre (SBEC)** www.ontario.ca/sbcs, listed in the resources

section of the book. SBECs offer a single point of access to important resources for entrepreneurs at all stages of their business development, including:

- Internet and computer access for business research and planning
- free start-up consultations with a business consultant
- review of business plans
- consultations through their lawyer/accountant referral service
- up-to-date information from a variety of sources geared to the needs of the entrepreneur
- access to current resource materials, including directories, trade indices and books
- workshops and seminars
- import and export information
- guidance on licences, permits, registration, regulations and other forms and documents required to start and build a business
- information on patents, copyright and trade-marks
- mentoring and networking opportunities

"You have to go into a new business with your eyes wide open. Do as much front-end research as you can and make sure you do a comprehensive business plan, gathering real, valid information. Look before you launch."

George Wheeler
Manager
Enterprise Toronto

Your business plan

A well-researched, well thought-out business plan is essential for a few reasons. First, it increases your chances of success by forcing you to consider every aspect of your business and it serves as an ongoing roadmap or benchmark so you can gauge your success. Finally, it's what investors, including banks, want to see in order to determine whether your business—and you—are good risks.

Simply put, a business plan is a written summary of all the activities of your proposed business. It lays out:

- what your business does
- how it can compete successfully in its industry
- how it will run on a day-to-day basis
- vital financial information including projections about income and expenses for the business and your personal financial status

Your plan should be:

- concise
- easy to read
- complete
- professional looking

“New entrepreneurs should take a look at the business plan of a successful company to see how it's done, then use it as a template. Get all the feedback you can on your business plan—before you formally present it.”

Markus Latzel
CEO
Palomino System Innovations Inc.
Toronto

It should include:

- an executive summary/business description that provides:
 - * the name and location of your business
 - * the form of ownership (sole proprietorship, partnership, corporation)
 - * details on the product/service you intend to offer
 - * the reasons your product/service is needed
 - * the advantages your product/service has over the competition
 - * what expertise you and any partners bring to the table
- an industry and marketing analysis that includes:
 - * information about the industry you're entering and how your business fits into it (market share)
 - * a profile of your potential customers
 - * an estimate of how many potential customers are in your market area
 - * your business location considerations, if applicable, and how your location relates to marketing
 - * details on your major competitors, and the advantages your product/service has over theirs (convenience, service, performance?)
 - * pricing for your product/service and how you determined it
 - * a description of how you plan to advertise or promote your product/service
- an operational plan that addresses:
 - * a general description of the day-to-day operations of your business, including hours of business, days open, seasonality of business, suppliers and their terms etc.
 - * the products and services you'll need and who your suppliers will be
 - * key management background and experience
 - * your employees, including their responsibilities and duties and any training requirements
 - * any required licences, permits

Spotlight on... Mine Source

“When you’re launching a new business it’s important to get the outside help you need,” says Mark Alexander, Sales Manager of Sudbury-based Mine Source Inc.

Mark speaks from experience. In January 2003 he and his partners—his brother and father—launched minesource.com, a unique website boasting the world’s largest source of used mining and mineral processing equipment. They did it with help from the Business Development Bank of Canada’s (BDC’s) e-strat program.

The idea for the web-based business grew out of the company’s original business, Mindecom, a mine decommissioning service established in 1989.

“Mindecom was responsible for physically closing a mine and putting the land back to its original state, or as close to it as possible,” explains Mark. “In the process, Mindecom acquired everything left behind, including all the equipment, which it would then try to sell.”

It was a successful business, but by 2001, the company was facing a ballooning equipment database and a saturated Canadian market. That’s when the partners came up with the idea of creating a website that would manage the database and match buyers from all over the world with equipment.

“We knew everything about the mining equipment business,” says Mark. “But we also knew that when it came to developing and building a site that would deliver the results we wanted we needed outside expertise.”

The partners spent six months developing a solid business plan and, with the help of BDC’s e-strat program, they spent another year developing the website.

The result is minesource.com, a user-friendly site where clients interested in purchasing mine equipment can search anonymously, access free quotes and even add their own equipment to the database free of charge.

Also key to the site’s success has been its monitoring system, which tracks the quality and quantity of traffic, providing important feedback on who is visiting, how long they’re spending on certain pages and where and when they’re leaving.

“BDC has the experience to really understand and translate the mentality of our target market,” says Mark. “We were able to tap into that knowledge and make our site really perform.”

- a financing plan that outlines:
 - * costs of any business licences/permits, legal advice, insurance
 - * costs of office rent, supplies and equipment
 - * costs of any employees you will hire
 - * amounts and sources of start-up financing
 - * a cash flow forecast
 - * sources of financing, including your personal net worth
- contact information for your lawyer, accountant, insurance agent or broker

There are lots of places to go for help with preparing your business plan. Probably the best place to start is your **Small Business Enterprise Centre (SBEC)** www.ontario.ca/sbcs. An SBEC consultant will go over what you need to do to and provide a professional review of your plan once you've prepared it.

"If you don't have a business plan, then simply plan to fail."

Ron Foxcroft
Fox 40 and Fluke Transport

"My education was in arts and science. I had life experience, but no business experience. The Entrepreneurship Centre put the business map in front of me and I followed it. They really showed me the way—everything from A to Z."

Nicholas Courchesne
Extreme Blendz Nutrition Centre & Juice Bar
Ottawa

You can also check out the **Canada-Ontario Business Service Centre (COBSC)** website www.cbcs.org. COBSC's interactive business planner walks you through the process of developing a business plan by:

- showing you what to include
- providing a format for writing your plan
- helping you identify where you can get information you may be missing and helping you collect it
- preparing financial projections for you

One last point—and it's an important one. Don't think of your business plan as a fixed document. To be effective, it should be tailored to whatever audience you're presenting it to and it should evolve with the changing circumstances of your business.

Business preparation checklist

By this point you should have determined your business:

- ✓ idea
- ✓ option (start from scratch, buy an existing business, purchase a franchise)
- ✓ form of ownership (sole proprietorship, partnership, corporation)
- ✓ name

And you should have put together:

- ✓ a thorough business plan that clearly summarizes your business activities

Now you're ready to begin working on all the details involved in start-up.

Spotlight on... Palomino System Innovations Inc.

Markus Latzel was working as a researcher at York University's Centre for Vision Research when he was asked to create a website for the centre. In the process, he came up with WebPal, a content management system that allows any staff member to maintain a corporate website within minutes.

Markus was convinced there was a large market for WebPal, but he needed funding to get it to market—and to get funding, he knew he'd have to have a solid business plan.

His first step was to go online and find out as much as he could about how to prepare a business plan.

"Creating my first business plan wasn't easy," he says, noting that the challenge was not to get lost in the idea itself.

"A business plan is much more than your idea. That's just the first page. You have to translate your idea into a business model," he says. "You need to show how you'll sell your product, who your competition is and why your product is better than theirs, how you'll market it, what your distribution channels and profit margins are, where you'll get employees. You have to address everything—for your own sake as much as for your funding sources."

Once he had a draft done, Markus asked all the successful business people he knew for advice. "Entrepreneurs would be wise to ask for help with their business plans," he says. "People are always pleased to give advice and believe me, getting feedback from successful people is worth the effort."

As a result, Markus made some changes to his plan and tailored it to each of the audiences he was targeting—government, angel investors and venture capital firms.

It worked. He was awarded \$100,000 by the Ontario Centres of Excellence (OCE) and \$20,000 by the Institute for Robotics and Intelligent Systems—enough to get his business up and running. Palomino is now a thriving business with clients in Canada and the U.S.

Starting your business



Now that your business plan is complete, you're ready for start-up. The first item on your agenda: putting together your financing.

Financing

There are a number of options when it comes to financing. The likelihood is that you'll need a combination of some of the following:

- **Personal assets**

Chances are, you'll need to use some of your own money for start-up, either from your savings or from personal property you can sell. You can also access start-up money from your credit cards or your RRSP. But you may pay a high rate of interest on credit card money—unless you've got or can get a low-interest card—and if you take money

out of an RRSP you'll have to add the amount to your income and likely end up paying tax on it, so you should investigate carefully before going either of those two routes.

- **Love money**

While borrowing from family and friends is an option—and lots of entrepreneurs have done it, including Microsoft's Bill Gates—it's one you need to think carefully about. Money changes relationships and it may not be worth it to involve family and friends in your business venture, particularly if they're not entrepreneurs themselves.

If you do borrow from family or friends, make sure you formalize any loans by way of a promissory note that sets out the amount of the loan; whether interest is payable and, if so, at what rate; how and when the loan is to be repaid; and what security, if any, you're offering for the loan. A promissory note clarifies the agreement for both parties.

"Keep looking if at first you're turned down. It's often really tough to get financing, but if you can prove you're a reliable, viable business—or would-be business—there are opportunities to secure financing."

Eric Grant-O'Grady
Two Stage Innovation Inc.
Milton

- **Financial institutions**

Aside from your own personal resources, financial institutions—banks, trust companies and credit unions—are the most common source of financing for small businesses. They can provide a number of options, including personal lines of credit, short-term loans, long-term mortgage loans and, in some cases, loans against inventory or accounts receivable. The **Canadian Bankers Association (CBA)** www.cba.ca has links to all its member charter banks.

The **Business Development Bank of Canada (BDC)** www.bdc.ca is another possible source of financing. BDC bills itself as a leader in delivering financial and consulting services to small business. Depending on your situation, BDC may be able to loan up to \$150,000 in financing.

- **Angel investors**

Angels are wealthy individuals or groups who invest their own money in promising new businesses, usually ones in the same field they come from. Typically, angels provide money—usually between \$10,000 and \$2 million—in the early stages of the business in return for a share in it. Angels target businesses with high profit and growth potential. Angels generally take an interest in the operation of the business, and their input can be very helpful. Your lawyer or accountant may be able to help you find an angel, or you can ask around in your local business community. You can also try the **National Angel Organization** www.angelinvestor.ca

- **Venture capitalists**

Like angel investors, venture capitalists look for businesses with high growth and profit potential. They offer money, management expertise and connections for a share in the business. As a rule, venture capital companies won't look at an opportunity that requires less than \$500,000, and most prefer a deal size of at least \$3 million. You

can get a list of venture capitalists from the **Canadian Venture Capital Association** www.cvca.ca

- **Government and non-profit financing options**

There are a number of government and non-profit organization financing programs, some of them aimed at specific target groups, such as youth and Aboriginals. Many of them include valuable hands-on training, planning assistance and mentoring services. Some of the main financing programs include:

- * The **Canada Small Business Financing (CSBF) Program** strategis.ic.gc.ca can help businesses get term loans of up to \$250,000 to help finance fixed assets required for the operation of the business, e.g., purchase or improvement of property or equipment.
- * The **Ontario Community Futures Development Corporations** www.ontcfdc.com provides repayable financing of up to \$150,000 on commercial terms through loans, loan guarantees or equity investments to help finance new or existing small businesses that help maintain or create jobs in rural and northern communities.

“The most common misconception people have is that the government has money to hand out. There may be some grants out there, but they are extremely specific and new entrepreneurs rarely, if ever, qualify for them. Entrepreneurs have to understand that there's no free money to start up a business.”

Judi Riddolls
Executive Director
Guelph Wellington Business Enterprise Centre
Guelph

- * The **Canadian Youth Business Foundation (CYBF)** www.cybf.ca Loan Program provides loans of up to \$15,000 to young entrepreneurs between 18 and 34 to help cover start-up costs.
- * **Ontario Self-Employment Benefit** www.edu.gov.on.ca program provides financial support to unemployed people eligible for unemployment assistance to get their businesses up and running.

There are also a number of other government assistance programs. For a complete listing check **Industry Canada's** www.ic.gc.ca website.

The truth is that getting financing for a new business is challenging.

So, when you meet with a banker or investor, be thoroughly prepared. Remember, you're asking for money—and they'll want to know how you intend to use it and pay it back.

"Whether it's a verbal presentation or your business plan, remember that you have to make a good first impression to gain the interest from a lender. Always have your facts straight and be brief and to the point. If you're declined, ask for feedback on your presentation and ask for a reference to another lender that you might have a better chance with."

Tony Maruna
Account Manager
Business Development Bank

- ✓ Make sure you have your business plan, executive summary and financial statements with you—and be sure you know them inside out.
- ✓ Know your credit rating and be able to show that it's strong (if it is), or that you're taking concrete steps to improve it (if it isn't).
- ✓ Be well informed about your business and the industry it's part of.
- ✓ Be able to show what you plan to do with the money and why you can be trusted with it.

Finally, be persistent. The likelihood is that you'll be turned down by a number of lenders or investors before finding one that will make that all-important leap of faith.

Expert help

Once you've got your financing underway, you can turn your attention to the other details involved with start-up. Since you're likely to need advice with some of them, you should consider hiring expert help before you go any further—that is, if you haven't already.

There are four experts you probably can't do without, if not now, then in the near future:

- a lawyer, who can help you:
 - * form a corporation or partnership
 - * purchase a business or franchise
 - * review start-up documents such as loan agreements, leases and contracts
 - * deal with any copyright, patent or trade-mark issues
 - * represent you in the event you get involved in a lawsuit
 - * wind down or sell your business
- an accountant, who can help you:
 - * present your business plan to potential investors
 - * buy a business or franchise

- * prepare budgets and cash flow statements
 - * set up your financial record-keeping system
 - * prepare GST, RST, payroll deductions etc. and deal with the Canada Revenue Agency (CRA)
 - * prepare your income tax return
- an insurance agent or broker, who can:
 - * provide advice on the kinds of insurance and coverage you need
 - * arrange for coverage
 - a banker, who can:
 - * help with all aspects of business financing, from start-up and operating loans to business mortgages and leases to lines of credit

Depending on the type of business you're starting up—and your own skill set and those of any partners—you may also want help at some point from other experts, including a:

- business valuator
- marketing consultant
- graphic designer
- website designer
- computer consultant

When hiring experts, check to see if they're experienced in dealing with small business matters and that their fees are reasonable. The best way to find someone you can trust is to ask for recommendations from colleagues, family and friends, particularly those in business for themselves. You can also ask your local **Small Business Enterprise Centre (SBEC)** www.ontario.ca/sbcs.

Make sure you meet with prospective candidates to be sure you can be comfortable working with them. Ideally, you and your lawyer/accountant/insurance agent/banker should work as a team.

While hiring experts may seem like a big expense, particularly at start-up when finances can be tight, they're likely to save you money in the long run. As one SBEC manager puts it, "You shouldn't be calling experts when you're in trouble. You should be calling them to make sure you *don't get into trouble*. It's all about prevention."

All small businesses are subject to certain laws and regulations and as a small business owner it's your responsibility to know which ones apply to your business and make sure you follow them—this is definitely an area your experts can help you with.

"Experts are very important. A smart entrepreneur is someone who takes the risks, but also realizes their limitations. We use experts all the time, on an as-required basis. People may not want to spend the money, but it's money well spent."

Eric Grant-O'Grady
Two Stage Innovation Inc.
Milton

"Experts—lawyers, accountants and insurance agents or brokers—are essential to the success of a business and the Business Enterprise Centres have access to these experts at a very reasonable cost. A lot of entrepreneurs underestimate the value of the expertise. They look at it as an expense, rather than an investment."

Carolynn Reid
Manager
Hamilton Small Business Enterprise Centre

Incorporating your business

If you've decided to incorporate provincially, you'll need to:

- fill out and file articles of incorporation with the Ministry of Government Services
- submit a Newly Upgraded Automated Name Search (NUANS®) report (unless you're incorporating as a numbered company)—check the Yellow Pages under the heading "Searchers of Record" for a name search company
- pay a fee of \$360 (if paying by cheque, make it payable to the Minister of Finance)

You may submit your documents:

- in person to the Companies and Personal Property Security Branch Public Office in Toronto:
375 University Avenue, 2nd Floor
Toll-free: 1-800-361-3223
Tel: 416-314-8880
Fax: 416-314-0102

or by mail:

Companies and Personal Property Security Branch
393 University Ave., Suite 200,
Toronto ON M5G 2M2

- in person at one of the Land Registry/ServiceOntario Offices in the following municipalities:

Barrie	St. Catharines
Hamilton	Sarnia
Kingston	Sault Ste. Marie
Kitchener	Sudbury
London	Thunder Bay
Ottawa	Whitby
Peterborough	Windsor

The addresses and telephone numbers of these offices are in the Blue Pages of your telephone directory under the heading "Land Registration."

- electronically, via either of the following service providers under contract with the Ministry:

Cyberbahn Inc.
Toll-free: 1-800-806-0003
Tel: 416-595-9522
www.cyberbahn.ca

Dye & Durham
Toll-free: 1-800-668-8208
Tel: 416-595-7177
www.eservicedd.ca

OnCorp Direct Inc.
Toll-free: 1-800-461-7772
Tel: 416-964-2677
www.oncorp.com

If you want to provincially incorporate a non-profit organization, check with the **Ministry of Government Services** www.mgs.gov.on.ca. You can also call the Ministry at 416-314-8880 or 1-800-361-3223 toll-free in Ontario.

Having an experienced lawyer or accountant look after your incorporation is helpful. He/she can make sure your incorporation forms are filled out properly, saving you possible problems down the road.

Your lawyer or accountant can also tell you whether or not it's advisable to incorporate federally. For more information on federal incorporation, both for for-profit and non-profit organizations, contact **Corporations Canada** <http://strategis.ic.gc.ca>.

Government programs

Both the federal and Ontario governments have been working hard to make it easier for small business owners to comply with their programs. You can now apply or register for the following federal and provincial programs using **Business Registration On-line** www.businessregistration.gc.ca, available through the **Canada Revenue Agency (CRA)** website in partnership with **Ontario Business Connects:**

- name search and registration
- corporate income tax
- Goods and Services Tax (GST)
- Retail Sales Tax (RST)
- payroll deductions
- Employer Health Tax (EHT)
- Workplace Safety & Insurance Board (WSIB)

Registering your business name

If you've incorporated your business, you've already registered your business name.

If you've chosen not to incorporate, you'll need to register your business name with the province of Ontario, unless you're operating a sole proprietorship under your legal name. (Adding even one word to your legal name, e.g., Enterprises or And Company, requires registration.)

Registration is easy and quick.

You can register your business name:

- online via **ServiceOntario Gateway for Business** www.serviceontario.ca
- in person at the:
Companies and Personal Property Security Branch
375 University Avenue, 2nd floor
Toll-free: 1-800-361-3223
Tel: 416-314-8880
Fax: 416-314-0102

or by mail:

Ontario Business Connects - ServiceOntario
PO Box 1028 STN B
Toronto, ON M5T 3H3

The registration fee is \$60.00 online and \$80.00 by mail. Registration is valid for five years.

Before registering your business name, check to see whether the name you're planning on registering is already in use. If it is, choose a different one.

You can do a name search online through ServiceOntario. The fee for a name search is \$12.00.

"When it came to getting a business license, a retail tax number and registering for GST, I sat down at a computer at the Guelph-Wellington Business Enterprise Centre and with a little help found just what I needed. I was literally in business in ten minutes."

Robert Land
Robert Land Footwear
Guelph

Taxes

Income tax

Businesses must pay taxes on their income to both the federal and provincial governments.

Your income taxes are calculated on your profit—your gross income or revenue—minus your legitimate expenses, which include the cost of:

- office rent and maintenance
- mortgage interest and property taxes on property you own and use in your business
- leased equipment
- cost of buying or manufacturing any goods you sell
- delivery, freight and transportation expenses
- utilities
- insurance premiums
- fees for licences and permits
- fees for membership in a trade or commercial association
- legal, accounting and other professional fees
- business advertising
- business travel
- business entertainment
- employee salaries and benefits

For more details, visit the **Canada Revenue Agency (CRA)** www.cra-arc.gc.ca but, remember, when it comes to income tax, having a good accountant can really pay off. An accountant will be able to help you take advantage of all your legitimate expenses, so you don't overpay your taxes.

Goods and Services Tax (GST)

The 5 per cent GST applies to almost all goods sold and services provided in Ontario. (One notable exception is goods and services supplied to the government.)

If your business provides GST-taxable goods or services and has annual revenues of more than \$30,000, you must register for the GST. You do this by applying for a business number with the CRA either by phone at 1-800-959-5525, online at www.businessregistration.gc.ca or online at **Ontario Business Connects** www.mgs.gov.on.ca.

Once you register for the GST, you must charge GST to all your customers and send it to CRA. You can claim a refund on the GST you pay to get goods and services you need for your business.

If your annual taxable sales are \$500,000 or less you must remit GST quarterly and report annually. If your sales are more than \$500,000 but less than \$6 million, you must report monthly and remit quarterly. And if your sales exceed \$6 million, you must report and remit GST monthly.

Even if you don't expect to have revenues in excess of \$30,000 in your first year of business, you may want to apply for a GST number and charge the tax anyway. You'll be able to get back the GST you pay on the goods and services your business buys—and not collecting it sends a message to your customers that your business is small potatoes, which may not be the impression you want to give.

Retail Sales Tax (RST)

The RST (also known as the Provincial Sales Tax or PST) applies to most goods sold in Ontario, as well as services to install, repair and maintain taxable goods and equipment. RST also applies to all prepared food products, where the total charge is more than \$4.

The general RST rate in Ontario is 8 per cent. Special rates apply to accommodation for less than a month (5 per cent), admissions over \$4 (10 per cent) and alcoholic beverages (10 per cent and 12 per cent, depending on the method of distribution).

If your business sells RST-taxable goods or services, you must charge RST, collect it and remit it to the Ministry of Finance. You must also register with the Ministry of Finance and get a registration certificate and provincial tax number. You can do this at the **Ministry of Revenue** www.rev.gov.on.ca or at **Ontario Business Connects** www.mgs.gov.on.ca.

For more information on the RST, call the RST office nearest you. You can get a list from the **Ministry of Finance/Ministry of Revenue Information Centre** at 1-800-263-7965 or at www.rev.gov.on.ca.

Payroll deductions

If you have employees, you'll need to make payroll deductions, both federal and provincial.

The federal payroll deductions are:

- **Employment Insurance (EI)**
www.hrsdc.gc.ca
- **Canada Pension Plan (CPP)**
www.sdc.gc.ca

It's your responsibility to get a payroll account with the Canada Revenue Agency (CRA). You'll have to deduct EI, CPP and income tax from the amount you pay each employee and send those amounts, *along with your share of CPP and EI premiums*, to **CRA** www.cra-arc.gc.ca.

The provincial payroll deductions are:

- **Workplace Safety & Insurance Board (WSIB) Premiums** www.wsib.on.ca—to determine whether or not you need to pay these payroll deductions, check with the WSIB office nearest you, listed on their website.
- **Employer Health Tax (EHT)**
www.rev.gov.on.ca—unless your payroll exceeds \$400,000, you're not required to pay this deduction.

As an employer, you hold payroll deductions in trust for the government until you submit them, so it's important to keep these amounts separate from the operating funds of your business.

Business records

You're required by law to keep thorough, organized books and records—and, in the case of income tax, you have to hold onto them for at least six years after the taxation year they relate to.

This can be somewhat onerous, particularly if you hire employees.

If you have an accountant, he/she can either set up and do your books for you, help find you a good bookkeeper (bookkeepers are generally less expensive than accountants) or recommend a good bookkeeping and accounting software program so you can do it yourself.

Licences

Many types of businesses require licensing from the federal, provincial and/or municipal government. These requirements could include an operating permit, special permission to operate in your chosen location or specific qualifications for you and/or your employees.

To find out if your business requires government permission to operate, contact your local **Small Business Enterprise Centre (SBEC)** www.ontario.ca/sbcs or the **Canada-Ontario Business Service Centre** www.cbcs.org/ontario at 1-800-567-2345.

As well, each municipal government has the authority to issue its own business licences within its jurisdiction. While not all types of businesses require a municipal licence, many do, so check with the appropriate local officials to find out if your business does. Contacts for your local government can be found in the blue pages of your telephone directory.

Zoning

All municipalities have zoning and building regulations. You'll have to check with municipal authorities to ensure that your business conforms. Again, your local **Small Business Enterprise Centre (SBEC)** www.ontario.ca/sbcs or the **Canada-Ontario Business Service Centre** www.cbcs.org/ontario can point you in the right direction.

Insurance

Property insurance, business interruption insurance, general liability insurance, key person insurance, disability insurance, errors and omissions insurance... the types of insurance available today seem almost endless, so how do you go about protecting yourself from risk without breaking the bank?

Here's where having an experienced insurance agent or broker can really make a difference. He/she can help you evaluate the risks in your particular business and advise you on the coverage you need, as well as the amount of coverage.

Often your agent or broker can find a package geared to your particular kind of small business, which is less expensive than purchasing individual insurance policies.

And if yours is a home-based business, don't overlook the need for business insurance. Your home insurance policy may not cover business assets—and worse yet, having your business located in your home may void your regular home insurance policy, so you need to discuss all this with your agent or broker.

Renting (or buying) premises

Unless yours is a home-based business, you'll need to rent or buy premises. To do that, you'll need to determine a number of things, including:

- the kind of space you're looking for
- the location—its proximity to potential customers and clients, and the zoning for your type of business
- availability of parking
- supplier access
- security
- the cost to purchase, if you're going that route
- the amount of rent you're able to pay and whether it includes utilities and services
- the amount you're willing to pay for improvements, if necessary

Depending on your type of business, you may want to consider sharing space at first to keep expenses down.

Spotlight on... Redline Promotions

When brothers Lance and Mike Coon told their parents they wanted to start a business renting games, activities and food-making equipment for corporate and kids' events—things like inflatable slides and bouncers, Velcro Olympics, mini cars and trikes and carnival games—“they thought we were crazy,” laughs Mike. “But they didn't try and talk us out of it.”

At the time, there were only three similar companies operating in the Toronto area and the brothers' research indicated the market could handle a fourth. As well, Lance had experience in the industry, having worked for a similar company.

But from the start, it was one challenge after another, beginning with trying to get financing. “The banks just didn't get it,” says Lance. So the brothers scraped together \$5,000—some from savings, some from their parents—bought two games from a company going out of business and set up shop in their parents' garage in Scarborough under the name Redline Promotions.

Then came their next challenge—finding a company to insure the business. “Ours is a hard business to describe. It's also hard to convince people that it's really not that risky,” says Lance. “We phoned every insurance company in the book and followed up referral after referral until we finally came across a company that would do it.”

Next came the challenge of getting licences. “Ours is a very regulated industry,” says Lance. “Not only did the company have to have a licence to operate, but every single piece of equipment had to have its own licence as well.”

Then there was the challenge of getting customers. “The first few years were really hard,” recalls Mike. “We checked the special event and kids' event directories for leads. Made cold calls. Did mail-outs.”

And because hiring employees proved difficult—“Great staff is really hard to find.”—they also found themselves delivering the games and supervising them.

“We were working all the time,” says Lance. And taking most of the money they were making and putting it back into the business to buy more games and equipment so they could stay competitive.

At the end of the second year, business had almost doubled and they were doing well enough to move out of the garage and rent space in an industrial complex.

That was eight years ago and since then, they've moved twice more. The company averages 100 events a month, employs 15 during the peak months of May to October and owns more than \$500,000 in games, activities and food-making equipment.

As for Mike and Lance, they're still working 80–100 hours a week—but loving every minute of it. “We both like the challenge, the thrill of building something,” says Mike. “And we like the fact that we never know what's going to happen when we go into work. Every day is different.”

You may also want to investigate the possibility of renting space at a business incubator. Both mixed-use and sector-specific business incubators are becoming increasingly popular because they provide hands-on management assistance, education, technical and business support services, networking resources and financial advice—and as a result, have a high success rate. For more information on business incubators, contact the **Canadian Association of Business Incubators** (CABI) www.cabi.ca.

If you decide to rent premises, you'll need to sign a lease with the owner. Make sure your lawyer goes over it carefully and explains it to you before you sign it so that you know what you're committing to. Commercial tenancies aren't covered by the same landlord-tenant legislation as residential ones, and you need to be much more careful when renting commercial space.

If you decide to purchase, get help from a real estate agent who specializes in commercial properties and have your lawyer review your offer before you buy.

Business communications

Every business needs communications tools, some more than others.

Possibilities include:

- a computer—either a desktop or laptop, depending on whether or not you require portability

“You don't need to go out and spend \$50,000 to get a website. It's possible to get a good site for under \$5,000, even for an e-commerce website. It's also important to get out there and let people know about your site and look for links with other similar sites. Talk to other people doing e-commerce and learn from them.”

Steve Sutherland
Ballistik Hockey Inc.
Ottawa

- software—options include:
 - * word processing
 - * accounting
 - * contact management
 - * presentations
 - * videoconferencing
 - * simulation (for employee training and assessment)
- an Internet service provider
- a cell phone and/or wireless handheld (a handheld offers access to e-mail, corporate data, the Internet and your personal organizer as well as having a phone function)
- a fax—either a machine or a program on your computer
- a photocopier—most fax machines include this function, but if your business requires a lot of copying, you'll probably want to go with a separate photocopier
- a scanner—to scan documents into your computer
- a document shredder—for disposal of sensitive information

Whatever your business, you should seriously consider creating and maintaining a website. A website is at the heart of e-commerce—conducting business on the Internet—and for an increasing number of businesses it's an essential tool in today's economic environment.

An effective website can help:

- coordinate your business operations with outside partners, suppliers, distributors and customers
- promote, market and sell your product or service around the world and around the clock
- reduce the costs and increase the speed of customer support and communication
- assist with market research

You don't have to spend a fortune to get a website that works well for your business. There are many independent web developers who can do the job for a reasonable price. Get recommendations from companies with websites you think are good.

Just as important as having a good website is ensuring that people can find it on popular search engines like Google, Yahoo! and AOL. That means you'll either have to learn the intricacies of search engine placement yourself, or find someone who knows. Ask people involved in e-commerce for their recommendations.

Finally, for more information on e-commerce, check with:

- the **Canada-Ontario Business Service Centre** www.cbcs.org/ontario. Its *E-Business Info-Guide* provides a wealth of information on what's involved in e-business, including how you can secure your website and transactions on the Internet.
- the **Business Development Bank of Canada (BDC)** www.bdc.ca. It also offers valuable information on e-business and its site includes e-business relevancy and readiness diagnostics to help with e-business planning.
- the **Royal Bank** www.rbcroyalbank.com, which also has a comprehensive section on e-business.

Industry Canada also has a program, **Student Connections** www.studentconnections.ca, which provides businesses with specially trained university and college students who provide on-site, hands-on, personalized Internet training.

Hiring employees

While you may not need to hire employees at first, chances are you'll have to at some point, particularly as your business grows.

When you become an employer, you take on certain responsibilities that include:

- registering with the Ministry of Labour
- paying your employees on a regular basis
- making regular payments to the federal and provincial governments on behalf of your employees, and contributing your portion as well (Income Tax, Canada Pension Plan [CPP], Employment Insurance [EI], paid vacation and statutory holidays and possibly Workplace Safety & Insurance Board [WSIB] premiums and Employer Health Tax [EHT])
- maintaining records about your employees
- providing your employees with a workplace that's safe and free from discrimination
- motivating your employees and giving them constructive feedback
- providing training for your employees
- providing and maintaining any tools or equipment your employees need
- taking legal and financial responsibility for your employees' actions

"Networking is important on a number of levels. It's great for meeting business contacts, as well as for finding people you can barter goods and services with in the beginning when you don't have a lot of money. Networking is also a way to connect with other entrepreneurs who are facing similar challenges and understand what you're going through. You need that, especially in the beginning."

Carolyn Reid
Small Business Enterprise Centre
Hamilton

Standards for employment and occupational health and safety are the responsibility of the **Ministry of Labour** www.labour.gov.on.ca, which administers and enforces the:

- *Employment Standards Act*
- *Pay Equity Act*
- *Occupational Health and Safety Act*
- *Smoking in the Workplace Act*

The ***Employment Standards Act*** covers things like:

- hours of work
- minimum wage
- public holidays
- overtime pay
- vacation pay
- equal pay for equal work
- benefit plans
- pregnancy leave and parental leave
- emergency leave
- termination of employment

- severance pay
- payments on termination
- retail business establishments

The ***Pay Equity Act*** provides for equal pay for work of equal value.

The ***Occupational Health and Safety Act*** covers the responsibilities of employers, supervisors, workers and suppliers with regard to occupational health and safety. This includes things like:

- providing a safe workplace
- preparing an occupational health and safety policy for the workplace
- informing employees about possible hazards and training them in the handling, storage, use, disposal and transport of any equipment, substances, tools and materials

The ***Smoking in the Workplace Act*** sets out clear restrictions on smoking in the workplace to limit exposure to second-hand smoke.

As an employer it's your responsibility to know what you're required to do under these Acts and ensure that you do it.

For more information, check with the **Ministry of Labour** www.labour.gov.on.ca. Your local **Small Business Enterprise Centre (SBEC)** www.ontario.ca/sbcs will also be able to help you.

"Don't try to be everything to everyone. You have to maintain your focus, while not being so rigid you miss out on opportunities. It's a fine line. Keep in mind who your customers are and why they buy from you."

Leila Kuokkanen
SISU Scandinavian Home Accents
London

Before you hire anyone, you should:

- ✓ think carefully about your needs so you can be clear about what qualifications and skills you're looking for
- ✓ determine how and where you'll advertise
- ✓ prepare a list of questions to cover in a job interview
- ✓ determine whether or not training will be required, and if so, how you'll arrange for it
- ✓ investigate government programs that might help cover some of the costs, e.g., Human Resources and Skills Development
- ✓ establish policies for things like performance evaluations, wage increases, bonuses, vacations and ongoing training

When hiring, be clear about:

- the employee's duties
- the start date (and end date, if applicable)
- the hours of work
- the rate of pay
- benefits (if any) you're providing
- any probation period

And remember to ask for—and check—job references.

While it's not legally necessary to formalize an agreement between an employer and employee, it's often a good idea to have a written contract. That way, both parties know what's expected of the other and can refer back to it, if necessary.

Finally, when estimating the actual cost of an employee, use the 1.2 rule: take the employee's salary and multiply it by 1.2. This will compensate for days off for illness, vacations and statutory holidays.

Marketing your business

As any successful entrepreneur will tell you, you can have the best product or service around, but if people don't know about it, your business will fail. Marketing and advertising are critical to your success—and in the start-up stage, cost is always an issue.

So, once you've honed your message, how do you promote your business without breaking the bank? Get creative! Start by thinking like your target market. Where do your potential customers go to get information about a similar product or service and what would make them want to buy your product or service over the competition's?

Consider:

- getting business cards—make sure they state clearly what product/service your business provides
- sponsoring or co-sponsoring a charitable event—if you don't have money to spend, think creatively and come up with other ways you can participate, perhaps by bartering a service or product
- writing and distributing a news release—make sure you've got something newsworthy to say and that you target the right media people

"Take the time to really know your market and know who you're going to be selling to. Remember to build a client database. Too often entrepreneurs forget to market to the people who have already bought their product or service."

Paul Dandavino
Consultant
The Business Enterprise Centre
Timmins

- advertising in:
 - * local, regional or national newspapers
 - * magazines that cater to your target market
 - * local radio spots
 - * the yellow pages
 - * billboards
- preparing a direct mail piece and sending it to members of your target market
- preparing and distributing flyers
- creating a website—you can often find a student to put one together for you and help make sure your site gets prominent placement with popular search engines like Google and Yahoo
- organizing a launch event to attract media and/or customer attention—this usually works best if you tie the launch to helping to raise money for a worthwhile cause or non-profit organization
- networking—join various organizations, including any industry organizations, to meet new people, including new potential customers and suppliers

Business start-up checklist

By this point you should have:

- ✓ interviewed and hired expert help
- ✓ registered your business name
- ✓ registered for GST
- ✓ registered for RST
- ✓ registered with the Ministry of Labour
- ✓ registered with the Workplace Safety & Insurance Board (WSIB)
- ✓ opened a business bank account
- ✓ set up an accounting system
- ✓ checked to see what kinds of insurance—and how much coverage—you need and arranged for it
- ✓ checked to see if you need a business licence (or licences) and applied for it (them)
- ✓ checked land use and zoning
- ✓ leased or purchased appropriate business premises—and equipment— and set up your space
- ✓ purchased your communications tools
- ✓ determined your employee needs and hired capable people
- ✓ determined your marketing initiatives and launched them

Once you've completed all that, you're in business!

Spotlight on... Ballistik Hockey Inc.

The concept is simple. Combine demand for high-quality, reasonably priced Canadian hockey equipment with the rising growth of online commerce.

That was Steve Sutherland's idea when he launched Ballistik Hockey Inc. in 2001.

His approach involved recruiting player reps to try his composite hockey sticks and spread the word locally and across Canada, while at the same time establishing an e-commerce website to reach the rest of the world.

Today the Ottawa-based company has player reps in every major Canadian city, American state and countries as far-flung as New Zealand, Switzerland and Sweden—and customers from across Canada and around the globe.

Ballistik uses its website to greatest advantage, something the company has learned how to do by trial and error.

"We're learning as we go," says Steve. "The big thing is getting people to our site. Everything we do now is geared to that. There are so many websites out there. The trick is to get our site front and centre."

So, how did they go about getting serious web presence?

"It's a science," says Steve, who points out that the company couldn't afford to hire expensive consultants, so he and Richard Game, his vice president of marketing and business development, have had to learn about it themselves.

As Steve points out, a web presence is more than just a website. The reality is, 80 per cent of all orders come via search engines, which means that getting placement on sites like Google, Yahoo! and AOL is critical.

Steve and Richard experimented with different key word search terms, meta-tags and cross links to ensure their site appears on the first page of popular search engine sites.

"That kind of placement is essential," says Steve. "If you're not on the first page, you might as well not be there at all."

Having hockey team sites link back to them has also helped get them more hits, something search engines pick up on, which also ensures higher placement.

Steve and Richard also concluded it was worth it to pay search engines for sponsor links, which means that Ballistik's name and link appear in the right-hand side of the first page that opens during a search for "composite hockey sticks."

All their research and experimentation has paid off. In the last year, Ballistik's sales have increased more than 100 per cent and that's given them a new challenge: meeting all the orders that are flooding in.

Up and running



Once you launch your business you're caught up in the day-to-day details of running it, and it often feels as if you're in perpetual fast-forward.

But, difficult though it may seem, it's important to make time to assess how you're doing—and to get into the habit of doing it on a regular basis.

Assessing your progress

Probably the best way to assess your progress is to revisit your business plan. If you prepared a comprehensive plan, you established projections for where you should be at key milestones, like six months and a year.

"Most people vastly underestimate the time it takes to run a business. They don't realize that for every billable hour of work, they're probably going to be working two non-billable hours doing things like marketing, bookkeeping, returning phone calls."

Steve Pellarin
Manager
Small Business Centre
London

Have you achieved what you set out to in the first six months?

- Are your sales what they should be?
- Are your expenses in line?

If not, it's time to find out why. The sooner you take steps to rectify the situation, the more likely it is you'll be able to turn it around quickly.

You need to look carefully and honestly at three main areas of your business—and remember, if you need help with this, contact your local **Small Business Enterprise Centre:** www.ontario.ca/sbcs.

Management

Lack of management skills is the biggest single cause of business failure according to Dun & Bradstreet, a leading provider of business information. Good managers make optimum use of money, people and other resources to achieve their goals; and they keep and interpret thorough records to evaluate changes, trends and weaknesses.

Consider:

- Are you spending enough time on activities that move your business forward, such as sales?
- Are you being as efficient with your time as possible? For instance:
 - * Are you out selling when customers are available and doing non-revenue-generating work after business hours?
 - * Are you having meetings when a phone call or e-mail would be just as productive?
 - * Are you prepared for meetings and do you also include an “action agenda” to remind yourself—and your employees—about next steps?
- Are you the best person to sell your product/service? If not, who is?
- Can you make better use of the Internet to market and sell your product/service?
- Do you need to hire more people or delegate more effectively to free yourself up to focus on key areas?
- Is your staff, including any contract workers, performing the way you want—and need—them to? If not, what steps can you take to ensure that they do? For instance:
 - * Have you been clear about their responsibilities?
 - * Have you encouraged their input?
- Are you providing effective leadership? For instance:
 - * Do your employees understand your goals for the business?
 - * Have you made it clear which tasks are most important for achieving those goals?
 - * Do you provide positive feedback as well as constructive criticism?
 - * Do you reward your employees for their hard work and dedication?

Sales and marketing

It's not enough to have a superior product or service. You have to get out and sell it. At the end of the day, if you don't have a cash register that's ringing, you don't really have a business.

Ask yourself:

- Are there ways you can boost your sales? For instance:
 - * Can you adjust your price or modify your product or service to better satisfy your customers?
 - * Can you make better use of the Internet to keep existing and potential customers informed about new products or services?
- Have you developed good relationships with your customers?
 - * Have you asked them for feedback and acted on it?
 - * Have you been keeping records on your customers and tracking what they purchase when, what they spend and how they pay?
- Are you getting referrals from your customers? If not, why not and what can you do to encourage them?
- Are you attracting any of your competitor's customers? If not, why not and what can you do about it?

“Be prepared to work hard and put in long hours. I warned my friends and family that they wouldn't be seeing a whole lot of me in the beginning, so they weren't surprised when it happened.”

Barbara Woodward
Ontario Trucking News
Brighton

- Is your message on the mark or does it need refinement or change?
- Are your advertising efforts cost-effective? If not, what can you do to get your message out more cost-effectively?

Financial

In the final analysis, it all comes down to your financial health. One of the most common financial problems for small business is not a lack of revenues, but the uneven timing of them, which can lead to cash flow problems. In order to avoid a sudden lack of cash it is a good idea to keep rolling cash flow projections. A cash flow statement is simply a picture of how much cash you have at a particular time. Your accountant or bookkeeper can help you put together a rolling cash flow that you can use to project cash shortages in the future. That way you can plan expenditures around shortages. The acid test of your general financial health is your quick ratio—your current cash and receivables versus your current liabilities. If your quick ratio is below 1.0, you're in trouble. And even if it's 1.0 or better, there may be things you can do to improve on it.

Determine:

- Are your customers paying on a timely basis? If not, how can you get them to? For instance:

"The biggest misconception new entrepreneurs have about running a business is that they think once you get to a certain point, you've arrived. The thing is, the challenges never stop. You have to be an innovator—and you have to like constant change."

Ben Hum
Xystar Technologies
Toronto

- * Are your payment terms stated clearly on all invoices?
- * Are they too generous (compared to industry standards)?
- * Have you got a plan of action to collect your accounts receivable?

- Are there ways you can reduce your costs? For instance:

- * Can you find a less expensive supplier or suppliers?
- * Can you cut back on inventory and make purchases more efficiently?
- * Can you cut back on client entertainment?
- * Can you put off making major purchases?

If you need help tracking down the cause(s) of your problems—and coming up with solutions—get help:

- ✓ consult with your accountant
- ✓ brainstorm with your colleagues and/or employees
- ✓ meet with your local Small Business Enterprise Centre (SBEC) consultant or business mentor
- ✓ consider taking business courses at your community college or high school
- ✓ establish an advisory board

When you've finished your assessment, adjust your business plan accordingly—and make a note to review it again in three to six months.

And remember, as any successful entrepreneur will tell you, the only constant in business is change, so learn to embrace it! Be alert to changes in the economy, your industry, your market and your customers and be ready to respond quickly.

Finally, learn from your mistakes. Examine where you've gone wrong and develop a plan for avoiding similar mistakes.

Spotlight on... Two Stage Innovation Inc. (TSI)

If you ask Eric Grant-O'Grady what's the single most important quality an entrepreneur should possess, he'll tell you it's determination.

That's what helped him go from being an employee at a Tier One automotive supplier to co-founder of Milton-based Two Stage Innovation Inc. (TSI), a successful multi-million dollar company specializing in custom systems integration for the automotive, environmental and aerospace industries—and one of Profit Magazine's 50 hottest start-ups for 2002.

"I came to Canada with few prospects but with a strong desire to succeed," says Eric, a native of England and a graduate in mechanical engineering, who was awarded the Business Development Bank of Canada's 2003 Young Entrepreneur Award for Ontario.

"It all started with small design contracts that my partner and I would do while we were working in the automotive sector," he says. "As demand for our services grew, we decided to launch our own business in 1998."

They began with just the two of them in a 200-square-foot office. Before long they got their first big order.

"We knew we couldn't manage it on our own, so we hired somebody," says Eric. "Then we got an even bigger order and we hired some more people. That's how we grew—by necessity."

"When you start a business, you can't just go out and hire all the people or buy all the equipment you think you'll need eventually. You have to get the orders and then you grow."

And, as Eric points out, to keep getting orders, you have to keep innovating.

"Basically, if a company wants to assemble something that an employee is currently doing, we'll design and build them a machine that will do it quicker and with more accuracy," he says.

Today, TSI has a dozen major clients, employs 23 people full-time and is a premier supplier of robotic systems. In fact, the company has developed an award-winning Robotic Tape Technology, the only technology in the world that uses robots to automate tape applications.

Successful here at home, TSI is now turning its focus to the U.S. and European markets.

What's been the hardest part? "Being an entrepreneur means long hours. It means thinking about your business all the time, even on vacation. You really have to want to do it—and you really have to have your family's support and understanding."

Expanding your business



If your business is successful, at some point you're going to feel pressure to expand.

Determining if expansion is right for you

In many ways, expansion is like starting out all over again. You'll have to:

- develop a new business plan and new sales and marketing strategies
- go after more financing

"One of the biggest mistakes people can make is to move forward without clarity. So often businesses expand and in the process dilute what they do. The minute you dilute, you diminish your branding and that's bad for business. Stop and really think about whether or not you want to grow and plan your growth with purpose."

Ramona Ostrander
Ontra Enterprises
Guelph

You're also likely to have to:

- hire more employees
- find larger premises
- acquire more equipment

On the plus side, all that will be a bit easier than it was the first time around because you have an established track record and a lot more business experience.

But as well, you may have to:

- create new products or services to satisfy your customer's demands
- travel more to develop and serve new markets
- be involved more in management—which may mean doing less of what you have been doing

And, for sure, you can count on working even harder than you are already.

So, the question is: is expansion right for you? Are you up for all the new demands it will bring? Are you excited by the prospects?

There's no law that says you have to expand, so if you'd be happier to keep things the way they are, that's a good decision for you.

At the same time, you should be aware that many successful businesses take on lives of their own—a good example is Jackie Kevill and her Loony Lizard Dollar Stores—which can mean you'll be forced to expand.

In that case, you can either manage the expansion yourself or find someone inside or outside your company to take the business to the next level. Your other option would be to sell your business to someone who's interested in growing it.

Where to get help

If you're ready and eager to expand, the Ministry of Small Business and Consumer Services www.ontario.ca/sbcs can help you assess your current situation, develop your future plans and connect you with the right people, information and business resources.

Specifically, the Business Advisory Service Offices can:

- help you identify and overcome potential barriers to continued growth
- help you develop partnerships with leading financial sources and other professional services
- provide public- and private-sector information and contacts to help you manage growth-related issues
- provide opportunities to develop new business and strategic alliances
- direct you to key marketing and export resources and help your firm become export-ready

In northern Ontario, business advisory services offices are offered by the **Ministry of Northern Development and Mines** www.mndm.gov.on.ca. You can call toll-free at 1-800-461-2287.

If going after foreign markets is part of your plan, you'll want to get in touch with **Ontario Exports Inc. (OEI)** www.ontarioexportsinc.com. OEI is another branch of the Ministry of Economic Development and Trade, and OEI consultants can help with:

- export education and counselling
- market information and intelligence
- product promotion and market contacts

Through its Virtual Team Ontario, OEI makes it possible for companies to join organized virtual trade missions and connect with international buyers without having to leave the province.

Export Development Canada (EDC) www.edc.ca is also a helpful resource for small businesses interested in getting into international markets. Its web service, exportsource.ca, provides one-stop shopping for entrepreneurs ready to tackle the export market.

Finally, the **Canada-Ontario Business Service Centre** www.cbcs.org/ontario offers helpful guides on preparing, researching and entering world markets.

"Don't try to grow too fast and spend money you don't have. If you make decisions based on money you expect to make, rather than on money you know you'll make, you're going to get into trouble. Take it slow and make sure the time is right. Do your market evaluations carefully. Don't guess."

Lance Coon
Redline Promotions
Toronto

Spotlight on... Loony Lizard Inc.

A great concept, low overhead and carefully managed growth. Those are the reasons Loony Lizard Dollar Stores are a great success—and why their founder is one of Canada's Top 100 Women in Business.

It all began in 1992 when Jackie Kevill, a former teacher, got the idea for a dollar store after visiting a shopping mall in New York state. "The concept seemed fantastic and I hadn't seen anything like it in Canada," she says. Jackie's idea coincided with a \$17,000 inheritance from her aunt and that was all it took.

She was able to rent space and buy merchandise, opening the doors with a promise to keep prices to a loony or less and make shopping a fun experience for shoppers and staff alike.

Within a few years Jackie was being bombarded with requests to franchise.

"I didn't have a formal expansion plan in mind," she says. "People approached me. I didn't go looking. Initially I said no, but there were so many requests and people just wouldn't give up, so I thought I'd give it a try."

Two franchises opened in 1995, one in 1996 and two more in 1997. By then, Jackie realized that growth was inevitable and she took steps to ensure it would be as successful as the stores were.

"I took the same principles I started out with—value, trust, simplicity and fun—and applied them to the franchising effort," she says.

Because most of her franchisees were neophytes to business, she prepared the Lizard Looniversity Training Manual that helps them with everything from bookkeeping to ordering and tracking merchandise to customer service strategies. She hired her brother to look for store locations and negotiate leases on behalf of new franchisees—and she assumed the start-up work for franchisees as well.

She also put together a group of about 250 suppliers and convinced a number of them to take part in regular trade shows for the storeowners, eliminating a great deal of the hassle of going from supplier to supplier, as well as the need for a central warehouse.

And to keep costs down so the quality of merchandise could remain high, Jackie decided there would be no fancy displays or money spent on advertising.

Her strategy has worked well. Today, there are 20 stores in southern Ontario that together sell over 16 million first-run, first-quality items a year.

"I'm surprised at how easily it happened and how uncomplicated it was, really," says Jackie. "Initially I kept saying no because I thought it would be a horrendous undertaking. But once I started, I just took one step at a time and it turned out to be not that difficult."

Resources



The following list of resources—while by no means complete—is a solid starting point for entrepreneurs.

Ten must-visit websites

Small Business Central

www.ontario.ca/sbcs

Small Business Central is a service provided by the Ontario Ministry of Small Business and Consumer Services. It includes important government and general business information for entrepreneurs. The site also provides links to the Ministry's Small Business Enterprise Centres (SBECs) where entrepreneurs can access a wide range of support services and alerts users to networking opportunities like Bridges to Better Business.

Canada-Ontario Business Service Centre

www.cbcs.org

A joint service of the federal and provincial governments, this site contains information on federal and provincial government programs, services and regulations, as well as hundreds of categorized links to both government and non-government sites. There are also a number of helpful Internet-based tools for business, including an Interactive Business Planner and Small Business Workshop.

ServiceOntario

www.serviceontario.ca

This website provides a wide range of government information relevant to business and links to business resources and support including business registration and renewal.

Strategis

www.strategis.ic.gc.ca

This is an Industry Canada site and it's huge. It contains information on a wide range of businesses organized by sector and provides links to major trade associations, relevant government regulations and standards organizations and trade shows. There's an excellent section on e-business, which includes a diagnostic tool to help you determine your business's e-readiness.

Canada Business

www.canadabusiness.gc.ca

As the name suggests, this federal government website provides a single access point to all the government services—federal and provincial—and information needed to start, run and grow a business. It includes useful sections on human resources management, exporting/importing and selling to government. "Here you can find guides to Services for Business"

Business Development Bank of Canada (BDC)

www.bdc.ca

BDC has been in the business of helping entrepreneurs for more than 50 years. BDC's website contains a wealth of information for entrepreneurs at every stage of business development and provides referrals to experienced account managers and business consultants who provide customized one-on-one service.

Profitguide.com

www.profitguide.com

This site is rich with information for entrepreneurs at every stage. For those in start-up mode, there's a complete start-up guide that includes an analysis of the best businesses to go into and tips on developing business plans and accessing money. For those already running a business, there's information on topics like sales and marketing, technology, human resources and exporting. And for would-be and actual entrepreneurs, there are lots of quizzes to test your abilities.

Royal Bank

www.rbcroyalbank.com

Another site with lots of information for entrepreneurs including starting, managing, financing and growing a business. There are special sections geared to women and young entrepreneurs. You can also download "The Big Idea" software, which will guide you through the steps of developing a business plan.

Export Development Canada

www.edc.ca

If exporting is part of your business plan, you'll want to visit this site. There's lots of good information on how to get export ready, including an Export Able? questionnaire. The site also includes information on Export Development Canada's many services.

MERX

www.merx.com

This website won't give you any information on how to start, finance, run or expand your company, but it's on the must-visit list because it will help you sell your goods or services to the government, a huge potential client. Billions of dollars in public

sector business opportunities are tendered each year through MERX, and 80 per cent of MERX's customers are small businesses. You don't have to subscribe, but it may well be worth it because you can access the MERX Opportunity Matching service, which looks for opportunities of interest to your business and alerts you to them via fax or e-mail.

Government resources Ministry of Small Business and Consumer Services

www.ontario.ca/sbcs

Whitney Block, Suite 1306

Queen's Park

99 Wellesley Street West

Toronto, ON M7A 1W2

Toll-free: 1-866-668-4249 or 1-866-ONT4BIZ

Tel: 416-325-6666

Fax: 416-325-6688

E-mail: info.sbe@ontario.ca

The Ministry's overall goal is to promote economic growth in Ontario. Its activities include providing advisory services to help small- and medium-sized enterprises grow, as well as programs to encourage young people to start their own businesses. The website also provides links to sites offering information about the Ontario economy.

Ontario Business Connects

www.mgs.gov.on.ca

A service of the Ministry of Government Services, this website enables entrepreneurs to register or renew their business, change their business information, apply for provincial and federal programs and subscribe to a business information service.

Small Business Enterprise Centres (SBECs)

www.ontario.ca/sbcs

General Inquiries

900 Bay Street

8th Floor, Hearst Block

Toronto, ON M7A 2E1

Toll-free: 1-866-668-4249 or 1-866-ONT4BIZ

Tel: 416 325-6666

Fax: 416 325-6688

E-mail: info@edt.gov.on.ca

SBECs provide support to start-up and small enterprises during their first through fifth years of operation. Entrepreneurs are provided with easy access to one-stop business consulting services and information covering management, marketing, technology and financing. The Centres operate under the Ministry of Small Business and Entrepreneurship and the Ministry of Agriculture, Food and Rural Affairs, in partnership with local municipalities. (In northern Ontario, they're coordinated by the Ministry of Northern Development and Mines.)

SBEC Locations

Central

Greater Barrie Business Enterprise Centre

www.barriebusinesscentre.ca

24 Maple Avenue
Suite 202, Box 8
Barrie, ON L4N 7W4
Tel: 705-720-2445
Fax: 705-720-2216

Muskoka Small Business Centre

Town of Bracebridge
1000 Taylor Court
Bracebridge, ON P1L 1R6
Tel: 705-646-9021
Fax: 705-645-1262
E-mail: business@vianet.ca

Brampton Small Business Enterprise Centre (two locations)

www.brampton-business.com
33 Queen Street West, 1st Floor
Brampton, ON L6Y 1L9
Tel: 905-874-2650
Fax: 905-874-2670

Caledon location:

Caledon Business Centre

www.caledonbusinesscentre.com
Caledon Chamber of Commerce
12598 Highway 50
Bolton ON L7E 1T6
Tel: 905-857-7393
Fax: 905-857-7405
E-mail: buscentre@caledonchamber.com

Greater Collingwood Small Business Enterprise Centre

www.enterprisecentre.ca
25 Second St.
Collingwood, ON L9Y 1E4
Tel: 705-441-2762
Fax: 705-445-4704

Markham Small Business Enterprise Centre

<http://msbec.markham.ca>
1380 Rodick Road
Markham, ON L3R 4G5
Tel: 905-248-2736
Fax: 905-479-2055

Mississauga Business Enterprise Centre

www.mississauga.ca
301 Burnhamthorpe Road West
Mississauga, ON L5B 3Y3
Tel: 905-615-3275
Fax: 905-615-4447

York Region Small Business Enterprise Centre

www.region.york.on.ca
The Regional Municipality of York,
Economic Development
17250 Yonge Street
Newmarket, ON L3Y 6Z1
Tel: 905-830-4444 ext. 1509
Fax: 905-895-3482

Halton Region Business Development Centre

www.halton.ca/business
1151 Bronte Road
Oakville, ON L6M 3L1
Toll-free: 1-866-442-5866
Tel: 905-825-6000
Fax: 905-825-8839

Business Advisory Centre Durham

www.bacd.ca
50 Richmond Street East, Suite 9
Oshawa, ON L1G 7C7
Tel: 905-438-4008
Fax: 905-438-4009

Richmond Hill Small Business Enterprise Centre

www.richmondhillonline.com

Office of Economic Development
225 East Beaver Creek Road, Suite 715
Richmond Hill, ON L4B 3P4
Tel: 905-771-8800 ext. 3831
Fax: 905-771-2406

Enterprise Toronto (four locations)

www.enterprisetoronto.com

North York Civic Centre

5100 Yonge Street, Main Floor
Toronto, ON M2N 5V7
Tel: 416-395-7434
Fax: 416-395-7444

Downtown location:

City Hall

Main Floor East
Toronto, ON M5H 2N2
Tel: 416-392-6646
Fax: 416-392-0675

Etobicoke location:

Etobicoke Civic Centre

399 The West Mall
Main Floor—North Block
Etobicoke, ON M9C 2Y2
Tel: 416-394-8949
Fax: 416-394-5537

Scarborough location:

150 Borough Drive, 1st Floor
Scarborough, ON M1P 4N7
Tel: 416-396-7169
Fax: 416-396-5088

Vaughan Business Enterprise Centre

www.centrebusiness.com

9995 Keele Street
Vaughan, ON L6A 1R6
Tel: 905-417-0412
Fax: 905-417-0410

Eastern

Small Business Centre Prince Edward County, Hastings County, Quinte

www.enterprisequinte.com

Quinte Business Development Centre
284 B Wallbridge-Loyalist Road, Box 610
Belleville, ON K8N 5B3
Tel: 613-961-0590
Fax: 613-961-7998
E-mail: enterprisequinte@loyalistc.on.ca

Leeds and Grenville Small Business Enterprise Centre

www.lgsbec.com

3 Market Street West, Suite 3A
Brockville, ON K6V 7L2
Tel: 613-342-8772 ext. 470 or 471
Fax: 613-342-0815

Business Advisory Centre Northumberland

www.bizdevelopment.ca

Dressler House
212 King Street West
Cobourg, ON K9A 2N1
Tel: 905-372-9279
Fax: 905-372-1306
E-mail: bizhelp@town.cobourg.on.ca

Cornwall Business Enterprise Centre

www.city.cornwall.on.ca

Job Zone d'emploi
144 Pitt Street
Cornwall, ON K6J 3P4
Tel: 613-932-7925
Fax: 613-933-9689

Prescott Russell Entrepreneurship Centre

www.sdcpr.on.ca

2815-A Chamberland St.
Rockland, ON K4K 1M7
Tel: 613-446-0945
Fax: 613-446-0946

Hawkesbury location:
519 Main Street East
Hawkesbury, ON K6A 1B3
Tel: 613-632-7057
Fax: 613-632-7385

Entrepreneurship Centre Kingston Economic Development Corporation

<http://start-up.kingstoncanada.com>
67 Brock Street
The Carriage Way
Kingston, ON K7L 1R8
Tel: 613-544-2725
Fax: 613-546-2882

Kawartha Lakes Small Business Enterprise Centre

180 Kent Street West
Box 9000
Lindsay, ON K9V 2Y6
Tel: 705-324-9411 ext. 283
Fax: 705-328-0088

The Entrepreneurship Centre Ottawa

www.entrepreneurship.com
110 Laurier Avenue West
Ottawa, ON K1P 1J1
Tel: 613-580-2424
Fax: 613-560-2102

Orleans location:
255 Centrum Blvd.
Ground Floor
Orleans, ON K1E 3V8

Business Advisory Centre Peterborough

www.gpaedc.on.ca
210 Wolfe Street
Peterborough, ON K9J 2K9
Tel: 705-743-0777 ext. 2123
Fax: 705-743-3093

Enterprise Renfrew County

Renfrew location:
www.enterpriserenfrewcounty.com
450 O'Brien Road, Suite 201
Renfrew, ON K7V 3Z2
Tel: 613-432-6848
Fax: 613-432-9710

Pembroke location:
www.enterpriserenfrewcounty.com
9 International Drive
Pembroke, ON K8A 6W5
Tel: 613-735-8224
Fax: 613-735-2492

Lanark-North Leeds Enterprise Centre

www.lnterprisecentre.ca
91 Cornelia Street West
Smiths Falls, ON K7A 5L3
Tel: 613-283-7002 ext. 108
Fax: 613-283-7005

Western

Brantford-Brant Business Resource Enterprise Centre

www.brantford.ca/brc
1 Market Square, Suite 201
Brantford, ON N3T 6C8
Tel: 519-756-4269
Fax: 519-756-6449

Chatham-Kent Business Enterprise Centre

www.chatham-kent.ca
445 Grand Avenue West
P.O. Box 944
Chatham, ON N7M 5L3
Tel: 519-351-7700
Fax: 519-351-7852

Guelph Wellington Business Enterprise Centre

www.guelphbusiness.com
42 Wyndham Street North, Suite 401
Guelph, ON N1H 4E6
Tel: 519-826-4701
Fax: 519-826-4721

Waterloo Region Business Enterprise Centre

www.waterlooregionsmallbusiness.com

Kitchener location:

200 King Street West

P.O. Box 1118

Kitchener, ON N2G 4G7

Tel: 519-741-2604

Fax: 519-745-1522

Cambridge location:

www.city.cambridge.on.ca

50 Dickson Street

Cambridge, ON N1R 5W8

Tel: 519-740-4536 ext. 4615

Fax: 519-740-4512

Waterloo location:

Waterloo City Hall

100 Regina St. S, 1st Floor

Waterloo, ON N2J 4A8

Tel: 519-747-6265

Fax: 519-747-6266

London Small Business Centre

www.sbcentre.ca

316 Rectory Street, 3rd Floor

London, ON N5W 3V9

Tel: 519-659-2882

Fax: 519-659-7050

The Business Enterprise Centre Owen Sound & Area

www.e-owensound.com

173 8th Street East

Owen Sound, ON N4K 1K9

Tel: 519-371-3232 or 371-8436

Fax: 519-371-2060

Saugeen Shores Small Business Enterprise Centre

www.saugeenshores.ca

Town of Saugeen Shores

600 Tomlinson Drive

P.O. Box 820

Port Elgin, ON N0H 2C0

Tel: 519-832-2008 ext. 130

Fax: 519-832-2140

Business Enterprise Centre of Sarnia-Lambton

www.sarnialambton.on.ca

c/o Sarnia-Lambton Economic Partnership

265 Front Street North, Suite 107

Sarnia, ON N7T 7X1

Tel: 519-332-2504

Fax: 519-332-1686

Huron Small Business Enterprise Centre

www.smallbusinesshuron.ca

138 Main Street

Box 1120

Seaforth, ON N0K 1W0

Tel: 519-527-0305

Fax: 519-527-2240

Stratford & Perth Small Business Enterprise Centre

73 Albert St.

Stratford, ON N5A 3K2

Tel: 519-595-7570

Windsor-Essex Small Business Enterprise Centre

www.choosewindsor.com

Radisson Riverfront Hotel and City Centre

333 Riverside Drive West, Suite 217

Windsor, ON N9A 5K4

Tel: 519-253-6900

Fax: 519-255-9987

Kingsville location:

23 Main St. W, Unit 20

Kingsville, ON N9Y 1H2

Tel: 519-733-3137

Fax: 519-733-8428

Woodstock & Area Small Business Enterprise Centres

www.wasbec.ca

City of Woodstock

453 Dundas Street

P.O. Box 40

Woodstock, ON N4S 1C2

Tel: 519-421-2129

Fax: 519-421-1867

Hamilton Small Business Enterprise Centre

www.hamiltonsmallbusiness.ca
2 King Street West, Suite 234
Hamilton, ON L8P 1A1
Tel: 905-546-2424
Fax: 905-540-6411

Niagara Falls Area Small Business Enterprise Centre

www.city.niagarafalls.on.ca
The City of Niagara Falls
City Hall
4310 Queen Street
P.O. Box 1023
Niagara Falls, ON L2E 6X5
Tel: 905-356-7521 ext. 5001
Fax: 905-357-9293

Orangeville & Area Small Business Enterprise Centre

Town of Orangeville
87 Broadway Avenue
Orangeville, ON L9W 1K1
Tel: 519-941-0440 ext. 270
Fax: 519-941-9033

St. Catharines & Area Small Business Enterprise Centre

www.stcatharines.ca
1 St. Paul Street, Unit 10
St. Catharines, ON L2R 7L2
Tel: 905-688-5601 ext. 1761
Fax: 905-685-0611

Northern

Enterprise Temiskaming

www.southtemiskaming.com
325 Farr Drive
P.O. Box 2050
Haileybury, ON P0J 1K0
Toll-free: 1-800-361-2281
Tel: 705-672-5155
Fax: 705-647-4222

The Northwest Business Centre

www.city.kenora.on.ca
227 ½ Second Street South
Kenora, ON P9N 1G1
Tel: 807-467-4643
Toll-free: 1-866-336-7779
Fax: 807-467-4645

The Business Centre—Nipissing Parry Sound

www.thebusinesscentre-nps.ca
200 McIntyre Street East
P.O. Box 360
North Bay, ON P1B 8H8
Tel: 705-474-0400 ext. 443
Toll-free: 1-800-465-6892
Fax: 705-474-4493

Parry Sound location:

1A Church St.
Parry Sound, ON P2A 1Y2
Tel: 705-746-4455
Fax: 705-746-4435

Enterprise Centre Sault Ste. Marie

www.sault-canada.com
99 Foster Drive, 3rd Floor
Sault Ste. Marie, ON P6A 5X6
Toll-free: 1-800-565-4507
Tel: 705-759-5461
Fax: 705-759-2185

Regional Business Centre – Sudbury

www.regionalbusiness.ca
Tom Davies Square
200 Brady Street
Sudbury, ON P3E 5K3
Toll-free: 1-800-668-7582
Tel: 705-674-4455 ext. 4413
Fax: 705-673-7722

Thunder Bay & District Entrepreneur Centre

www.developthunderbay.com
34 Cumberland Street North
P.O. Box 800
Thunder Bay, ON P7C 5K4
Toll-free: 1-900-668-9360
Tel: 807-625-3960
Fax: 807-623-3962

The Business Enterprise Centre—Timmins

www.city.timmins.on.ca

54 Spruce Street South

Timmins, ON P4N 2M5

Tel: 705-360-2600 ext. 7081

Fax: 705-360-1394

Business Program Information

Canada-Ontario Business Service Centre

www.cbosc.org

Toll-free: 1-800-567-2345

Hearing impaired line: 1-800-457-8466

Tel: 416-775-3456

E-mail: Ontario@cbosc.ic.gc.ca

The centre acts as an access point for information about business programs and services offered by the Ontario and federal governments. Its extensive website provides links to many other helpful sites, covering everything from exporting and importing to e-business, technology and taxation. It even offers live connections to information officers and a small business workshop.

Other Agencies or Ministries

Alcohol and Gaming Commission of Ontario (AGCO)

www.agco.on.ca

Licensing and Registration Branch

90 Sheppard Avenue East, Suite 200

Toronto, ON M2N 0A4

Toll-free: 1-800-522-2876

Tel: 416-326-8700

The AGCO is the provincial agency responsible for administering both the *Liquor Licence Act* and the *Gaming Control Act*. In addition to the main office in Toronto, the AGCO has a number of regional offices across the province. Contact information is available at www.agco.on.ca.

Ministry of Children and Youth Services

www.children.gov.on.ca

The Ministry is responsible for funding and licensing operators, child care centres and private home child care agencies. There are regional offices across the country. For the one nearest you, check the website at www.cfcs.gov.on.ca

Ministry of Revenue

www.rev.gov.on.ca

Toll-free: 1-800-263-7965

Fax: 1-877-4-TAX-FAX

Among its many responsibilities, the Ministry of Revenue administers many provincial taxes, including corporations tax, Employer Health Tax, Retail Sales Tax, tobacco tax and mining tax.

Ministry of Transportation

www.mto.gov.on.ca

Toll-free: 1-800-268-4MTO

Tel: 416-235-4686

The Ministry of Transportation is responsible for, among other things, vehicle registration and licensing, including commercial registration and licences. For the office nearest you, check the website.

Agriculture/Food Industry Information

Ministry of Agriculture, Food and Rural Affairs

www.omafra.gov.on.ca

1 Stone Road West

Guelph, ON N1G 4Y2

Toll-free: 1-888-466-2372

Tel: 519-826-3100

E-mail: aboutomafra@omafra.gov.on.ca

The Ministry's website offers links to all kinds of sites relevant to the food industry, including food safety, commissions, associations, agencies, marketing boards and assorted newsletters. Everything from biotechnology to free trade and food statistics is covered here.

Tourism Industry Information

Ministry of Tourism

www.tourism.gov.on.ca
9th Floor, 900 Bay Street
Toronto, ON M7A 2R9
Tel: 416-326-9326

The Ministry's website contains a wealth of information on tourism trends and opportunities as well as links to sites relevant to the industry.

Business Export Information

Ontario Exports Inc.

www.ontarioexportsinc.com
56 Wellesley Street West, 7th Floor
Toronto, ON M7A 2E4
Toll-free: 1-877-468-7233
Tel: 416-314-8200
Fax: 416-314-8222
E-mail: trade.officer@oei.gov.on.ca

This is the Ontario Government's export development agency. It helps Ontario business owners learn how to export and expand their international markets. It offers a guide, called Getting Ready to Export, and conducts seminars, organizes market-development trips, virtual trade missions and trade shows. (The website also lists contacts for particular jurisdictions of world trade.)

Export Development Canada (EDC)

www.edc.ca
151 O'Connor Street
Ottawa, ON K1A 1K3
Tel: 613-598-2500
Fax: 613-237-2690

EDC offers one-stop shopping for exporters of all sizes and at all stages by providing general information, skills development, export counselling, market entry support, export financing and in-market assistance.

Business Incubators Canadian Association of Business Incubators (CABI)

www.cabi.ca
1071 King Street West, Suite 537
Toronto, ON M6K 3K2
Tel: 416-345-9937
Fax: 416-345-9044
E-mail: info@cabi.ca

CABI's main goal is to help small business incubators—and their clients—succeed. Incubators, which can be mixed-use or sector specific, provide a variety of services, including office space, hands-on management assistance, education, information, technical and vital business support services, networking resources and financial advice.

Business Financing Business Development Bank of Canada (BDC)

www.bdc.ca
BDC Building
5 Place Ville Marie, Suite 400
Montreal, PQ H3B 5E7
Tel: 1-877-BDC-BANK (232-2269)
Fax: 1-877-329-9232

The BDC is a commercial bank owned by the government of Canada. BDC offers long-term financing, venture capital, subordinate financing and business consulting services to small business.

Community Futures Development Corporations

www.ontcfdc.com
61 Community Futures Development
Corporations support community economic development by providing small business loans and business support services to assist Ontario's rural and northern communities to strengthen and diversify their economies.

Canadian Bankers Association (CBA)

www.cba.ca

The main representative organization for banks in Canada, the CBA provides information, statistics and publications to help individual and small business consumers manage their financial affairs. The website includes a complete list of CBA members.

Canadian Finance and Leasing Association (CFLA)

www.cfla-acfl.ca

15 Toronto Street, Suite 301
Toronto, ON
Toll-free: 1-877-213-7373
Tel: 416-860-1133
Fax: 416-860-1140

CFLA members, which include banks, insurance companies, trust companies, investment dealers, manufacturers' finance companies and independent leasing companies, provide asset-based financing of equipment, vehicles and related assets for Canadian businesses. The website includes a complete list of CFLA members.

Canadian Venture Capital Association (CVCA)

www.cvca.ca

MaRS Centre, Heritage Building
101 College Street, Suite 1205
Toronto, ON M5G 1L7
Tel: 416-487-0519
Fax: 416-487-5899

CVCA's 850-plus members are venture capital companies and private equity professionals with funds under management and available for investment. The organization encourages investment in early stage Canadian growth companies. The website includes a complete list of members.

National Angel Organization (NAO)

www.angelinvestor.ca

257 Adelaide Street West, 6th Floor
Toronto, ON M5H 1X9
Tel: 416-581-0009
Fax: 416-368-5122

NAO's primary objective is to facilitate angel investment. The organization doesn't make angel investment itself, but many of the groups found in the Links section of the website do match entrepreneurs with angel funds. Entrepreneurs looking for funding are encouraged to review this list for groups with profiles most closely matching their needs.

Industry Canada

www.strategis.ic.gc.ca

Industry Canada's website includes a Sources of Financing section, which aims to help entrepreneurs locate traditional or alternative sources of financing. It includes an extensive directory of Canadian financial providers, information on different types of financing and financial providers, and tips on how to secure financing.

General Business Associations Associations Canada

www.mmltd.com

Toll-free: 1-800-387-2689 ext. 4397
Tel: 416-362-5211 ext. 4397

The Associations Canada directory contains 19,000 listings of Canadian associations and selected foreign associations active in Canada or of interest to Canadians—many of them business related. They are specialized by location, industry, language, ethnicity, gender or any combination of these. Joining an association gives you great networking opportunities. Additionally, associations often keep their members informed about issues of interest to their sector. The Associations Canada Directory can be found at your local Small Business Enterprise Centre (SBEC).

Better Business Bureau (BBB)

www.cbbb.ca

2 St. Clair Avenue East, Suite 800
Toronto, ON M4T 2T5
Tel: 416-644-4936
Fax: 416-644-4945

The BBB acts as the country's pre-eminent source of information relating to ethical business and advertising practices and is a major provider of marketplace dispute resolution services. There are

14 regional bureaus in Canada, most of which offer free reports. The website has information on how to file a complaint, the latest scams and also provides links to federal, provincial and territorial governments.

Canadian Association of Family Enterprise

www.cafemembers.org

Canadian Association of Family Enterprise
465 Morden Road, Suite 112
Oakville, ON L6K 3W6
Toll-free: 1-866-849-0099
Fax: 905-337-0572

This organization deals with family business issues through different chapters across the country. Its members receive support on challenges like passing on a business, training heirs, taxation and other family business matters.

The Canadian Chamber of Commerce

www.chamber.ca

55 University Avenue, Suite 901
Toronto, ON M5J 2H7
Tel: 416-868-6415
Fax: 416-868-0189
E-mail: info@chamber.ca

Since 1925, the Chamber has been the national non-profit group that attempts to bring together all types of Canadian business to act as one unified voice. Representing 170,000 businesses, the Chamber lobbies the federal government and steers national debate on business-related issues. Members receive up-to-date information on Chamber activities, legislation, and have access to online discussion groups and business conferences. Local chambers of commerce act independently, but cooperatively with the national organization.

Ontario Chamber of Commerce (OCC)

www.occ.on.ca

180 Dundas Street West, Suite 505
Toronto, ON M5G 1Z8
Tel: 416-482-5222
Fax: 416-482-5879
E-mail: info@occ.on.ca

The OCC is a non-partisan, non-profit organization founded in 1911, whose primary role is to provide a voice to businesses throughout the province. It also acts as a lobby group for business owners in Ontario. The organization has about 150 local member chambers, each of whose activities attempt to serve the best interests of its own jurisdiction. Services are restricted to members only.

Canadian Federation of Independent Business (CFIB)

www.cfib.ca

4141 Yonge Street, Suite 401
Willowdale, ON M2P 2A6
Tel: 416-222-8022
Fax: 416-222-6103

CFIB is a national non-profit, non-partisan political action organization, which was founded in 1971 to promote and protect a system of free competitive enterprise, to strengthen entrepreneurship in Canada, and to give independent business a greater voice in laws and policies that affect them. Representing the interests of over 105,000 independent business owners in every sector and region in Canada, some 42,000 of CFIB's direct small- and medium-size enterprise (SME) members do business in Ontario. In addition to political lobbying, and its regular newsletters and tips on subjects such as taxation, banking, and regulations, CFIB offers its members a range of value-added benefits, including on-line training, one-on-one information and assistance, and various money-saving plans.

Canadian Franchise Association (CFA)

www.cfa.ca

5399 Eglinton Avenue West, Suite 116
Toronto, ON M9C 5K6
Toll-free: 1-800-665-4232
Tel: 416-695-2896
Fax: 416-695-1950
E-mail: info@cfa.ca

Founded in 1967, the CFA is a national trade association of franchisors, all committed to achieving excellence in franchising. Its membership represents a diverse cross-section of franchisors in Canada, ranging from very large, established businesses to smaller, regional concepts. Members also include companies that supply franchisors with products or services.

Canadian Marketing Association (CMA)

www.the-cma.org
1 Concorde Gate, Suite 607
Don Mills, ON M3C 3N6
Tel: 416-391-2362
Fax: 416-441-4062
E-mail: info@the-cma.org

The CMA is the largest marketing association in Canada. It promotes growth and business development and provides ongoing education for its members, both corporate and individual, in an effort to maximize marketing strategies. It also responds to public policy issues, such as privacy concerns and marketing to children. Its corporate members include some of the largest companies in the country. Seminars and conferences are open to non-members.

Canadian Standards Association (CSA)

www.csa.ca
5060 Spectrum Way
Mississauga, ON L4W 5N6
Toll-free: 1-800-463-6727
Tel: 416-747-4044
Fax: 416-747-2510

This is a non-profit membership association serving industry, government, consumers and other interested parties in Canada and the global marketplace. A developer of standards and codes, CSA strives to enhance public safety, improve quality of life, preserve the environment and facilitate trade. To help people understand and apply standards, CSA also offers seminars, workshops and other training opportunities.

Direct Sellers Association of Canada

www.dsa.ca
180 Atwell Drive, Suite 250
Toronto, ON M9W 6A9
Tel: 416-679-8555
Fax: 416-679-1568
E-mail: info@dsa.ca

This national trade association represents firms that manufacture and sell goods and services through independent sales contractors. Sales are made in the home, workplace, via the phone or Internet (but not by direct mail), rather than through a fixed retail location. (New business owners are advised to consult their lawyers due to the legal complexities of direct selling.)

Industry Associations Apparel Manufacturers Association of Ontario

www.ontarioapparel.com
504-124 O'Connor Street,
Ottawa, ON K1P 5M9
Toll-free: 1-800-661-1187
Tel: 613-231-3220
Fax: 613-231-2305

The Apparel Manufacturers Association of Ontario provides members with valuable information on issues of interest to the industry—changing trade rules, impact of technology and market conditions—as well as training programs and workshops. Members can also take advantage of savings on goods and services.

Canadian Advanced Technology Alliance (CATA)

www.cata.ca
207 Bank Street, Suite 416
Ottawa, ON K2P 2N2
Tel: 613-236-6550
Fax: 613-236-8189
E-mail: info@cata.ca

The principal association for the high tech industry, CATA provides its members with a wide range of services, including resource centres and e-mail alerts on important issues, networking opportunities, Request for Proposal (RFP) alerts, member discounts on insurance and information on business promotion, taxes, human resources, e-marketing and international business opportunities.

Canadian Association of Importers and Exporters Inc.

www.importers.ca

160 Eglinton Avenue East, Suite 300

Toronto, ON M4P 3B5

Tel: 416-595-5333

Fax: 416-595-8226

E-mail: info@iecanada.com

The Association lobbies senior government officials, participates in hearings and guides trade and customs issues. Members are sent daily e-mails offering timely information on regulations affecting international trade. All members receive *Tradeweek*, a national bi-weekly publication for importers/exporters. Regular conferences and seminars (also open to non-members) provide the latest information from industry experts and key senior-level government officials. Members include importers, exporters, distributors and agents, who form about two-thirds of the total enrolment, with the balance representing service firms, such as freight and shipping companies, airlines, customs brokers, lawyers, accountants, banks and foreign trade promotion offices.

Canadian Association of Management Consultants

www.camc.com

4 King Street West, Suite 815

Toronto, ON M5H 1B6

Toll-free: 1-800-268-1148

Tel: 416-860-1515

Fax: 416-860-1535 or toll-free: 1-800-662-2972

E-mail: consulting@cmc-canada.com

A trade association representing consultants, from sole proprietors to large firms, specializing in services such as business planning, organizational development, project management, feasibility stud-

ies, and general management and e-business management. Members have access to online courses, conferences and networking opportunities. (Non-members can attend most events and there are special membership rates for students studying to be management consultants.) Members consult to government, banking and financial services, health care, manufacturing, professional services, small businesses, family businesses and technology.

Canadian Manufacturers and Exporters (CME)

www.cme-mec.ca

Ontario Division

6725 Airport Road, Suite 200

Mississauga, ON L4V 1V2

Toll-free: 1-800-268-9684

Tel: 905-672-3466

Fax: 905-672-1764

CME represents the interests of Canadian manufacturers and exporters, lobbying the government and keeping its members informed about relevant issues through its magazine and newsletter. It also organizes networking opportunities and seminars (which are also open to non-members.) CME's members represent 75 per cent of the country's manufacturing output and 90 per cent of exports. While its membership list includes some of the largest players, 80 per cent are small- to medium-sized companies.

Canadian Restaurant & Foodservices Association (CRFA)

www.crfa.ca

316 Bloor Street West

Toronto, ON M5S 1W5

Toll-free 1-800-387-5649

Tel: 416-923-8416

Fax: 416-923-1450

E-mail: info@crfa.ca

Founded in 1944 by a handful of restaurateurs, CRFA now boasts 16,000 members, including independent operators and multi-unit chains. Services to members include: industry research and forecast, money saving services and group buying programs and up-to-date information on important industry issues like smoking legislation, minimum wages, payroll taxes and food safety.

Digital Media Professionals Association (DMPA)

www.dmpa.ca

Toll-free: 1-800-465-5190

Tel: 416-222-2449

E-mail: ck@dmpa.ca

Formed in early 2001, DMPA aims to help its members stay at the leading edge of the industry. Through quarterly newsletters and a membership-only area, it provides technology updates, product reviews, application field reports, end-user case studies, hands-on operational tips and creative technique tutorials, job market analyses and industrial best practices. Membership is free.

The Eaton Chair in Retailing

www.ecr.ryerson.ca

(Centre for the Study of Commercial Activity)

Ryerson University

350 Victoria Street

Toronto, ON M5B 2K3

Tel: 416-979-5378

Fax: 416-979-5378

This site offers information about retailing in Canada, providing statistics on retail trends, retail activity on the web, other sources of retail information, publicly traded retailers, corporate reports, links to other relevant national and international sites, and selected retail publications by title and topic area. It's an excellent research tool for retail professionals.

Fashion Design Council of Canada (FDCC)

www.torontofashionweek.ca

Hazelton Lanes

55 Avenue Road West, Suite 2350

Toronto, ON M5R 3L2

Tel: 416-922-3322

Fax: 416-922-4292

E-mail: info@fdcc.ca

The FDCC is a national organization dedicated to promoting Canadian fashion at home and abroad. It promotes relationships between designers, buyers and media and sponsors the high-profile bi-annual Toronto Fashion Week. FDCC also provides a variety of services for its members, including the Designers Resource Centre.

Federation of Ontario Bed & Breakfast Accommodation (FOBBA)

www.fobba.com

293 Park Street South

Hamilton, ON L8P 5G5

E-mail: info@fobba.com

Formed in 1987, FOBBA represents the bed and breakfast industry. Members receive a listing and web page in the FOBBA directory, which has worldwide distribution, VISA merchant discounts, quarterly newsletters and offers the opportunity to take part in an annual trade show.

Ontario Accommodation Association (OAA)

www.ontarioaccommodation.com

347 Pido Road, Unit 2

RR 6

Peterborough, ON K9J 6X7

Toll-free: 1-800-461-1972

Tel: 705-745-4982

Fax: 705-745-4983

E-mail: info@ontarioaccommodation.com

Founded in 1949, OAA is the non-profit trade association representing Ontario's independent accommodation industry. Most of its 1,000 members are family-owned-and-operated small-to medium-sized businesses. Besides motels, members include hotels, resorts, country inns, bed and breakfasts, and outfitter lodges. The OAA provides information on industry trends and statistics, special discounts on goods and services and keeps members up to date with a newsletter.

Ontario Crafts Council

www.craft.on.ca

990 Queen Street West

Toronto, ON M6J 1H1

Tel: 416-925-4222

Fax: 416-925-4223

E-mail: info@craft.on.ca

The Ontario Crafts Council, founded in 1976, is a not-for-profit arts service organization that promotes crafts, acts as an advocate for craftspeople, and provides educational public programming. Professional development workshops are open to members and non-members.

Canadian Home Furnishings Alliance

www.chfaweb.ca

6900 Airport Road

Box 85, Suite 200

Mississauga, ON L4V 1E8

Tel: 905-677-6561

Fax: 905-677-5212

E-mail: info@chfaweb.ca

Founded in 1890, the OFMA represents manufacturers of furniture, furnishings, fixtures, accessories and suppliers to the industry and acts as an advocate for the industry. OFMA provides market reports and industry studies and information on issues important to the industry, including apprenticeship and training programs.

Ontario Motor Vehicle Industry Council

www.omvic.on.ca

789 Don Mills Road, Suite 800

Toronto, ON M3C 1T5

Toll-free: 1-800-943-6002

Tel: 416-226-4500

Fax: 416-226-3208

E-mail: omvic@omvic.on.ca

OMVIC is a self-managed body representing about 30,000 registered auto dealers and salespersons in Ontario. The organization's mandate is to ensure a fair, safe and informed marketplace in Ontario by

protecting the rights of consumers, enhancing industry professionalism and ensuring fair, honest and open competition for registered motor vehicle dealers.

Ontario Restaurant, Hotel and Motel Association

www.orhma.com

2600 Skymark Avenue, Suite 8-201

Mississauga, ON L4W 5B2

Toll-free: 1-800-668-8906

Tel: 905-361-0268

Fax: 905-361-0288 or toll-free: 1-888-359-5588

With more than 4,000 members, representing more than 11,000 hospitality establishments across the province, the Ontario Restaurant, Hotel and Motel Association promotes the industry's interests at both the provincial and municipal levels of government. Membership includes the bi-weekly newsletter and the monthly magazine. Tradeshows and workshops are offered to members and non-members. The website offers links to relevant sites covering tourism, labour issues, food and alcohol, and a list of Ontario daily newspapers.

Ontario Tourism and Marketing Partnership Corporation (OTMPC)

www.tourismpartners.com

10th Floor, Hearst Block

900 Bay Street

Toronto, ON M7A 2E1

Tel: 1-800-263-7836

Fax: 416-314-7574

A unique private-public partnership, OTMPC aims to promote Ontario as a prime tourist attraction. OTMPC also provides up-to-date information on tourism trends, business opportunities and events. Members benefit from a variety of initiatives, including research-based marketing and advertising, product development and event marketing.

Real Estate Council of Ontario (RECO)

www.reco.on.ca

3250 Bloor Street West, Suite 600

Toronto, ON M8X 2X9

Toll-free: 1-800-245-6910

Tel: 416-207-4800

Fax: 416-207-4820

E-mail: information@reco.on.ca

RECO is responsible for administering the regulations of the real estate industry as defined by the Government of Ontario. It exists to offer consumer protection by maintaining a fair, safe and informed marketplace. Its activities cover everything from handling consumer and member complaints to providing mandatory re-training requirements.

Retail Council of Canada (RCC)

www.retailcouncil.org

1255 Bay Street, Suite 800

Toronto, ON M5R 2A9

Toll-free: 1-888-373-8245

Tel: 416-922-6678

Fax: 416-922-8011 or toll-free: 1-877-790-4271

Founded in 1963, RCC is a not-for-profit association whose more than 9,000 members represent all retail formats, including national and regional department stores, mass merchants, specialty chains, independent stores, as well as merchants. The Council acts as an advocate for the retail industry, while providing members with up-to-date industry research (including e-business information), education, conferences and a bi-monthly magazine.

Travel Industry Council of Ontario (TICO)

www.tico.on.ca

2700 Matheson Boulevard East,

Suite 402, West Tower

Mississauga, ON L4W 4V9

Toll-free: 1-888-451-8426

Tel: 905-624-6241

Fax: 905-624-8631

E-mail: tico@tico.on.ca

TICO is a self-managed, not-for-profit corporation formed in 1997 to administer the *Ontario Travel Industry Act*, which governs roughly 3,000 registered retail and wholesale travel companies in Ontario. It also administers the industry-financed travel compensation fund. Its mission is to promote a fair and informed marketplace where consumers can be confident in their travel purchases. It strives to accomplish this through its code of ethics, consumer education and by mediating disputes between consumers and travel providers.

Women entrepreneurs

Canadian Association of Women Executives & Entrepreneurs (CAWEE)

www.cawee.net

720 Spadina Avenue, Suite 202

Toronto, ON M5S 2T9

Tel: 416-756-0000

Fax: 416-929-5256

E-mail: contact@cawee.net

CAWEE is a networking and social alliance of women entrepreneurs, successful small business owners and business leaders from some of Canada's most influential organizations. The association provides a forum for business women to exchange ideas, build relationships, and participate in workshops, conferences and special events (also open to non-members) to aid in the development and advancement of their business and professional lives.

Canadian Federation of Business and Professional Women's Clubs (Ontario)

www.bpwontario.org

BPW is a non-sectarian, non-profit, non-partisan organization that promotes the interests of working women via 27 local clubs covering six districts. It operates within the Canadian Federation of Business and Professional Women's Clubs (*BPW Canada*) towards the improvement of the status of women in all segments of society, especially in business, the professions and industry. Most clubs hold monthly dinner meetings, which provide opportunities to stay informed on women's issues, and network with other working women. BPW Ontario is a member of the National Action Committee on the Status of Women. Events are open to non-members.

Women Entrepreneurs of Canada (WEC)

www.wec.ca

720 Spadina Avenue, Suite 202

Toronto, ON M5S 2T9

Tel: 416-921-5150

Fax: 416-929-5256

E-mail: wec@wec.ca

WEC is a federally incorporated non-profit organization founded in 1992 to serve the interests of established women entrepreneurs. It exists to promote and foster women's success in business. WEC organizes monthly dinner meetings in Toronto, as well as conferences and forums. (Virtual memberships are available at reduced rates for those living outside the Greater Toronto Area.)

Canadian Youth Business Foundation (CYBF)

www.cybf.ca

(National office)

100 Adelaide Street West, Suite 1410

Toronto, ON M5H 1S3

Tel: 416-408-2923

Fax: 416-408-3234

E-mail: info@cybf.ca

CYBF helps young entrepreneurs 18 to 34 pursue their aspirations of building successful enterprises by providing business assistance not otherwise accessible to them. Founded in 1996 by the CIBC, the Royal Bank, and the Canadian Youth Foundation, CYBF was initially created in response to high youth unemployment and underemployment. Now a leading organization encouraging youth entrepreneurship, it also provides business start-up loans of up to \$15,000 to eligible applicants.

Junior Achievement of Canada

www.jacan.org

1 Eva Road, Suite 218

Toronto, ON M9C 4Z5

Toll-free: 1-800-265-0699

Tel: 416-622-4602

Fax: 416-622-6861

E-mail: programs@jacan.org

Junior Achievement is an international non-profit organization dedicated to educating and inspiring young people, 19 years and under, about business and economics. Programs, events and conferences help young people discover leadership and entrepreneurial and workforce readiness skills so they can achieve their highest potential. Junior Achievement has chapters all across Canada.

Ministry of Training, Colleges and Universities

www.edu.gov.on.ca

Public Inquiries Unit

880 Bay Street, 2nd Floor

Toronto, ON M7A 1N3

Toll-free: 1-800-387-5514

Tel: 416-325-2929

Fax: 416-325-6348

The Ministry offers a number of entrepreneurial initiatives especially directed at youth, and the website includes a large number of links to sites with information, advice and inspirational profiles for young entrepreneurs. Go to the home page, type in "self-employment" or "entrepreneur" on the quick search bar and you're there.

Disabled entrepreneurs Lutherwood-CODA

www.lutherwoodcoda.com

(Enterprise and Business Group)

165 King Street East, 2nd Floor

Kitchener, ON N2G 2K8

Tel: 519-742-1782

Fax: 519-742-7895

E-mail: ebg@lutherwoodcoda.com

Lutherwood-CODA runs a Self Employment Program for Persons with Disabilities in partnership with KW Access-Ability, the Canadian Hearing Society and the Canadian National Institute for the Blind. It's designed to help people with disabilities launch and grow small businesses. Eligible applicants can enroll in a four-week pre-entrepreneurial training session, followed by eight weeks of in-class training. The program covers business plan development, market research, financial training, business organization, sales and marketing, followed by 44 weeks of ongoing support.

**Aboriginal Business Canada
Business Development
Bank of Canada (BDC)
Aboriginal Entrepreneur**

www.bdc.ca
155 Carlton Street, Suite 100
Winnipeg, MB R3C 3H8
Tel: 204- 983-7900
Fax: 204-983-0870

The BDC's Aboriginal Banking Unit offers advice and financing tailored to Aboriginal entrepreneurs. Information on financing options, business start-up and ongoing support is provided. The site also contains useful links to:

Aboriginal Business Canada
http://strategis.ic.gc.ca

**The Aboriginal Business
Service Network**
www.cbsc.org

Aboriginal Canada Portal
www.aboriginalcanada.gc.ca

Aboriginal Business Development
www.aboriginalaffairs.gov.on.ca

This site acts as an electronic gateway to partnerships, practices, programs and services designed to strengthen and build Aboriginal businesses in Ontario. It offers links to both government and non-government programs and services relevant to the Aboriginal entrepreneur.

**French entrepreneurs
Chambre économique de l'Ontario**

2445, Boulevard St-Laurent, Bureau B110
Ottawa, ON K1G 6C3
Tel: 613-740-9900
E-Mail: *info@ceo-on.com*

The Chambre économique de l'Ontario is an association of francophone business people, economic associations and government. The non-partisan, non-profit organization was founded in 1990 to provide a voice to French businesses throughout the province. It also acts as a lobby group for French business owners in Ontario.

**Not-for-profit entrepreneurs
Charity Village**

www.charityvillage.com
295 The West Mall, Suite 118
Toronto, ON M9C 4Z4
Tel: 416-977-7227
E-mail: *help@charityvillage.com*

Charity Village bills itself as Canada's "supersite for the non-profit sector" and includes more than 3,000 pages of news, information and resources, including guides on fundraising, management and administration, volunteers, communication and technology. There are also links to publications, government services and information, and key funding sources.

Trillium Foundation

www.trilliumfoundation.org
45 Charles Street East, 5th Floor
Toronto, ON M4Y 1S2
Toll-free: 1-800-263-2887
Tel: 416-963-4927
Fax: 416-963-8781
E-mail: *trillium@trilliumfoundation.org*

The Ontario Trillium Foundation is the province's leading charitable grant-making foundation, with an annual budget of \$100 million. Grants are awarded to fund capital, operating and/or specific project costs in support of arts and culture, environment, human and social services and sports and recreation. The Foundation makes grants that have province-wide impact, as well as grants in local communities across Ontario.