

SERVICES TO BUSINESS GUIDE

2013



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Services to Business

The *Services to Business* Guide is designed to assist library staff in providing support to new and small businesses in their community. Whether individuals are self-employed, start-up entrepreneurs, small office/home office (SOHO) business owners, a rural entrepreneur, an Aboriginal person, youth, woman, newcomer to Canada or a person with a disability who wants to start a business, they will all benefit from the help and resources available at their local library through the ease of access to online government services and in-house resources for business.

This Guide provides an overview of the basic steps required in starting a business and it highlights government and library resources available to assist entrepreneurs in Ontario. Information is organized in the guide into three sections that support start-up business owners:

- Section One highlights **Internet & Print Business Resources** that entrepreneurs can use to meet their informational needs and work through at their own pace. Resources in this section are organized along the essential steps to starting a business venture.
- Section Two lists key **Government and Community Business Centres** by city where new businesses can seek expert advice and additional resources either by walking-in or over the phone.
- Section Three provides information on **Government Call Centres** that can answer business-related questions at no cost and help entrepreneurs access the information and services they require.

Key government services to business are indicated, while additional business resources are also provided to facilitate an understanding of what is required when starting a new business. The information is geared toward opening a new business in Ontario, though many resources will also be helpful for existing small businesses in the province.

The local public library is a great place to visit when starting a business. Libraries already have many resources on how to start and run a business. Patrons may be directed to the Library's Reference and Non-Fiction Section and advised to begin by searching terms such as entrepreneur, small business, or management. Often Libraries group their business related materials together in one section.

Starting a business is no small feat. It takes a lot of time and effort to seriously research and plan a business. This Guide provides a starting point for start-up entrepreneurs to address the most immediate needs when thinking about, or forming a new business. The resources listed are in no way a comprehensive list, but rather a place to start from and expand depending on the needs of each entrepreneur.

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SECTION ONE: ON-LINE & PRINT RESOURCES & TOOLS

RECOMMENDED GOVERNMENT WEBSITES FOR SMALL BUSINESS

The following websites are a must visit. They provide useful and comprehensive web-based tools and information to guide the process of assessing, starting and growing a new business.

Services for Business: One-Source

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

- Business Registration or Renewal
- Business Permits and Licenses through BIZPal
- Taxes: Employer Health Tax, GST and HST, Corporate Income Tax
- Guides and How To's
- Grants and Financing
- Legal
- Workplace Safety Insurance Board, Payroll Deductions, Import/Export

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

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

Ontario Business Program Guide

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

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

Visit http://www.ontario.ca/en/business_program/index.htm

Canada Business Network: Services for Entrepreneurs

The **Canada Business Network** site is a helpful and comprehensive first point of contact for Ontario's small business community that provides access to accurate, timely and relevant information on federal and provincial business-related programs, services and regulations. On the website entrepreneurs can:

- Explore the "Starting a Business" tab for the basics on federal and provincial government programs, services and regulations
- Plan for a successful start to a small business
- Ask business questions by email through the Contact Us form
- Search guides on business topics <http://www.cbo-eco.ca/en/index.cfm/guides/>

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

Your Guide to Small Business in Ontario

This Guide available through the **Ministry of Economic Development and Innovation** is a great reference point on topics identifying the actions required before, during and after launching a business. Sections include:

- So, You're Thinking of Starting your Own Business
- Preparing to Start your Business
- Starting your Business
- Up and Running
- Expanding your Business

Visit: http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb_yrguide_main_en.jsp

RECOMMENDED GOVERNMENT PUBLICATIONS FOR SMALL BUSINESS

The following are popular access points to key government publications that provide market research statistics, regulatory fact sheets and government service information that relate to small business start-up and operations.



ServiceOntario Publications

ServiceOntario Publications house many resources for starting a business, including employer regulation fact sheets, small business guides, provincial statistics, business planning resources, and much more. Many publications can be searched and accessed online, ordered by phone or found at ServiceOntario locations.

Visit: <https://www.publications.serviceontario.ca> or Call: 1-800-668-9938



Service Canada Publications

Service Canada publishes corporate publications about their activities as well as publications related to federal government services. Many of these can be searched and downloaded online and are also available at Service Canada walk-in centres or by phone.

Visit: <http://www.servicecanada.gc.ca/eng/about/publications.shtml> or Call: 1-800-O-Canada



Industry Canada Publications

Industry Canada publishes several reports that will be of use for individuals starting a business to help them understand and comply with government regulations. Publications can be accessed online or ordered by phone.

Call 1-800-635-7943 or visit:
<http://www.ic.gc.ca/eic/site/iccat.nsf/eng/home>



Public and First Nations Libraries

More topic-specific resources follow in this section, organized by the essential steps to starting a business venture in Ontario. Online and Print resources for government services, programs, and transactions are highlighted, while additional supporting resources are also provided that aid in an understanding of the government requirements and services for starting a business. Please note that the suggested books are purely that; "suggested".

Public and First Nations Libraries have a wealth of business-related books, periodicals, trade indexes, journals and databases currently in its collection as well as available through inter-library loans.

Visit: <http://www.libdex.com/country/canada/ontario/>

THE CONCEPT STAGE

At this point, there is no business as yet. A future business owner may have an *idea* about starting a business, but may or may not have a clear vision of what that business will look like. In order to proceed, an idea must be well-researched, analyzed and refined to determine the potential viability of the proposed business.

STEP 1: EVALUATE YOUR IDEAS, ABILITIES AND EXPERIENCE

Before spending time, energy, and financial resources on starting a business, it is important to take the time to evaluate both your readiness as an entrepreneur and the viability of your business idea. Anyone thinking about going into business should consider not only what they are passionate about doing, but also what skills and capabilities they have as well as the experience they have to contribute to a successful initiative.

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

Online Government Resources

Business Development Bank of Canada

Entrepreneurial Self-Assessment

Are you the entrepreneurial type? Try an online quiz to find out. The Business Development Bank of Canada offers this tool to assess your readiness.

http://www.bdc.ca/EN/advice_centre/tools/entrepreneurial_self_assessment/Pages/entrepreneurial_self_assessment.aspx

Canada Business Network

Is Entrepreneurship for You?

Before you take the first step, take some time to find out if you are well suited to being an entrepreneur, to understand the benefits of entrepreneurship and to learn about your chances of success.

<http://www.canadabusiness.ca/eng/125/107/>

Developing Your Ideas

This site provides help deciding if a business idea has profit potential, especially if you have never been in business for yourself.

<http://www.canadabusiness.ca/eng/125/106/>

Suggested Supporting Online Resources

Becoming a Self-employed Consultant or Contractor

This article identifies the skills necessary to be a successful consultant or contractor as well as how to get started. http://www.quintcareers.com/becoming_a_free_agent.html. Try the

Consultant quiz: http://www.quintcareers.com/consulting_quiz.html

Entrepreneur.com: How to Research Your Business Idea

The Business Idea section links to a variety of articles on how to assess a business idea. A great source for brainstorming ideas is the "Hot Trends" section, which provides business trend information every year. Topics include 21 Industry Guides, Evaluating Your Idea, Finding Ideas, the 10 Hot Trends that will define opportunity and low-cost Startup ideas

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

My Own Business - Session 1: Evaluating the Potential of Business

This site offers an online course on how to start a business. Session One includes such topics as the Characteristics of a Successful Entrepreneur, a Step-by-Step Approach to Start-up and a top ten Do's and Don'ts.

<http://www.myownbusiness.org/s1/index.html>

NOLO: Start Your Own Business: 50 Things You'll Need to Do

For help with the beginning stages of operating a business, the following checklist is a great place to start (U.S. site).

<http://www.nolo.com/legal-encyclopedia/start-own-business-50-things-30077-2.html>

About.com:

Small Business Start Up: Guide to Small Business Canada

This site contains links to easy-to-understand explanations on business start-up topics: Assessing Readiness to Start a Business; "Starting a Business" Advice; Business Ideas; Buying a Business; How to Start a Business in Canada; Starting a Home-Based Business; as well as Starting an Online Business or an Import/Export Business.

<http://sbinfocanada.about.com/od/startup/u/startup.htm>

Small Business Ideas

Thinking of starting a business? Here are small ideas for your business startup, including home business ideas, the best business opportunities of 2013 and 7 sources for ideas.

http://sbinfocanada.about.com/od/businessideas/Small_Business_Ideas.htm

Start your own business after a lay-off

Being unemployed in a tight job market offers limited opportunities even for talented individuals. One growing alternative is to start a business.

<http://sbinformation.about.com/cs/buyingorselling/a/laidoff.htm>

Is a Home-based Business right for you?

Before you start a Home-based Business consider what is required and what it offers. This site provides guidelines for deciding whether to run your business out of your home or not.

<http://sbinfocanada.about.com/cs/homebusiness/a/starthomebiz.htm>

THE RESEARCH AND PLANNING STAGE

In this stage, the business is still not operating. Research and planning are necessary and may last anywhere from a few weeks to several months as a future business owner takes the time to conduct market research and develop a sound business plan.

Market research will involve researching possible names for the business, determining the legal structure, gathering information about the industry, the competition and the target market (customer); investigating any costs associated with equipment, leasehold improvements, office furnishings and inventory and locating a possible facility if required as well as evaluating financial resources.

Developing a Business Plan is the next step, especially if it is necessary to secure funding and/or lease a facility.

STEP 2: MARKET RESEARCH & PLANNING

Market research is invaluable in determining your idea's potential. You can gather information from industry associations, Web searches, periodicals and federal and provincial agencies. A new business will want to do some preliminary reading about starting a small business, including the important start-up phase. Find the top business books in the local library and read at least three of them. Time spent at the library looking at books, periodicals and articles or on databases available through KnowledgeOntario online can set you on your way to really understanding your market.

Market research is necessary to demonstrate that a market exists for a potential business venture. Primary research such as surveys, interviews and focus groups can help build a customer profile of consumer preferences and buying habits. Secondary research such as industry profiles and demographic statistics will help to assess the competition.

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

Canada Business Network

Market Research and Statistics – Discover what market research is and how to create an effective market research campaign. <http://www.canadabusiness.ca/eng/88/>

Secondary Market Research Service - Canada Business Ontario

Take advantage of a **free research service** that could help you start or expand a small business. Call 1-888-745-8888 or <http://www.canadabusiness.ca/eng/program/2478//>

Guide to Market Research and Analysis

This site provides information on how to conduct a market research project, specifying several options that are available to businesses regardless of their market research budget. <http://www.canadabusiness.ca/eng/guide/2428/>

The Canadian Trade Commissioner Service: Market Reports

The Canadian Trade Commissioner Service's market reports provide a detailed analysis of industry sectors that enable businesses to take advantage of the right opportunities abroad. <http://www.infoexport.gc.ca/eng/market-report-access.jsp>

Industry Canada

Select from numerous "Industrial Sectors" for in-depth, industry-specific analysis, statistics, contacts, news, financing and regulatory information for Canadian business as well as the "Research Small Business" tab.

http://www.ic.gc.ca/eic/site/ic1.nsf/eng/h_00066.html

Invest in Canada

Industry Sectors

See the "Publications" tab highlighting a number reports and resources as well as the "Canada's Industries" tab.

<http://investincanada.gc.ca>

Ministry of Economic Development and Innovation: Industry Profiles; Ontario Sectors

Find information on sectors ranging from automotive, plastics, aerospace, and life sciences to information and telecommunications technology.

http://www.sse.gov.on.ca/medt/investinontario/en/Pages/_ontario_sectors.aspx

Industry Canada

Small Business Research and Statistics

The website includes an extensive collection of Industry Canada research on small business and entrepreneurship, together with links to other sites and comprehensive statistics on Canadian small businesses. <http://www.ic.gc.ca/eic/site/061.nsf/eng/Home>

Statistics Canada

Find statistics by subject: in particular see Business Performance and Ownership that includes Summary Tables, Community Profiles, Census Maps and geography, CANSIM, Imports and Exports and Publications

<http://www.statcan.gc.ca/subject-sujet/theme-theme.action?pid=2239&lang=eng&more=0>

Market Research Handbook

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

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

<http://www.statcan.gc.ca/pub/63-224-x/63-224-x2007000-eng.pdf> PDF

Suggested Supporting Online Resources

Entrepreneur.Com: How to Research your Business Idea

Your idea may indeed be brilliant - or it may need some work. Here's how to create a market research plan to find out whether you're ready for start-up.

<http://www.entrepreneur.com/startingabusiness/businessideas/evaluatingyouridea/article70518.html>

GDSourcing: Canadian Statistics Online

A repository of industry sector references and subject indexes of Canadian data for small business market research for free or at a low cost. <http://www.gdsourcing.com/>

MaRS: Entrepreneur's Toolkit

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

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

SBDC (Small Business Development Centre): National Information Clearinghouse

In the "Start Your Business" box find information on industry sectors as well as a wide range of start-up issues under the "Help, Industry Sectors and Market Research Reports."
<http://sbdcnet.org/>

SEDI (Social and Enterprise Development Innovations): Start a Business

Find practical information about starting and running your own business in the *Business Tips* section. Web Links guide you to organizations that provide services in business development, micro-enterprise training, finances, marketing/selling, business operation and planning. If you are interested in information technology, check out the online Exploring Self-Employment workbook. <http://www.sedi.org/html/individuals/startbusiness.asp>

Additional Market Research Sources

Company Information

Nielsen: <http://www.acnielsen.ca>

Canadian Trade Index: information on over 30,000 Canadian companies, featuring nearly 100,000 product listings under more than 20,000 headings. <http://www.ctidirectory.com/>

Family Business; (U.S.Lists): <http://www.familybusinessmagazine.com/index.php?/articles>

Forbes-: <http://www.forbes.com/entrepreneurs/>

Fraser's Online Canadian Industrial/Manufacturing Directory:
<http://www.frasers.com/public/home.jsf>

Retail Industry Research (Ryerson University, CSCA Centre for the Study of Commercial Activity):
Research Publications tab <http://www.cscs.ryerson.ca/Publications.html>

Stock Quotes (Yahoo Finance): <http://finance.yahoo.com/>

Thomas Net: Find your supplier; more than 67,000 categories to choose from.
<http://www.thomasnet.com/>

Toronto Stock Exchange: <http://www.tsx.com/en/sitemap.html>

Times 100 UK: Marketing Theory, Business Case Studies:
http://www.thetimes100.co.uk/additional/sitemap_studies.php

Annual Reports

SEDAR: System for Electronic Document Analysis & Retrieval for Canadian Companies:
<http://www.sedar.com/>

U.S. Securities and Exchange Commission; SEC EDGAR Filings Securities Exchange Commission
<http://www.sec.gov/>

Yahoo Finance Directories: <http://biz.yahoo.com/r/>

Consumer Information and Demographics

Print Measurement Bureau: Syndicated study for single-source data on print readership, non-print media exposure, product usage and lifestyles. <http://www.pmb.ca/public/e/index.shtml>

United States Census Bureau: <http://www.census.gov/>

United States Bureau of Labor Statistics: <http://www.bls.gov/>

Economic Conditions

Bank of Canada. Financial Statistics: <http://www.bankofcanada.ca/en/rates/index.html>

Bank of Montreal. Economic Research: <http://www.bmonesbittburns.com/economics/> View the Econoguide

Canadian Imperial Bank of Commerce Economics Online:
<http://research.cibcwm.com/res/Eco/EcoResearch.html>

RBC Financial Group (Economics Research): <http://www.rbc.com/economics/>

ScotiaBank. Expert Research and Analysis: <http://www.scotiabank.com/ca/en/0,,3112,00.html>
<http://www.scotiabank.com/ca/en/0,,368,00.html>

Patents, Trademarks, Copyrights

The Canadian Intellectual Property Office (CIPO) is responsible for the administration and processing of the greater part of intellectual property in Canada. Its areas of activity include: Patents, Trade-marks, Copyrights, Industrial designs and Integrated circuit topographies
<http://www.cipo.ic.gc.ca/eic/site/cipointernet-internetopic.nsf/eng/home>

STEP 3: GET BUSINESS ASSISTANCE AND TRAINING

Business advisors, coaches and workshops are available to help create the crucial business plan required before embarking on any start-up venture. The business plan refines a business idea and ultimately should demonstrate that the proposed business has a place in the market and will be profitable. This step is a prerequisite for seeking financial assistance or investors and should include plans for marketing, human resources, operations and finances.

Access to Business Advisors is also available through Federal, Provincial, Municipal and Community Business Centres. New businesses should refer to Section Two of this Guide to find local Business Advisors, Coaches and workshops closest to them.

Business assistance and training can take many forms and should be tailored based on individual needs. The following resources contain several self-directed learning opportunities as well as information on more formal education programs for business operations. Templates for business plans, online info-guides, and an interactive planner are also found here.

Online Government Resources

Industry Canada

Find Business Advisors

Directories of Canadian companies and associations, Business and Economic Development Offices, accredited Professionals and Business Consultants that support small business and provide advice on any subject related to business management.

http://www.ic.gc.ca/eic/site/ccc_bt-rec_ec.nsf/eng/h_00007.html

Ministry of Economic Development and Innovation

Business Advisory Services focused on helping entrepreneurs grow their businesses in Ontario and abroad.

http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb_bizadvise_en.jsp

ServiceOntario

Business Management

There is "Advice and Consultation" on a variety of topics related to starting a business.

<http://www.ontario.ca/business-and-economy/small-business-advice-support-services-regulations>

Business Guides

Aboriginal Business Canada and You: Guide

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

<http://www.ainc-inac.gc.ca/ecd/ab/abc/abcnu-eng.asp>

Canada Business Network

Business Guides

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

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

Business Plans - Templates and Samples

This site offers sample business plans and business plan templates to help entrepreneurs develop a professional business plan. <http://www.canadabusiness.ca/eng/86/4878/>

Financing for Starting a Business Info-Guide

This guide outlines federal and provincial government programs available for starting a business in Ontario.

<http://www.cbo-eco.ca/en/index.cfm/guides/financing-for-starting-a-business-info-guide/>

Blakes

These guides provide an introductory summary of the legal frameworks governing business in Canada. <http://www.blakes.com/English/Resources/Pages/Reference-Industry-Guides.aspx>

Davies

Doing Business in Canada - Your Complete Guide

<http://www.dwpv.com/en/Resources/Publications/2012/Doing-Business-in-Canada-Your-Complete-Guide>

Ministry of Economic Development and Innovation

Resource Guide for Business Immigrants to Ontario (PDF format)

A guide to assist business immigrants wanting to start a business in Ontario

http://www.sse.gov.on.ca/medt/investinontario/SiteCollectionDocuments/Resource_Guide.pdf

Courses/Programs

Employment Ontario

Back to School; full or part-time

Search for business courses such as Small Business Bookkeeping, Financial Management, Operations and Legal Issues, Business and Computer Skills at Ontario Universities and Colleges. <http://www.tcu.gov.on.ca/eng/employmentontario/backtoschool/index.html>

ServiceOntario

Business Courses at Private Career Colleges

Search for business courses and programs available at private career colleges operating in Ontario. http://www.ontario.ca/en/services_for_residents/053263

MaRS

Entrepreneurship 101 Business Courses provide startup businesses with training online to start and grow. 20 online lectures walk you through the process of starting a business. Sessions include: Building a Business Model, Raising Money, Marketing, Sales right through to the Pitch.

<http://www.marsdd.com/entrepreneur-toolkit/entrepreneurship101/>

Suggested Supporting Online Resources

My Own Business Inc Course:

A free self-directed online *How to Start Your Own Business* course presented in 15 sessions.

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

STEP 4: CHOOSE A BUSINESS LOCATION

Selecting the right location involves considerations such as legal and regulatory requirements, leasing and zoning requirements for different industries, proximity to customers and financial incentives and tax credits offered by the local government. All these may influence your decision.

When starting a business, a sound understanding of some basic legal and regulatory issues may be required. This section contains information to assist in that decision-making process.

Online Government Resources

ServiceOntario: One-Source for Business

The Permits and Licences Wizard is an online, one-stop service that allows searches for permits and licenses including zoning/location issues required by a business type for all levels of government – federal, provincial, and municipal. *Note: not all municipalities currently participate in this service.

[https://www.appmybizaccount.gov.on.ca/wps/portal/mba_pub!/ut/p/c4/JYwxDsIwDEXP0qvYK2LjBAwMpWw_wUotXMdK A5U4Pa3QW97w9PjBO46PFnStDuM7T4Eipv461zVR1NZhFO9kmsmr0z9PJrQKWp5p0y_ak8fjZfDCK_jhyH2f2a1LXF04luW0XYbhB6CMoWQ!/?](https://www.appmybizaccount.gov.on.ca/wps/portal/mba_pub!/ut/p/c4/JYwxDsIwDEXP0qvYK2LjBAwMpWw_wUotXMdK A5U4Pa3QW97w9PjBO46PFnStDuM7T4Eipv461zVR1NZhFO9kmsmr0z9PJrQKWp5p0y_ak8fjZfDCK_jhyH2f2a1LXF04luW0XYbhB6CMoWQ!/)

Canada Business Network

Choosing and Setting Up a Location

This site covers things to consider when deciding where to locate your business and how to arrange your office, store or facility. <http://www.canadabusiness.ca/eng/125/143/>

Little Things Mean a Lot

This discusses site selection criteria, such as retail compatibility and zoning that the small store owner-manager must consider after making basic economic, demographic, and traffic analyses. It offers questions the retailer must ask before making the choice of store location.

<http://www.canadabusiness.ab.ca/index.php/legal/23-store-location-qlittle-thingsq-mean-a-lot>

Invest In Ontario

Whatever your business is you'll find a site or community in Ontario that can help your business thrive. <http://www.sse.gov.on.ca/medt/investinontario/en/Pages/communities.aspx>

Suggested Supporting Online Resources

Choosing a Location for Your Business: There's more to consider than just cost

Browse the articles on "*There's More to Consider than Just Cost, Deciding Where to Set Up Shop, Retail Store Site Selection and Business Relocation May Lower Your Operating Expenses*" when choosing a business location as well as information on regulatory considerations. This is an American source.

<http://entrepreneurs.about.com/od/gettingstarted/a/chooselocation.htm>

Nolo: Determining the space your Business needs

Find suggestions for choosing a successful location as well as articles on *Leasing and Renting Space* and *Determine the Space Your Business Needs*. This is an American source.

<http://www.nolo.com/legal-encyclopedia/determine-space-business-needs-30178.html>

How to Choose the Best Location for Your New Business

An article detailing the questions and answers to consider when locating a new business.

<http://www.helium.com/items/460599-how-to-choose-the-best-location-for-your-new-business>

CanadaOne

Things to consider before you sign a business lease

http://www.canadaone.com/ezine/june00/business_leases.html

Bulletproof Your Lease Agreement

http://www.canadaone.com/ezine/sept01/lease_agreements.html

STEP 5: FINANCE YOUR BUSINESS

Financing for a new business may come from a variety of sources: banks and financial institutions, personal lines of credit, partners and investors, micro-credit lenders and venture capitalists. Federal, Provincial and some local governments also offer financing programs to help small businesses start and grow their operations.

Programs in Ontario include: The Canada Small Business Financing Program, the Business Development Bank of Canada, Innovation Financing Solution, The Ontario Community Futures Development Corporations, the Summer Company Program for Youth, and the Canadian Youth Business Foundation Loan Program. Some entrepreneurs may also be eligible for Ontario Self-Employment Benefit while starting a business. More information on these and other government financing services and information can be found in the following section.

There are many financial options available and may be researched to suit individual needs. Funding programs for specific types of entrepreneurs, such as youth, women, Newcomers to Canada and Aboriginal entrepreneurs are also listed in this guide under the "Types of Entrepreneurs" section.

Online Government Resources

Aboriginal Affairs and Northern Development Canada

Aboriginal Financial Institutions

These "Aboriginal Capital Corporations" provide developmental loans to small and medium size organizations which are not yet ready to secure business loans from banks.

<http://www.aadnc-aandc.gc.ca/eng/1298982444826/1298982771769>

Business Development Bank of Canada

Financing

BDC offers a range of financing and venture capital options. Select ...*Solutions*, then click on "*Financing*" and "*Subordinate Financing*" <http://www.bdc.ca>

Growth Capital for Aboriginal Business

Growth Capital for Aboriginal Business increases access to capital for Aboriginal entrepreneurs wanting to expand an existing business or start a new one, on or off a reserve in Canada.

http://www.bdc.ca/EN/i_am/aboriginal_entrepreneur/Pages/growth_capital_financing.aspx

Canada Business Network

Government Grants and Financing

Government departments and agencies provide financing such as grants and contributions, subsidies and loan guarantees. Find out what government financing might be available for your business. Browse by type of financing. <http://www.canadabusiness.ca/eng/82/149/>

Financing for Starting a Business

http://www.bdc.ca/EN/solutions/financing/Pages/fs_start_business_general.aspx

Financing a Business Guide

The guide outlines federal and provincial programs available for starting a business in Ontario. <http://www.cbo-eco.ca/en/index.cfm/guides/financing-for-starting-a-business-info-guide/>

Sources of Private Sector Financing

This site explores the financial services and assistance available and helps locate members of private sector associations whose members provide debt and equity financing to businesses. <http://www.canadabusiness.ca/eng/guide/209/>

Community Futures Development Corporations in Ontario

Provides business services and access to financial capital through a local investment fund to help finance new or existing small businesses with start-up, expansion or stabilization plans that help maintain or create jobs in rural and Northern Ontario. Select "*What We Do*" then *Access to Capital*. <http://www.ontcfdc.com/>

Industry Canada

Canada Small Business Financing (CSBF) Program is designed to increase the availability of loans for establishing, expanding, modernizing and improving small businesses. A small business does not apply directly to the program, but rather applies for a loan of up to \$250,000 at a financial institution (bank, credit union or caisse populaire). <http://www.ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/home>

SME Benchmarking Tool offers industry-specific income statement and balance sheet data for small-medium sized businesses. The tool allows you to: Estimate the operating costs for your new business; view financial performance averages in your industry; and enter your own financial data to see how your business measures up to comparably sized firms. <http://www.ic.gc.ca/eic/site/pp-pp.nsf/eng/home>

Northern Ontario Heritage Fund Corporation

Northern Ontario Entrepreneur Program

An initiative for Northern Ontario start-up ventures that creates job opportunities. <http://nohfc.ca/en/programs/northern-ontario-entrepreneur>

Enterprise North Job Creation Program

The Northern Ontario Heritage Fund Corporation NOHFC provides financial assistance to new and existing enterprises to help bring new jobs and economic prosperity to the North <http://nohfc.ca/en/programs/enterprises-north-job-creation>

Ministry of Training, Colleges and Universities
Ontario Self-Employment Benefit

This program provides unemployed people who are or have recently been eligible for Employment Insurance with income and entrepreneurial support while they develop and start their business. <http://www.tcu.gov.on.ca/eng/employees/selfEmployment.html>

SME Financing Data Initiative

Industry Canada, Statistics Canada and Finance Canada are working together in an ongoing effort to gather data on SME financing. Through this Initiative, other research and analysis, a comprehensive picture of SME financing, covering the entire spectrum of financing products and services, is provided. http://www.sme-fdi.gc.ca/eic/site/sme_fdi-prf_pme.nsf/eng/Home

Suggested Supporting Online Resources

Canadian Bankers Association
Small Business Financing

This site contains information on small business financing that includes government programs as well as the Business Credit Availability Program.

<http://www.cba.ca/en/component/content/category/45-small-business-services>

CanadaOne
Small Business Money Guide

This guide provides information on Government funding, Canadian Taxes, Raising, Managing and Collecting Your Money and Buying & Selling a Business.

<http://www.canadaone.com/tools/money/index.html>

STEP 6: DETERMINE THE LEGAL REQUIREMENTS AND STRUCTURE OF YOUR BUSINESS

A new business owner must decide on a form of business ownership whether it be a sole proprietorship, a partnership, a corporation, a non-profit or a cooperative. There are advantages and disadvantages to each form of organization, and new businesses must evaluate which structure best suits their needs. The form of business will determine the amount of government regulations for reporting, liability, and taxation.

The resources below define the different business arrangements legally recognized and can assist entrepreneurs in determining the legal structure and requirements of their business.

Online Government Resources

Canada Business Network

Choosing a Business Structure

This site provides access to the different forms of a Business organization containing descriptions, advantages and disadvantages of each of the 4 types of businesses.

<http://www.canadabusiness.ca/eng/125/141/>

Copyright and Intellectual Property

Learn about intellectual property, including patents, trade-marks, copyright, industrial design and integrated circuit topographies, and how they can protect your business.

<http://www.canadabusiness.ca/eng/page/2861/>

Do you need a Patent?

Learn about the benefits of protecting your idea with a patent.

<http://www.canadabusiness.ca/eng/blog/entry/3534/>

Industry Canada

Registering Patents, Trademarks, Copyrights

The Canadian Intellectual Property Office (CIPO) is responsible for the administration and processing of the greater part of intellectual property in Canada. Its areas of activity include: Patents, Trade-marks, Copyrights, Industrial designs and Integrated circuit topographies

<http://www.cipo.ic.gc.ca/eic/site/cipointernet-internetopic.nsf/eng/home>

Corporations Canada

The Guide to Federal Incorporation provides the knowledge and tools that business owners and operators need to incorporate and operate a corporation under the federal corporate law.

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

Office of the Privacy Commissioner of Canada

The Guide for Businesses and Organizations: Your Privacy Responsibilities
Canada's Personal Information Protection and Electronic Documents Act

http://www.priv.gc.ca/information/guide_e.asp

Suggested Supporting Online Resources

Blakes

These guides, bulletins and trends provide an introductory summary of the legal frameworks governing businesses in Canada.

<http://www.blakes.com/English/Resources/Pages/Reference-Industry-Guides.aspx>

Davies: Doing Business in Canada - Your Complete Guide

<http://www.dwpv.com/en/Resources/Publications/2012/Doing-Business-in-Canada-Your-Complete-Guide>

SEDI (Social and Enterprise Development Innovations)

Litigation Proofing Your Business

5 steps to protect your Business from costly Lawsuits

<http://www.sedi.org/DataRegV2-unified/Businesstips/Litigation%20ProofingTM.PDF>

Risky business: Is your business adequately insured?

Ensure your business is covered against market-oriented, personal and property risks.

<http://www.sedi.org/DataRegV2-unified/Businesstips/RISKY%20BUSINESS.pdf>

STEP 7: REGISTER A BUSINESS NAME (“DOING BUSINESS AS”)

The legal name of a business is the registered name and it is required on all government forms and applications.

A business name registration refers to a registration under the Business Names Act. It expires after 5 years and must be renewed. A business name registration should not be confused with incorporation or a business license. The tools in this section link to websites on registering a business name quickly and easily online.

Online Government Resources

Canada Business Network

Naming Your Business

The right name can be an effective advertising tool that can help your customers understand what your business does and the market you are targeting. The wrong name can confuse or drive away customers.

<http://www.canadabusiness.ca/eng/page/2729/>

Registering Your Business

You may need to register with several different levels of government for many different reasons. This document provides an overview of the key registration requirements that may apply to your business.

<http://www.canadabusiness.ca/eng/page/2730/>

Industry Canada

Choosing a name

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

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

Name Granting Compendium

This site sets out the name granting policy of Corporations Canada, who is responsible for ensuring that names proposed for Canadian corporations meet the requirements of the Acts and their regulations. http://www.ic.gc.ca/eic/site/cd-dgc.nsf/eng/h_cs01407.html

ServiceOntario: Online Business Name Search, Registration & Renewal

Entrepreneurs can search for business names that have been registered, register or renew a business name, get a Master Business Licence and apply for additional accounts in a single online session with different government bodies such as the Ministry of Revenue for Retail Sales Tax (RST) and Employer Health Tax (EHT) and the Workplace Safety and Insurance Board (WSIB)

https://www.appmybizaccount.gov.on.ca/wps/portal/mba_pub!/ut/p/c4/PY5BD4IwDIV_CweuG2dvQjyYqBCCEbyYjjSzcXTLNvTvOzCYpofX9-W9yrtMw_AmDZEsg5G9HBxoNMSvnQ1KOOsjGOFmZWqUbFn8cGVQROtoLclwwBrOSCvm3RzLU_H6IHVI-7Qd3LIi0kBsYUnnlhGYOd_Yh5sWaEvAgRUPGaAyUv6RY1hYieWEP5v3YLvVm1b5HxM6Skjag5PY7STVNz3mfZFy8JQnA/

Suggested Supporting Online Resources

About.com: Small Business Canada

Choosing a Business Name

Choosing a business name is one of the most important things you'll do during the process of starting a business. Whether you're looking for a catchy business name or wondering what rules your business name needs to follow, these articles about business names will help.

http://sbinfoCanada.about.com/od/businessname/Choosing_a_Business_Name.htm

Named at Last

A quick checklist to help you make sure you're on the right track with a company name or product name that you're tempted to use.

<http://www.namedatlast.com/whatsin.htm>

Articles on Better Business Names and Tag Lines

<http://www.namedatlast.com/namingarticles.htm>

NOLO Remove

Your Business Name

Learn how to choose a winning name for your business and what you need to do to register that name. Find out about domain names and trademark issues (U.S. site).

<http://www.nolo.com/legal-encyclopedia/business-name>

Choosing a Business Name FAQ

Choose and register a successful business name (U.S. site).

<http://www.nolo.com/legal-encyclopedia/choosing-business-name-faq-29077.html>

STEP 8: REGISTER FOR PROVINCIAL AND FEDERAL TAXES

If you own and operate a business in Canada, you need to know about the goods and services tax (GST) and the harmonized sales tax (HST).

New businesses may have to collect the goods and services tax (GST) and the retail sales tax (RST) (also known as the PST) on the goods or services they offer. Most businesses are required to register for GST, though some exceptions apply to certain small businesses whose total taxable revenues before expenses are less than \$30,000 per year.

Any business that sells a product or provides a service that installs or maintains a product must charge RST/PST, but again there are exceptions. To determine if a business must charge RST/PST, contact the Ontario Ministry of Revenue at 1 866 668-8297.

Please note that a single sales tax has been proposed. Starting July 1, 2010, Ontario's Retail Sales Tax (RST) will be converted to a value-added tax structure and combined with the federal Goods and Services Tax (GST) to create a federally administered single sales tax. The single sales tax will have a combined tax rate of 13 per cent. The provincial portion would be eight per cent — the same as the general RST rate — and the federal portion would be five per cent.

The following resources link to online registration systems for taxes as well as information to assist new business owners in understanding taxation in Ontario. Entrepreneurs can register with the province through ServiceOntario to obtain a tax identification number, workers' compensation, unemployment and disability insurance. ONT-TAXS is an online service to file, pay, update and view Ontario business taxes.

Online Government Resources

Canada Revenue Agency:

Business Registration Online

A one-stop, self serve application that allows new business owners to register for a Business Number as well as Corporation Income Tax, Goods and Services/Harmonized Sales Tax, Payroll Deductions and Import-Export Accounts.

<http://www.cra-arc.gc.ca/tx/bsnss/tpcs/bn-ne/bro-ide/menu-eng.html>

Aboriginal business income is generally exempt from tax if the income-earning activities of the business take place on a reserve. <http://www.cra-arc.gc.ca/brgnls/menu-eng.html>

Tax Information for Business

Learn about the different forms of taxation and find out how to keep records, submit reports and payments for GST/HST, excise taxes, income taxes, payroll deductions, and more.

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

Guide for Canadian Small Businesses

This guide uses plain language to explain the most common situations encountered by small business.

<http://www.cra-arc.gc.ca/E/pub/tg/rc4070/>

Tax Events and Seminars in Ontario

This site provides links to upcoming events and more.

<http://canadabusiness.ca/eng/page/2759/>

Ontario Ministry of Revenue ONT-TAXS Online

A free online tax services for business to access their retail sales tax and employer health tax accounts. Owners can file tax returns, make tax payments, view up to four years of account history, update their business account information and request a refund for an overpayment of tax, all online. <http://www.rev.gov.on.ca/en/services/onttaxs/index.html>

Print Government Resources

Canada Revenue Agency: "Guide for Canadian Small Business." 2011. Available to download: <http://www.cra-arc.gc.ca/E/pub/tg/rc4070/>

STEP 9: OBTAIN BUSINESS LICENSES AND PERMITS

A new or expanding business often requires one or more federal, provincial and local license or permit to operate in Ontario.

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

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

Online Government Resources

Association of Municipalities of Ontario

The 444 Municipal websites have information on regulatory requirements for businesses within their jurisdictions.

<http://www.amo.on.ca/YLG>

Canada Business Network

Regulations for Specific Business Activities

Learn what regulations apply to key business activities, such as importing, exporting, marketing, managing employees, transporting goods, and more.

<http://www.canadabusiness.ca/eng/126/156/>

ServiceOntario

ONe-Source for Business

The Permits and Licences Wizard is an online, one-stop service for entrepreneurs that allows searches for permits and licenses required by business type for all levels of government – federal, provincial, and municipal. *Note: not all municipalities currently participate in this service.

https://www.appmybizaccount.gov.on.ca/wps/portal/mba_pub!/ut/p/c4/JYwxDsIwDEXP0qvYK2LjBAwMpWw_wUotXMdKA5U4Pa3QW97w9PjBO46PFnStDuM7T4Eipv461zVR1NZhFO9kmsmr0z9PJrQKWp5p0y_ak8fjZfDCK_jhyH2f2a1LXF04luW0XYbhB6CMoWQ!/

STEP 10: EMPLOYER RESPONSIBILITIES

As a new employer you will have certain statutory obligations. This means that you are required by law to do certain things and behave towards your employees in certain ways. There are regulatory requirements that apply when hiring and firing employees.

Employers should be familiar with the Workplace Safety and Insurance Act, the Occupational Health and Safety Act, and the Ontario Employment Standards Act. Other considerations are Accessibility Standards, making deductions on behalf of employees for the Canada Pension Plan, Employment Insurance and Taxes and filing T4 slips.

Resources in this section cover topics related to the regulatory responsibilities of employers, as well as some general information on employee management.

Online Government Resources

Canada Business Network:

Hiring Employees

Resources to help find the right person, manage the payroll, keep staff motivated and more.

<http://www.canadabusiness.ca/eng/85/179/>

Canadian Federation of Independent Business (CFIB)

Information to help a business comply with the Accessibility for Ontarians with Disabilities Act <http://www.cfib-fcei.ca/english/article/2432-customer-accessibility-compliance-for-business-aoda.html>

Ministry of Education: Employment Ontario

Hiring Employees

Find and hire qualified people through the Employment Service. Hire employees, students and apprentices for your business. <http://www.tcu.gov.on.ca/eng/employmentontario/employers/index.html>

Ontario Human Rights Commission: Employment Rights and Responsibilities; Human Rights Code in Ontario

This site explains the rights of employees. <http://www.ohrc.on.ca/en/issues/employment>

Service Canada:

Responsibilities Related to Employee Social Insurance Numbers

Information on how to confirm a Social Insurance Number of an employee.

<http://www.servicecanada.gc.ca/eng/sin/employers/responsibilities.shtml>

Print Government Resources

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

Available to download: <http://dsp-psd.pwgsc.gc.ca/Collection/Iu188-21-2001E.pdf>

ServiceOntario: "Compliance Manual for Small Businesses and Organizations: Accessibility Standards for Customer Service." 2009. http://tapa.ca/files/Com_Guide_SmallBiz_.pdf

Ministry of Labour: "Workplace Safety and Insurance Act 1997 and Regulations" 2012.

http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_97w16_e.htm

"Occupational Health and Safety Act." 2012 http://www.labour.gov.on.ca/english/hs/pdf/ohsa_guide.pdf

THE BUSINESS LAUNCH STAGE

By now, all of the necessary preparation has been completed for the new business. The name of the business has been registered; the company has been incorporated (optional); the Business Plan has been written; funding has been secured (if necessary); facilities have been secured and leasehold improvements made (if required); equipment has been purchased or leased; suppliers have been identified; opening inventory is on site; and employees have been hired and trained; marketing plans have been developed and are ready to be implemented..

The business owner is ready to open their door. This is now a business.

This next stage is all about strengthening business operations through effective marketing strategies, making use of the Internet and technology and networking to grow and strengthen the business.

STEP 11: MARKET AND SELL

A directed marketing strategy contributes to the successful launch of a new business by effectively targeting potential customers/clients. While this can have a creative component, it is important to remember that any marketing activities or promotion must comply with standards set by Industry Canada.

Consult this section for tips on creating a marketing approach for a new business and on how to developing marketing plans.

Depending upon your market niche and your marketing objectives, a website can be a major part of your marketing initiatives.

Online Government Resources

Atlantic Canada Opportunities Agency

Planning for Success – Your Guide to Preparing a Marketing Plan

An easy-to-understand template covering all the necessary components of a marketing plan. http://www.acoa-apeca.gc.ca/English/publications/FactSheetsAndBrochures/Pages/How_to_prepare_a_marketing_Plan.aspx

Business Development Bank of Canada

Low Cost Marketing Know How

Advertising does not have to cost a fortune! Consider these inexpensive, and sometimes free, ways to promote your product, service or business.

http://www.bdc.ca/en/advice_centre/articles/Pages/low_cost_marketing_strategies.aspx

Canada Business Network

Marketing and Sales

Help with marketing basics, online sales, promoting and advertising a business, sales and customer relationship management, selling to government and marketing regulations and standards. <http://www.canadabusiness.ca/eng/89/>

Is Your Elevator Pitch Ready?

Sometimes you only have a few seconds, for example, the length of an elevator ride- to make a good impression. Can you summarize your business and its value to a potential customer confidently and quickly? If not, you need to work on your elevator pitch. Find the steps to get the attention of prospective business connections. <http://www.canadabusiness.ca/eng/blog/entry/3737/sgc-35/>

Harness the marketing power of social influencers

Social influence marketing focuses on appealing to the individuals who influence the buying habits of others. Getting social influencers to recommend your products or services can help you build credibility and increase sales.

<http://www.canadabusiness.ca/eng/blog/entry/3754/sgc-35/>

3 Tips for a Successful Business Blog

If you're looking for an inexpensive and effective way to promote your business, you may want to consider the benefits of blogging.

<http://www.canadabusiness.ca/eng/blog/entry/3993/sgc-35/>

Ministry of Economic Development and Innovation Company Website

Increase traffic to your website through search engine optimization techniques

<http://www.ontario.ca/business-and-economy/increasing-traffic-your-website-through-search-engine-optimization-techniques>

Create a dynamic web presence

<http://www.ontario.ca/business-and-economy/creating-dynamic-web-presence>

Suggested Supporting Online Resources

CanadaOne

Ways to Collect your money and get paid <http://www.canadaone.com/ezine/oct03/paid.html>

Small businesses: know how to collect money online

http://www.canadaone.com/ezine/april01/ecommerce_revenue.html

Debt collection: http://www.canadaone.com/magazine/debt_collection.html

Entrepreneur.com

Online Marketing

<http://www.entrepreneur.com/marketing/onlinemarketing/index.html>

7 Steps to the Perfect Marketing Plan

This site helps you think about who you are, who needs what you do and how to get their attention.

<http://www.entrepreneur.com/magazine/entrepreneur/2009/march/200176.html>

Sales How-to Guides

Dynamic Sales letters, successful Sales Calls and much more

<http://www.entrepreneur.com/sales/howto-guides/index.html>

Advertising

<http://www.entrepreneur.com/advertising/index.html>

Inc.

Branding

Branding topics include Building a Brand, Managing Multiple Brands, Naming a Business and the History of Great Brands <http://www.inc.com/branding>

Sales and Marketing

This site covers Networking, Sales Hiring, Management and Training, Lead Generation, Forecasting, Cold Calling, Negotiating, Contracts, Commissions and Quotas, Direct Marketing, Event Marketing, Public Relations, Guerrilla Marketing, Relationship Marketing, Telemarketing and Viral Marketing <http://www.inc.com/sales-and-marketing/>

MaRS

Tool Kit for Entrepreneurs

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

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

SOHO: Small Office/Home Office

Web, Email Marketing & Social Media

Under *Articles* find information on online marketing

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

SEDI (Social and Enterprise Development Innovations)

Getting Paid: Why work for free

Learn five simple steps to getting paid that will make your company more profitable.

<http://www.sedi.org/DataRegV2-unified/Businesstips/Getting%20Paid%20Why%20work%20for%20free.pdf>

Overcoming Rejection in Sales

Getting past your fears and change the situation.

<http://www.sedi.org/DataRegV2-unified/Businesstips/Overcoming%20Rejection%20in%20Sales.pdf>

Write a winning proposal

Explore the process and aspects of a proposal to win business/contracts.

<http://www.sedi.org/DataRegV2-unified/Businesstips/winningProposal001.pdf>

STEP 12: USE TECHNOLOGY

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

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

Doing business online, or e-business, is about using Internet technologies to provide superior customer service, streamline business processes, increase sales, and reduce costs.

Online Government Resources

Canada Business Network

E-Business: Doing Business Online

This site provides links to programs and resources to help do business over the Internet. Find information on the uses for e-business, developing your website, online sales, e-business security, privacy and online legal requirements as well as online marketing.

<http://www.canadabusiness.ca/eng/blog/tag/3353/>

9 Dos and Don'ts for Social Media

Social media is a vital business tool that entrepreneurs can no longer ignore. It helps propel a business to a new level of success, increase sales and attract new customers. Find best practices to ensure your business makes the most of social media.

<http://www.canadabusiness.ca/eng/blog/entry/3971/sgc-35/>

Fighting spam: Protect your business and your customers

If you use the Internet, mobile devices or social media as part of your business marketing strategy, you should be aware of the federal government's new anti-spam law.

<http://www.canadabusiness.ca/eng/blog/entry/3875/sgc-35/>

Internet Search Tools

Ensure that your customers find your website. Understanding the tools that are used to search for and find websites can help you use them to their full potential.

<http://www.canadabusiness.ca/eng/page/2630/>

Canada Revenue Agency

E-commerce: Conducting business on the Internet

Tax information for sole proprietorships, partnerships and corporations doing business over the Internet. <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/cmm/menu-eng.html>

Industry Canada

E-business Tools

Diagnostic and benchmarking tools, relevant databases and a wealth of other resources to help small and medium-sized enterprises (SMEs) with decision making.

<http://www.ic.gc.ca/eic/site/ecic-ceac.nsf/eng/gv00578.html>

Suggested Supporting Online Resources

Entrepreneur.com

Technology

Find information on news and trends, products and technology to support your business.

<http://www.entrepreneur.com/technology/index.html>

Exploring E-commerce

What it takes to go online.

<http://www.entrepreneur.com/article/81238>

Using social media in your business

<http://www.entrepreneur.com/socialmedia/index.html>

Inc.: Managing Technology

Learn about online business, hardware, telecom and wireless, business software, and computer security <http://www.inc.com/managing-technology>

Social Media

<http://www.inc.com/social-media>

CanadaOne

Using Social Media for Business

http://www.canadaone.com/ezine/april_10/promote_your_business_on_facebook.html

SEDI (Social and Enterprise Development Innovations)

What is this e-Commerce?

Learn about the Internet method of selling your product or service.

<http://www.sedi.org/DataRegV2-unified/Businesstips/What%20About%20This%20Ecommerce.pdf>

Print Government Resources

Industry Canada: "[Publication 54366E – A Business Case Framework for Small Firms Transitioning to E-Business.](http://dsp-psd.pwgsc.gc.ca/Collection/Iu188-20-2001E.pdf)" <http://dsp-psd.pwgsc.gc.ca/Collection/Iu188-20-2001E.pdf>

ServiceOntario: "[How you can profit from E-business: An Introductory Toolkit.](http://www.ontariocanada.com/ontcan/1medt/smallbiz/sb_downloads/ebiz_Toolkit_en.pdf)" Available to download: http://www.ontariocanada.com/ontcan/1medt/smallbiz/sb_downloads/ebiz_Toolkit_en.pdf

STEP 13: NETWORKING

Networking with other small business owners, business associations and organizations can provide ongoing support for business operations or expansion and keep entrepreneurs informed of industry trends and future opportunities.

Small business networking is a process of establishing a mutually beneficial relationship with other business people and potential customers. It is a vital component of a prosperous solo business.

This section contains links to business associations, small business magazines, and also provides tips for effective networking that can create business referrals.

Online Government Resources

Canada Business Network

Market your business to new heights - Join an Association

Associations that you wish to join will develop, nurture and promote your business. They also provide knowledge, networking and business development opportunities.

<http://www.canadabusiness.ca/eng/blog/entry/3567/sgc-35/>

Canada Business Ontario

Business Locations

Find a CBO centre by postal code, city, or map. <http://www.cbo-eco.ca/en/locations.cfm>

Foreign Affairs and International Trade Canada

Business Women in International Trade

Access support networks and multiple resources geared to help Canadian business women prepare and succeed in the competitive export marketplace.

<http://www.tradecommissioner.gc.ca/eng/businesswomen/home.jsp>

Industry Canada

Find Business Advisors

Directories of Canadian companies, associations, Business and Economic Development Offices, Accredited Professionals and Business Consultants that support small business and provide advice on any subject related to business management.

http://www.ic.gc.ca/eic/site/ccc_bt-rec_ec.nsf/eng/h_00007.html

Suggested Supporting Online Resources

Canadian Association of Family Enterprise/CAFÉ

A non-profit organization dedicated to families in business founded on the premise that family businesses share unique experiences not necessarily found in non-family businesses.

<http://www.cafecanada.ca/>

Canadian Council for Aboriginal Business

An organization that offers resources and programs to foster business relations and create economic opportunities for Aboriginal businesses and communities. <http://www.ccab.com/>

Canadian Federation of Independent Business

Find hard facts, survey and research results and daily news about small business. Some parts of the site are open to the members of the Federation only. <http://www.cfib.ca/en/>

Canadians Talk Business

A moderated email discussion where business owners can discuss general business issues related to running a business in Canada. <http://www.canadaone.com/promote/ctb.html>

Entrepreneur.com

What is Business Networking Anyway?

This site looks at leveraging business and personal connections to bring a regular supply of new business. <http://www.entrepreneur.com/marketing/networking/article196758.html>

Alternative Places to Network

<http://www.entrepreneur.com/marketing/marketingideas/article198452.html>

CanadaOne

Network to Grow Your Business

How networking can grow a business.

http://www.canadaone.com/ezine/mar10/network_business.html

Flying Solo

A link to a host of articles on networking groups, strategies and networking tips.

<http://www.flyingsolo.com.au/marketing/business-networking/effective-networking>

Inc. <http://www.inc.com/networking>

The Business and Professional Women's Club of Ontario

An organization that works towards improving economic and employment conditions for women. <http://www.bpwontario.org/>

Women Entrepreneurs of Canada

An organization that connects the media, government, corporations and women entrepreneurs by bringing them together and increasing the success rate of women entrepreneurs.

<http://sbinfocanada.about.com/cs/womeninbusiness/a/womenissues1.htm>

SEDI

Networking: Is it worth it?

<http://www.sedi.org/DataRegV2-unified/Businesstips/Networking.pdf>

Marketing and Networking Tips

<http://www.sedi.org/DataRegV2-unified/Businesstips/Marketing%20and%20Networking%20Tips.pdf>

Print Government Resources

Industry Canada: Small Business Quarterly

Published every 3 months http://www.ic.gc.ca/eic/site/061.nsf/eng/h_rd01251.html

TYPES OF ENTREPRENEURS

Additional resources, financing programs, networks and guides may be available for specific types of entrepreneurs. The following section provides an overview of services and programs available for Aboriginal Businesses, Newcomers to Canada, Women, and Youth Entrepreneurs.

ABORIGINAL BUSINESSES

Aboriginal Affairs and Northern Development Canada

Aboriginal Business Canada provides majority-owned Aboriginal enterprises with financial assistance, business information and resource materials and referrals to other sources of financing or business support.

<http://www.aadnc-aandc.gc.ca/eng/1100100033198/1100100033199>

Aboriginal Business Canada and You.

<http://www.aadnc-aandc.gc.ca/eng/1100100033404/1100100033406>

Aboriginal Financial Institutions

These "Aboriginal Capital Corporations" concentrate on providing developmental loans to small and medium size organizations which are not yet ready to secure business loans from banks.

http://www.ainc-inac.gc.ca/ecd/ab/abc/brf/h_ab00155-eng.asp

Business Development Bank of Canada

Search the *Growth Capital for Aboriginal Business* and the *E-Spirit National Aboriginal Youth Business Plan Competition* for information on access to capital for Aboriginal entrepreneurs wanting to expand an existing business or start a new one, on or off a reserve in Canada. In the "I am..." header select "Aboriginal Entrepreneur" for more information.

http://www.bdc.ca/EN/i_am/aboriginal_entrepreneur/Pages/growth_capital_financing.aspx

E-Spirit National Aboriginal Youth Business Plan Competition

An Internet-based national Aboriginal Youth Business Plan Competition with online modules, mentoring and business plan template for Aboriginal youth in Grades 10-12.

http://www.bdc.ca/EN/i_am/aboriginal_entrepreneur/bdc_initiatives/Pages/bdc_initiative_espirit.aspx

Canadian Council for Aboriginal Business

A non-profit organization that offers resources and programs to foster positive business relations and creates economic opportunities for Aboriginal businesses and communities.

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

Kagita Mikam: Central/Eastern Ontario

Serving the area west from Oshawa to Ottawa. Programs focus on employment and training available to eligible aboriginals, including self-employment programs and starting a business.

http://kagitamikam.org/content/index.php?option=com_content&task=view&id=28&Itemid=42

Nishnawbe Aski Development Fund: Northern Ontario

Free workshops available for new entrepreneurs. It provides business and financial support to Individuals of Nishnawbe Aski Nation. Services to young entrepreneurs also provided.

<http://www.nadf.org/>

Southern First Nations Secretariat: Southwestern Ontario

Services to aboriginal entrepreneurs include economic development, counselling, Resource Centre, and promotion. <http://www.sfns.on.ca/index.html>

Waubetek Business Development Corporation: Northern Ontario/Simcoe County
Small business assistance, including financing and counselling services for 27 First Nation communities and other aboriginal entrepreneurs off-reserve in North Eastern Ontario. Select the "Services" tab. <http://www.waubetek.com/default.aspx>

Welcome to Wakenagun CFDC: Cochrane/Kenora Districts
The Wakenagun Community Futures Development Corporation provides support and financial assistance to developing small businesses and assists communities with economic analysis and strategic economic planning. <http://www.wakenagun.ca/>

Aspinemowin Youth Entrepreneurship Partnerships Program

AYEPP host a series of weeklong workshops in each community that delve into the core fundamentals of business planning, financial understanding of running a business, promotion and marketing. <http://www.wakenagun.ca/frame01.html>

ENTREPRENEURS WITH DISABILITIES

ServiceCanada

Opportunities Fund for Persons with Disabilities

The fund provides financial assistance and supports to enable people with disabilities to prepare for, secure, and maintain employment or self-employment. The site gives information about the program itself, eligibility criteria, the application process, and sponsorship details.

<http://www.servicecanada.gc.ca/eng/of/index.shtml>

Persons with Disabilities Online: Start Your Own Business

Persons with Disabilities Online link highlights resources available to entrepreneurs with disabilities, including a benefits finder, the Opportunities Fund for Persons with Disabilities, the Self Employment Benefit and WorkinfoNet Ontario.

http://www.pwd-online.gc.ca/pwdl.3st@.jsp?cat=4_56&lang=eng&geo=6

Entrepreneurs with Disabilities Network

A non-profit organization that provides entrepreneurs with disabilities services in creating a successful business venture, from the idea generation phase to support for businesses that are up and running. <http://www.ednns.ca/>

Entrepreneurs with Disabilities and Entrepreneurship

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

Self-Employment for Individuals with Disabilities

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

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

SEDI

Exploring Self-Employment Opportunities for People with Disabilities

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

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

NEWCOMERS TO CANADA

Business Immigration Program

Information for individuals interested in moving to Canada to start a business
<http://www.canadabusiness.ca/eng/summary/1959/>

CYBF Canadian Newcomer Entrepreneur Program

This is for new immigrants to Canada between 18 and 34 years, with dreams of being their own boss. CYBF offers business start-up loans of up to \$15,000 to young immigrants who live in the Greater Toronto Area in Ontario (may be offered in other areas in the future).
<http://www.canadabusiness.ca/eng/summary/1215/>

Davies: Doing Business in Canada - Your Complete Guide

<http://www.dwpv.com/en/Resources/Publications/2012/Doing-Business-in-Canada-Your-Complete-Guide>

Settlement.org

Starting a Business/ Self-employment

Newcomers to Ontario have a history of starting new businesses and contributing to the local economy. There are services available to you as a business immigrant. Select "Start a Business" in Step 1 <http://www.settlement.org/topics.asp?section=EM> and the benefits of self-employment http://www.settlement.org/sys/faqs_detail.asp?k=BUS_OPT&faq_id=4001201

WOMEN ENTREPRENEURS

Foreign Affairs and International Trade: Business Women in Trade

This offers a wealth of information specific to women exporters, support networks and multiple resources geared to help business women prepare and succeed in the competitive export marketplace. <http://www.tradecommissioner.gc.ca/eng/businesswomen/home.jsp>

Home-Based Working Moms

An association and online community for parents who work at home and those who would like to. It provides a variety of opportunities and resources to help moms network, learn and grow in their role as a home-based working mom. <http://www.hbwm.com/>

PARO Centre for Women's Enterprise

The Centres provides programs and services to women across Northern Ontario who want to start a business, grow a business or build new networks across the region.
<http://www.paro.ca/index.php?pid=9>

The Business and Professional Women's Club of Ontario

The Business and Professional Women's Club is a private organization that works towards improving economic and employment conditions for women <http://www.bpwontario.org/>

Women Entrepreneurs of Canada

This is an organization that connects the media, government, corporations and women entrepreneurs to increase the success rate of women entrepreneurs.
<http://sbinfocanada.about.com/cs/womeninbusiness/a/womenissues1.htm>

YOUTH AND STUDENT ENTREPRENEURS

ENACTUS Canada: Canadian Student Entrepreneurship

The Program focuses on full-time post-secondary student entrepreneurs. It strives to enrich participant's lives through recognition, networking and providing a unique learning experience. <http://www.enactus.ca/what-we-do/student-entrepreneurs/>

Canadian Youth Business Foundation (CYBF)

Start-up Program

This organization provides loans and mentoring to young entrepreneurs (18 to 34). On top of coaching and resources to help create a business plan, CYBF also provides mentorship, financing and post-launch services to position a business for long-term success.

http://www.cybf.ca/cybf_programs/start-up/

Newcomer Program

This Program provides start-up coaching, financing, mentoring and business resources as well as specialized support to help better understand Canadian business customs and overcome language and cultural challenges. http://www.cybf.ca/cybf_programs/newcomer/

E-Spirit National Aboriginal Youth Business Plan Competition

An Internet-based national Aboriginal Youth Business Plan Competition with online modules, mentoring and business plan template for Aboriginal youth in Grades 10-12.

http://www.bdc.ca/EN/i_am/aboriginal_entrepreneur/bdc_initiatives/Pages/bdc_initiative_espirit.aspx

Aspinemowin Youth Entrepreneurship Partnerships Program

AYEPP host a series of weeklong workshops in each community that delve into the core fundamentals of business planning, financial understanding of running a business, promotion and marketing. <http://www.wakenagun.ca/frame01.html>

Ministry of Economic Development and Innovation: Summer Company

This is an opportunity for students 15-29 to start and run a summer business with hands-on business coaching/mentoring from local business leaders. Receive up to \$1,500 toward start-up costs and up to \$1,500 upon successful completion of the program.

http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb_ye_summerco_en.jsp

SEDI

SEDI offers a youth series with workshops and lessons on finance management. "Generation E" workshop helps determine if entrepreneurship is the route you want to take!

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

Northern Ontario Heritage Fund Corp: Northern Ontario Young Entrepreneur Program

Northern Ontario residents 18-29 years have the opportunity to develop business skills, apply for financial assistance and start their business in the North.

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

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

SERVICEONTARIO CENTRES: SERVICES TO BUSINESS

<https://www.services.gov.on.ca/locations/start.do>

Located in communities across Ontario, ServiceOntario Centres are making it easier for businesses to access government information and services in person. Use the [Service Location Finder](#) to locate the ServiceOntario Centres that are open 8:30 a.m. - 5:00 p.m. with exceptions at some locations.

CANADA BUSINESS ONTARIO

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

Regional Access Program Locations

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

SMALL BUSINESS ENTERPRISE CENTRES/ BUSINESS ADVISORY CENTRES

http://www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb_sbec_locations_list_en.jsp

Small Business Enterprise Centres focus on providing support to start-up and small enterprises during their initial years of development and operation. Entrepreneurs are provided with easy access to business consulting services and information covering management, marketing, technology and financing.

BUSINESS DEVELOPMENT BANK OF CANADA: ONTARIO

<http://www.bdc.ca/EN/business-centres/ontario/Pages/default.aspx>

BDC services are made available through a broad network of more than 100 offices stretching coast to coast. To maximize the Bank's reach, smaller and more remote communities are served through satellite branches, travelling account managers and consultants. 1-877-BDC-BANX (232-2269)

SECTION THREE: GOVERNMENT CALL CENTRES

ServiceOntario BUSINESS INFO LINE

Contact One-Source

Get the help you need to start, run or grow your business. We'll put you in touch with information about business registration, applicable taxes, government business resources, hiring and training new staff, determining what licences and permits you need, publications that are available and answers to your other business enquiries.

Toll free: **1-888-745-8888**

Local: 416-212-8888

TTY: 416-325-3408 or Toll-free TTY 1-800-268-7095

ServiceOntario Call Centre

The Call Centre responds to bilingual inquiries on Ontario government programs and services and provides referrals to municipal and federal Government and non-governmental services. The Centre is a first point of contact and provides information for these ministries:

Aboriginal Affairs
Attorney General
Citizenship and Immigration
Community Safety and Correctional Services
Economic Development, Trade and Employment
Energy
Finance
Government Services
Infrastructure
Labour
Natural Resources
Research and Innovation
Seniors' Secretariat
Training, Colleges and Universities
Women's Directorate

Agriculture and Food
Children and Youth Services
Community and Social Services
Consumer Services
Education
Environment
Francophone Affairs
Health and Long-Term Care
Intergovernmental Affairs
Municipal Affairs and Housing
Northern Development and Mines
Rural Affairs
Tourism, Culture and Sport
Transportation

Most Ontario Government Call Centres are open from 8:30 a.m. to 5 p.m., Monday to Friday, excluding government and statutory holidays.

Toll-free: **1-800-267-8097**

Toronto: 416-326-1234

Toll-free TTY: 1-800-268-7095

TTY Toronto: 416- 325-3408

Service Ontario Publications

Toll-free: 1-800- 668-9938 or

1-888-463-6461

TTY Toronto: 416-326-5300

Canada Business Service Centre

Toll-free: 1-888-576-4444 or

1-800-567-2345

Toll-free TTY: 1-800-457-8466

Speak to a Business Information Officer for the best sources of information or refer you to programs and services relevant to your business situation. Some Centres have optional recorded answers to frequently asked questions to speed up service. (NOTE: service is available Monday to Friday 8:30 a.m. to 6 p.m.)

Consumer Protection Branch

Toronto: 416-326-8800

Toll-free TTY: 1-800-889-9768

Customs (Canada Border Services Agency) Border Information Service

Toll-free: 1-800-461-9999

Customs (United States)

Mississauga: 905-676-2606

Employment Ontario Hotline

Toll-free: 1-800-387-5656

Toll-free TTY: 1-866-768-1157

Post jobs at Employment Ontario

Toll-free: 1-866-789-1297

Employment Insurance/Social Insurance Numbers

Toll-free: 1-800-206-7218

Toll-free TTY: 1-866-678-2785

Employment Standards

Toll free- 1-800-531-5551

Toll free TTY: 1-866-567-8893

Federal Government Information Service*

Toll-free: 1-800-O-Canada (1 800 622-6232) *avail Mon- Fri 8 a.m. to 8 p.m.

Foreign Affairs and International Trade Canada

Toll-free: 1-800-267-8376

Ottawa Local: 613-944-4000

TTY Ottawa: 613-944-9136

Income Tax Inquiries (Federal)

Toll-free: 1-800-959-8281

TTY: 1 800-665-0354

Municipal Property Assessment Corporation (MPAC)

Toll-free: 1-866-296-6722

Toll-free TTY: 1 877-889-6722

Ontario Women's Directorate

416-314-0300

Toll Free: 1 866-510-5902

In Toronto TTY: (416) 314-0258

ONT TAXS- answers about provincial taxes or harmonized taxes

Toll-free 1-800-668-8297

Toll-free TTY: 1 800 263-7776

Passport Canada: Canadian passport inquiries

Toll-free: 1 800-567-6868

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

Toll-free TTY: 1 866-255-7655

Regional Access Program Help Desk (Business)

Toll-free: 1-877-553-5507

Workplace Safety and Insurance Board (WSIB)

Toronto Local: (416) 344-1000

Toll-free: 1 800-387-075

Toll-free TTY: 1 800-387-0050