



Northwest Business Centre
Empowering Entrepreneurs

A decorative graphic in the background features a light gray gear-like shape with three teeth. Overlapping this shape are several concentric circles of varying sizes, some in light gray and some in orange, creating a layered, circular effect.

Biz Source

for Entrepreneurs

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Introduction

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

Northwest Business Centre

227 ½ Second Street South
Kenora, Ontario P9N 1G1

Phone: 1.807.467.4643

Fax: 1.807.467.4645

Website: www.nwbiz.ca

Email: nwbc@nwbiz.ca

Way Point: N 49° 45.959'
W 94° 29.420'

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

The NWBC offers a variety of free services including:

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

The NWBC has information and programs for:

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

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

- Be a Mentor

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



.01 Prepare a Business Plan



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

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

Northwest Business Centre
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Kenora, Ontario P9N 1G1

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

- **Interactive Business Planner (IBP)**

Provided by Canada Ontario Business Service Centre (COBSC, the IBP is software to assist entrepreneurs step by step with the development of their business plan through the internet).

<http://www.cbosc.org/ibp/en/index.cfm>

- **Business Start-up Assistant**

This web site, organized by topic and province, provides reliable information on market research, business name and structure, preparing a business plan, financing, taxation, hiring employees, doing business on the Internet and much more!

<http://bsa.cbosc.org/>

- **Examples of Business Plans**

Free Sample Plans

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

- **The Canadian Youth Business Foundation (CYBF) Interactive Business Planner**

<http://www.cybf.ca/entrepreneurs/business-planner.htm>

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

○ **Strategis Canada**

Strategis is produced by Industry Canada to provide business and consumer information to all Canadians without the constraints of time and geography

<http://www.strategis.ic.gc.ca/>

○ **GD Sourcing**

Providing free Canadian Statistics also offers reports available for purchase

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

○ **Statistics Canada**

Providing demographics and statistics for all of Canada

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

○ **Canada-Ontario Business Service Centre (COBSC)**

The BEC is a Regional Access Partner with COBSC providing internet access to the COBSC website and a resource library with various reference books.

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



TIPS

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

.02 Register Your Business



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

SOLE PROPRIETORSHIP

This is the simplest way to set up a business. A sole proprietorship is fully responsible for all debts and obligations related to his or her business. A creditor with a claim against a sole proprietor has a right against all of his or her assets, whether business or personal. This is usually known as unlimited liability.

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

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

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

PARTNERSHIP

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

○ General Partnership

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

○ Limited Partnership

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

The cost to register a sole proprietorship or partnership is \$60 plus \$8 to \$16 per name search if completed at an Ontario Business Connects (OBC) workstation or via the Internet.

Register online at http://www.gov.on.ca/ont/portal/lut/p.cmd/cs/.ce/7_0_A/.s/7_0_252/.s.7_0_A/7_0_252/_l/en?docid=STEL02_039990

To register by OBC computer, visit:

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

Kenora

810 Robertson Street,
Suite 104
Kenora, Ontario P9N 4J2
Phone: 1.807.468.2803
Fax: 1.807.468.2941

Dryden

479 Government Road
Main Floor
Dryden, Ontario P8N 3B3

For government services in Dryden call:
(807) 223.8500
1 877 817.6636 Toll free in 807 area
(807) 223.8502 Fax

Fort Frances

922 Scott Street
Fort Frances, Ontario P9A 1J4

For government services in Fort Frances call:
(807) 274.5329 or (807) 274.8611
1 877 817.6636 Toll free in 807 area
(807) 274.4438 Fax

Ignace

Corner of Highway 17 and Highway 599
P.O. Box 196
Ignace, Ontario P0T 1T0

For government services in Ignace call:
(807) 934.2260
1 877 817.6636 Toll free in 807 area
(807) 934.2609 Fax

Rainy River

408 Atwood Avenue (at Government Road)
P.O. Box 430
Rainy River, Ontario P0W 1L0

For general government information call:
1 800 268.8758 Toll free in Ontario

Red Lake

Temporary Location: Red Lake Heritage Centre (Museum)
51A Highway 105
P.O. Box 950
Red Lake, Ontario P0V 2M0

For government services in Red Lake call:
(807) 727.2870



- 1 877 817.6636 Toll free in 807 area
(807) 727.2946 Fax

Sioux Lookout

62 Queen Street

P.O. Box 147

Sioux Lookout, Ontario P8T 1A2

For government services in Sioux Lookout call:

(807) 737-1318

1 877 817.6636 Toll free in 807 area

(807) 737.3419 Fax

- To register via the Internet: http://www.gov.on.ca/ont/portal/!ut/p/.cmd/cs/.ce/7_0_A/.s/7_0_252/_s.7_0_A/7_0_252/_/en?docid=STEL02_038758
- To register by mail, fill out the appropriate forms and mail them with \$80.00 for registration and \$12.00 per name searched. Your Master Business License will be mailed to you within 2-4 weeks.
Mail to: Ontario Business Connects, P.O. Box 1028, Stn. B, Toronto, ON M5T 3H3.

CORPORATIONS

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

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

- **Private Corporation**

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

- **Public Corporation**

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

- **Federal Corporations**

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

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

Information and contact data:

- **Provincial or Federal Incorporation:**
Ontario Business Central
425 University Avenue
Suite 605
Toronto, ON M5G 1T6
Toll free number: 1.800.280.1913

- Local number: 1.416.599.9009
Fax number: 1.866.294.4363

Additional Information:

- Ministry of Government Services, Incorporation Information
Phone: 1 800 268 1142
http://www.gov.on.ca/ont/portal/!ut/p/.cmd/cs/.ce/7_0_A/.s/7_0_252/_s.7_0_A/7_0_252/_l/en?docid=STEL02_163189
- Federal Incorporation - Industry Canada Corporations Directorate
Phone: 613 941 9042
http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs01914e.html

.03 Municipal Regulations



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

For more information contact:

City of Kenora (Municipal Business Licence)

Melissa Reynard

1 Main Street South

Kenora, Ontario P9N 3X2

Phone: 1.807.467.2033

Web: www.kenora.ca/portal/business/index.aspx

Email: mreynard@kenora.ca

Obtaining a business licence in Kenora requires a police check.

City of Kenora (Zoning Bylaws)

Operations Centre

60 Fourteenth Street N. 2nd Floor

Kenora, Ontario P9N 4M9

Contact: Jeff Port

Phone: 807.467.2272

Email: jport@kenora.ca

Contact: Tara Rickaby

Phone: 807.467.2059

Email: trickaby@kenora.ca

Web: <http://www.kenora.ca/portal/city/administration/bylaws/planningdev/planningdev.aspx?id=323>

City of Dryden

Bob Cunningham, Building & Planning Department Inspector or Maryann Legros, Planning Administrator

45 King Street
Dryden, Ontario P8N 1B7
Phone: 1.807.223.6117
Web: www.dryden.ca
Email: bcunningham@dryden.ca or mlegros@dryden.ca

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

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

Kristina Grondin
Bylaw Enforcement Officer
Phone: 735-2096, ext. 225

Address: 2 - 5th Street
Balmertown, Ontario P0V 1C0
Box 1000
Web: www.red-lake.com
Email: kristina@red-lake.com

Municipality of Sioux Lookout

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

Brian MacKinnon, Cemetery and Licensing Co-ordinator
Municipality of Sioux Lookout
25 5th Street P.O. Box 158
Sioux Lookout P8T 1A4
Phone: 1.807.737.2700
Web: www.siouxlookout.ca
Email: cemetery@siouxlookout.ca

Township of Sioux Narrows-Nestor Falls

You do not need a business license to operate a business in the Sioux Narrows-Nestor Falls area as long as you are zoned properly.

Town of Fort Frances and Rainy River District

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

Dawn Lundy, Licensing Information
or Glenn Treftlin, Clerk
Mail: 320 Portage Avenue
Fort Frances, Ontario P9A 3P9
Phone: 807.274.5323

Email: gtreftlin@fort-frances.com
Web: <http://www.fort-frances.com/business>

Additional numbers for the area:

- Town of Rainy River: 852.3978
- Township of Alberton: 274.6053
- Township of Chapple: 487.2354
- Township of Dawson: 852.3529
- Township of Emo: 482.2378
- Township of La Vallee: 486.3452
- Township of Lake of the Woods: 852.3529
- Township of Morley: 483.5455



TIPS

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

.04 Provincial Regulations



BUSINESS NAME REGISTRATION (Master Business Licence)

If you plan to operate your business under any name other than your own legal name (ie. John Smith) registration of your business name (Master Business Licence) is mandatory under the [Business Names Act](#). This registration is also required by your bank to open a business bank account. The registration fee is \$60.00 and will expire in 5 years. You can also have a name search done (this is optional) conducted on the spot for \$8.00 to \$16 per name.

Register online at http://www.gov.on.ca/ont/portal/!ut/p/.cmd/cs/.ce/7_0_A/.s/7_0_252/.s.7_0_A/7_0_252/_/en?docid=STEL02_039990

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

Please be aware that registering a business name in Ontario does not provide you with any inherent protection of the name; it simply makes the name legal, for your use in Ontario.

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

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

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

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

Register on the Internet at:

- http://www.gov.on.ca/ont/portal/!ut/p/.cmd/cs/.ce/7_0_A/.s/7_0_252/.s.7_0_A/7_0_252/_/en?docid=STEL02_039990

Register in person at an Ontario Business Connects site:

- ServiceOntario Government Information Centre Locations:

Kenora
810 Robertson Street,
Suite 104
Kenora, Ontario P9N 4J2
Phone: 1.807.468.2803
Fax: 1.807.468.2941

Dryden
479 Government Road

○ Main Floor

Dryden, Ontario P8N 3B3

For government services in Dryden call:

(807) 223-8500

1 877 817.6636 Toll free in 807 area

(807) 223.8502 Fax

Fort Frances

922 Scott Street

Fort Frances, Ontario P9A 1J4

For government services in Fort Frances call:

(807) 274.5329 or (807) 274.8611

1 877 817.6636 Toll free in 807 area

(807) 274.4438 Fax

Ignace

Corner of Highway 17 and Highway 599

P.O. Box 196

Ignace, Ontario P0T 1T0

For government services in Ignace call:

(807) 934.2260

1 877 817.6636 Toll free in 807 area

(807) 934.2609 Fax

Rainy River

408 Atwood Avenue (at Government Road)

P.O. Box 430

Rainy River, Ontario P0W 1L0

For general government information call:

1 800 268.8758 Toll free in Ontario

Red Lake

Temporary Location: Red Lake Heritage Centre (Museum)

51A Highway 105

P.O. Box 950

Red Lake, Ontario P0V 2M0

For government services in Red Lake call:

(807) 727.2870

1 877 817.6636 Toll free in 807 area

(807) 727.2946 Fax

Sioux Lookout

62 Queen Street

P.O. Box 147

Sioux Lookout, Ontario P8T 1A2

For government services in Sioux Lookout call:

(807) 737.1318

1 877 817.6636 Toll free in 807 area

(807) 737.3419 Fax

PROVINCIAL SALES TAX REGISTRATION (Vendor's Permit)

The PST is a tax based on the retail price of most goods, and is also known as the Retail Sales Tax. The PST rate in Ontario is 8%. Businesses that sell taxable goods or provide a taxable service are responsible for collecting and remitting the tax. PST is charged on most purchases of goods and on labour charges to install, repair and maintain taxable goods and equipment. Tax

is also payable at the same rate on all prepared food products purchased from an eating establishment, where the total charge is more than \$4.

Businesses required to collect the PST must obtain a Vendor's Permit through the Ministry of Finance. There is no fee for this registration. You can register for a Vendor's Permit at the same time you do your Business Name Registration.

Contacts for questions related to PST or Vendor's Permit:

Provincial Retail Sales Tax

130 Syndicate Avenue South

Thunder Bay, Ontario

Telephone: (807) 625.5840

Toll Free: 1.800.465.6699

Fax: (807) 625.5848

Web: <http://www.rev.gov.on.ca/english/index.html>

OTHER PROVINCIAL BUSINESS LICENCES

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

- **Day Care Services** - Under the [Day Nurseries Act](#), there are circumstances that require a Day Care to be licensed. For more information contact:

The Ministry of Children and Youth Services at:

Jervis Bonnick

Program Supervisor

Kenora/Rainy River Local Office

Ministry of Children and Youth Services

808 Robertson Street

Kenora, ON P9N 3X9 Tel: (807) 468.2406, ext. 277

<http://www.gov.on.ca/children>

- **Garage Licenses** - Under the [Highway Traffic Act](#), garages wishing to issue Vehicle Safety Certificates must be certified as a Motor Vehicle Inspection Station by the Ministry of Transportation.

Ministry of Transportation, Kenora office

808 Robertson Street

P.O. Box 2250

Kenora, ON P9N 3X8

(807) 468.2740

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

- **Liquor License** - contact the Alcohol and Gaming Commission of Ontario (AGCO) at:
1.800.522.2876
<http://www.agco.on.ca/>

- **Highway Signage** - Highway signs must be placed, erected, displayed and maintained according to Ministry regulations under the Public Transportation and Highway Improvement Act.

<http://www.canlii.org/on/laws/sta/p-50/20060928/whole.html>

Ministry of Transportation, Kenora office

Contact: Debbie Fairfield, Corridor Management Officer

Contact: Lynda Creed, Corridor Management Officer

- 808 Robertson Street
P.O. Box 5070 Kenora,
Ontario P9N 3X9
(807) 468-2761 or (807) 468-2762
<http://www.mto.gov.on.ca/english/about/offices.htm>

- **Tourism License** - Tourist accommodation establishments that make use of Crown Resources must be licensed under the amended Regulation 1037 of the *Tourism Act*. The Tourism Act is administered province-wide by the Ministry of Tourism and Recreation.

Kenora-Rainy River District
Frank Bastone
810 Robertson Street, Suite 104
Kenora ON P9N 4J2
Tel: (807) 468.2820
Fax: (807) 468.2930
frank.bastone@ontario.ca


Other Provincial Business Licenses and Registrations include:

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

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

The ServiceOntario Licensing Gateway

http://www.gov.on.ca/ont/portal/lut/p/.cmd/cs/.ce/7_0_A/.s/7_0_252/ s.7_0_A/7_0_252/_l/en?docid=STEL02_038758



TIPS

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

.05 Federal Regulations



The BUSINESS NUMBER (BN)

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

- **Registering for a GST account:**

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

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

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

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

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

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

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

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

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

- **Business Income for Tax Purposes:**

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

Canada Revenue Agency Contacts:

Register for Canada Revenue Agency Accounts online at:

www.businessregistration.gc.ca

Canada Revenue Agency website:

www.cra.gc.ca

Individual Income Tax Inquiries 1.800.959.8281

Businesses & Self-employed individuals 1.800.959.5525

T.I.P.S. Automated Services 1.800.267.6999

Canada Border Service Agency (formerly Canada Customs)

Canada Border Service Agency website:

www.cbsa-asfc.gc.ca

Border Information Service 1.800.461.9999

Central Import Service Centre 1.800.835.4486



.06 Taxes



Businesses must pay a number of taxes, as outlined below:

PROVINCIAL SALES TAX (PST)

Businesses that sell PST applicable goods must obtain a vendor's permit (no charge). A vendor's permit is also referred to as the PST or RST number. For information on vendors' permits and purchase exemptions contact:

Provincial Retail Sales Tax
130 Syndicate Avenue South
Thunder Bay, Ontario
Telephone: (807) 625.5840
Toll Free: 1.800.465.6699
Fax: (807) 625.5848
Web: www.trd.fin.gov.on.ca

GOODS AND SERVICES TAX (GST)

A business whose gross annual sales/revenues exceed \$30,000 must register for a Business Number from Revenue Canada (no charge for permit) and charge their customers GST. If sales are under \$30,000 per year, it is optional to get a GST#. See the Guide for Canadian Small Business from Revenue Canada. For information regarding the Goods and Services Tax contact:

Canada Revenue Agency
T.I.P.S. (Tax Information Phone Service) 1.800.267.6999
Business and Self-employed Individuals 1.800-959.5525
G.S.T./H.S.T. Credit 1.800.959.1953

EMPLOYER HEALTH TAX (EHT)

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

Thunder Bay & District Entrepreneur Centre
Victoriaville Civic Centre
111 Syndicate Avenue South 2nd Floor
P.O. Box 800
Thunder Bay, Ontario P7C 5K4

Telephone: (807) 625.3960
Toll Free: 1.800.668.9360
Web site: www.thunderbay.ca/index.cfm?fuse=html&pg=303

CORPORATE INCOME TAX

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

Sudbury Tax Services Office
Canada Revenue Agency

1050 Notre Dame Avenue
Sudbury, Ontario P3A 5C1
Phone: 1.800.959.5525
Fax: 1.705.671.3994



.07 Hiring Employees



FEDERAL EMPLOYMENT RELATED REGULATIONS

Canada Revenue Agency

○ Employee or Contractor?

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

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

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

○ The Business Number (BN) - Payroll Account

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

○ Social Insurance Number

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

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

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

○ Ontario Health Premium

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

○ Filing an Information Return (T4)

An information return is the T4 slip and the T4 Summary used to report salary, wages, tips or gratuities, bonuses,

- vacation pay, employment commissions and all other remuneration employers pay to employees during the year. Employers must file an information return and give information slips to employees by the last day of February following the calendar year to which the information return applies.

Canada Revenue Agency Contact Information:

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

Business Enquiries & Registrations: 1.800.959.5525

Forms & Publication Orders: 1.800.959.221

Service Canada (formerly Human Resources and Skills Development Canada)

- **Record of Employment (ROE)**

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

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

http://www1.servicecanada.gc.ca/en/ei/employers/roe_web.shtml

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

Kenora Service Canada Centre

308 Second Street South

Kenora, Ontario P9N 3X9

Kenora Market Square, 2nd Floor

Tel: 1.807.467.5700

Fax: 1.807.468.6209

For record of employment info: 1.800.263.8364

Website: www.servicecanada.gc.ca

Dryden Service Canada Centre

41 Duke Street

Dryden, Ontario P8N 1E6

Phone: (807) 223.2331

Fax: (807) 223.6615

Fort Frances Service Canada Centre

301 Scott Street

Fort Frances, Ontario P9A 1H1

Phone: (807) 274.5307

Fax: (807) 274.7858

Sioux Narrows Scheduled Outreach Site

Northwest Angle #37 First Nation

Administration Building

Sioux Narrows, Ontario P0X 1N0

PROVINCIAL EMPLOYMENT RELATED REGULATIONS

Ministry of Labour

- **Employment Standards Act**

The Employment Standards Branch of the Ministry of Labour is responsible for the administration of and enforcement of the Employment Standards Act, which provides for minimum terms and conditions of employment

- such as hours of work, overtime, vacation pay, minimum wage etc. For more information related to the Employment Standards Act, contact the Ministry of Labour.
- **Occupational Health & Safety Act**
Almost every worker, supervisor, employer and workplace in Ontario is covered by the Occupational Health and Safety Act and regulations. As an employer in Ontario, you have a number of obligations, including a duty to instruct, inform and supervise your workers to protect their health and safety. For more information related to the Occupational Health and Safety Act, contact the Ministry of Labour.

Ministry of Labour

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

Employment Standards Information: 1.800.531.5551

Health and Safety Inquiries: 1.800.268.8013

Workplace Safety & Insurance

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

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

For more information contact the Workplace Safety & Insurance Board.

Workplace Safety & Insurance Board

1113 Jade Court

Suite 200

Thunder Bay, Ontario P7B 6V3

Tel: 1.807.343.1710

Toll Free: 1-800-465-3934

Fax: 1.807.343.1702

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

Ministry of Revenue

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

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

Ontario Ministry of Revenue

Website: <http://www.rev.gov.on.ca/english/index.html>

Ministry of Revenue: 1.800.263.7965

Toll Free: 1.800.668.5821 for service in French

Ministry of Training, Colleges and Universities

- **Trade Certificates and Apprenticeship**
To be employed in certain skilled trades, workers must have a Certificate of Qualification. This certificate states that they have passed the provincial qualification exam that assesses their knowledge of their skilled trade.
To write the provincial qualification exam, applicants must prove they have experience in the trade. Examples of proof include completion of an apprenticeship contract, documentation showing that training time meets at least minimum industry standards, or proof of sufficient relevant experience as a skilled worker.
Many employers also want skilled workers to have a Certificate of Apprenticeship. This certificate is awarded as proof that the worker has completed apprenticeship training, including the provincial exam where required, and

- meets the standards of competency set by industry.

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

Ministry of Training, Colleges and Universities - Apprenticeship Branch

Kenora Area Office

Contact: Roxanne Emery, Training Consultant

Contact: Wanda Harris, Skills Training Officer

810 Robertson Street

Suite 105

Kenora, Ontario P9N 4J5

Telephone: (807) 468.2879 or 1.800.734.9572

Fax: (807) 468.2881

Website: <http://www.edu.gov.on.ca/eng/tcu/apprentices/>



TIPS

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

.08 Financing Options



For information on financing programs, contact:

Northern Ontario Heritage Fund Corporation (NOHFC) - NOHFC Emerging Technology Program, NOHFC Small Business Energy Conservation Program, NOHFC Northern Ontario Youth Internship and Co-op Program, NOHFC Enterprises North Job Creation Program

Roberta Bondar Place
70 Foster Drive, Suite 200
Sault Ste. Marie, Ontario P6A 6V8
1.800.461.8329
Tel: 1.705.945.6700
Fax: 1.705.945.6701

General Inquiries:
Phone: 1.800.461.8329

Email: nohfc.ndm@ontario.ca

Web: <http://www.mndm.gov.on.ca/nohfc/>

Contacts for applications through:

**The Ontario Ministry of Northern Development and Mines
Kenora Area Team**

Christine Hansen, Manager
810 Robertson Street, Suite 104
Kenora ON P9N 4J2
Tel: (807) 468.2938
Fax: (807) 468.2930
christine.hansen@ontario.ca

Carol Kilpatrick, Administrative Assistant
810 Robertson Street, Suite 104
Kenora ON P9N 4J2
Tel: (807) 468.2937
Fax: (807) 468.2930
carol.kilpatrick@ontario.ca

Natural Resources

Dean Caron
810 Robertson Street, Suite 104
Kenora ON P9N 4J2
Tel: (807) 468.2936
Fax: (807) 468.2930
fred.richardson@ontario.ca

Business/Industry

Theresa Stephens
810 Robertson Street, Suite 104
Kenora ON P9N 4J2
Tel: (807) 468.2804
Fax: (807) 4688.2930
theresa.stephens@ontario.ca

Tourism

Frank Bastone
810 Robertson Street, Suite 104
Kenora ON P9N 4J2
Tel: (807) 468.2820
Fax: (807) 468.2930
frank.bastone@ontario.ca

Community Contacts:

Dryden

Serge Cossais
P.O. Box 3000
479 Government Road
Dryden ON P8N 3B3
Tel: (807) 223.8501
Fax: (807) 223.8502
serge.cossais@ontario.ca

Fort Frances

Jane Gillon
922 Scott Street
Fort Frances ON P9A 1J4
Tel: (807) 274.5320
Fax: (807) 274. 4438
jane.gillon@ontario.ca

Ignace

Serge Cossais
P.O. Box 196
Hwy. 599 at Hwy. 17
Ignace ON P0T 1T0
Tel: (807) 934.2260
Fax: (807) 934.2304
serge.cossais@ontario.ca

Rainy River

Jane Gillon
P.O. Box 430
408 Atwood Ave.
Rainy River ON P0W 1L0

Tel: (807) 852.3287
Fax: (807) 852.3938
jane.gillon@ontario.ca

Red Lake

Mark Vermette
P.O. Box 950
51A Highway 105
Red Lake ON P0V 2M0
Tel: (807) 727.1352
Fax: (807) 727.2946
mark.vermette@ontario.ca

Sioux Lookout

P.O. Box 147
62 Queen Street
Sioux Lookout ON P8T 1A2
Tel: (807) 737.1616
Fax: (807) 737.3419
florence.bailey@ontario.ca

- Visit the following website for up to date financing programs:
Sources of Financing
<http://strategis.ic.gc.ca/epic/internet/insof-sdf.nsf/en/Home>

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

Canada Small Business Financing Program

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

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

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

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

Business Development Bank of Canada (BDC)

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

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

BDC (Business Development Bank of Canada) branch
227 Second Street South

Kenora, Ontario P9N 1G1
Phone: 1.807.467.3535
Fax: 1.807.467.3533
Website: <http://www.bdc.ca>

Canada Youth Business Foundation (CYBF)

Northwest Business Centre
Contact Mike Greaves
227 ½ Second Street South
Kenora, Ontario P9N 1G1
Phone: 1.807.467.4643
Fax: 1.807.467.4645
Website: <http://www.nwbiz.ca>
Email: nwbc@nwbiz.ca

FedNor Innovation Fund, FedNor Youth Internship Program,

FedNor North Bay
107 Sherriff Avenue, Suite 202
North Bay, Ontario P1B 7K8
Toll Free: 1.877.333.6673
Website: www.fednor.ic.gc.ca

Targeted Wage Subsidy Program

North Bay Service Canada Centre
Suite #102, 107 Sherriff Avenue
North Bay, Ontario P1B 7K8
Phone: (705) 472.3700
Website: <http://www.hrsdc.gc.ca>

Ontario Arts Council Granting Programs & Awards

OAC
151 Bloor Street West, 5th Floor
Toronto, Ontario M5S 1T6
Toll Free: 1.800.387.0058
Website: <http://www.arts.on.ca>

Summer Company - This program is geared to Ontario Students, and gives them an opportunity to develop entrepreneurial skills. Students who are between 15 and 29 years old and going back to school full time in the fall must submit a business plan and compete for an award.

To find out more, visit the Summer Company website at: www.summercompany.ca

Ontario Community Futures Development Corporations

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

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

227 ½ Second Street South
Kenora, Ontario P9N 1G1
Phone: 1.800.467.4640
Fax: 1.800.467.4645
Website: <http://www.lowbic.on.ca>
Email: lowbic@lowbic.on.ca

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

P.O. Box 250
Red Lake, Ontario P0V 2M0
Phone: (807) 727.3275
Fax: (807) 727.3285
Website: <http://www.chukuni.com>
Email: chukuni@goredlake.com
Contact: Cathy Quesnel, Manager
Email: cathy.quesnel@chukuni.com

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

P.O. Box 668 Unit 2
66 Keith Avenue
Dryden, Ontario P8N 2Z3
Phone: (807) 221.3293
Fax: (807) 221.3294
Website: www.pace-cf.on.ca
Email: pace@drytel.net
Contact: Brian Miles, General Manager

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

608 Scott Street
Fort Frances, Ontario P9A 1H6
Phone: (807) 274.3276
Fax: (807) 274.6989
Website: www.rrfdc.on.ca
Email: info@rrfdc.on.ca
Contact: Geoff Gillon, Client Services Manager
Email: geoff@rrfdc.on.ca
Angela Halvorsen, Business Investment Officer
Email: angela@rrfdc.on.ca

Self-Employment Benefit Program

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

- For whom an unemployment benefit period has been established or has ended within the 36 months prior to the date of requesting assistance; or

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

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

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

Contact: Crystal Mousseau
227½ Second Street South
Kenora, Ontario P9N 1G1
Phone: 1.800.467.4642
Fax: 1.800.467.4645
Website: <http://www.lowbic.on.ca>
Email: cmousseau@lowbic.on.ca

Patricia Area Community Endeavours (also covers Red Lake area)

Contact: Jim Dayman
66 Keith Ave. Unit 2 P.O. Box 668
Dryden, Ontario P8N 2Z3
Phone: (807) 221.3293
Toll Free: 1.800.465.5307
Fax: (807) 221.3294
Email: jimd@pace-cf.on.ca

Rainy River Future Development Corporation

Contact: Angela Halvorsen
Business Investment Officer
608 Scott Street
Fort Frances, Ontario P9A 1H6
Phone: (807) 274.3276
Toll Free: 1.800.465.8502
Fax: (807) 274.6989
Email: angela@rrfdc.on.ca

Fort Frances

Shooniyaa Bidoong
+1 (866) 278-8306
(807) 274.0152
Site 206-53, R.R. #2
Fort Frances, Ontario P9A 3M3

Aboriginal Business Canada

Fort Frances

Pw-di-goo-zing Ne-yaa-zhing Advisory Services
1455 Idylwild Drive P.O. Box 522
Fort Frances, Ontario P9A 3M8
Phone: (807) 274.8531
Fax: (807) 274.4330

Thunder Bay

Nishnawbe Aski Development Fund (NADF)
106 Centennial Square, 2nd Floor
Thunder Bay, Ontario P7E 1H3
Phone: (807) 623.5397
Fax: (807) 622.8271
Email: gbuoncorey@nadf.org
Website: www.nadf.org



.09 Insurance



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

BUSINESS INSURANCE

Depending on the type of business that you plan to operate, various kinds of insurance are available to protect you and your business. Visit an insurance agent to determine the types of insurance that will apply to you.

WORKPLACE SAFETY AND INSURANCE BOARD

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

For further information, contact:

Workplace Safety & Insurance Board

1113 Jade Court Suite 200

Thunder Bay, Ontario P7B 6V3

Tel: 1.807.343.1710

Toll Free: 1.800.465.3934

Fax: 1.807.343.1702

Website: www.wsib.on.ca

.10 Other Considerations



PATENTS/TRADE-MARKS/COPYRIGHTS

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

You can access their website for additional information:

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

Patents

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

To be eligible for patent protection, the invention must:

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

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

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

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

Trade-Marks

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

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

Copyrights

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

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

Guide to Copyrights - what is covered by copyright

<http://canadabusiness.gc.ca/gol/bsa/site.nsf/en/su07049.html#a2>

IMPORTING AND EXPORTING

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

Canada Border Service Agency

Phone: 1.800.461.9999 or <http://www.cbsa-asfc.gc.ca/menu-eng.html>

Fort Frances-International Falls International Bridge:

Phone: 807.274.3655

Baudette-Rainy River International Bridge:

Phone: 807.852.3341

Import and Export Resources:

- ExportSource.ca:
<http://www.exportsource.ca>
- ImportSource.ca:
<http://www.importsource.ca>
- Ontario Export Inc.
www.ontarioexportsinc.com
- Canada-Ontario Export Forum:
http://canadabusiness.gc.ca/servlet/ContentServer?pagename=CBSC_ON/display&c=Services&cid=1085667967669&lang=en

FOOD AND DRUG PRODUCTS

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

Canadian Food Inspection Agency Food Labelling

Phone: 1.800.667.2657 or <http://www.inspection.gc.ca/english/fssa/labeti/guide/toce.shtml>

Food, Drug and Labelling Resources:

- Health Canada Ontario Region
Toll Free: 1.866.999.7612
Phone: (416) 973.4389
Website: http://www.hc-sc.gc.ca/ahc-asc/branch-dirgen/pacrb-dgapcr/reg/on_e.html
- The Packaging Association of Canada
<http://www.pac.ca/services/haccphome.html>
- Labelling Regulations:
<http://www.inspection.gc.ca/english/fssa/labeti/labecie.shtml>
- OMAFRA - Food Industry Competitiveness Branch (FICB):
<http://www.omafra.gov.on.ca/english/food/staff/ficb.htm>
- Kitchen Incubator:

- <http://www.foodshare.net/kitchen05.htm>
- Consumer Packaging and Labelling:
<http://www.competitionbureau.gc.ca/epic/site/cb-bc.nsf/en/01437e.html>



.11 Resources



GENERAL BUSINESS RESOURCES:

- Your guide to small business:
http://www.sbe.gov.on.ca/ontcan/sbe/downloads/yrguide/your_guide_small_business.pdf

- Business Start-Up Info-Guide:
http://www.cbosc.org/servlet/ContentServer?pagename=CBSC_ON/display&c=GuideInfoGuide&cid=1085667968434&lang=en
- Ministry of Revenue - Tax Revenue Division, Small Business Tax Help
<http://www.rev.gov.on.ca>
- Business Gateway.ca:
<http://businessgateway.ca/gol/bgateway/interface.nsf/vSSGBasic/bg20025e.htm>
- Managing for Business Success:
<http://strategis.ic.gc.ca/epic/internet/inmfbs-gprea.nsf/en/Home>
- Government of Canada Business Workshops:
<http://www.cbosc.org/en/podcasts.cfm>
- Entrepreneur Magazine:
<http://www.entrepreneur.com/>

ECONOMIC DEVELOPMENT OFFICERS

Kenora

60 Fourteenth St. N., 2nd Floor
Kenora, ON P9N 4M9

Contact: Jennifer Findlay, Economic Development Officer

Phone: (807) 467-2127

Fax: (807) 467-2246

E-mail: jfindlay@kenora.ca

Website: www.lakeofthewoodsmuseum.ca/portal/business/economicdev/economicdev.aspx?id=120

Red Lake

The Municipality of Red Lake
Corner of Lassie and Fifth St., Box 1000
Balmertown, ON P0V 1C0

Contact: Bill Greenway

Phone: 807.735.2096 ext 238

E-mail: e.bgreenway@red-lake.com



Dryden

City of Dryden
45 King St. Dryden, ON P8N 2A7
Contact: Vicki Kurz
Phone: (807) 223-4100
Fax: (807) 223-4102
E-mail: vkurz@dryden.ca

Fort Frances

City of Dryden
608 Scott Street, Fort Frances, ON P9A 1H6
Contact: Geoff Gillon, Rainy River Futures Development Corporation
Phone: (807) 274-3276
Fax: (807) 274-5484
E-mail: geoff@rrfdc.on.ca

Sioux Lookout

Municipality of Sioux Lookout
25 Fifth Avenue, P.O. Box 158
Sioux Lookout, ON P8T 1A4
Contact: Florence Bailey
Phone: (807) 737-4670 ext. 2228
Fax: (807) 737-3436
Email: edo@siouxlookout.ca

IMPORT AND EXPORT RESOURCES:

- **ExportSource.ca:**
<http://www.exportsource.ca>
- **Canada Border Services Agency:**
<http://www.cbsa.gc.ca>
- **Importing Info-Guide:**
http://entreprisescanada.gc.ca/servlet/ContentServer?cid=1099919426048&lang=en&pagename=CBSC_ON%2Fdisplay&c=GuideInfoGuide
- **Step by Step approach to importing:**
<http://www.importers.ca/starting.html>
- **ImportSource.ca:** <http://www.importsource.ca>
- **Tariff Information:**
<http://www.cbsa-asfc.gc.ca/menu/D11-e.html>

NETWORKING OPPORTUNITIES:

Women's Business Network (Kenora)

Contact: Carmela Laffin
227 ½ Second Street South
Kenora, Ontario P9N 1G1
Phone: 807.467.4643

Toll Free: 1-866.336.7779
Fax: 807.467.4645
E-mail: nwbc@nwbiz.ca
Website: www.nwbiz.ca

Women's Business Network (Fort Frances)

Contact: Angela Halvorsen
Business Investment Officer
608 Scott Street
Fort Frances, Ontario P9A 1H6
Phone: (807) 274.3276
Toll Free: 1-800.465.8502
Fax: (807) 274.6989
E-mail: angela@rrfdc.on.ca

Chamber of Commerce Mixers (Kenora)

Three mixers per year (Annual General Meeting, Spring & Fall)

Kenora & District Chamber of Commerce
Contact: Laurene Manson-Sillery
Executive Assistant
227 ½ Second Street South, Box 471
Kenora, Ontario P9N 1G1
Phone: 807.467.4646
Fax: 807.467.4645
E-mail: chamber@gokenora.com
Website: <http://www.kenorachamber.com/>

NOT-FOR PROFIT INFORMATION:

- Incorporating a Not-for-Profit Organization:
http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_ON/display&c=Regs&cid=1085667966184&lang=en
- Not-For-Profit Business Incorporators Handbook:
<http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/nfpinc/default.asp>

NORTHWEST BUSINESS CENTRE PARTNERS:

City of Kenora

Serving one of the quietest and safest communities in Northwestern Ontario.

Contact The City of Kenora:

City Hall
1 Main Street South,
Kenora, ON P9N 3X2
Phone: (807) 467.2000
Web: <http://www.kenora.ca/portal/index.aspx>

Kenora Municipal Telephone System

Your home team advantage for Internet, Wireless, Telephone, Long Distance Plans, Network Services, Tech Support, and Promotions.



Contact KMTS:

Business Sales

110 Matheson Street South
Kenora, ON P9N 1T8
Phone: 807.467.2057
Fax: 807.467.2066
Email: sales@kmts.ca

Residential Sales

1 Main Street
Kenora, ON P9N 3X2
Phone: 467.KMTS

KMTS Mobility

110 Matheson Street South
Kenora, ON P9N 1T8
Phone: 807-467-2158
Fax: 807.467.2976
Email: kmtsmobility@kmts.biz

Internet - KMTS Net

110 Matheson Street South
Kenora, ON P9N 1T8
Phone: 807.467.2040
Fax: 807.467.2976
Email: support@kmts.ca

Billing/Customer Service

807.468.3911
or outside of Kenora
1.800.362.3347
611 on your cell phone

Web: <http://www.kmtsonline.com/>

Lakewood Credit Union Ltd.

Providing financial resources to improve the economic and social environment of our members.

Contact The Lakewood Credit Union:

346 2nd Street South
Kenora, Ontario P9N 1G5
Phone: 807.468.9811
Toll Free: 1.800.914.2368
Fax: 807.468.3500
E-mail: kenora@lakewoodcu.on.ca
Website: <http://www.lakewoodcu.on.ca/>



Lake of the Woods Business Incentive Corporation

As a Community Futures Development Corporation, LOWBIC offers a wide variety of programs and services to support community economic development and small business growth.

Contact LOWBIC:

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

227 ½ Second Street South
Kenora, Ontario P9N 1G1
Phone: 807.467.4640
Toll Free: 1.800.467.4640



Fax: 1.800.467.4645
E-mail: lowbic@lowbic.on.ca
Website: <http://www.lowbic.on.ca>

Meyers Norris Penny LLP

Providing tailored expertise in tax, accounting, and a wide range of business advisory services.

Kenora Office:

120 Matheson Street S.
Kenora, Ontario P9N 3X8
Phone: 807.468.3338
Toll Free: 1.866.381-3338
Fax: 807.468.1418
E-mail: Joseph.Fregeau@mntp.ca
Website: <http://www.mntp.ca/00home>

Ontario Ministry of Small Business and Entrepreneurship

Helping those involved in Small Business and Entrepreneurship with a variety of information and support options.

Contact the Ministry:

8th Floor, Hearst Block
900 Bay St.
Toronto ON M7A 2E1
Toll Free: 1.866.668.4249 or 1.866-ONT4BIZ
Fax: (416) 325.6688
E-mail: info.sbe@ontario.ca
Website: <http://www.sbe.gov.on.ca/ontcan/sbe/index.jsp>

Overdrive Design Labs Inc.

Delivering Web design, printing, data development, e-mail marketing, payment processing, order tracking.

Kenora Office:

Located in the [Digital Attic](#) Business Centre
Suite 1 - 136 Matheson Street South
Kenora, Ontario P9N 1T8M
Phone: 807 468.8555
Fax: 807 468.6002
Website: <http://www.overdrivedesignlabs.com>

Blitz Advertising

Blitz Advertising provides alternative advertising media and innovative marketing solutions for small businesses

P.O. Box 2
Kenora, Ontario P9N 3X1
Phone: 807.467.7252
E-mail: mike@blitzadvertising.ca
Website: <http://www.blitzadvertising.ca>

Northwestern Ontario Innovation Centre

1294 Balmoral St., Suite 150



Thunder Bay, ON P7B 5Z5
Phone: 807-768-6682
Toll Free: 1-866-768-6682
E-mail: info@nwinnovation.ca
Website: <http://www.nwinnovation.ca>

Ontario Centres of Excellence

<http://www.oce-ontario.org/Pages/Home.aspx>

E-Business

http://www.canadabusiness.ca/servlet/ContentServer?pagename=CBSC_ON%2Fdisplay&lang=en&cid=1085667968722&c=GuideFactSheet

NRC Industrial Research Assistance Program (NRC-IRAP)

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Web: <http://irap-pari.nrc-cnrc.gc.ca/>



TIPS

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

**EMPLOYMENT
ONTARIO**

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