



STARTING A BUSINESS IN SIOUX LOOKOUT

*Prepared by the Municipality of Sioux Lookout
April 2014*

STARTING A BUSINESS IN SIOUX LOOKOUT

MUNICIPAL LICENCES, BUILDING PERMITS, AND ZONING

ECONOMIC DEVELOPMENT OFFICER

Information can be obtained from the Economic Development Officer for a number of items. The EDO has access to numerous studies and reports that may provide market, housing, and economic indicators to assist in making your decision to open a business in Sioux Lookout. Additionally, the EDO has information related to funding opportunities for entrepreneurs of any age, not for profit corporations and investors.

Contact:

Vicki Blanchard, Economic Development Manager
Municipality of Sioux Lookout
25 Fifth Avenue, P.O. Box 158
Sioux Lookout, ON P8T 1A4
807-737-4670 x 2228 (phone)
807-737-3436 (fax)
vblanchard@siouxlookout.ca

LICENCES

The Municipality of Sioux Lookout has no business licensing requirements. Generally, if the base of operations for the business is located within the boundaries of the Municipality of Sioux Lookout and the business (or landowner) will pay taxes to the Municipality, a Business License will not be required. However, you should check with the By-Law Enforcement Office if your business relates to the care of animals (Animal Control By-Law), taxi service (taxi licensing is required) or the burning of combustible materials (a burning permit is required). Certain permits are required for these types of operations.

Contact:

By-Law Enforcement
Rob Favot, Emergency Services Manager
Municipality of Sioux Lookout
25 Fifth Avenue, P.O. Box 158
Sioux Lookout, ON P8T 1A4
807-737-2564 (phone)
807-737-4626 (fax)
rfavot@siouxlookout.ca

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BUILDING PERMITS

A Building Permit may be required for new construction or renovations. Before undertaking any building or plumbing project, further information should be obtained from:

Infrastructure & Development Department
Jody Brinkman, Chief Building Official
Municipality of Sioux Lookout
25 Fifth Avenue, P.O. Box 158
Sioux Lookout, ON P8T 1A4
807-737 2700 (phone)
807-737 3436 (fax)
cbo@siouxlookout.ca

To find out what the permit fee is, please contact the Chief Building Official.

OBTAINING REZONING

If a site is chosen for a proposed business that does not conform to the Zoning By-Law or the Official Plan, an application may be made to the Municipality of Sioux Lookout for an amendment. An Amendment application form may be obtained from:

Infrastructure & Development Department
Pat Uren, Planning Administrator
MUNICIPALITY OF SIOUX LOOKOUT
25 Fifth Avenue, P.O. Box 158
Sioux Lookout, ON P8T 1A4
807-737 2700 (phone)
807-737 3436 (fax)
planning@siouxlookout.ca

The fee for filing for rezoning is \$ 600 (By-Law No. 23-07).
An Official Plan Amendment Application fee is \$ 800 (By-Law No. 23-07).

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OBTAINING A MINOR VARIANCE

To obtain a building permit to construct, renovate or alter a building, which does not exactly comply with the existing Zoning By-Law requirements, a minor variance may be required. Minor variances are usually granted if the requested variance does not challenge the basic spirit and purpose of the Zoning By-Law and is distinctly “minor” in nature.

Application for a Minor Variance requires the completion of an Application form, a fee of \$ 300 (By-Law No. 23-07) and copies of the proposed plan. Applications and further information can be obtained from:

Infrastructure & Development Department
Pat Uren, Planning Administrator
Municipality of Sioux Lookout
25 Fifth Avenue, P.O. Box 158
Sioux Lookout, ON P8T 1A4
807-737-2700 (phone)
807-737-3436 (fax)
planning@siouxlookout.ca

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PROVINCIAL REGISTRATIONS, LICENCES, AND REGISTRATIONS

REGISTRATIONS

MINISTRY OF GOVERNMENT SERVICES

Companies and Personal Property Securities Branch

Suite 200, 393 University Avenue

Toronto ON M5G 2M2

General Inquiry: 416-314-8880

Toll Free: 1-800-361-3223 (Province-Wide)

<http://www.canadabusiness.ca> -- for information

http://www.ontario.ca/en/services_for_business/STEL02_039990.html?openNav – for information and to register online

Companies Branch registers business names of sole proprietorships, partnerships and corporations; authorizes creation of limited partnerships; incorporates business and not-for-profit entities and licenses foreign extra provincial corporations. The branch also maintains and operates the Public Record, which is searched regularly by clients. Ontario Business Connects provides electronic registration for business names, and primary service providers OnCorp Direct Inc. and Cyberbahn Inc. provide searches electronically.

Services Offered to the Public:

- Search for Business Names that have been registered
- Register or renew your Business Name, get a Master Business License and, if eligible, apply for additional accounts with different government bodies

New businesses and existing corporations can prepare their registrations using these workstations and electronically transmit them to the different ministries involved with starting or expanding a business. Individuals starting an incorporated business can register their Business Name instantly and complete three of the most commonly required applications (Employer Health Tax, Health Tax for the Self-Employed and Workplace Safety and Insurance Board) at the workstations. Clients can instantly renew their Business Name registration and apply for the Federal Business Number.

In Sioux Lookout you can visit the Service Ontario Office to access the Business Connects Kiosk to register your business or access additional information.

Service Ontario
62 Queen Street
807-737-1318

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LICENCES

TOURIST ESTABLISHMENT LICENCES

It is possible that if you start up an establishment that provides accommodation for the general public, including hotels, motels, tourist resorts, and campgrounds, it will have to be licensed by the province. For information contact:

MINISTRY OF NORTHERN DEVELOPMENT & MINES

Regional Economic Development Branch

Frank Bastone, Northern Development Advisor

810 Robertson St., Suite 104

Kenora ON P9N 4J2

Phone: 1-807-468-2820

Fax: 1-807-468 2930

frank.bastone@ontario.ca

www.mndm.gov.on.ca

REGULATIONS

FOOD PREMISES

All businesses in Ontario engaged in the preparation or serving of food must comply with Ontario regulations. It is the responsibility of Health Units to provide health inspectors to carry out inspections to ensure that these Provincial Standards are met.

For more information contact:

Public Health Inspector

NORTHWESTERN HEALTH UNIT

75-D Van Horne Avenue

Dryden, ON P8N 2B2

Phone: 1-807-223-3301

Fax: 1-807-223-5754

www.nwhu.on.ca

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OCCUPATIONAL HEALTH

The Occupational Health and Safety Act applies to all workers and work places in Ontario with a few exceptions. It involves the responsibilities of employers, supervisors, workers and suppliers with regard to occupational health and safety. The Act also covers the establishment of joint labour and management health and safety committees; the control of the exposure of workers to toxic substances; refusals to work where health or safety is in danger, and reporting of accidents.

More information can be obtained from:

MINISTRY OF LABOUR

Satellite Office – Dryden

479 Government Road

Dryden, ON P8N 3B3

General Inquiry: 1-807-223-4898

Toll Free: 1-800-465-5016 (Thunder Bay)

Fax: 1-807-223-4344

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

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TAXES

HARMONIZED SALES TAX

As of July 1, 2010, Ontario harmonized its retail sales tax with the GST to implement the HST at the rate of 13%.

Almost everyone has to pay HST on purchases of taxable supplies of property and services. A limited number of sales or supplies are exempt from HST such as used residential housing, most health care and dental services, certain childcare services, and many educational services.

Although the consumer pays the tax, businesses are generally responsible for collecting and remitting it to the government. Businesses that are required to have a GST/HST registration number are called registrants.

Registrants collect the GST/HST on most of their sales and pay the GST/HST on most purchases they make to operate their business. They can claim an input tax credit, to recover the GST/HST paid or payable on the purchases they use in their commercial activities.

GST/HST registrants must meet certain responsibilities. Generally, they must file returns on a regular basis, collect the tax on taxable supplies they make in Canada, and remit any resulting net tax owing.

For more Harmonized Sales Tax information view the Canada Revenue Agency website:

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

Thunder Bay Tax Services Office
MINISTRY OF FINANCE
1st & 3rd Flrs., 130 South Syndicate Avenue
Thunder Bay ON P7E 1C7
General Inquiry: 1-807-622-8512
Toll Free: 1-800-959-5525 (English)

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HARMONIZED SALES TAX -- REMITTANCE

Every business with annual revenues of goods and services of more than \$ 30,000 is required to be registered. Businesses registered for the HST are eligible to claim an Input Tax Credit for the HST paid on business purchases. The credit is applied against the HST charged on sales to determine whether tax should be remitted or a refund claimed.

If both an excise tax and the HST are applicable, the excise tax is applied before the HST.

To obtain a HST remittance number or for more information contact:

**Sudbury District Office
1050 Notre Dame Avenue
Sudbury, Ontario P3A 5C1**

OR

**HST Information Office
Thunder Bay District Office
130 South Syndicate Avenue
Thunder Bay, Ontario P7E 1C7
Telephone: 1-800-959-5525**

Forms and Publications are available from:

1-800-959-2221

The Website is located at:

www.cra-arc.gc.ca

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PROVINCIAL FUNDING

The Ministry of Northern Development and Mines administers the funding program of the Northern Ontario Heritage Fund Corporation. \$100 million in annual funding creates opportunities for Municipalities, First Nations, Not for Profit Corporations and Businesses to access grants and loans to improve economic opportunities and create jobs. For more information please contact:

Catherine Dashnay, Northern Development Officer
Ministry of Northern Development and Mines
62 Queen Street, PO Box 147
Sioux Lookout, ON P8T 1A2
807-737-1616 (phone)
807-737-3419 (fax)
catherine.dashnay@ontario.ca
www.mndm.gov.on.ca
www.nohfc.com

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FEDERAL REGULATIONS AND TAXES

INCORPORATION

If a corporation intends to have branch operations in more than one province it may be advantageous to procure Federal incorporation. A corporation must be registered in each province in which it does business. Check with each province for further details.

For Federal incorporation there is a flat fee of \$ 500. Articles are filed with:

**Corporations Directorate
Industry Canada
9th Floor, 365 Laurier Avenue West
Ottawa, Ontario K1A 0C8
Telephone: 1-613-941-9042
Fax: 1-613-941-0601 Inquiries
1-613-941-0999 Incorporation
1-613-941-5789 Copies of Chart Documents etc.**

OR

**Corporations Directorate
Industry Canada
3rd Floor 151 Yonge Street
Toronto Ontario M5C 2W7
Telephone: 1-416-954-2714
Fax: 1-416-973-8714**

Kits and information are also available on the website:

www.strategis.ic.gc.ca

It is the responsibility of those seeking incorporation to conduct their own name search. A number of lawyers can provide articles of incorporation and name search services. Check the Yellow Pages.

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IMPORT – EXPORT

Anyone importing products into Canada on a regular basis should obtain an importer's number. Some products are on a restricted list of imports and some are exportable only on a quota basis.

Anyone considering entering the import business should first contact:

Canada Customs and Revenue Agency
201 North May Street
Thunder Bay, Ontario P7C 3P4
Telephone: 1-807-626-1603

An importer's number can be obtained from:

Canada Customs and Revenue Agency
130 South Syndicate Street
Thunder Bay, Ontario P7E 1C7
Telephone: 1-800-959-8281

Anyone considering entering the export business should first contact:

Industry Canada – FedNor
Roberta Bondar Place
70 Foster Drive, 6th Floor, Suite 600
Sault Ste. Marie, Ontario P6A 6V4
Telephone: 1-877-FED-NOR3 (1-877-333-6673)
1-705-941-2014

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FUNDING OPPORTUNITIES FOR SMALL BUSINESS DEVELOPMENT

NORTHERN ONTARIO HERITAGE FUND CORPORATION (NOHFC)

Northern Ontario Entrepreneur

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

Who is Eligible?

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

What is Eligible?

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

Funding and Guidelines

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

For further information, please visit the NOHFC website:

http://www.mndm.gov.on.ca/nohfc/programs/northern_ontario_entrepreneur_e.asp

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Northern Ontario Young Entrepreneur

For too long, one of Northern Ontario's most precious resources, its youth, has been exported never to return home. The NOHFC Young Entrepreneur program aims to mobilize a new generation of entrepreneurs and community builders in the North, securing a more prosperous future for tomorrow's northern families and workers.

Who is Eligible?

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

What is Eligible?

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

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

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

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

Funding and Guidelines

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

For further information, please visit the NOHFC website at:

http://www.mndm.gov.on.ca/nohfc/programs/northern_ontario_young_entrepreneur_e.asp

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PATRICIA AREA COMMUNITY ENDEAVOURS (PACE)

PACE 's Business Development Coordinator assists entrepreneurs in business or contemplating a business within the Patricia Region by providing:

Business Services:

- Business advice, counselling, information and referrals
- Help with business plans
- Export support
- Entrepreneurial training
- Information on Federal and Provincial programs and services
- Financial Assistance

PACE administers an investment fund to help finance new or existing small businesses for start-up, expansion, or stabilization plans that help maintain or create jobs.

Repayable financing up to \$150,000 on commercial terms through loans, loan guarantees, or equity investments may be available when financing from other sources is insufficient. Loan approvals are for business purposes only and the applicant must meet the following eligibility criteria:

- Credit worthiness and a background of experience or a sound working knowledge of the proposed business.
- Generated employment within the Patricia Region.
- Sufficient capital has been invested by the owner.
- The business plan indicated a reasonable chance of success.
- The business location is within the Patricia Region.

If you feel that your business idea fits the above defined eligibility criteria, you are invited to fill in a Business Loan Application.

For further information, please contact the following:

Patricia Area Community Endeavours
Donna Horvath
Business Development Coordinator
66 Keith Avenue, Unit 2
PO Box 668
Dryden, ON P8N 2Z3
807-221-3293
1-800-465-5307
dannah@pace-cf.on.ca
www.pace-cf.on.ca

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SELF EMPLOYMENT BENEFIT PROGRAM

The Self Employment Benefit (SEB) is an initiative of Employment Ontario and administered locally by Patricia Area Community Endeavours Inc. (PACE).

The object of the SEB program is to encourage labour market self-sufficiency through self-employment.

1. SEB enables a person starting a business to receive 42 weeks of income support during the early months of business planning and operation.
2. Benefits also include access to training and assistance in preparing a business plan and managing business operations.
3. Benefits also include the support of a counselor to provide assistance during the benefit period and after. The counselor will provide assistance in several different aspects of the self-employment process.
4. SEB can increase the opportunity for success of the venture by enabling the reinvestment of surplus revenue back into the business during the start-up phase, easing the cash flow requirements.

SEB is available to applicants who are currently unemployed and have an active Employment Insurance (EI) Claim, or have had a claim in the recent past. This includes persons who have had an EI claim that has ended in the past three years or who have received maternity or parental benefits in the past five years after which they remained out of the labour market to care for the child.

- Applicant must be legally entitled to work in Canada
- Applicant must agree to prepare and submit a business plan acceptable to Employment Ontario showing potential for long term employment.
- Revenue from the proposed business must not be primarily from commissions.
- The Business must be suitable for public funding (i.e. it must not exploit sex, religion or politics).
- The Business may have a seasonal aspect but the applicant must demonstrate that the work is fulltime.
- The program participant must have controlling interest in the business where it is a partnership or corporation.

For further information please contact:

Patricia Area Community Endeavours (PACE)
Jim Dayman - Self Employment Benefits Coordinator
66 Keith Street, Unit 2, PO Box 668
Dryden, ON P8N 2Z3
807-221-3293
1-800-465-5307
jimd@pace-cf.on.ca
www.pace-cf.on.ca

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SMALL BUSINESS RESOURCES

NORTHWEST BUSINESS ENTERPRISE CENTRE

The Northwest Business Enterprise Centre (NWBiz) has an office located in Dryden, Ontario and will provide service to Sioux Lookout businesses upon request.

NWBiz provides the following services:

Business planning

Every business starts with thorough research and planning. We assist as you embark on this important first step. We'll connect you to information, provide you with contacts and guide you through the processes to help you achieve your business dreams.

Financial connections

Grants, loans -- there are financing options for start-up businesses. We provide you with opportunities and connect you with organizations that can finance your start-up.

Business tools and resources

Our offices contain hundreds of business books and online tools to assist every stage of your business. Drop in anytime to browse our libraries.

Education and training

Through workshops, seminars and business keynote events, we host speakers and experts to help you learn and continually develop your business.

For further information, please contact the following:

Northwest Business Enterprise Centre, Kenora Office

Allyson Pele

227 Second Street South

Kenora, ON P9N 1G1

807-737-467-4643

1-866-336-7779

Allyson@nwbiz.ca

www.nwbiz.ca

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CANADA BUSINESS ONTARIO

Canada Business Ontario offers helpful resources to new entrepreneurs for business start-up information.

Please visit the Canada Business Ontario website for further information.

<http://www.cbo-eco.ca/en/index.cfm/guides/business-start-up-info-guide/>

For further information related to the content of this document or to discuss your business start-up needs, please contact the author, Vicki Blanchard, Economic Development Manager.
vblanchard@siouxlookout.ca; 807-737-2700 x 2228.