

# ***Starting a Business Guide***



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# Starting a Business Guide

Prepared by:

## Tourism & Economic Development's Thunder Bay & District Entrepreneur Centre

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## INTRODUCTION: ARE YOU AN ENTREPRENEUR?

Starting a business can be very rewarding, but also time-consuming and labour-intensive. Before you start researching, obtaining sources of funding, finding a location and completing all of the other tasks necessary to open a business, you'll probably want to know if you possess the typical characteristics of successful entrepreneurs. Of course, there are many variables in determining entrepreneurial success, but knowing that you fit the profile is an important first step (as well as a confidence booster!) in getting your business off the ground.



More than any other single factor, perseverance, commitment and determination are critical. Entrepreneurs must be totally dedicated to the success of their venture. In many cases, sheer determination and perseverance can compensate for other weaknesses. It will allow the entrepreneur to succeed, despite what sometimes appear to be overwhelming obstacles.

You have probably heard the view expressed by some that "entrepreneurs are born and not made." It is suggested that what is really meant by that remark is that commitment must be part of your character, since it cannot be taught or learned. Hence you must be born with it. Most of the other qualities can be developed or nurtured.

Do you possess the qualities of perseverance or commitment? Can you recall some incident in your life where you demonstrated this quality? How many hours a week do you think that you have to work in your business? 30... 40... 50... 60 or more? Successful business owners will often spend 60 hours a week in their business. But then, they love what they do!

### 10 Important Characteristics for Entrepreneurs:

1. perseverance
2. desire and willingness to take initiative
3. competitiveness
4. self-reliance
5. a strong need to achieve
6. self-confidence
7. good physical health
8. a willingness to take risks and deal with uncertainty
9. a strong desire for money
10. patience

## CHAPTER 1: FINDING A BUSINESS IDEA

There are many places to find business ideas. Most people can find their ideas in three places:

*Previous employment experience* is a common source of new ideas. The entrepreneur is already familiar with the product or service, the competition and potential clients.

*Hobbies* can lead to a new business venture.

*Observation of daily life* can be the source of new business ideas. Observation includes things such as travelling, personal need, yellow pages, magazines, newspapers, libraries, books and franchises.

You may want to consider the following factors when formulating your business idea:

- The amount of investment required to start and maintain/expand your business
- Government regulations on your sector and how they could affect your operations (positively and negatively)

### Trends and Opportunities

There are always dynamic changes that are taking place in our economy, city, society and with everyday life. Just look at how the Internet has revolutionized business operations, markets and opportunities in the past 10 years.

As an entrepreneur, you should be aware of and understand these changes particularly when assessing new business opportunities.

Some of the **current trends** include:

**Personal services** - consumers are willing to purchase services that they cannot or will not do themselves.

**Wellness** – consumers are becoming more interested in exercise, nutrition, and healthy aging.

**Shopping with a conscience** – products and services that promote social, economic and environmental responsibility, ranging from fair trade coffee to environmentally friendly household products, have increased in popularity as consumers have become more aware of global issues.

**Convenience** - a desire for convenience will increase the demand for time-saving products and services, such as catalogue shopping and quick meals.

These are only a few examples, but you, the entrepreneur, should commit to reading about and researching current trends and opportunities that can affect you and your business venture.

- Profit margins
  
- Amount of competition in your sector
  
  
  
  
  
  
  
  
  
- Market trends

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### Exercise: Evaluating Your Idea

When looking at your business idea, you should ask yourself the following questions, considering these factors:

1. How does this business satisfy my personal goals and interests?
  
  
  
  
  
  
  
  
  
2. Does my product or service have a place in the market?  
 Yes  
 No
  
  
  
  
  
  
  
  
  
3. Will operating this business enable me to meet my financial goals for the business?  
 Yes  
 No

## CHAPTER 2: THE FEASIBILITY ANALYSIS

Now it is time to take a closer look at your **idea** to see if it is actually an opportunity. This is the process of exploring your business idea before you start preparing a business plan.

The areas to explore in a feasibility analysis include the following (check off all that you have considered):

1. **You, the Entrepreneur**
  - Do you have a clear idea of what being an entrepreneur involves?
  - Do you have the perseverance and commitment to make this idea become a success?
  - Do your personal circumstances support your going into business?
  
2. **The Market**
  - How many customers are there?
  - How big is the market?
  - Is it something that is growing, declining or stable?
  
3. **The Costs**

What are the costs to get started and operate this business?

### Small Business Profile: A Peek Inside Home Accents and Décor

Franca Marello, owner and operator of A Peek Inside Home Accents & Décor, knows that finding new design ideas in Thunder Bay is lacking. She felt that there was a need to offer products that the citizens of Thunder Bay enjoyed and she felt that she knew how to go about doing that.

“More and more people these days are watching decorating shows,” says Marello, owner and operator.

“I believe there is a lack of unique home accessories that cater to people who want to tackle their own home decorating.”

A Peek Inside offers unique items for every room in the home to give it that contemporary design appeal. They provide the home decorator with distinctive accessories and furniture including sleek, sophisticated sectional sofas, contemporary leather chairs and ottomans.

With a prime location across from Silvercity, A Peek Inside has an easy access showroom with plenty of space and natural light. There are several accessible parking spots, and foot-traffic is also an option with a sidewalk out front that is just blocks away from Intercity Mall.





- What is the size of the industry? (The answer must be supported with data, statistics, dollar amounts and / or numbers)
- What is the market growth potential? (Look at local, national and international markets and trends)

### Customers

- Who are my customers? (age, gender, marital status, family life, education etc.)?
- What do my customers want?
- When do they buy or use this service (seasonally, daily, occasionally)?
- How big is my target market?

### **A Peek Inside Talks About the TBEC**

When Franca Mareello, owner and operator of A Peek Inside Home Accents & Décor, started her business, she said that “I didn’t really know what I was doing when I got started and I didn’t have a lot of experience.” She said that is why she turned to the Thunder Bay & District Entrepreneur Centre (TBEC) for help. “They gave me direction.”

Mareello says she also got great tips from the friendly staff at TBEC, and information on helpful seminars, including the one covering taxation that she attended.

“It was nice to know that there was always someone there to talk to. All I had to do was just pick up the phone. It felt like you always had someone to fall back on.”

Mareello adds that some of the positive aspects of being an entrepreneur are the gratification of knowing that customers appreciate what you’re bringing to them.

“I’ve gotten a lot of positive feedback and compliments on the products in my store.”

She says that being your own boss and flexible hours are additional benefits as well.

Mareello soon figured out that there were obstacles to face when pursuing your own business too, like getting valuable information on the industry and finding a good, low-cost location. But she says that TBEC helped her with that. When asked if she had any tips or advice for upcoming entrepreneurs in Thunder Bay, Mareello said, “A thorough business plan is very important.”

She suggests looking at all aspects of the business thoroughly, and doing extensive research on the industry that interests you most.



## CHAPTER 3: THE BUSINESS PLAN

A business plan is a written document that will cover a period of time. The plan will describe in detail the business, what you want to achieve and how you plan to achieve it.

The typical time period of a business plan ranges from one to three years. Keep in mind that the further into the future your plans are, the more that the level of detail will drop.

**One misconception about writing business plans is that a plan needs only to be written if the entrepreneur is seeking financing for the project. This is not true! A plan should be written to benefit the entrepreneur and aid in the success of the venture.**

**Outline:** There are numerous business plans that have been created and printed, so be careful not to get overwhelmed with all of them. They all include the same information, but may be presented in a different manner and displayed in a different style. In our business resource library, we have several books and resources on the topic of business plans that you can review prior to creating yours. We encourage you to explore different business plan options.

If you are looking to get financing from a particular lender, you may want to use their format. Keep in mind that whatever you do, a professional reader will expect some type of professional format. Every business is different; therefore, all business plans will be different, regardless of what outline or template you use.

### Business Planning Tips:

- Make sure to do the research for your plan before you start writing the plan.
- Do the plan in a logical order. Written words are communication tools. Writing is easy for some people and harder for others. Learning to write takes practice so be patient. Start writing your business plan in draft form.
- Even if you hire a consultant to prepare your plan, you should work closely with that person so you know your business inside and out. It is you who will be running and responsible for the business, not your consultant.
- Remember that your business plan is a marketing tool; if it doesn't look professional, you don't look professional.
- Remember your audience and avoid using jargon.
- All businesses are different. Some plans may be short and simple and others can be very complex and take considerably longer to write. You should shape your plan according to your business and the purpose of the plan. The plan should be as detailed as possible, but should also be flexible and adaptable. **(continued on next page)**

The **standard business plan outline** looks like this:

*Executive Summary*  
*The Company*  
*Market Analysis*  
*Market Strategy*  
*Operations*  
*Project Requirements*  
*Financial Statement*  
*Appendices and Exhibits*

For more detailed information on writing a business plan, refer to the [Business Planning Guide](#), which you can obtain free of charge from the *Thunder Bay & District Entrepreneur Centre*.

### ***Executive Summary***

The executive summary is written *after* you have completed your plan. It is your first (and maybe last) chance to make a good impression on the reader. In addition, it is your chance to capture your audience's attention and make them want to read the rest of the plan.

**Executive Summary - DONE**

### ***Company Description***

The company description is an overview of who you are, what you are doing and your contact information.

**Company Description - DONE**

### **A business plan should be written when...**

- You are opening a new business
- The business has grown since the last plan was written
- You are introducing a new product
- You are entering a new market
- You are acquiring a new business or franchise

### **A business plan:**

- Forces you to evaluate your idea
- Helps you to understand your area of business
- Helps you to recognize opportunities and trends
- Guides you through making business decisions
- Helps you set goals and objectives
- Helps convince lenders and suppliers to get involved
- Helps build a team by letting the employees and managers read the plan
- Helps you uncover a lot of information that you may not have otherwise learned

### **Market Analysis**

This section will set the tone for the accuracy of the rest of your plan, particularly your financial forecasts. You will need to do research to complete this section. The sections are often referred to as the three C's.

- **Conditions of the market**
- **Competition**
- **Customers**

**Market Analysis – DONE**

### **Market Strategy**

The market strategy is often referred to as the six 'P's' and distribution.

The six P's are:

- **Price** – what is your pricing policy?
- **Product** – what are you selling?
- **Place** – where are you located?
- **Promotion** – how you will be promoting your business?
- **Positioning** – how will you be positioning your business compared to your competitors?
- **Packaging** – how do you plan on packaging your product?
- **Distribution** – how will you be distributing?

**Market Strategy - DONE**

### **Operations**

The operations section will discuss how you plan to operate this business including day-to-day activities. An important part of this section will be discussing who will be managing the organization.

**Operations - DONE**

### **Business Planning Tips (continued)...**

- If you are planning to get financial assistance from a specific lender, use the format that they provide. Most lending institutions will have their own business planning formats. The information that will be included will be the same, it may just be organized in a different manner.
- Write a draft copy of your plan and get someone to review it. You can bring in your business plan to our office, and we will review it and provide feedback. Take advantage of the resources that are available!



***Project Requirements***

This section of the plan clearly lists what you need to get your business up and running. You will be required to list all items, large and small, and the prices. This exercise alone will encourage you to consider seriously what you need to start this business.

**Project Requirements - DONE**

***Financial Statements***

Part of your business plan will include financial statements. If you do not feel comfortable with this section, there is a lot of assistance available. You can either learn to do this yourself or an accountant or bookkeeper can help you.

**Financial Statements - DONE**

***Appendices and Exhibits***

This part of the plan enables you to add any extra information that will supplement the body of your business plan. Information such as your resume, market information, quotes, surveys or articles will be included here.

**Appendices and Exhibits - DONE**

## CHAPTER 4: FINANCING

The following is a list of organizations from which you may be able to obtain funding to develop your business:

### **BANKS, COMMERCIAL**

A commercial bank should be your first point of contact for obtaining financing, especially if you have an existing relationship (i.e. mortgage, etc.) Of particular interest to entrepreneurs is the Canada Small Business Financing Program, offered by most commercial banks, which seeks to increase the availability of loans and capital leases for establishing, expanding, modernizing and improving small businesses. It does this by encouraging financial institutions and leasing companies to make their services available to small businesses. Under the Program, a small business must apply for a loan or lease to the financial institution (bank, credit union or caisse populaire) or the participating leasing company of its choice. If the application is granted, the federal government will guarantee 85 percent of the lender's losses in the event of default.



Most small businesses starting up or operating in Canada are eligible for CSBF loans and leases, as long as their estimated gross revenues do not exceed \$5 million during the fiscal year in which they apply. Sole proprietorships, partnerships and incorporated companies all qualify. Not eligible are farming and charitable or religious enterprises.

**Commercial term loans** can finance up to 90 percent of the cost of the purchase or improvement of real property and immovables, leasehold improvements, or improvements to leased property, and the purchase or improvement of new or used equipment.

**Capital leases** (containing an option to purchase) can finance the cost of various types of new and used equipment, including vehicles, hotel and restaurant equipment, medical and health services equipment, computer hardware and software, telecommunications equipment, and manufacturing equipment.

**Loan amounts:** The maximum amount a small business can access under the Program is \$250,000. This is the combined total it is allowed for all its CSBF loans and capital leases, including any loans under the earlier Small Business Loans Program.

**Costs:** Interest rates on loans may be either floating or fixed. The floating rate cannot be more than 3 percent higher than a lender's prime lending rate. Fixed rates cannot be more than 3 percent higher than the lender's residential mortgage rate for the term of the loan. Lease payments include an interest rate of up to 13.25 percent plus the Government of Canada bond

rate for the term of the lease. Interest rates include a 1.25 percent administration fee. In addition, at the time of registration all participants must pay a 2 percent registration fee. The fees cover the costs of the CSBF Program, which is self-financing. All loans and leases must be paid in full within 10 years.

For more information, see <http://strategis.gc.ca/csbfa>

**Contact: Your financial institution or a participating leasing company OR**

Canada Small Business Financing Program:

Small Business Loans Administration

Industry Canada

235 Queen Street

Ottawa ON K1A 0H5

Tel.: (613) 954-5540

Fax: (613) 952-0290

Website: <http://strategis.gc.ca/csbfa>

**BUSINESS DEVELOPMENT BANK OF CANADA (BDC)**

Among the BDC's funding programs are term loans, which can be used to finance many business proposals or to acquire fixed assets such as land, buildings, machinery and equipment. In some cases term loans can also be made to replenish or increase the working capital of a business when it has been depleted by recent capital expenditures. Working capital loans can also be granted to finance increasing sales. The Business Development Bank of Canada also has a Venture Financing program that provides loans to companies that require financing, have established earnings and strong growth potential, but lack the requisite owner equity or asset security to obtain the necessary funding for programs they may be contemplating. For more information, call or check out the BDC website.

**Contact:** Business Development Bank of Canada  
Suite 102, 1136 Alloy Drive  
Thunder Bay, ON P7B 6M9  
Telephone: (807) 346-1795  
Fax: (807) 346-1790  
Website: [www.bdc.ca](http://www.bdc.ca)



**CANADIAN YOUTH BUSINESS FOUNDATION**

The Canadian Youth Business Foundation is a non-profit organization dedicated to helping enterprising young people between the ages of 18 and 34 achieve their business dreams. Business start-up loans of up to \$15,000 to aspiring young entrepreneurs between 18 and 34 years of age are approved for candidates with a sound business plan.





**Contact (c/o Melissa Gorrie):** Northwestern Ontario Technology Centre  
 1294 Balmoral St.  
 Thunder Bay, ON P7B 5Z5  
 Telephone: (807) 768-6688  
 Fax: (807) 768-6683  
 Website: [www.cybf.ca](http://www.cybf.ca)

## CREDIT UNIONS

Credit Unions provide small businesses with a variety of financing options, including:

### *CREDIT UNION AGREEMENT*

Under this program, Credit Unions can grant any applicant company a term loan of \$25,000 to \$500,000. Interest rates charged under this program will not be less than the member prime rate, plus 3%. This financing can be used for a broad range of projects, including:

- acquisition of fixed assets for business expansion and enhanced competitiveness;
- working capital to support growth;
- expansion and market development initiatives for businesses with strong growth potential;
- consulting and implementation costs associated with the identification, development and certification of a quality system associated with business growth, diversification and expansion projects;
- strategic planning;
- management support.



PROJECTS THAT INVOLVE REFINANCING, OR DO NOT RESULT IN NEW OR INCREASED ECONOMIC ACTIVITY ARE NOT ELIGIBLE.

Under this program, eligible applicants are any individual, firm company, corporation, joint venture, or trust that:

- has less than 250 employees and annual total sales of less than \$20 million;
- agrees to participate in mentoring and counselling support if determined necessary by the participating credit union, and agrees to pay for those mentoring and counselling services;
- is, or is about to be, a business located in Northern Ontario.

**For additional information and to identify the participating credit union nearest you, please visit the FedNor website at [fednor.ic.gc.ca](http://fednor.ic.gc.ca) and go to Programs and Services → Investment → Credit Union Agreement.**

## FEDNOR

The Federal Economic Development Initiative for Northern Ontario (FedNor) is committed to enhancing economic growth and encouraging entrepreneurship in northern communities through a number of investment initiatives. FedNor works with a wide range of community partners and financial institutions (i.e.: Community Futures Development Corporations [CFDCs], chartered banks, etc.) engaged in providing financial assistance to business, to provide access to capital for small and medium-size enterprises in the North.



Among FedNor's assistance programs are:

### *APPLIED RESEARCH AND DEVELOPMENT*

FedNor is committed to supporting technological innovation, research and development, and the commercialization of new products and processes in Northern Ontario. Eligible activities may include such activities as early stage research and development and pre-commercial development (e.g. prototype development) with the potential for commercialization. Examples of these activities may include new products and services in World Wide Web technologies, telecommunication and information systems, IT hardware and software development, and early stage studies that form part of the R&D or commercializing the final product or process.

Proposals should clearly demonstrate the applicant's unsuccessful attempt in obtaining financing for the project from traditional sources including FedNor's funding partners.

Eligible applicants include commercial operations, non-profit organizations, municipalities, First Nations and community economic development corporations, located within the designated FedNor boundaries.

**Commercial operations** will normally be restricted to small and medium sized firms located within FedNor boundaries with fewer than 250 employees and less than \$20,000,000 in annual sales.

### *Eligible Costs:*

Only costs that are reasonable, incremental and which relate directly to the eligible activities will be allowed. All assistance is normally repayable. Contributions to non-profit organizations will be deemed non-repayable unless revenue streams may be generated from the project to allow for repayment. FedNor's contributions will normally not exceed 50% of eligible costs to a maximum contribution of \$500,000.

### *GENERAL INNOVATION RELATED PROJECTS*



This FedNor Innovation programming is to be applied to all other special innovation projects which are deemed eligible, as noted in the criteria below, but do not qualify under the other FedNor Innovation Funds. Eligible activities include such activities that are not covered by other Innovation program elements which include start-ups, initial research and development, pre-commercial product development and pre-operational marketing studies, which would be unlikely to attract commercial debt due to the risk involved. Eligible activities may also include: technological innovation, training, business management skills development, feasibility studies, or any other activities in support of small and medium sized businesses and entrepreneurship development or economic development.

#### *Eligible Applicants*

Under the eligible activities (1), the recipients are **commercial operations** that are **unlikely to obtain financing through a Loan/Investment Fund** because the risk is too high. Under the eligible activities (2), the recipients are **commercial operations**, non-profit organizations, municipalities, First Nations and municipally run economic development organizations located within the designated FedNor boundaries. Commercial operations will normally be restricted to small and medium sized firms located within FedNor boundaries with fewer than 250 employees and less than \$20 million in annual sales.

#### *Eligible Costs*

Eligible costs are non-capital costs incurred by the recipient and which are reasonable and required to carry out eligible activities to which they relate. Only costs that are reasonable, incremental and which relate directly to the eligible activities will be allowed.

#### *Funding Criteria & Guidelines*

All assistance is normally repayable. Contributions to non-profit organizations will be deemed non-repayable unless revenue streams may be generated from the project to allow for repayment. FedNor's contributions will normally not exceed 50% of eligible costs to a maximum contribution of \$500,000.

#### *INNOVATION CAPACITY BUILDING – CAPITAL PROJECTS & NON-CAPITAL PROJECTS*

FedNor is committed to supporting technological innovation, research and development, and the commercialization of new products and processes in Northern Ontario. Innovation Capacity building will enable organizations to provide the necessary infrastructure, environment, and conditions to facilitate applied research and development, commercialization of research activities, and the development of new technologies and their application and transfer to northern businesses. This program complements other government programs such as the National Research Council's Industrial Research Assistance Program (IRAP) and the Technology Partnerships Program. Eligible activities may include activities that contribute to the capacity of organizations that support industrial R&D and facilitate technology transfer.



*Eligible Applicants*

Eligible recipients include **commercial operations**, non-profit organizations, municipalities, First Nations and community economic development corporations, located within the designated FedNor boundaries.

**Commercial operations** will normally be restricted to small and medium sized firms located within FedNor boundaries with fewer than 250 employees and less than \$20 million in annual sales.

*Eligible Costs*

Eligible costs will be those which are predominantly capital as well as non-capital costs that are incurred by the recipient and which are reasonable and required to carry out eligible activities to which they relate. Only costs that are reasonable, incremental and which relate directly to the eligible activities will be allowed.

*Funding Criteria & Guidelines:*

All assistance is normally repayable. Contributions to non-profit organizations will be deemed non-repayable unless revenue streams may be generated from the project to allow for repayment. FedNor's contributions will normally not exceed 50% of eligible costs to a maximum contribution of \$500,000.

**For more information and/or to apply to this program, visit the FedNor website at [fednor.ic.gc.ca](http://fednor.ic.gc.ca) and go to Programs and Services → Innovation.**

*YOUTH INTERNSHIP PRIVATE SECTOR PROJECT*

FedNor is establishing a pilot project aimed at supporting up to 50 full-time internships within private sector businesses involved in activities related to innovation and/or telecommunications initiatives. Employers are invited to submit a funding application. Applications will be reviewed and approved based on their consistency with the private sector internship criteria and description of the project activities. **For more information, visit the FedNor website at [fednor.ic.gc.ca](http://fednor.ic.gc.ca) and go to Special Initiatives → Youth.**

For a complete list of FedNor's financial programs, visit their website at [fednor.ic.gc.ca](http://fednor.ic.gc.ca) or contact:

244 Lincoln Street  
Thunder Bay, ON P7B 5L2  
Tel: (807) 766-1800 or (877) 333-6673

**HUMAN RESOURCES AND SKILLS DEVELOPMENT CANADA (HRSDC)***SELF-EMPLOYMENT ASSISTANCE PROGRAM:*

The objective of the Self-Employment Employment Benefit (SE) is to provide financial assistance to eligible participants to help them start their own businesses. Self-Employment assistance allows participants to concentrate on making their businesses succeed.

The Self-Employment Benefit provides Employment Insurance-eligible participants with necessary core competencies related to becoming an entrepreneur and starting a new business. These services are generally delivered throughout various phases of the participant's duration.

Through the Self-Employment Benefit, EI-eligible individuals can participate in activities that respond to their specific needs including using a self service resource centre, short duration workshops, entrepreneurial training and business counselling. A walk-in resource centre for SEB participants could include computers for business plan preparation, library, labour market information and research, specialized staff who assist and a work area.

#### *Eligible Participants*

To participate in Self-Employment Benefits, participants must be EI-Eligible; that is, be individuals:

- for whom a benefit period has been established, or
- whose EI benefit period ended within the last 36 months, or
- who are re-entering the labour force after having left it to care for newborn or newly adopted children. These individuals must have a benefit period that began within the last 60 months during which they were paid maternity or parental benefits.

**Contact:** **Thunder Bay** Human Resource Centre of Canada  
 975 Alloy Drive  
 Thunder Bay, ON P7B 6N5  
 Phone: (807) 346-2000  
 Fax: (807) 346-2099  
 Website: <http://www.hrsdc.gc.ca>

#### **INDEPENDENT LIVING RESOURCE CENTRE**

The Independent Living Resource Centre assists people with disabilities by providing a variety of programs and services. Among the programs available to employers / entrepreneurs are:

*CREATING EMPLOYMENT OPTIONS (CEO):* The CEO program assists persons with disabilities obtain and maintain employment, self-employment, and training for the purposes of achieving employment. Employers may receive a wage subsidy and accommodation costs to support employees, while entrepreneurs and consumers may receive a Self-Employment Living Allowance or monies to support training costs. Consumers of the program must be unemployed (working less than 8 hours per week), non EI-Eligible, and must self-disclose as having a disability. Potential Employers must complete a CEO application and submit for assessment and



approval, and are expected to provide employment for the employee after the wage subsidy term is over. **For more information, see** <http://www.ilrctbay.com/article/72.asp>

**Contact:** Independent Living Resource Centre Thunder Bay  
425 North Edward Street, Northwood Park Plaza  
Thunder Bay, Ontario, P7C 4P7  
Phone / TDD: (807) 577-6166  
Toll free in the 807 area code: (800) 461-3153  
Fax: (807) 577-6119  
Website: [www.ilrctbay.com](http://www.ilrctbay.com)

### **NATIONAL ABORIGINAL CAPITAL CORPORATION ASSOCIATION**

The National Aboriginal Capital Corporation Association (NACCA) has a membership of 52 Aboriginal Financial Institutions (AFIs). AFIs are community owned and controlled by Aboriginal boards drawn from the areas the AFI serves. These institutions provide customized financial products and services in their respective communities.

There are three types of AFIs - Aboriginal Capital Corporations (ACCs), which provide business development loans and other services; Community Future Development Centres (CFDCs), which assist with various stages of business planning and management; and Development Corporations, which are similar to the other AFIs but are primarily located in remote communities.

**Contact:** National Aboriginal Capital Corporation Association  
#605, 75 Albert Street  
Ottawa, ON K1P 5E7  
Telephone: (613) 688-0894  
Fax: (613) 688-0895  
Website: [www.nacca.net](http://www.nacca.net)

### **NISHNAWBE ASKI DEVELOPMENT FUND**

Nishnawbe Aski Development Fund (NADF) is an aboriginal owned and controlled organization delivering business and financial services to the member First Nations of Nishnawbe Aski Nation. Since 1987, NADF has evolved into a recognized success in the business development and developmental lending field and recently has begun delivering some services to neighbouring treaty areas (Treaty #3 and Robinson-Superior 1850).

NADF currently manages a range of programs: Aboriginal Business Canada, Retail Services, Loan Fund, Leasing Division, Aboriginal Buying Circle, Aboriginal Business Service Network, Partnership Development Advisor, Community Futures Development, and the INAC Winter Road Subsidy Initiative.

**Contact:** Nishnawbe Aski Development Fund  
P.O. Box 20119 Green Acres



Thunder Bay, ON P7E 6P2  
 Phone: (807) 623-5397 or (800) 465-6821  
 Website: [www.nadf.org](http://www.nadf.org)

### **NORTHWESTERN ONTARIO TECHNOLOGY CENTRE**

The primary focus of the Northwestern Ontario Technology Centre is to provide a setting for businesses to create and expand new employment. Among its assistance programs are:

#### *ADVANCE EARLY STAGE INNOVATION INITIATIVE PROGRAM*

The intent of this program is to provide technical assistance and support services to assist in the success and growth of their early stage innovation. This assistance would include, but not be limited to the following services: technical experts in engineering design and design manufacture, technical feasibility analysis, productivity enhancement analysis, marketing plan assistance and image creation, and sales development support. The applicant must be a Canadian firm, primarily a small or medium sized business, which is seeking innovation assistance. This SME must display established growth potential.



**For more information and/or to apply to this program, visit the NOTC website at [www.notc.on.ca](http://www.notc.on.ca) and go to Programs → ADVANCE program.**

**Contact:** Northwestern Ontario Technology Centre  
 1294 Balmoral St.  
 Thunder Bay, ON P7B 5Z5  
 Phone: (807) 768-6682  
 Fax: (807) 768-6683  
 Website: [www.notc.on.ca](http://www.notc.on.ca)

### **MY COMPANY PROGRAM**

The 'My Company Program' combines hands-on business training and the availability of a business loan of up to \$15,000 to help enterprising young entrepreneurs start up and run their own business. You must be between the age of 18 and 29, a resident of Ontario and a Canadian citizen or have landed immigrant status, take approximately 12 hours of business training, and prepare a comprehensive business plan. You must not be attending school full-time. You will be required to contribute at least 35% of the amount you're applying for and you must be starting a new business in Ontario. For more information please contact the following:

**Contact:** Thunder Bay & District Entrepreneur Centre  
 2nd Floor, Victoriaville Civic Centre  
 111 Syndicate Avenue South  
 P.O. Box 800, Thunder Bay, ON P7C 5K4  
 Phone: (807) 625-3972 or 1-800-668-9360





Fax: (807) 623-3962

Website: [www.thunderbay.ca](http://www.thunderbay.ca) and follow the links

### **PARO: A WOMEN'S COMMUNITY LOAN FUND and GATEWAY**

PARO: A Northwestern Ontario Women's Community Loan Fund, provides small loans, basic business training, and support to women in the Thunder Bay area who wish to start or expand micro enterprises and/or home-based businesses.

Using a system of peer-group lending, each borrower's circle (a small group of 4-7 women) chooses their own members, all of whom wish to start or expand their own micro-enterprise. Circles meet on a regular basis to examine and ultimately approve each other's loan proposals, as well as to provide support and advice for each other's businesses. Loans are available in incremental amounts: \$500.00 or \$1,000.00 for a first time, \$1,500.00 or \$2,000.00 for second time, and with a third stage of \$2,500.00 or \$3,000.00.

**Contact:** Rosalind Lockyer, Co-ordinator  
 Paro: A Northwestern Ontario  
 Women's Community Loan Fund  
 105 May St. N., Suite 114  
 Thunder Bay, ON P7C 3N9  
 Phone: (807) 625-0328  
 Fax: (807) 622-6435  
 Website: [www.paro.ca](http://www.paro.ca)



### **SUMMER COMPANY PROGRAM**

The 'Summer Company Program' provides hands-on business training and mentoring – together with awards of up to \$3,000 – to assist enterprising young people start up and run their own summer business. Applicants must be between the ages of 15 and 29, returning to school full-time in the fall, a resident of Ontario and a Canadian citizen or have landed immigrant status, take approximately 12 hours of business training, and be prepared to operate their business for at least 8 weeks over the summer. As this is a competition, applicants will be required to submit a comprehensive business plan for consideration. See the Summer Company website, at [www.youthjobs.gov.on.ca](http://www.youthjobs.gov.on.ca) for more information.

**Contact:** *Thunder Bay & District Entrepreneur Centre*  
 2nd Floor, Victoriaville Civic Centre





111 Syndicate Avenue South  
 P.O. Box 800, Thunder Bay, ON P7C 5K4  
 Phone: (807) 625-3972 or 1-800-668-9360  
 Fax: (807) 623-3962  
 Website: [www.thunderbay.ca](http://www.thunderbay.ca) and follow the links


## **THUNDER BAY VENTURES**

Thunder Bay Ventures provides financial assistance, as a lender of last resort, to businesses that have had difficulty obtaining financing from traditional lenders. The maximum loan available from Thunder Bay Ventures, for the purpose of start up or expansion, is \$125,000.00.

The following are some of Thunder Bay Ventures' financial programs:

### *LOAN AND EQUITY FUND*

To be considered for a loan at Thunder Bay Ventures, you must provide the following:

- A comprehensive business plan, including financial history and projections
- Clearly state the fit of your business plan with , Thunder Bay's Community Development Plan
- A \$100 non-refundable business plan review fee (please drop it off in person at Thunder Bay Ventures with your business plan)

Once your business plan has been accepted and reviewed, you will be required to complete an application form.

### *BUSINESS PLANNING & SUPPORT INITIATIVE*

This initiative is designed to selectively enhance the business prospects of individual businesses through the provision of targeted financing for planning. The two target areas of this initiative are micro, small and medium sized business requiring business plans or market expansion plans and businesses which, after review, are deemed as target recipients for improved financial reporting to enhance their business decision making.

#### *Eligible Applicants*

- Corporations, legal partnerships and registered sole proprietors;
- Not-for-profit corporations engaged in a for profit business activity.

Plans must be created by qualified 3<sup>rd</sup> Party Consultants (List available).



### *Terms*

- Normally 80% of 3<sup>rd</sup> Party Consultants Costs - to a maximum loan of \$4,000;
- Normal client contribution of 20% of 3rd Party Consultants Costs of Plan;
- Special encouragement loan rate of 5%;
- Interest only payment equal to 6 months interest – to be paid up front;
- Blended payments of interest and principal start in 7<sup>th</sup> month after loan agreement is signed;
- Loans amortized over 30 months maximum.

### *Requirements*

- A simplified application;
- TBV loan policies will apply;
- Non-refundable application fee of \$100 must be submitted at time of application;
- Ineligible sectors – food services, inappropriate financing;
- All loans personally guaranteed;
- All payments by Pre-Authorized Debit Agreements;
- Proponents must demonstrate they have the management skills and financial capacity to complete or follow through on the planning phase to the eventual establishment of the business.

**Contact:** Thunder Bay Ventures  
 P.O. Box 10116  
 1294 Balmoral Street  
 Thunder Bay, ON P7B 6T6  
 Phone: (807) 768-6650  
 Fax: (807) 768-6655  
 Website: [www.tbventures.on.ca](http://www.tbventures.on.ca)

### **YES EMPLOYMENT SERVICES (THUNDER BAY)**

YES Employment Services is a Thunder Bay-based agency which offers assistance for youth who are seeking work and employers who are willing to hire young people. Among the programs offered for youth by YES are:



*ABORIGINAL SELF-EMPLOYMENT PROGRAM:* This program is designed to promote and establish a close working relationship with young aboriginal people who are interested in self-employment, while providing prospective employers with the opportunity to contribute to the development of these participants' business management skills. If you are an established entrepreneur and want to share your skills with an up and coming entrepreneur, YES Employment Services can help match you up with a participant and a wage subsidy to help offset the cost of mentoring.

*JOB CONNECT:* Participant must be 16-24 years old, out of school / work, and not collecting or ineligible for Employment Insurance or WSIB. The employer must hire, supervise, and train the participant in Ontario and have valid WSIB and 3<sup>rd</sup> party liability coverage. For the first 2 weeks, \$6.85 per hour is subsidized, and for the next 14 weeks \$4.00 per hour is subsidized. The program duration is 16 weeks, and trainees must be paid minimum wage or at a similar / competitive rate of pay for duties. **For more information, see**

<http://www.yes-thunderbay.org/jobconnectemployer.htm>

*SUMMER JOBS SERVICE:* The participant must be between 15-24 years (up to 29 if disabled), returning to school in the fall, a resident of Ontario, and eligible to work in Canada. The employer must provide at least minimum wage and comply with all labour and employment regulations, including having a valid WSIB account and carry 3<sup>rd</sup> party liability for the employee. Funding per employee is \$2.00 per hour, for a duration of up to 16 weeks, from April to September. Funding is available on a first come, first serve basis, and applications are accepted beginning April 1<sup>st</sup>. The participant must not have been hired prior to receiving approval for Summer Jobs Service. **For more information, see** <http://www.yes-thunderbay.org/sjsemployer.htm>

**Contact:** YES Employment Services  
1116 Waterford Street  
Thunder Bay, ON P7B 5R6  
Phone: (807) 624-0768  
Website: [www.yes-thunderbay.org](http://www.yes-thunderbay.org)

## CHAPTER 5: LEGAL/REGULATORY

Even after you have a feasible idea, a business plan, and sufficient capital, you may still have some legal, regulatory, and security-related hurdles to clear before your grand opening. The following is an FAQ checklist to help you answer some of the most commonly asked questions on licensing, taxation, insurance and other relevant topics, along with who you can contact to receive the answers.

### CITY/MUNICIPAL SERVICES AND REGULATIONS

Information on the following topics is listed below:

- **Building regulations**
- **Licensing**
- **Signage**
- **Zoning**
- **Fire regulations**
- **Health inspections (restaurants)**

#### **BUILDING REGULATIONS: What building regulations could affect my business?**

For businesses **located within Thunder Bay**, if the use of the building is to change, a “Change of Use” permit may be required from the Building Division. A Building Code Analysis, prepared by a qualified Architect or Engineer, will be required in order to determine if the structure meets the Ontario Building Code requirements for the use proposed. Further information about these requirements is available from:

City of Thunder Bay, Building Division  
2nd Floor, 111 S. Syndicate Avenue  
Victoriaville Civic Centre (Victoriaville Mall)  
Box 800  
Thunder Bay, ON P7C 5K4  
Telephone: (807) 625-2574

If your business is **located outside Thunder Bay**, contact your city/municipal office if you live in an organized township, or the Fire Marshall's Office if you live in an unorganized township:

Ontario Fire Marshall's Office, Fire and Building Inspection Division  
640 Mounddale Ave.  
Thunder Bay, ON P7E 6G8  
Phone: (800) 263-7418

- Building Regulations – DONE**
- Not applicable**

**LICENSING: Do I require a business license to operate my proposed business?**

Outside of Thunder Bay, if your business is in an **organized township/municipality**, contact your city/municipal office for more information.

If your business is **located in Thunder Bay**, the City of Thunder Bay requires licenses from the following types of businesses; if your business type is not here, contact the Licensing and Enforcement Division to see if you are required to have a license from the City of Thunder Bay:

Schedule Number	Description of License
2	Adult Entertainment Parlour Operator Owner
3	Amusement, Places of  Exhibitions, Shows and Otherwise: Travelling circuses, carnivals, midways and other like shows Exhibition of Pictures, paintings, Statuary or Works of Art, to which an entrance fee is charged when not held in a Theatre or other licensed premises Acrobatic or Gymnastic Performances when not held in a Theatre or other licensed place Performances for hire or profit of any Troup or Company of Actors, Musicians or Dramatic or Musical Performers or sparring, boxing where such performance is given elsewhere than in Theatre or other licensed place Shows of Antiques, Furniture, Boats, Motor Vehicles and Sporting Goods to which an entrance fee is charged when not held in a duly licensed place Menageries, Wax Works, Wild Animals, Freaks of Nature  Roller Skating Rinks  Theatres (including Drive-In Theatres)
4	Auctioneers and other persons putting up for sale goods, wares, merchandise or effects by public auction
5	Barber Shops  Hairdressing - Establishments - Mobile
6	Billiard, Pool or Bagatelle Tables
7	Bill Posters
8	Bowling Alleys
9	Electrical Contractors
10	Food Premises - Food Stuffs and Bakery - Meat - Food Stuffs and Meat  Food Service Premises
11	Fruit Pedlars
12	Hawkers and Pedlars

	<ul style="list-style-type: none"> <li>- Resident 2.13) i)</li> <li>- Non-resident 2.13) i)</li> <li>- Non-resident 2.13) ii)</li> </ul>
13	Hawkers and Pedlars - Special events – Section 2.15) i), ii)
14	Horse-Drawn Vehicles  Horse-Drawn Vehicle Driver
15	Laundromats, Laundretérias
16	Lodging Houses
17	Pawnbrokers
18	Pet Shops
19	Photographers (transient)
20	Plumbing Contractors  Master Plumber
21	Public Halls
22	Refreshment Vehicles <ul style="list-style-type: none"> <li>- Trucks</li> <li>- 3-Wheeled Vehicles</li> <li>- Mobile Hot Dog Carts</li> <li>- Mobile Yogurt Carts</li> </ul>
23	Second Hand Dealers, Salvage Yards, Etc.
24	Sound Vehicles
25	Special Sales
26	Trailer Camps

**Contact:** Development Services Department, Licensing & Enforcement Division  
2nd Floor, 111 Syndicate Avenue South  
Victoriaville Civic Centre (Victoriaville Mall)  
Box 800  
Thunder Bay, ON P7C 5K4  
Telephone: (807) 625-2710  
Fax: (807) 625-2977

**Licensing - DONE**

**Not applicable**

**SIGNAGE: What types and sizes of signs am I allowed to erect?**

For information on the City of Thunder Bay's sign by-laws, contact the Development Services Department, Licensing & Enforcement Division (see contact information above).

**Signage - DONE**

**Not applicable**

## **ZONING: What zoning regulations could affect my business?**

If your business is located in an **organized township/municipality**, contact your City/Municipal Licensing Office. If your business is in an **unorganized township**, contact:

Ontario Ministry of Municipal Affairs  
223-435 James St. South  
Thunder Bay, ON P7E 6S7  
Telephone: (807) 475-1651 or (800) 465-5027

If your business is **located within Thunder Bay**, you should contact the City of Thunder Bay Planning Division to ensure that your proposal does not conflict with the Zoning By-law. The City of Thunder Bay is divided into a large number of zones. Each zone differs in terms of the uses that are permitted and the regulations pertaining to these uses.

The Zoning By-law also makes allowance for a home based business or "Home Occupation" (see Appendix I [below](#)). The Home Occupation regulations address such issues as maximum floor area, employees and signs.

The regulations for particular zones are available at the Planning Division Office in Victoriaville.

**Contact:** Development Services Department, Planning Division  
2nd Floor, 111 S. Syndicate Avenue  
Victoriaville Civic Centre (Victoriaville Mall)  
Box 800  
Thunder Bay, ON P7C 5K4  
Telephone: (807) 625-2574  
Fax: (807) 623-2206

Zoning – DONE

Not applicable

## **APPENDIX A: HOME OCCUPATION INFORMATION**

### **1. WHAT IS A "HOME OCCUPATION"?**

By-law 177-1983, the City of Thunder Bay Zoning By-law, as amended, defines "home occupation" to mean "an occupation conducted for gain or profit as a secondary use within a dwelling unit or within a building or structure accessory to a dwelling unit".

### **2. WHERE IS A "HOME OCCUPATION" PERMITTED?**

A "home occupation" is permitted in all zones, which permit a dwelling unit. The "home occupation" may be carried out in the dwelling unit or in a building accessory to a dwelling unit.

### 3. **WHAT ARE THE REGULATIONS APPLICABLE TO A "HOME OCCUPATION"?**

The regulations governing "home occupations" are contained in Section 5.7 of the Zoning By-law. These regulations are:

- a) the occupation shall be lawfully conducted entirely within a dwelling and/or entirely within a building or structure accessory to a dwelling;
- b) it must be clearly incidental and secondary to the dwelling;
- c) it must not change the character or in any way alter the exterior appearance of the dwelling, except by the placement of a sign;
- d) the sale of goods on the premises shall be permitted as part of a home occupation, provided that the sale of goods is incidental and subordinate to the service provided by the home occupation;
- e) a craftsperson may sell the product of such craft, by appointment only, with a maximum of two (2) clients per day;
- f) the occupation shall be carried on by the inhabitants of the dwelling, except in the case of a home occupation carried on in a single detached dwelling;
- g) in the case of a home occupation carried on in a single detached dwelling, a maximum of one (1) person not residing in the dwelling may assist or be employed provided a minimum of three (3) off-street parking spaces is provided and a minimum of 50% of the required front yard is provided and maintained as landscaped open space;
- h) there shall be no or external storage of materials, containers, or finished products, or storage of commercial vehicles unless such vehicle is enclosed in a building or structure that is normally considered incidental to a residential use;
- i) there shall be no external advertising, except that a maximum of one (1) non-illuminated sign shall be permitted in association with a home occupation provided that the sign face area is not greater than 0.3 metres, and provided that the sign is intended solely to identify a lawful home occupation, or home occupations, located on the premises where the sign is situated and provided that the sign is mounted on the front wall of the dwelling unit or in a front window of the dwelling unit;
- j) no noise, dust, or odour arising from such occupation shall escape to adjoining premises;
- k) the area devoted to such occupation, whether located in the dwelling and/or in an accessory building or structure, shall not exceed a total gross floor area equal to twenty-five percent (25%) of the gross floor area of the dwelling;
- l) without limiting the generality of the foregoing, may include an office, including a doctor's or dentist's office, a single chair barber shop, or a single chair hairdresser, a commercial school with a maximum of two pupils at any one given time, an electrical contractor, a master electrician, a transient photographer, provided that the requirements of subsections (a) to (k) of this Section are complied with, but shall not include any type of automotive service or repairs.



4. **WHO WOULD QUALIFY AS A "CRAFTSPERSON"?**

The Zoning By-law defines a "craftsperson" to mean "a person who produces a finished product within a dwelling or a building or structure accessory to a dwelling and without limiting the generality of the foregoing, may include an artist, a sculptor, a potter, a weaver, a seamstress, a knitter".

5. **DO I REQUIRE A LICENCE TO OPERATE A "HOME OCCUPATION"?**

Some "home occupations" may require a licence. For more information on licensing, you should contact the Licensing and Enforcement Division at 625-2710.

6. **HOW DO I KNOW IF MY BUSINESS QUALIFIES AS A "HOME OCCUPATION"?**

It is up to you to satisfy yourself that your business meets the requirements of the Zoning By-law. If you are still unsure after reviewing the By-law, you should seek the advice of your solicitor.

7. **WHERE CAN I FIND OUT THE ZONING ON MY PROPERTY?**

Call the Planning Division at 625-2216 and ask for the Planner on Call. You must know the legal description of the property (Registered Plan Number, Lot Number, etc.) to obtain zoning information.

8. **HOW DO I FIND THE LEGAL DESCRIPTION OF MY PROPERTY?**

The legal description appears on your tax bill or can be obtained by calling the City Clerk's Office at 625-2414. There is a charge for telephone enquiries. The legal description can be obtained, without charge, at the City Clerk's Department on the 3<sup>rd</sup> Floor, City Hall.

*This publication is intended to provide general information only.*

*The original by-laws, acts, regulations and other relevant documents should be consulted for detailed references.*

**FIRE REGULATIONS: Am I required to undergo a fire inspection?**

Outside of Thunder Bay, if your business is in an **organized township/municipality**, contact your city/municipal office. If your business is in an **unorganized township**, contact:

Ontario Fire Marshall's Office, Fire and Building Inspection Division  
640 Mounddale Ave.  
Thunder Bay, ON P7E 6G8  
Phone: (800) 263-7418

If your business is **located in Thunder Bay**, you will be informed if your business requires a fire inspection when you apply for a business license. To arrange to have an inspection, contact:

Thunder Bay Fire Prevention Division  
330 Vickers St. N  
Thunder Bay, ON P7C 4B2  
Telephone: (807) 625-2650

**Fire Regulations - DONE**

**Not applicable**

**HEALTH INSPECTIONS: I am starting a business that sells food and/or beverages. What information do I need before my business undergoes a health inspection?**

If you are located in Thunder Bay or the Thunder Bay district, your business must undergo an inspection by the Thunder Bay District Health Unit. Before an inspection, you are required to provide the health unit with a floor plan/layout of your business and a copy of your menu. You must also ensure that your business conforms to Section 562 of the Health Protection and Promotion Act, which you can find at

[http://www.e-laws.gov.on.ca/DBLaws/Regs/English/900562\\_e.htm](http://www.e-laws.gov.on.ca/DBLaws/Regs/English/900562_e.htm)

To arrange an inspection, contact:

TBDHU Public Health Inspection Department  
999 Balmoral Street  
Thunder Bay, ON P7B 6E7  
Telephone: (807) 625-5926

**Health Inspections - DONE**

**Not applicable**

## PROVINCIAL SERVICES AND REGULATIONS

Information on the following topics is listed below:

- **Business name registration**
- **Incorporation**
- **Human resources:**
  - **Employment Standards Act and Occupational Health and Safety Act**
  - **Hiring programs**
  - **Ontario Human Rights Code and fair hiring practices**
  - **Workers' Compensation and workplace safety**
- **Taxation:**
  - **Vendor Permits**
  - **Employer Health Tax**
  - **Commercial property tax**

**BUSINESS NAMING: How do I register my business name?**

You can register a business under your own name or someone else's name, as either a sole proprietorship or a partnership. To register a business name:

- a) Apply online through the Ontario Ministry of Consumer and Business Services **Ontario Business Connects** website, at <http://www.cbs.gov.on.ca/obc/> Click on the "Register/Renew/Amend" link, then click on "Register/Renew" and go to "[Submit your electronic registration](#)".
- b) Print an application form from the above website and submit it by mail. Click on the "Register/Renew/Amend" link, then click on "Register/Renew" and select "[Print and mail your registration form](#)".
- c) Register using the Ontario Business Connects Workstation available at the Ministry of Finance, Thunder Bay Government Information Centre, and at the Thunder Bay Land Registry Office:

Ministry of Finance  
130 South Syndicate Avenue  
Thunder Bay, ON P7E 1C7  
189 Red River Road, 2<sup>nd</sup> Floor  
Telephone: (807) 625-5840  
or (800) 465-6699

Thunder Bay Land Registry  
Office  
Province of Ontario Building  
Thunder Bay, ON P7B 1A2  
Telephone: (807) 343-7436

Government Information Centre, Thunder Bay location  
Suite 114, Main Floor  
435 James Street South  
Thunder Bay, ON P7E 6S9  
Telephone: (807) 475-1425 or (877) 817-6636

- d) Apply in person at the Ministry of Finance (see address above).

**Business Naming: DONE**

**Not applicable**

**INCORPORATION: How do I incorporate my business?**

To incorporate your business, you must file articles of incorporation. Although incorporation forms may be purchased at various office supplies stores, **you are advised to consult a lawyer before submitting your forms.** You may apply online, by mail, or in person at the Thunder Bay Land Registry Office. If you apply via the Land Registry Office, you will immediately receive an incorporation number, and have your application forwarded to the Ministry of Consumer and Business Services in Toronto for final approval.

Detailed information on incorporation law can be obtained by calling (800) 268-1142, or via the Ministry of Consumer and Business Services website, at <http://www.cbs.gov.on.ca/obc/> - click on the "Register/Renew/Amend" link, then click on "Incorporating a business".

To submit incorporation forms, you may:

- a) Apply online, at [www.oncorp.com](http://www.oncorp.com) or at [www.cyberbahn.ca](http://www.cyberbahn.ca)
- b) Apply by mail c/o:
 

Ministry of Consumer and Business Services  
Companies and Personal Property Security Branch  
Suite 200, 393 University Ave.  
Toronto, ON M5G 2M2
- c) Apply in person at the Thunder Bay Land Registry Office, located in the Province of Ontario Office Building, 189 Red River Road, 2<sup>nd</sup> Floor, Thunder Bay.

DONE

Not applicable

**HUMAN RESOURCES: I plan to hire employees. Where can I find out more about The Employment Standards Act and The Occupational Health and Safety Act, as they pertain to my employees?**

- a) Go to the Ontario Ministry of Labour website at [www.gov.on.ca/LAB](http://www.gov.on.ca/LAB)
- b) Contact the local Ministry of Labour office, at:

435 S. James Street, Suite 222  
Thunder Bay, ON P7E 6S7  
Telephone: (807) 475-1691

DONE

Not applicable

**What agencies/organizations can help me in finding and hiring new employees?**

The following is a list of agencies and organizations which can help you meet your human resource needs:



### **CONFEDERATION COLLEGE CAREER SERVICES**

Whether you require permanent, contract, summer, part-time or temporary employees, Career Services can assist you by:

- developing and posting job advertisements
- matching job requirements to students/graduates skills
- notifying students/graduates of available positions
- collecting applications and/or resumes
- scheduling interviews and providing on-campus interview space
- arranging career information and group testing sessions

**Contact:** Career Services  
 Confederation College  
 P.O. Box 398  
 Thunder Bay, ON P7C 4W1  
 Phone: (807) 475-6112  
 Fax: (807) 623-3956  
 Website: <http://www.confederationc.on.ca/careerservices/>

### **FEDNOR**

The Federal Economic Development Initiative for Northern Ontario (FedNor) is committed to enhancing economic growth and encouraging entrepreneurship in northern communities through a number of investment initiatives. *For more information on FedNor's human resource assistance programs, see the [FedNor listing](#) in Chapter 4.*

### **HUMAN RESOURCES AND SKILLS DEVELOPMENT CANADA**

**JOB BANK:** The HRSDC Job Bank is the largest Web-based network of job postings available to Canadians. Between 300,000 and 500,000 new jobs are posted every year, and over 30,000 job postings can be accessed at any one time. Job Bank has introduced a new feature called Job Bank for Employers that lets employers post their job openings free of charge through the Internet. Employers are able to manage their own job advertisements at their own convenience – 24 hours a day, 7 days a week. See [www.employers.jobbank.gc.ca](http://www.employers.jobbank.gc.ca) for more information.

**SKILLS LINK:** Skills Link helps youth facing barriers to employment develop the broad range of skills, knowledge and work experience they need to participate in the job market. The program offers a range of programs and services that can be tailored to meet individual needs and provide more intensive assistance over longer periods of time.

### Who can participate?

Youth between the ages of 15 and 30 (inclusive) facing barriers to employment, such as single parents, Aboriginal youth, young persons with disabilities, recent immigrants, youth living in rural and remote areas and high school dropouts, who are:

- out of school;
- legally entitled to work in Canada; and
- not in receipt of Employment Insurance (EI) benefits.

### Who can be a sponsor?

Businesses, Crown corporations, organizations (including not-for-profit, professional, employer and labour associations), public health and educational institutions, band/tribal councils and municipal governments.

### How to apply:

Interested post-secondary graduates and employers should contact their local Human Resource Centre Canada office, or visit the Youth Programs section of this Web site for more information on federal partner initiatives.

SUMMER CAREER PLACEMENTS (SCP): Is a wage subsidy initiative that enables public, private and not-for-profit employers to create career-related summer jobs for secondary and post-secondary students. These jobs provide students with the opportunity to acquire skills and gain valuable work experience and help finance their return to school.

Should you wish to apply under SCP, visit the program website at <http://www.hrsdc.gc.ca/en/epb/yi/yep/programs/scpp.shtml> and print an application form. Once you have completed and signed the SCP Application/Agreement Form you are required to deliver or mail your application to your local Human Resource Centre of Canada (HRCC) office. You are encouraged to contact your Human Resource Centre of Canada (HRCC) office for any further clarification.

See also the [HRSDC listing in Chapter 4](#) for information on financial assistance for businesses interested in hiring young workers.

**Contact:** Thunder Bay Human Resource Centre of Canada  
 975 Alloy Drive  
 Thunder Bay, Ontario P7B 6N5  
 Phone: (807) 346-2000  
 Fax: (807) 346-2099  
 Website: <http://www.hrsdc.gc.ca>



### **LAKEHEAD EMPLOYMENT SERVICES**

Lakehead Employment Services provides human resources management services for employers and their employees (e.g. out-placement work, recruitment, team building, etc.)

**YOUTH@WORK:** Lakehead Employment Services administers the Youth@Work wage subsidy placement program, for Thunder Bay youth who face extreme barriers to employment. To qualify, participants must be between the ages of 16 and 30, have been out of the school system for a minimum of 3 months, be unemployed and ineligible for Employment Insurance Benefits, be legally entitled to work in Canada, and have barriers in place which put them at a severe disadvantage of gaining employment. **Employers** will receive a wage subsidy for up to a maximum of \$7.50 per hour for up to 26 weeks. All positions must be full-time (minimum of 30 hours per week.)

**Contact:** Lakehead Employment Services  
63 Carrie Street, Suite #105  
Thunder Bay, ON P7A 4J2  
Phone: (807) 768-2700  
Fax: (807) 768-2706

### **LAKEHEAD UNIVERSITY STUDENT PLACEMENT AND CO-OPERATIVE EDUCATION CENTRE**

Services for employers include:

- Assisting in the recruitment of students, upcoming graduates and alumni interested in obtaining permanent, full-time, contract, international, co-op/intern, summer, on-campus and part-time employment as well as volunteer opportunities through the use of our Online Job Order Submission process and related sessions
- Advertising job opportunities by displaying positions via the Student Placement and Co-operative Education Centre Online Job Bank and in some cases on Information Boards throughout the campus
- Collecting and forwarding student applications to employers for interview selection
- Arranging on-campus, off-campus, telephone and video conference interviews...
  - Interview Room Information: 2 Interview Rooms that can hold up to 3 people each,
  - 1 Interview Room with a telephone that can hold up to 10 people
  - 1 Video Conference Room that can hold up to 20 people with an Intel Team Station (via internet) or an ABL Unit (up to 6 ISDN lines)
- Administering pre-employment tests and/or exams as requested by participating employers



- Providing accommodation and tourism-related information for Thunder Bay as well as Thunder Bay Airport flight schedule information

Additionally, the LU Student Placement and Co-operative Education Centre's website has an extensive list of links to websites with information on recruiting, labour market information and other topics.

**Contact:** Lakehead University Student Placement & Co-operative Education Centre  
 Phone: (807) 343-8264  
 Fax (807) 343-8918  
 E-mail: [jobs@lakeheadu.ca](mailto:jobs@lakeheadu.ca)  
 Website: [jobs.lakeheadu.ca](http://jobs.lakeheadu.ca)

### **MINISTRY OF TRAINING, COLLEGES AND UNIVERSITIES**

Provides resources and support to employers and apprentices to help train a skilled work force in Trade, Industry and other sectors. Apprentices work for a time on the job, and attend school for other time periods. This leads to Trade Certificates when the apprentice completes his/her final exam successfully. The MTCU also administers the Ontario Youth Apprenticeship program (OYAP) and provides information on regulations. Exams are held in the office, and in various outlying areas.

**Contact:** Thunder Bay Regional Office  
 28 Cumberland Street North, 3<sup>rd</sup> Floor  
 Thunder Bay, ON P7A 4K9  
 Phone: (807) 345-8888 or 1-800-439-5493  
 Fax: (807) 768-2536  
 Website: [www.edu.gov.on.ca](http://www.edu.gov.on.ca)

### **INDEPENDENT LIVING RESOURCE CENTRE**

The Independent Living Resource Centre assists people with disabilities by providing a variety of programs and services, including employment services. See the [ILRC listing in Chapter 4](#) for more information.

### **INVENTORY OF PROGRAMS AND SERVICES**

The IPS is a comprehensive searchable database of local, provincial and federal employment programs and services, designed to assist job seekers, employment service providers, community agencies and the public.

Website: [ips.iwin.ca](http://ips.iwin.ca)



### ***SUPERIOR CONNECTIONS PROGRAM***

Superior Connections assists eligible unemployed individuals to obtain long-term sustainable employment. This program enhances an eligible job seeker's opportunity by providing an Employment Referral Service and a wage subsidy to a new employer for a portion of the employee's wages. Both the term and amount of the subsidy are negotiable. This program is specifically designed for eligible unemployed individuals seeking full-time employment in the Thunder Bay, Northshore and Superior-Greenstone labour markets.

Prospective employees must be currently unemployed or working on a part-time or occasional basis and currently receiving Employment Insurance benefits or have been in receipt of Employment Insurance benefits within the last three years or within the last five years for maternity or parental leaves. **Employers** must guarantee the employee a minimum of 30 hours per week and must provide year round employment. Potential employers must not be filling a position that has been vacated by an employee due to employer lay-off. This program is funded by the Government of Canada.

**Contact:** Ernst & Young, Thunder Bay LLP  
 979 Alloy Drive  
 Thunder Bay, ON P7B 5Z8  
 Phone: (807) 346-7201 or (800) 446-4794  
 Fax: (807) 345-0032  
 Website: [www.superiorconnections.ca](http://www.superiorconnections.ca)

### ***YES EMPLOYMENT SERVICES (THUNDER BAY)***

YES Employment Services is a Thunder Bay-based agency which offers assistance for youth who are seeking work and employers who are willing to hire young people. Among their programs of benefit to employers are:

### ***ABORIGINAL SELF-EMPLOYMENT PROGRAM***

This program is designed to promote and establish a close working relationship with young aboriginal people who are interested in self-employment, while providing prospective employers with the opportunity to contribute to the development of these participants' business management skills. If you are an established entrepreneur and want to share your skills with an up and coming entrepreneur, YES Employment Services can help match you up with a participant and a wage subsidy to help offset the cost of mentoring.



**JOB CONNECT**

Participants must be 16-24 years old, out of school / work, and not collecting or ineligible for Employment Insurance or WSIB. The employer must hire, supervise, and train the participant in Ontario and have valid WSIB and 3<sup>rd</sup> party liability coverage. For the first 2 weeks, \$7.15 per hour is subsidized, and for the next 14 weeks \$4.00 per hour is subsidized. The program duration is 16 weeks, and trainees must be paid minimum wage or at a similar / competitive rate of pay for duties.

**For more information, see <http://www.yes-thunderbay.org/jobconnectemployer.htm>**

**SUMMER JOBS SERVICE:** The participant must be between 15-24 years (up to 29 if disabled), returning to school in the fall, a resident of Ontario, and eligible to work in Canada. The employer must provide at least minimum wage and comply with all labor and employment regulations, including having a valid WSIB account and carry 3<sup>rd</sup> party liability for the employee. Funding per employee is \$2.00 per hour, for a duration of up to 16 weeks, from April to September. Funding is available on a first come, first serve basis, and applications are accepted beginning April 1<sup>st</sup>. The participant must not have been hired prior to receiving approval for Summer Jobs Service. **For more information, see <http://www.yes-thunderbay.org/sjsemployer.htm>**

**Contact:** 1116 Waterford Street  
Thunder Bay, ON P7B 5R6  
Phone: (807) 623-0768  
Fax: (807) 622-5649  
Website: [www.yes-thunderbay.org](http://www.yes-thunderbay.org)

**DONE**

**Not applicable**

**Where can I find out more about the Ontario Human Rights Code and other information related to fair hiring practices?**

- a) Go to the "Hiring" section of the Ontario Human Rights Commission (OHRC) website, at [www.ohrc.on.ca](http://www.ohrc.on.ca)
- b) Call the OHRC, at (800) 387-9080.

**DONE**

**Not applicable**

**Where can I find out more about Worker's Compensation insurance and/or workplace safety?**

- a) Go to the Workplace Safety & Insurance Board website, at [www.wsib.on.ca](http://www.wsib.on.ca)
- b) Contact the WSIB, at:

1113 Jade Court, Suite 200  
Thunder Bay, ON P7B 6V3  
Telephone: (807) 343-1710 or (800) 465-3934

**DONE**

**Not applicable**

**TAXATION: Do I need a Retail Sales Tax Vendor Permit?**

A Vendor Permit is required from the Ontario government if you sell items or provide services for which you must charge and remit 8% Provincial Sales Tax. For specific information, please call the Ministry of Finance Retail Sales Tax branch at (800) 668-5810 or check out their website at [www.gov.on.ca/FIN/](http://www.gov.on.ca/FIN/)

To apply for a Vendor Permit, you may:

- a) Apply online through the Ontario Ministry of Consumer and Business Services **Ontario Business Connects** website, at <http://www.cbs.gov.on.ca/obc/>. Click on the "Register/Renew/Amend" link, then click on "Register/Renew" and go to "[Submit your electronic registration](#)".
- b) Print an application form from the above website and submit it by mail. Click on the "Register/Renew/Amend" link, then click on "Register/Renew" and select "[Print and mail your registration form](#)".
- c) Apply in person at the Ministry of Finance, located at:  
130 South Syndicate Avenue  
Thunder Bay, ON P7E 1C7
- d) Call (807) 625-5840 or (800) 465-6699.
- e) Apply at an **Ontario Business Connects** workstation – see question B1 for locations.

**DONE**

**Not applicable**

### Do I need to pay Employer Health Tax (EHT)?

You are required to pay EHT for your employees if total payroll exceeds \$400,000 or has affiliated companies.

To register to pay EHT, you may:

- a) Apply online through the Ontario Ministry of Consumer and Business Services **Ontario Business Connects** website, at <http://www.cbs.gov.on.ca/obc/> . Click on the “Register/Renew/Amend” link, then click on “Register/Renew” and go to “[Submit your electronic registration](#)”.
- b) Print an application form from the above website and submit it by mail. Click on the “Register/Renew/Amend” link, then click on “Register/Renew” and select “[Print and mail your registration form](#)”.
- c) Apply in person at the Ministry of Finance, located at:
 

130 South Syndicate Avenue  
Thunder Bay, ON  
P7E 1C7
- d) Call (807) 625-5840 or (800) 465-6699.
- e) Apply at an **Ontario Business Connects** workstation – see question B1 for locations.

DONE

Not applicable

### What business tax will I need to pay?

As of December 31st, 1997, business tax no longer exists. Instead, such taxes are now combined with realty taxes and are presently collected as commercial property tax from property owners. As a tenant, your business may be charged some portion of the assessed commercial property tax for rented or leased property. This is a matter between landlord and tenant, and both parties should contact the following for additional information. For more information, go to [www.mpac.ca](http://www.mpac.ca), call (866) 296-6722, or contact:

Provincial Assessment Office  
Province of Ontario Office Building  
189 Red River Road  
Thunder Bay, ON P7B 1A2

DONE

Not applicable

## FEDERAL POLICIES, SERVICES AND REGULATIONS

### TAXATION: Do I need to charge the Goods & Services Tax (GST)?

If your gross sales are over \$30,000 in a twelve-month period, you are legally required to register and charge GST. If your sales are under this amount, or you are uncertain of your projected sales level, you may or may not want to register. You cannot charge GST unless you are registered. To find out if you are required to charge GST, contact Canada Customs and Revenue Agency, at [www.ccr.ca](http://www.ccr.ca), at (807) 625-3039 or toll-free at (800) 959-5525 or in person or by mail at:

Canada Customs and Revenue Agency  
130 South Syndicate Avenue  
Thunder Bay, ON P7E 1C7

DONE

Not applicable

### Where can I find out more about payroll deductions and apply for a payroll deduction number?

Contact Canada Customs and Revenue Agency (contact info above) for a publication entitled 'Employers Guide to Payroll Deductions' and a payroll deduction number. This guide will assist you in making the required deductions for Income Tax, CPP and EI for your employees.

DONE

Not applicable

## OTHER ADMINISTRATIVE QUESTIONS:

### Do I need a separate bank account for my business?

Yes, do not use your personal chequing account for business transactions. Contact your banker to set up a business account. Ensure that your business name is registered first.

**Business Account - DONE**

### What about insurance?

It is very important to determine what types and how much insurance your business may need. For more information on insurance, see Appendix B [below](#), and contact your insurance agent or broker.

**Insurance - DONE**

**Not applicable**

### Where can I find more information about extending credit to customers?

If your new business is involved in the extension of credit you may want to contact the Credit Bureau of Northwestern Ontario Collections Inc. at (807) 623-2833 or (800) 465-7166, at [www.cbnwo.com](http://www.cbnwo.com) or at:

Credit Bureau of Northwestern  
Ontario Collections Inc.  
1135 Roland St.  
P.O. Box 10519  
Thunder Bay, ON P7B 6T9



**Credit - DONE**

**Not applicable**

### Are there associations of which I may wish to become a member?

You may wish to become a member of your local Chamber of Commerce, which can also provide information about their business members and activities. The Thunder Bay Chamber of Commerce can be reached at (807) 624-2626, at [www.tb-chamber.on.ca](http://www.tb-chamber.on.ca), or at:

857 North May Street  
Thunder Bay, Ontario  
P7C 3S2

**DONE**

**Not applicable**



### **What assistance can I receive from the Entrepreneur Centre in promoting the opening of my business?**

The Thunder Bay & District Entrepreneur Centre is here to assist you with your business planning. We provide information on accounting procedures, starting a new business, inventory requirements, suppliers, types of franchises, partnerships, incorporations, etc. and/or let you know where you can find the information that you're searching. Our services are free and confidential, and one-on-one consultations are available with a trained business planning advisor.

**DONE**

### **Is there anything else to consider?**

Depending on the type of business you are starting, there may be additional government requirements affecting your business. Additionally, you may wish to contact a lawyer where specific legal issues need to be explored, an accountant where specific financial or tax issues need to be determined, or a banker where specific lending requirements need to be determined. Some business issues (such as shareholders' and partnership agreements) can be complex and appropriate advice should be obtained before entering into complex agreements.

**DONE**

**Not applicable**

## **APPENDIX B: INSURANCE**

When in business you face an almost unlimited number of risks. There exists an almost equal number of insurance policies to meet these risks. With the limited number of dollars you have available you must decide how you can use the available insurance coverage to the best possible advantage.

Every business owner needs insurance for financial protection. Bankers, landlords or government agencies often require adequate insurance coverage. The main categories and types of insurance that you should consider and discuss with your broker are mentioned below.

### **PROPERTY INSURANCE**

Property insurance covers the risk of damage or destruction to property from hazards such as fire, theft and flood. Also covered under this heading is automobile insurance for company vehicles, as well as insurance on glass items (breakage), boiler and machinery (damage and injury coverage caused by explosions) and marine insurance, which covers goods during shipping. In addition to this, property insurance also covers the eventuality of employee theft.

## LIABILITY INSURANCE

This type of insurance covers the business, or the directors, officers, agents, partners or employees of the business in the event they are held liable for any act or omission. Various forms of liability insurance include:

- General Liability (negligence causing injury to customers, employees or the general public).
- Product Liability (purchased by the manufacturers of a product).
- Errors and Omissions Liability (purchased by lawyers, accountants, architects, and insurance agents).
- Tenant's Liability (purchased by a tenant of leased premises in a building).
- Employers' Liability (purchased by employers and relates to workers safety).
- Officer and Director's Liability.

## LOSS OF EARNINGS INSURANCE

This insurance covers any risk that might interfere with the company maintaining its ability to earn income, including risk such as fire. Another form of this type of insurance is life insurance, covering the effects of an owner's death. There is also Buy-Sell coverage if one partner is disabled. This form of insurance will provide income for the disabled partner and eventually buy out the partner's capital.

Personal Disability will provide income replacement for a disabled owner, insuring that personal income requirements do not drain the business. This type of coverage may be difficult to obtain in the first year of operation for certain types of businesses. Overhead Expense insurance covers fixed business costs if illness or accident disabled a professional or owner. (Used by doctors, dentists etc.).

Key Personnel Life insurance provides protection for the owner against the death of a key person that would seriously affect the earning power of the business.

Collateral Life covers the principle of loans or debts outstanding in the event of death.

## EMPLOYEE INSURANCE

The employer as part of an employee group benefit package takes out employee insurance. Life, medical, dental, and disability insurance are forms of this type of insurance.

## SURETY AND FIDELITY BONDS

A Surety Bond or a Guarantee Bond is a contract between two parties and the bonding company relating to performance of a contractual obligation. The bonding company guarantees that the party obligated fulfils the contract. If the obligation is not met, the bonding company pays out the amount of money described by the bond agreement.

A Fidelity Bond is purchased for protection against the acts of others. A common example is protection against theft by a person cleaning a building under a maintenance contract.

Look in the Yellow Pages under "Bonds - Surety and Fidelity". Make sure you obtain more than one quotation.



## GUIDELINES FOR BUYING INSURANCE

1. When the possible severity of loss is large, the risk should be insured.
2. When the possible severity of loss is small, the risk should be self-insured.
3. When the likelihood of loss is high, risk reduction through loss prevention and proper control techniques should be used to lessen the exposure to risk.
4. The best buys in insurance are when the probability of loss is low and the potential severity of the loss is high.
5. The worst buys in insurance are those where the opposite is true, the probability of loss is high and the severity is low.
6. It is important that you take the time to assess all the risks to which your firm is exposed. Your insurance broker is a helpful advisor in this area.
7. Risks should then be evaluated and ranked in order of priority i.e. critical, important, unimportant. All critical risks, including loss that could result in bankruptcy of the firm, should be insured.
8. It is important when insuring buildings and business property that a proper valuation be completed to determine the amount of insurance required.
9. If insurance costs are high it may be worthwhile to consider increasing the size of the deductible. This is actually self-insuring for small losses.
10. It is important to review your insurance coverage periodically. In business, conditions and risks are constantly changing.

## THE INSURANCE AGENT OR BROKER

After the owner has reviewed the risks and established priorities, the services of a competent and experienced insurance broker or agent should be secured. Referrals from other professionals and colleagues are very helpful. The insurance agent should be able to review the business needs and identify a package of plans and the costs. It is advisable to meet with more than one agent to compare coverage and prices. Insurance brokers are not committed to any one company and therefore can compare and contrast the different policies, coverage, and premiums from a wide range of companies that relate to the type of insurance coverage that you are looking for. When selecting a broker, you should ask about the person's professional credentials, expertise and experience.

## CHAPTER 6: FURTHER CONTACT DETAILS

The following is a list of agencies and organizations that may be able to assist you in starting your business.

### Local Agencies and Organizations (Thunder Bay)

#### Thunder Bay & District Entrepreneur Centre (TBEC)

The Entrepreneur Centre is a resource centre with information on government programs, regulations, market data, suppliers and more. Public information seminars are presented on a variety of small business topics. Free confidential consulting services are available by appointment to help guide you through the start-up process. A public access workstation is connected to the Internet and we offer a full range of print and electronic resources in our library/resource centre, which you can access without an appointment. The Entrepreneur Centre also provides access to the Canada – Ontario Business Service Centre (COBSC), your first point of contact to information on close to 900 federal and provincial programs, services and regulations.

Please contact the TBEC for more information on our wide range of programs and services to help your business start and expand!

#### Canada-Ontario Business Service Centre (COBSC)

The Canada-Ontario Business Service Centre (COBSC) provides a variety of information on business planning and management (including an online business planner), financing programs, marketing, regulations and licensing, e-commerce and more. The Entrepreneur Centre provides access to the COBSC's information on federal and provincial government programs, services and regulations and supplements the print and electronic resources available locally.

2<sup>nd</sup> Floor, Victoriaville Civic Centre  
111 Syndicate Avenue South  
P.O. Box 800  
Thunder Bay, ON P7C 5K4  
Tel: (807) 625-3960  
Fax: (807) 623-3962  
Toll Free: 1-800-668-9360  
Website:  
[www.thunderbay.ca/business](http://www.thunderbay.ca/business)



Located at Thunder Bay & District Entrepreneur Centre (see contact information above)  
COBSC main telephone number:  
(800) 567-2345  
Website: [www.cbosc.org](http://www.cbosc.org)



### **Brodie Resource Library**

Library materials include a wide variety of local, national, and international business directories; full depository library of Federal and Provincial Government documents; large selection of business related magazines and newspapers all quickly accessible through CD-ROM indexes. Numerous business books, videos and cassettes are also available.

216 Brodie Street South  
Thunder Bay, ON P7E 1C2  
Tel: (807) 623-0925  
Fax: (807) 623-0875  
Website: [www.tbpl.thunder-bay.on.ca](http://www.tbpl.thunder-bay.on.ca)



### **City of Thunder Bay Development Services Department**

The City of Thunder Bay Development Services Department is your point of contact for information on municipal regulations. The Development Services Department's Licensing and Enforcement branch is where you can obtain a license to operate your business in Thunder Bay, the Planning division is where you can obtain information on zoning and the Building division is where you can obtain building permits. See the "[CITY/MUNICIPAL SERVICES AND REGULATIONS](#)" section of Chapter 5 for more information on these topics.

2nd Floor, 111 S. Syndicate Avenue  
Victoriaville Civic Centre  
(Victoriaville Mall)  
Box 800  
Thunder Bay, ON P7C 5K4  
Telephone: (807) 625-2710  
(Licensing and Enforcement)  
OR (807) 625-2574 (Planning and Building)  
Fax: (807) 625-2977



### **City of Thunder Bay Fire Prevention Division**

Depending on your type of business license, you may need to arrange to have your business undergo a fire inspection. See the [Fire Regulations](#) section of Chapter 5 for more information.

330 Vickers St. N  
Thunder Bay, ON P7C 4B2  
Telephone: (807) 625-2650



### Confederation College

Confederation College offers a number of credit courses in Entrepreneurship and Small Business through part-time, full-time and distance education studies.

1450 Nakina Drive  
P.O. Box 398  
Thunder Bay, ON P7C 4W1  
Tel: (807) 475-6110  
Website: [www.confederationc.on.ca](http://www.confederationc.on.ca)



**CONFEDERATION COLLEGE**  
Education That Works

### Lakehead University School of Business Administration Small Business Consulting Service

The Small Business Consulting Service offers affordable and professional consulting services to existing businesses and to people wishing to start their own business. Consultants assist entrepreneurs to prepare business plans, undertake market research and feasibility studies.

955 Oliver Road  
Thunder Bay, ON P7B 5E1  
Tel: (807) 343-8660  
Fax: (807) 343-8443  
Website: [www.sbcs.ca](http://www.sbcs.ca)



### **Nishnawbe Aski Development Fund**

Nishnawbe Aski Development Fund (NADF) is an aboriginal owned and controlled organization delivering business and financial services to the member First Nations of Nishnawbe Aski Nation. Since 1987, NADF has evolved into a recognized success in the business development and developmental lending field and recently has begun delivering some services to neighbouring treaty areas (Treaty #3 and Robinson-Superior 1850).

P.O. Box 20119  
Green Acres, Thunder Bay, ON  
P7E 6P2  
Telephone: (800) 465-6821  
Website: [www.nadf.org](http://www.nadf.org)



NADF currently manages a range of programs: Aboriginal Business Canada, Retail Services, Loan Fund, Leasing Division, Aboriginal Buying Circle, Aboriginal Business Service Network, Partnership Development Advisor, Community Futures Development, and the INAC Winter Road Subsidy Initiative.

### **Northwestern Ontario Technology Centre (NOTC)**

The Northwestern Ontario Technology Centre is designed to assist technology businesses in their start-up phase, as well as spin-offs from an existing businesses. NOTC nurtures both resident businesses and affiliate clients.

Suite 150, 1294 Balmoral Street  
Thunder Bay, ON P7B 5Z5  
Tel: (807) 768-6682  
or (866) 768-6682  
Fax: (807) 768-6683  
Website: [www.notc.on.ca](http://www.notc.on.ca)

For its members, the Centre provides training and networking opportunities, use of shared equipment, meeting rooms and office support staff, linkages with a business and resource network, joint marketing opportunities, and a team that will develop an action plan for growth.



### **PARO: A Women's Community Loan Fund and Gateway**

PARO is a support organization for women who are starting their own business. The loan fund operates through a system of peer-group lending, in which each borrower's circle (4-7 women) chooses their own members, all of whom wish to start or expand their own micro-enterprise. Circles meet on a regular basis to examine and ultimately approve each other's loan proposals, as well as provide support and advice for each other's businesses. A training program, individual counselling, networking and mentoring with the group members provides the knowledge required for making these decisions and for other basic business skills that the group might need.

105 May St. N.,  
Suite 114  
Thunder Bay, ON P7C 3N9  
Tel: (807) 625-0328  
Fax: (807) 622-6435  
Website: [www.paro.ca](http://www.paro.ca)



### **Thunder Bay Business Women's Network**

The Thunder Bay Business Women's Network supports all programs designed to assist women in entrepreneurship projects. Among the services they offer are training programs, individual counselling, and networking and mentoring.

105 May Street North, Suite 110  
Thunder Bay, ON P7C 3N9  
Tel: (807) 625-0328  
Fax (807) 625-0317  
Website: [www.businesswomensnetwork.ca](http://www.businesswomensnetwork.ca)



### **Thunder Bay Chamber of Commerce**

The Thunder Bay Chamber of Commerce is a voluntary organization of individuals and businesses who join together to advance the commercial, financial, industrial and civic interests of our community. It is a public relations vehicle, a legislative monitor at the local, provincial and federal levels of government, an information bureau, and a research and promotion

857 North May Street  
Thunder Bay, ON P7C 3S2  
Tel: (807) 624-2626  
Fax: (807) 622-7752  
Website: [www.tb-chamber.on.ca](http://www.tb-chamber.on.ca)



medium.

The Chamber offers numerous member benefits, including group insurance, member discounts, subsidized advertising for new businesses, networking opportunities and more.



### **Thunder Bay Community Mentoring Program (TBCMP)**

Thunder Bay Community Mentoring Program (TBCMP), created in partnership with the City of Thunder Bay, the Thunder Bay Chamber of Commerce, and other stakeholders, matches new entrepreneurs and/or entrepreneurs who are expanding or facing a challenge in an established business with experienced business people. Mentoring activity can be for a specific component (i.e. marketing a new product) or for general business development as in the case of a young entrepreneur or a loan fund client.

857 May Street North  
Thunder Bay, ON P7C 3S2  
Telephone: (807) 624-2625  
Fax: (807) 622-7752  
Website: [www.tbmentor.com](http://www.tbmentor.com)



### **Thunder Bay and District Health Unit (TBDHU) – Public Health Inspection Department**

If you are starting a food or beverage service business, you will need to contact the TBDHU's Public Health Inspection Department to arrange for a health inspection. See the [Health Inspection](#) listing in Chapter 5 for more information.

999 Balmoral Street  
Thunder Bay, ON P7B 6E7  
Telephone: (807) 625-5926  
Website: [www.tbdhu.com](http://www.tbdhu.com)





### Thunder Bay Ventures

Thunder Bay Ventures is a Community Futures Development Corporation (CFDC) funded by INDUSTRY CANADA, in partnership with FedNor. Ventures was formed to undertake strategic planning, community economic development, business counselling and referral, as well as investments in new and existing businesses in the Thunder Bay CMA.

1294 Balmoral Street  
P.O. Box 10116  
Thunder Bay, ON P7B 6T6  
Tel: (807) 768-6650  
Fax: (807) 768-6655  
Website: [www.tbventures.on.ca](http://www.tbventures.on.ca)



Thunder Bay  
**Ventures**  
Community Futures Development Corporation

The Thunder Bay Ventures loan program will accept applications for financial assistance under \$125,000 and may provide assistance to business projects, which have not been able to obtain complete funding from conventional lenders. They also provide information on business plan writing and government regulations, all of which can be found on the Thunder Bay Ventures website.

### Young Entrepreneurs of Thunder Bay

The Young Entrepreneurs of Thunder Bay was formed and launched in November 1999. Its members are young entrepreneurs from Thunder Bay who are committed to the spirit of entrepreneurship and are interested in helping other young entrepreneurs succeed. The mandate of this program is to provide educational seminars, workshops and conferences, social and networking opportunities, peer support and act as a voice for young entrepreneurs.

Suite 105, 1294 Balmoral Street  
Thunder Bay, ON P7B 5Z5  
Tel: (807) 768-6689  
Website: [www.yetb.org](http://www.yetb.org)





## Provincial Agencies and Organizations

### Ontario Business Connects

At an Ontario Business Connects terminal, you can register or renew a business name, run an immediate business name search, apply for a Retail Sales Tax Vendor Permit (RST), and register to pay Employer Health Tax (EHT) and Workplace Safety and Insurance Board (WSIB) premiums.

For more detailed information on provincial government services and regulations, see the [Provincial Services and Regulations](#) section of Chapter 5.

Government Information Centre,  
Thunder Bay location  
Suite 114, Main Floor  
435 James Street South  
Thunder Bay, ON P7E 6S9  
Telephone: (807) 475-1425 or  
(877) 817-6636

Ministry of Finance  
130 South Syndicate Avenue  
Thunder Bay, ON P7E 1C7  
Telephone: (807) 625-5840

Province of Ontario Office Building  
189 Red River Road  
Thunder Bay, ON P7B 1A2  
Telephone: (807) 343-7436

**Ontario Business Connects**  
A Spectrum of Business Services

## Federal/National Agencies and Organizations

### Aboriginal Business Canada (ABC)

Aboriginal Business Canada (ABC) provides financial support and assistance to Aboriginal entrepreneurs across Canada. The program focuses on strategic priority areas for growth, including youth entrepreneurship. They can help Aboriginal youth-owned businesses with the preparation of business plans, marketing costs, as well as with financing the start-up, expansion, modernization or acquisition of a commercially viable business. Through a network of national and regional offices ABC, can support the costs of workshops, conferences, on-line resources and other activities that clearly lead to the entrepreneurial development of Aboriginal youth.

Robinson-Superior Treaty and  
Thunder Bay Residents call:  
Tel: (807) 628-8330  
Nishnawbe-Aski Nation members  
Tel: (807) 623-5397

**Aboriginal Business  
Canada**

### **Business Development Bank of Canada (BDC)**

The Business Development Bank of Canada may provide term loans to acquire fixed assets, purchase an existing business, and/or increase working capital on both fixed or floating interest rates. Business counselling, training, feasibility studies, and business planning services are available. The BDC also has a Venture Financing program that provides loans to companies that require financing, have established earnings and strong growth potential, but lack the requisite owner equity or asset security to obtain the necessary funding for programs they may be contemplating.

Suite 102, 1136 Alloy Drive  
Thunder Bay, ON P7B 6M9  
Tel: (807) 346-1780  
Fax: (807) 346-1790  
Website: [www.bdc.ca](http://www.bdc.ca)



Banque de développement du Canada  
Business Development Bank of Canada

### **Canada Small Business Financing Act**

Business Improvement Loan (BIL) - Contact any chartered bank for further information. The maximum amount allowed outstanding under a Business Improvement Loan (BIL) is \$250,000. BIL's can be used to finance up to 90% of asset acquisition costs. BIL money can also be used to purchase equipment and leasehold improvements.



### Canadian Federation of Independent Business (CFIB)

A national lobby organization with over 100,000 members, the CFIB is best known for high-profile actions with governments on policies such as tax, labour laws and public sector spending. CFIB lobbying has also resulted in many behind-the-scenes changes that have meant real dollars-and-cents benefits to all firms, such as the capital gains exemption, the small business reduced corporate tax rate, and beneficial changes to the Bankruptcy Act, the Small Business Loans Act and RRSP rules.

c/o Marita Koskiniemi  
R.R. #16 Onion Lake Rd.  
Thunder Bay, ON P7B 6B3  
Telephone: (807) 472-5495  
Website: [www.cfib.ca](http://www.cfib.ca)



### Canadian Youth Business Foundation (CYBF)

The Canadian Youth Business Foundation is the national leader in youth entrepreneurship through mentorship and financial support resulting in sustainable economic development. A national charitable not-for-profit organization, the CYBF supports aspiring young Canadian entrepreneurs between 18 to 34 years old by providing [mentoring](#), [start-up financing](#) and [learning resources](#). For more information on the CYBF's financing programs, see the [CYBF listing](#) in Chapter 4.

Northwestern Ontario Technology  
Centre c/o Melissa Gorrie  
1294 Balmoral St.  
Thunder Bay, ON P7B 5Z5  
Telephone: (807) 768-6688  
Fax: (807) 768-6683  
Website: [www.cybf.ca](http://www.cybf.ca)



### FedNor

FedNor's mission is to promote economic growth, diversification, job creation and sustainable, self-reliant communities in Northern Ontario, by working with community partners and other organizations to improve small business access to capital, information & markets. FedNor offers various financial incentives ([see Chapter 4](#)) for developing businesses, along with business planning and development support.

244 Lincoln Street  
Thunder Bay, ON P7B 5L2  
Tel: (807) 766-1800  
Toll Free: 1-877-333-6673  
Website: [fednor.ic.gc.ca](http://fednor.ic.gc.ca)



### **National Aboriginal Capital Corporation Association (NACCA)**

The National Aboriginal Capital Corporation Association's (NACCA) has a membership of 52 Aboriginal Financial Institutions (AFIs). AFIs are community owned and controlled by Aboriginal boards drawn from the areas the AFI serves. These institutions provide customized financial products and services in their respective communities.

There are three types of AFIs - Aboriginal Capital Corporations (ACCs), which provide business development loans and other services; Community Future Development Centres (CFDCs), which assist with various stages of business planning and management; and Development Corporations, which are similar to the other AFIs but are primarily located in remote communities.

#605, 75 Albert Street  
Ottawa, ON K1P 5E7  
Telephone: (613) 688-0894  
Fax: (613) 688-0895  
Website: [www.nacca.net](http://www.nacca.net)

## QUICK REFERENCE TELEPHONE LIST (THUNDER BAY)

Licenses	Development Services Department, Licensing and Enforcement	(807) 625-2710
Zoning	Development Services Department, Planning	(807) 625-2574
Building	Development Services Department, Building	(807) 625-2574
Fire Inspection	Thunder Bay Fire Prevention Division	(807) 625-2650
Health Inspections	Thunder Bay and District Health Unit	(807) 625-5926 or (888) 294-6630
Name Registration (note: name registration cannot be done by phone)	Ministry of Finance	(807) 625-5840 (800) 465-6699
Incorporations (note: incorporations cannot be done by phone)	Ministry of Consumer & Business Affairs	(800) 268-1142
Retail Sales Tax and Vendor's Permits	Ministry of Finance	(807) 625-5840 or (800) 465-6699
Employer Health Tax	Ministry of Finance	(807) 625-5840 or (800) 465-6699
Real Estate Tax	Municipal Property Assessment Corp.	(866) 246-6722
Hiring Employees	Ministry of Labour	(807) 475-1691 or (800) 465-5016
Human Rights Issues	Ontario Human Rights Commission	(800) 387-9080
Workplace Health and Safety	Workplace Safety & Insurance Board	(807) 343-1710 or (800) 465-3934
Business Numbers (GST, Payroll, Corporate, Import)	CCRA	(807) 623-3039 or (800) 959-5525
Credit Issues	Credit Bureau of Northwestern Ontario	(807) 623-2833 or (800) 465-7166
Chamber of Commerce	Thunder Bay Chamber of Commerce	(807) 624-2626

### Quick Reference Telephone List (Unorganized Townships)

Licenses and Zoning	Ministry of Municipal Affairs: Municipal Advisor	(807) 475-1651 or (800) 465-5027
Traffic Access to Highways	Ministry of Transportation	(807) 473-2000 or (800) 465-5034 Ext. 2003
Health Inspections	Thunder Bay and District Health Unit	(807) 625-5926 or (888) 294-6630
Name Registration (note: name registration cannot be done by phone)	Ministry of Finance	(807) 625-5840 or (800) 465-6699
Fire and Building Inspection	Fire Marshall's Office	(800) 263-7418

## ORGANIZATIONAL AND INFORMATIONAL WEBSITES

*About.com “Small Business – Canada”*

[sbinfoCanada.about.com](http://sbinfoCanada.about.com)

Extensive list of small business-related articles, statistics, links and other information.

*Access Publications*

[www.accesspublications.com](http://www.accesspublications.com)

Leading database of business contacts in Canada and the US.

*Canadian Federation of Independent Business*

[www.cfib.ca](http://www.cfib.ca)

National organization representing 89,000 small and medium businesses.

*Canadian Franchise Association*

[www.cfa.ca](http://www.cfa.ca)

National trade organization representing Canadian franchisers

*Conference Board of Canada*

[www.conferenceboard.ca](http://www.conferenceboard.ca)

Detailed economic and public policy reports from the self-described “foremost independent, not-for-profit applied research organization in Canada.”

*GD Sourcing – Research and Retrieval*

[www.gdsourcing.com](http://www.gdsourcing.com)

A reference point for free & low-cost Canadian statistics, with categorized research reports and web links designed to help Canadian entrepreneurs with limited research budgets assess their market potential and performance.

*SmartList.ca*

[www.smartlist.ca](http://www.smartlist.ca)

Comprehensive database of suppliers from across Canada.

*Statistics Canada*

[www.statcan.ca](http://www.statcan.ca)

A must-see for the entrepreneur conducting market research.

*Strategis (Industry Canada)*

[www.strategis.ic.gc.ca](http://www.strategis.ic.gc.ca)

Comprehensive information on markets, trade, industrial perspectives, technology and innovation, micro-economic research, managing your business and marketplace services.

*Thunder Bay Source*

[www.tbsource.com](http://www.tbsource.com)

News and information about Thunder Bay and surrounding area events and happenings.

*City of Thunder Bay Tourism & Economic Development*

[www.thunderbay.ca/business](http://www.thunderbay.ca/business)

Information on economic development services offered by the City of Thunder Bay, along with publications and contact information. From this page, you can access the **Entrepreneur Centre** website, with information on our programs and services. The **Community Profile**, a 300+ page publication featuring demographic, economic and cultural information for the City of Thunder Bay and a valuable research source for entrepreneurs, is also available online from this website.

*Young Entrepreneur's Organization*

[www.yeo.org](http://www.yeo.org)

Global organization dedicated to fostering the growth of young entrepreneurs.



# ***Congratulations on Your Start-Up!***

If you require any further assistance with marketing or expansion, international trade or any other aspect of keeping your business successful, please call our office and we will be happy to help you.



Contact the Thunder Bay & District Entrepreneur Centre:  
2nd Floor, Victoriaville Civic Centre  
111 Syndicate Ave. S  
P.O. Box 800, Thunder Bay,  
ON, P7C 5K4  
Telephone: (807) 625-3972  
or (800) 668-9360

E-mail:

[EntrepreneurCentre@ThunderBay.ca](mailto:EntrepreneurCentre@ThunderBay.ca)

