

# Brampton Guide for Starting a Business

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For an electronic version of this guide, visit our website: [www.brampton.ca/bec](http://www.brampton.ca/bec)



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# Our Services

Whether you're thinking about opening a business, formulating your business plan or expanding an established small business, the Brampton Entrepreneur Centre has what you need including:

**We offer FREE:**

- Guidance on business start-up steps
- Guidance on permits, regulations and other start-up requirements
- GrowthWheel - Existing business support
- Leading-edge information, resources, templates and market research
- Workshops and seminars (free and low-cost)
- Individual, private consultations *\*\*must be booked in advance*
- Business plan reviews
- Referral services
- Counsel on growth and change issues
- Professional development and networking opportunities
- Access to funding opportunities
- Site selection support - we help you find suitable locations for your business
- ... and so much more!

## **Grant Programs**

**Summer Company:** Provides hands-on business training and mentoring with awards of up to \$3000 to help enterprising students between 15-29 start and run their own summer business. *Some conditions apply*

**Starter Company Plus:** Provides training and mentoring with awards of up to \$5000 for successful applicants over the age of 18 to start or grow their business. *Some conditions apply*

# Planning your Business

## **About the Business Plan**

The business plan serves two critical purposes:

It is your ticket to funding. Any bank will want to see your business plan before giving out a loan and any investor should want to see the plan before making an investment, so a well-written plan is a must if you are looking for money.

It is your road map. It will show you where you are headed and how you will get there. Questions related to all facets of the business will be answered, and you will be starting the business with clear objectives, timelines, action plans, and research in hand. The business plan should show viability, and it will help to clearly identify who your customers are and the best way to reach them. You can succeed without a plan, but you might waste a lot of time and money along the way.

## **Executive Summary**

The executive summary is a short overview of the highlights of the business plan. Many people who read the plan go to the executive summary first, read it to get the key details contained within the plan, then go to the section that interests them the most. The executive summary is short, usually one page, and absolutely no longer than two pages. Contained within the summary are highlights describing what the business is and does, goals for the business, location, target market information, marketing strategy, and key financial information such as sales and profit goals, financing required, and other financial advantages. The executive summary is written last, after the rest of the plan is completed.

## **Business Concept**

This section clearly describes what the business does. Short and long-term goals, mission statement, and vision for the company would also be included in the Business Concept.

## **Operations and Management**

The Operations and Management section includes key information regarding location, equipment, manufacturing, distribution, suppliers, and other logistics. Also included is a breakdown of the people involved, including owners and management, staff, and other key stakeholders and advisors.

## **Marketing and Marketing Research**

This section contains key market research information, proving that you have a business opportunity worth pursuing. An industry overview, followed by primary and secondary market research, will show that you have a market that is willing to buy your product or service. Your research will also help you to determine a pricing strategy and give a breakdown of your competition. Finally, a marketing strategy for how best to reach your clients will be outlined.

## **Financials**

While different banks may require different financial information from you, most business planning experts will agree that a business plan ought to contain, at the very least, a balance sheet, sales forecast, cash flow forecast, and income statement. Some plans may contain additional forms.

# Templates and Samples

**FedDev Ontario Templates and Samples** [www.cbo-eco.ca](http://www.cbo-eco.ca)

**BDC Business Plan Templates** [www.bdc.ca](http://www.bdc.ca)

The BDC (Business Development Bank of Canada) business plan templates let you prepare a professional business plan. The package includes a template to assist you in writing your plan, as well as a template to help you with your financial planning.

**RBC Royal Bank – Create the Plan** [www.rbcroyalbank.com/business/](http://www.rbcroyalbank.com/business/)

RBC provides a planning guide, as well as a series of sample business plans, to assist you in preparing your business plan including a business plan template

**Scotiabank - Scotia Plan Writer for Business** [www.scotiabank.com/ca](http://www.scotiabank.com/ca)

The Scotia Plan Writer is an easy-to-use interactive planning tool that can help you create an effective business plan.

**TD Canada Trust Business Planner** [www.tdcanadatrust.com](http://www.tdcanadatrust.com)

The TD Canada Trust Online Business Planner walks you through the development of a seamless business plan to help you get off on the right foot.

**CIBC – Start Strong Planning Guide** [www.cibc.com](http://www.cibc.com)

CIBC provides you with the Guide to Business Planning. This is a line-by-line approach to business plan writing that takes you through the process one step at a time.

**Brampton Public Library -** [www.bramptonlibrary.ca](http://www.bramptonlibrary.ca)

The Brampton Public Library has great resources that you can access online or at your local library branch. Look for the Business Plan Handbook for sample business plans.

**Futurpreneur -** [www.futurpreneur.ca](http://www.futurpreneur.ca)

Is a lending institution that works with youth 39 and under. The website has a wealth of information on it that anyone can access. They have a sample business plan that you can download

# Business Structure

## ADVANTAGES & DISADVANTAGES

*The following is a general guide as to the advantages and disadvantages of each.  
Please contact our consultants if you require any clarification.*

### Sole Proprietorship

*Unincorporated business owned by one person, called a proprietor. The owner does not have separate legal status from the business (although the business name itself may have to be registered) and pays personal income tax on the net taxable income generated by the business.*

Simplest and least expensive to set up,  
Minimal registration requirements  
Inexpensive to maintain  
Easy to dissolve  
Possible tax benefits: e.g. losses may be applied against other income of proprietor

You assume all the risk of the business  
You are responsible for payments of all business debts  
Creditors can seize your personal assets  
Possible tax disadvantages  
Owner pays personal income tax on profit

### General Partnership

*An association or relationship between two or more individuals that join together to operate a trade or business for profit. Partners include their share of income or losses on personal or corporate tax returns. Relationships are guided by a Partnership Agreement.*

Easy to set up and very flexible  
Partners provide additional capital and skills  
Costs would be shared

If disagreements arise, business can suffer  
Partners assume personal liability for debts of the business

### Incorporation

*A separate legal entity, which can enter into contracts and own property, separately and distinctly from its owners who are the shareholders. A corporation has to pay tax on its net taxable income and files its own income tax return. A corporation can be federally or provincially incorporated.*

Limited liability of the owner's – liabilities generally limited to individual's personal investment in business  
Money for the business can be raised by selling shares (equity) or by issuing debt (a promise to pay)  
Continuous existence  
Potential tax benefits

A corporation is closely regulated  
Extensive corporate records required, including shareholder and director meetings, and documentation filed annually  
Tax rules can be complex  
More expensive and complicated to set up and maintain

### Co-operatives

*A co-operative, or co-op, is an organization that is owned by its members. Co-ops are formed when a group of individuals come together to meet a common need; co-ops can provide almost any type of product or service imaginable and can operate either on a not-for-profit or for profit basis.*

Owned and controlled by members  
Democratic control (one member, one vote)  
Limited liability  
Profit distribution

Longer decision-making process  
Extensive record keeping  
Less incentive to invest additional capital  
Possible conflict between members

# Registering a Business

## Sole Proprietorship or General Partnership

**Provincial legislation requires you to register your company name if it is different than your own legal name with the Ministry of Government and Consumer Services, Companies Branch before you start using it.**

The following options are available to you to complete this process.

Online registration and name search are available between 8:30 a.m. and 6:00 p.m. Monday to Friday at [www.serviceontario.ca/business](http://www.serviceontario.ca/business). (except holidays)

The fee for name search varies per the type of search requested and the fee for registration is \$60.00, payable by credit card only. Follow all instructions carefully and when given the option, print your Master Business License. Should you miss this step in the registration process you must call 1-800-565-1921 to request a copy to be mailed to you.

Cash or Debit is accepted for payment of registration as a sole proprietor and general partnership at:  
Service Ontario, 1 Gateway Boulevard, Brampton L6T 0G3 (located between Torbram and Airport Road, just off Queen Street East), this location has kiosks to assist you

If you prefer, you can complete the registration form and deliver it in person (or regular mail) to the Companies and Personal Property Security Branch (CPPSB) of the Ministry of Government and Consumer Services (MGCS) 393 University Avenue, Suite 200, Toronto, ON, M5G 2M2

The cost for this service is \$80.00 for business name registration and \$12.00 for each business name search. Counter service is first-come, first-serve and mail service may take 4-6 weeks.

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

# ✓ CHECKLIST FOR STARTING A NEW BUSINESS

	<p><b>Business Consultation through the Brampton Entrepreneur Centre - No Cost</b>          The Brampton Entrepreneur Centre will meet with you for a 45min free consultation to discuss your business questions. <i>A consultation request form must be completed before a consult is booked.</i>  <a href="http://www.brampton.ca/bec">www.brampton.ca/bec</a></p>
	<p><b>Business Planning:</b>          Brampton Entrepreneur Centre - Business Plan Guidelines <a href="http://www.brampton.ca/bec">www.brampton.ca/bec</a>          Samples – You can view sample business plans at the Brampton Library or Canada Business Ontario Banks - websites</p>
	<p><b>Registering the Business:</b>          Sole Proprietorship / General Partnership: <a href="http://www.serviceontario.ca/business">www.serviceontario.ca/business</a>          Corporation – See Handout - <i>Methods of Incorporating a Business</i></p> <p><b>Registering a Domain:</b>          Eg. <a href="http://www.domain.com">www.domain.com</a> <a href="http://www.godaddy.com/canada">www.godaddy.com/canada</a> <a href="http://www.domainsatcost.ca">www.domainsatcost.ca</a></p>
	<p><b>Revenue Canada Business Number (BN)</b> 1-800-959-5525 <a href="http://www.cra-arc.gc.ca/bn">www.cra-arc.gc.ca/bn</a>          GST/HST - RT          Import / Export - RM          Corporate Income Taxes - RC          Payroll – RP</p>
	<p><b>Employment Related Registrations:</b>          Revenue Canada (see above) – C.P.P., E.I, Tax          Workplace Safety &amp; Insurance Board (WSIB) 905- 523-1800 or 1-800-263-8488 <a href="http://www.wsib.on.ca">www.wsib.on.ca</a>          Employer Health Tax-EHT 1-800-265-9969 <a href="http://www.fin.gov.on.ca/en/tax/eh/">www.fin.gov.on.ca/en/tax/eh/</a>          Employment Standards - Ministry of Labour 905-577-6221 or 1-800-531-5551  <a href="http://www.labour.gov.on.ca">http://www.labour.gov.on.ca</a></p>
	<p><b>Licensing and Zoning:</b> <a href="http://www.bizpal.ca">www.bizpal.ca</a>          City of Brampton 905-874-2000</p>
	<p><b>Insurance:</b>          Property / Contents / Equipment / Auto          Commercial Liability          Personal Health, Income Protection          Workplace Safety &amp; Insurance Board (WSIB) 905- 523-1800 or 1-800-263-8488 <a href="http://www.wsib.on.ca">www.wsib.on.ca</a></p>
	<p><b>Financing &amp; Banking Issues:</b>          Financing the business, Sources of Financing: Canada Business - <a href="http://www.canadabusiness.ca">http://www.canadabusiness.ca</a>          Opening a business bank account</p>
	<p><b>Accounting &amp; Taxation Issues:</b>          Revenue Canada Filing: Personal/Business Income Tax; CPP contributions; Corporate Software          Accountant / Bookkeeper</p>
	<p><b>Importing &amp; Exporting:</b>          Revenue Canada: Import/Export Number 1-800-959-5525 <a href="http://www.cra-arc.gc.ca/bn">www.cra-arc.gc.ca/bn</a>          Canada Border Services Agency (CBSA) <a href="http://www.cbsa-asfc.gc.ca/">www.cbsa-asfc.gc.ca/</a></p>



# Methods of Incorporating a Business

**You cannot incorporate a business at the Brampton Entrepreneur Centre.**

	Provincial <a href="http://www.serviceontario.ca">www.serviceontario.ca</a>	Federal <a href="http://www.canadabusiness.ca">www.canadabusiness.ca</a>
Online	<a href="http://www.oncorp.com">www.oncorp.com</a> <a href="http://www.eservicecorp.ca">www.eservicecorp.ca</a>	<a href="http://www.strategis.ic.gc.ca">www.strategis.ic.gc.ca</a>
In Person	<p>► Business registrations for corporations are available by visiting an Enterprise Toronto location. These locations house a computer station dedicated to incorporating through Cyberbahn.  <b>*BEC recommends you call these locations prior to travelling to Toronto to confirm availability:</b></p> <p>5100 Yonge Street, Phone: 416-395-7434            100 Queen Street West, Phone: 416-392-6646</p> <p>► You may obtain the necessary forms online and then file them in person at these locations:  <u>ServiceOntario office in Brampton,</u>            1 Gateway Blvd, Brampton, ON L6T 4X2            (905) 874-4008            (or ) <u>Ministry of Government Services,</u>            375 University Avenue, 2<sup>nd</sup> Floor, Toronto Phone: 1-800-361-3223.</p> <p>For further information call the Ministry of Government Services at 1-800-361-3223. Articles of Incorporation can be found online at <a href="http://www.serviceontario.ca">www.serviceontario.ca</a></p>	<p>Jean Edmonds Tower            South 9th Floor            365 Laurier Avenue West            Ottawa, Ontario, K1A 0C8</p> <p>Inquiries: 1-866-333-5556</p>
By Mail/ Fax		Visit <a href="http://www.cbo-eco.ca">www.cbo-eco.ca</a> to download forms and obtain addresses and fax numbers.

\*A **Nuans** report must be filed with your Articles for both Provincial and Federal incorporations if you are seeking approval of a corporate name. See [www.nuans.com](http://www.nuans.com) for further information.

\*For a Free 5 pre-screen name search try <http://www.arvic.com/>

**Cost:** The following are average fees to incorporate online or in person.

Provincial Business online Incorporation: \$360 - \$400

Federal Business Online Incorporation: \$200 - \$400

Provincial by mail or in person: \$360

Federal Business Incorporation by mail or in person \$250

\*You may wish to retain the services of an accountant or lawyer to incorporate your business.

Fees will vary but generally run between \$800 and \$1,500.

# Canada Revenue Agency (CRA)

The Federal Government issues just one account number for businesses. Your Federal Business Number (or BN) will be the same whether you have accounts set up for one or all of the following: Harmonized Sales Tax (HST), Payroll Source Deductions, Import/Export Permit and Corporate Income Tax.

## **Harmonized Sales Tax (RT)**

The HST is a 13% tax on the sale of most goods and services sold in Ontario. Every person or business engaged in a commercial activity with total worldwide gross revenue greater than \$30,000 in any four consecutive calendar quarters (12 month period) is required to register and charge the HST.

Even if you are not required to register for HST, you may want to weigh the pros and cons when deciding if you will voluntarily register. If you choose not to register, the HST you pay on your business purchases becomes a cost for which you cannot claim Input Tax Credits.

## **Payroll Source Deductions (RP)**

Businesses that have employees are required to remit Canada Pension Plan contributions, Employment Insurance contributions and Income Tax on a regular basis. The frequency of the remittance depends upon the pay period and the amount remitted. The amounts the business is responsible for remitting include both the employer and employee portions.

## **Import/Export Permit (RM)**

As an exporter and/or importer, you have to keep accurate books and records in Canada. The main objective of the required reporting is to obtain strategic market information, which is vital to Canada export growth, to control the export of strategic, embargoed and dangerous goods and control the outbound movement of goods in transit through Canada.

## **Corporate Income Tax Number (RC)**

A corporation is known to the Canada and Customs and Revenue Agency by its Federal Business Number. (Just as an individual is known by his/her Social Insurance Number.) To register or obtain more information about the Federal Business Number visit [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

## **Local Canada Customs and Revenue Agency Office**

1 Front Street, West  
Toronto, ON M5J 2X6  
Phone: 1-800-959-5525

## **TAX SERVICES OFFICE & TAX CENTRES**

**By Province or Territory:**

<http://www.cra-arc.gc.ca/cntct/tso-bsf-eng.html>

# Workplace Safety & Insurance Board (WSIB)

The Workplace Safety and Insurance Board (WSIB) oversees Ontario's workplace safety education and training system, provides disability benefits, monitors the quality of health care, and assists in early and safe return to work.

## **Do I need to register with the WSIB?**

Most businesses in Ontario that employ workers (including family members and subcontractors) must register with the WSIB within 10 days of hiring their first full or part-time worker.

## ***Mandatory Coverage in the Construction Industry (Bill 119 – January 1, 2013)***

Registering with the WSIB provides workplace insurance coverage for all of your workers and gives you access to experts in health and safety for your business sector.

For more information, including the current rates for your business type, visit the WSIB website [www.wsib.on.ca](http://www.wsib.on.ca).

## **The Workplace Safety and Insurance Board**

Telephone: 416-344-1000

Toll free: 1-800-387-0750

TTY: 1-800-387-0050

Fax: 416-344-4684 or 1-888-313-7373

## **WSIB Collections Branch**

P.O. Box 2099 Stn. LCD1

120 King Street West

Hamilton, ON L8N 4C5

Toll Free: 1-800-268-0929

Fax Number: 905-521-4203

## **Coverage for self-employed individuals**

If you are a sole proprietor, partner, or executive officer, you are not automatically covered under the WSIB insurance plan. You can, however, apply for optional insurance.

# Employment Standards

Employment standards are enforced under the *Employment Standards Act, 2000* (ESA) which sets out the minimum standards that employers and employees must follow.

The Ministry of Labour, through its Employment Standards Program:

- enforces the ESA and its regulations
- provides information and education to employers and employees, making it easier for people to understand and comply voluntarily
- investigates possible violations
- resolves complaints
- conducts proactive inspections of payroll records and workplace practices

This provincial law covers most employers and employees in Ontario.

The ESA does not apply to you if you operate or work in a business that is regulated by the Government of Canada, such as: airlines, banks, shipping companies, radio and television stations, inter-provincial transport of goods and people.

For more information on employment standards, Brampton employers should visit [www.labour.gov.on.ca](http://www.labour.gov.on.ca)

## **Employment Standards Information Centre**

GTA: 416-326-7160

Canada-wide: 1-800-531-5551

TTY: 1-866-567-8893

## **Ministry of Labour Health & Safety Contact Centre**

Toll Free: 1-877-202-0008

TTY 1-855-653-9260

# Business Taxes, Licensing & Zoning By-Laws

Businesses located in a commercial/industrial location pay business taxes annually to the municipality in which the business is located.

Taxes are based on a percentage of property taxes and are determined by the Ontario Property Assessment Corporation. A municipality may require a Transient Trader License (range from \$400 to \$500) to be used as a pre-deposit for business tax.

Also, depending on the nature of the business activity, there may be other municipal licenses involved. Home-based businesses are often exempt from any business taxes or licensing.

Contact your local municipality to ask about your specific business licensing requirements or visit [www.bizpal.ca](http://www.bizpal.ca).

Whether you are building a new structure or moving into an existing one, it is important to contact the appropriate Municipal Zoning Departments to determine if the location is zoned for the type of business you are planning to establish.

**For more information about Region of Peel business taxes, licensing and zoning by-laws, contact the appropriate municipality for your business:**

City of Brampton	905-874-2000
City of Mississauga	905-615-3200
Town of Caledon	905.584.2272

## **Tax Assessment Procedures**

The Ontario Property Assessment Corporation assesses property tax based on the market value of the property and will vary according to location and zoning. New assessments are not normally required unless the building space is newly constructed or has been significantly altered. The role of the local municipality is to collect taxes on behalf of the province, the local and regional municipalities, the school boards and police services. If property taxes go unpaid, a lien could be placed against the property restricting the sale of the property until taxes are paid in full.

For more information or to appeal an assessment, contact the Assessment Review Board at 1-800-263-3237.

## **Police Security Clearance**

Police Security Clearance may be required before a municipal license is issued.

Two (2) pieces of government identification is required, for example driver's license, passport, birth certificate, citizenship or marriage certificate.

This service is available in person at various police headquarters including;

**Peel Regional Police Headquarters**  
7750 Hurontario Street,  
Brampton, ON, L6V 3W6  
Monday to Friday 8am – 6pm  
Saturdays 9:30am – 4:30pm  
905-453-2121 X2200

**Square One Community Station**  
100 City Centre Drive, Mississauga, Ontario  
Monday through Friday  
10:00a.m. to 5:00p.m.  
Saturday CLOSED  
905-453-2121 X2635 or X2636

# Brampton Utilities and Services

## **Enbridge Gas**

Customer Service

Phone: 1-877-362-7434

Website: [www.enbridgegas.com](http://www.enbridgegas.com)

## **Hydro One Brampton**

Customer Service Phone: 905-840-6300 X7300

Website: <http://www.hydroonebrampton.com/>

## **Region of Peel**

Customer Service

Waste: 905-791-9499

Water: 905-791-8711

Water & Sewer Service: 905-791-7800

Phone: 905-791-9400

Website: [www.peelregion.ca/](http://www.peelregion.ca/)

## **Parking Enforcement**

Customer Service

Phone: 905-874-3424 or 311

Website: [www.brampton.ca](http://www.brampton.ca)

## **Waste Management**

Arrangements for garbage and recycling pick-up are the responsibility of each business.

See the yellow pages under “Reduction and Disposal” for a listing of private companies.

Also, visit the Region’s Waste Management website:

<https://www.peelregion.ca/pw/waste/>

# Public Transit

GO (Government of Ontario) Transit has a comprehensive network of bus and rail services in Peel Region. GO Transit throughout this network connects with municipal transit systems.

For information on GO Transit (Government of Ontario) call 1-888 GET ON GO (1-888-438-6646) or visit their website [www.gotransit.com](http://www.gotransit.com).

## **Local public transit contacts**

Brampton Transit	905-874-2999
Mississauga Transit	905-615-4287

# Special Regulatory Licenses and Administrative Authorities - Federal

Many businesses including retail and service outlets, restaurant and lounges, manufacturing and processing operations, may be subject to licenses. These licenses are designed to protect the interest and safety of the public regarding the use, application or sale of certain items or services.

For information on Special Regulatory Licenses contact:

- Ministry of Government Services: 416-326-8555 or Toll Free 1-800-268-1142
- Ontario statutes and regulations: [www.e-laws.gov.on.ca](http://www.e-laws.gov.on.ca)
- Canada Business Ontario at 1-888-745-8888 or visit their website [www.cbo-eco.ca](http://www.cbo-eco.ca)

Government Department/ Agency	Website	Area of Responsibility
Canada Post Corporation	<a href="http://www.canadapost.ca">www.canadapost.ca</a>	Non-mailable matter (e.g. perfume, perishable items, flammable liquids)
Canada Food Inspection Agency	<a href="http://www.inspection.gc.ca">www.inspection.gc.ca</a>	Agricultural products Food labeling Animals and animal products Fruits Aquatic commodities Soil related matter, wood packaging
Competition Bureau Canada	<a href="http://www.competitionbureau.gc.ca">www.competitionbureau.gc.ca</a>	Clothing labels, packaging and labeling of non-food products
Environment Canada	<a href="http://www.ec.gc.ca">www.ec.gc.ca</a>	Endangered animals or plants, hazardous waste, goods containing cfcs, ozone-depleting substances
Fisheries and Oceans Canada	<a href="http://www.dfo-mpo.gc.ca">www.dfo-mpo.gc.ca</a>	Live fish, fish not for human consumption
Foreign Affairs and Int. Trade Canada	<a href="http://www.international.gc.ca">www.international.gc.ca</a>	Agricultural products, steel, clothing, goods under trade embargoes, textiles
Health Canada	<a href="http://www.hc-sc.gc.ca">www.hc-sc.gc.ca</a>	Consumer goods, pesticides, drugs, food, medical devices, natural health products, pharmaceuticals, vitamins, toxic substances
Transport Canada	<a href="http://www.tc.gc.ca">www.tc.gc.ca</a>	Tires, transportation of dangerous goods, vehicles



# Other Special Regulatory Licenses and Administrative Authorities

Government Department/ Agency	Website	Area of Responsibility
Technical Standards and Safety Authority	<a href="http://www.tssa.org">www.tssa.org</a>	Elevators, fuel safety, pressure vessels and amusement rides
Ontario Motor Vehicle Industry Council	<a href="http://www.omvic.on.ca">www.omvic.on.ca</a>	OMVIC is responsible for administering Ontario's <i>Motor Vehicle Dealers Act</i>
The Travel Industry Council of Ontario (TICO)	<a href="http://www.tico.ca">www.tico.ca</a>	Administers the Ontario <i>Travel Industry Act</i> which governs travel retailers and travel wholesalers registered in Ontario
The Electrical Safety Authority	<a href="http://www.esasafe.com">www.esasafe.com</a>	ESA is responsible for public electrical safety in Ontario as designated by Ontario Regulation 89/99
Alcohol and Gaming Commission of Ontario (AGCO)	<a href="http://www.agco.on.ca">www.agco.on.ca</a>	Regulates the sale, service and consumption of beverage alcohol, charitable gaming and lotteries.
Ministry of Municipal Affairs and Housing—Building and Development Branch	<a href="http://www.mah.gov.on.ca">www.mah.gov.on.ca</a>	Administers the <i>Building Code Act</i> and the Ontario Building Code which govern the construction of new buildings and the renovation and maintenance of existing buildings
Region of Peel Health Department	<a href="http://www.peelregion.ca">www.peelregion.ca</a>	Businesses in Peel Region that prepare and/or sell food must be inspected and meet certain standards. Contact the Region of Peel Health Department to advise them if you are starting a food service business of any kind.
Canada Border Services Agency	<a href="http://www.cbsa-asfc.gc.ca">www.cbsa-asfc.gc.ca</a>	The Canada Border Services Agency (CBSA) ensures Canada's security and prosperity by facilitating and overseeing international travel and trade across Canada's border.

# Financing Resources and Options

## **Canada Small Business Financing Program**

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

### **Who is eligible?**

Small businesses or start-ups operating for profit in Canada, with gross annual revenues of \$10 million or less. Not eligible under this program are farming businesses (for a similar program for the farming industry, visit [www.agr.gc.ca/](http://www.agr.gc.ca/)), not-for-profit organizations, or charitable and religious organizations.

### **How much financing is available?**

Up to a maximum of \$1,000,000 for any one borrower, of which no more than \$350,000 can be used for purchasing leasehold improvements or improving leased property and purchasing or improving new or used equipment.

### **How do I apply for a loan?**

Financial institutions deliver the program and are solely responsible for approving the loan.

Discuss your business needs with a financial officer at any bank, or credit union in Canada. The financial officer will review your business proposal and make a decision on your loan application. Once the decision is made to offer financing under the program, the financial institution will disburse the funds and register the loan with Innovation, Science and Economic Development Canada. ([Find a lender near you](#))

### **What can be financed?**

*Loans can be used to finance the following costs:*

purchase or improvement of land or buildings used for commercial purposes, purchase or improvement of new or used equipment, purchase of new or existing leasehold improvements, that is, renovations to a leased property by a tenant

### **What are the costs?**

The interest rate is determined by your financial institution and may be variable or fixed.

Variable rate: The maximum chargeable is the lender's prime lending rate plus 3%.

Fixed rate: The maximum chargeable is the lender's single family residential mortgage rate for the term of the loan plus 3%.

A registration fee of 2% of the total amount loaned under the program must also be paid by the borrower to the lender. It can be financed as part of the loan.

For more information, please contact your financial institution ([Find a lender near you](#)).

*This program is administered by the Small Business Financing Directorate.*

# Financing Resources and Options continued...

## Sources of Information about Financing Options

### FedDev Ontario (CBO)

Phone: 1-800-567-2345

Website: [www.cbo-eco.ca](http://www.cbo-eco.ca)

### Business Development Bank of Canada

24 Queen Street East, Suite 100

Brampton, Ontario L6V 1A3

Phone: 1-888-463-6232

Website: [www.bdc.ca](http://www.bdc.ca)

### Brampton Entrepreneur Centre Small Business Consultants

Dial 311 or 905-874-2650

Toll free: 1-888-381-2726

TTY: 905-874-2130

Email: [bec@brampton.ca](mailto:bec@brampton.ca)

Website: [www.brampton.ca/bec](http://www.brampton.ca/bec)

### Futurpreneur Canada

Is a lending institution that loan money to people 39 and under

1 800 464 2923

<http://www.futurpreneur.ca>

### Access Community Capital

Is a charity dedicated to helping entrepreneurs with poor credit history or no credit history succeed in business. Access Community Capital has a micro grant program that will loan approved clients \$200.00 - \$5000

[info@accessccf.com](mailto:info@accessccf.com)

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

### RISE Asset Development

RISE helps people who face barriers to employment because of mental health or addiction challenges. They provide low interest loans, encouragement, support, business advice, and resources to help empower entrepreneurs to launch their idea towards success.

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

# Privacy Legislation in Canada

## **PIPEDA Information Kit for Businesses – Privacy Commissioner of Canada**

Since January 1, 2004, businesses have been subject to the *Personal Information Protection and Electronic Documents Act* (PIPEDA). The office of the Privacy Commissioner of Canada offers useful information to help businesses learn how they can comply with the Act.

Good privacy is good business. If you're a private-sector organization or from a federally regulated sector, learn how the *Personal Information Protection and Electronic Documents Act* affects your business. Visit [www.priv.gc.ca](http://www.priv.gc.ca).

# Accessibility Standards for Customer Service

As of January 1, 2012, accessible customer service came into effect for all Ontario business and organizations with one or more employee. To comply, all obligated business and organizations must :

- Establish policies, practices and procedures on providing goods and services to people with disabilities
- Make reasonable efforts to ensure that policies, practices and procedures are consistent with the key principals of independence, dignity integration and equality of opportunity
- Have a policy on assistive devices used by people with disabilities to access goods and services and a policy outlining any other measures you offer to enable them to access your good and services
- Communicate with a person with a disability in a manner that takes into account their disability
- Let people with disabilities bring their service animals into the parts of your premises open to the public or open to other third parties, except where the animal is otherwise excluded by law
- Let people with disabilities bring their support persons with them when accessing goods or services on the parts of your premises open to the public or open to third parties
- Let people know ahead of time what, if any, admission fee will be charged for a support person
- Let the public know when facilities or services that people with disabilities usually use to access their goods and services are temporarily unavailable.
- Ensure that everyone who deals with the public on your behalf, as well as everyone involved in developing your customer service policies, receives training on topics outlined in the customer service standard.
- Set up a process for receiving and responding to feedback about the manner in which you provide goods or services to people with disabilities, including what action will be taken on any complaints. Make the information about the feedback process readily available to the public.

For more information: [www.aoda.ca](http://www.aoda.ca)

**Please contact the Brampton Entrepreneur Centre for further information or clarification of the contents of this guide at 905-874-2650**

For more information, contact

**City of Brampton**

Dial 311 or 905-874-2000

Toll free 1-888-371-2726

[www.brampton.ca](http://www.brampton.ca)  
[www.brampton.ca/bec](http://www.brampton.ca/bec)