

# Small Business Start-Up Package

**For more Information contact:**

**Lanark-North Leeds Enterprise Centre**

**613-283-7002 ext. 108**

**[www.LNlenterprisecentre.ca](http://www.LNlenterprisecentre.ca) or [www.LNLEC.ca](http://www.LNLEC.ca)**

**Or**

**Lanark-North Leeds Service Ontario**

**613-283-7002 ext. 101**

# Lanark-North Leeds Enterprise Centre

## FREE CONFIDENTIAL BUSINESS INFORMATION

The Lanark-North Leeds Enterprise Centre offers free information and advisory services for anyone interested in starting their own small business and for existing small business operators. The office offers a comprehensive walk-in resource centre of business literatures and advisory materials. We have a computer and Internet access available for business purposes. A counselor is available by appointment to provide free, one-on-one sessions.

### Walk-in Resource Centre

The resource centre is a walk-in service that clients can access. It contains materials that cover all aspects of business start-up/existing, rules and regulations and sources of financing at all levels of government.

- **Government Regulations**  
Info on registering your business name, HST and other info
- **Financing**  
Information on loan programs and financing options
- **Association, Clubs & Organizations**  
Directories, almanacs, sourcebooks and trade associations
- **Suppliers, Manufacturers, Distributor's**  
Info from some directories to help locate supplier's & wholesaler's.
- **Employee Information**  
A variety of info on hiring employees is available: CRA information, Employment Standards Act, EHT, WSIB, CPP, and info on hiring employees
- **Franchising**  
Directories with info on franchise legislation, franchise ideas, franchise names and addresses.
- **Demographics & Statistics**  
Statistical and demographical information is available for market research
- **Export/Import Information**
- **Tradeshows & Exhibits**
- **Patents, Copyrights, Trademarks**
- **Economic Development & Municipal Information**
- **Small Business Seminars**  
Business seminars are organized and presented to businesses.

Lanark-North Leeds Enterprise Centre is sponsored by the Ministry of Economic Development and Trade, in partnership with the Town of Smiths Falls and the County of Lanark. The Centre serves the northern part of Leeds County, Smiths Falls and all of Lanark County. Business hours are from 8:30 am to 4:00 pm weekdays. One on one sessions are by appointment only.

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91 Cornelia Street West  
Smiths Falls, Ontario K7A 5L3  
Phone: 613-283-7002 ext.108  
Fax: 613-283-7005  
[cjames@LNLEcenter.ca](mailto:cjames@LNLEcenter.ca) • [www.LNLEC.ca](http://www.LNLEC.ca)

# Small Business Contacts for Lanark and North Leeds

## Business Name Registration

A business name other than the name of the owner must be registered with Ministry of Government Services. It can be done for \$60 at a ServiceOntario terminal located in one of the offices listed below. You will immediately be issued with a Master Business License. For an additional \$8, a name search can be conducted. Online registration is available at [www.serviceontario.ca](http://www.serviceontario.ca) with credit card from any internet terminal. The license can be printed off immediately.

*Regional Centre for Business Development & Innovation*

*613-283-7002 ext. 101*

**(CREDIT CARD PAYMENT ONLY WILL BE ACCEPTED)**

91 Cornelia Street West

Smiths Falls, Ontario K7A 5L3

8:00 – 3:30 weekdays

*Brockville Land Registry Office*

*613-345-5751*

7 King Street West

Brockville, Ontario K6V 3P7

8:30 – 5:00 weekdays

## Incorporation

To file for provincial incorporation in Ontario:

*Ottawa ServiceOntario Centre*

*613-238-3630*

110 Laurier Avenue West (Ottawa City Hall)

Ottawa Ontario K1P 1J1

To file for federal incorporation:

*Industry Canada/Corporations Directories*

*613-941-9042*

365 Laurier Avenue West, 9<sup>th</sup> Floor

Ottawa Ontario K1A 0C8

## Municipal Taxes, Zoning and Signage

Check with the Municipal Office for the municipality that your business will be located in to ensure the zoning is appropriate, how much the municipal taxes will be and whether there are any restrictions on signage. The Home Occupations Bylaw will determine usage for home-based business.

## Business Number (BN)

The BN is issued by the Canada Revenue Agency (CRA) to a business when you register for any of four CRA accounts: HST, Payroll Deductions, Import/Export and Corporate Income Tax. It is the identification for your business in all dealings with CRA. Information available at [www.businessregistration.gc.ca](http://www.businessregistration.gc.ca)

## Goods and Services Tax

Any business with sales of \$30,000 in 4 subsequent calendar quarters is required to register for HST. A HST registration must collect tax on most sales and remit to the federal government as required, but is also entitled to an Input Tax Credit for HST paid out on business expenses. Registration can be made at anytime voluntarily.

*Canada Revenue Agency (CRA)*

*1-800-959-5525*

## ***Employer/Employee Information*** **Payroll Deductions**

If you are employing anyone, you must register with CRA as an employer and withhold Employment Insurance, Canada Pension, and Income Tax deductions from the employee(s) pay. The withholdings and employer portions are remitted on a regular basis determined by CRA.

## Service Canada

Many employment programs are available to employers through the Service Canada offices.

<i>91 Cornelia Street West, Smiths Falls Ontario K7A 5L3</i>	<i>613-283-4790</i>
<i>40 Sunset Boulevard, Perth Ontario</i>	<i>613-267-1921</i>
<i>153 King Street West, Brockville Ontario K6V 3R4</i>	<i>613-342-4487</i>
<i>50 Lansdowne Avenue, Carleton Place Ontario K7C 2T8</i>	<i>613-257-3344</i>

## Employment Standards

Employers are required to follow the Employment Standards Act that applies to Hours of Work, Wages, Leave, Holidays, etc. The Employer's Guide and other helpful publications on the ESA from publications Ontario at 1-800-668-9938 or on the Min. of Labour site at <http://www.labour.gov.on.ca/english>

## Workplace Safety and Insurance Board (WSIB)

It is required by law to register with the WSIB within 10 days of hiring an employee. Premiums are based on the industry sector in which your business operates. Their website is <http://www.wsib.on.ca>

<i>99 Metcalfe Street</i>	<i>613-237-8840</i>
<i>Ottawa Ontario</i>	<i>1-800-267-9601</i>

## Income Tax

You can generally deduct expenses from income if you incur those expenses in operating the business. A business is defined by CRA to involve a reasonable expectation of profit. It is important that you keep records of all expenditures/receipts or journals to substantiate your claims. If your personal automobile and personal residence is used in the business, a portion of the expenses to maintain them may also be allowed as a business expense for income tax purposes.

## Import/Export

If you are planning to bring goods into Canada or sell outside the country, contact the Canada Border Services Agency at 613-993-0534 to obtain info or on their website at <http://www.cbsa-asfc.gc.ca>

## Insurance

There are several types of insurance you may want to consider for protection of your business, e.g. third party liability, property, loss of income and crime. If you are operating from home, your existing insurance may not cover the property used for business. Consult your insurance agent or broker for more information.

## Health

Any business that is involved in food preparation and distribution is required to contact the Leeds-Grenville & Lanark District Health Unit, <http://www.healthunit.org> to arrange for an inspection and/or certification.

**Smiths Falls (Temporary Location)**  
94 Beckwith Street North, Smiths Falls, Ontario K7A 2C1  
Phone: 613-283-2740 Fax: 613-283-1679

## Employer Health Tax

Self-employed individuals and employers with an Ontario payroll over \$400,000 are required to pay the Employer Health Tax (EHT).

<i>Ministry of Finance</i>	<i>1-800-263-7965</i>
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# Business Start-Up Checklist

1. Assess your suitability \_\_\_\_\_
2. Discuss with family/close friends \_\_\_\_\_
3. Do a business plan \_\_\_\_\_
4. Obtain adequate financing \_\_\_\_\_
5. Choose form of ownership \_\_\_\_\_
6. Determine municipal requirements \_\_\_\_\_
7. Contact Fire and Safety officials \_\_\_\_\_
8. Register the business name \_\_\_\_\_
9. Decide on HST registration and, if yes, obtain Business Number \_\_\_\_\_
10. Open a bank account \_\_\_\_\_
11. Obtain import/export information \_\_\_\_\_
12. Obtain any other related licenses and permits \_\_\_\_\_
13. Discuss insurance needs with an agent/broker \_\_\_\_\_
14. Choose advisors: accountant, lawyer, business consultant \_\_\_\_\_
15. Set up bookkeeping system \_\_\_\_\_
16. If employees, register with CRA and WSIB \_\_\_\_\_
17. Start selling/manufacturing/servicing \_\_\_\_\_

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# Business Plan

## **Cover Page**

Includes company name, contact information

## **Table of Contents**

Headings, subheadings and page numbers for each reference

## **Executive Summary**

A concise summary of the information presented in the remaining pages. Keep in mind that this section will help the reader decide whether or not to read the entire plan.

## **Company Profile**

1. What is the nature of the business?
2. What is the legal status and ownership? Is it a sole proprietorship or corporation?
3. When will/did it start operations? Who owns the business? Where is it located?
4. Who are the management team, advisors and other key personnel?

## **Economic and Industry Overview**

1. How big is the industry you operate in (numbers/sales/employees, etc)? Is it growing/stable/declining? What is the outlook for the next 1, 2, and 5 years?
2. What is the state of the economy in the area, which you operate?
3. Are there any legislative or regulatory issues affecting your business?
4. How will the competition react to a new business opening?
5. What trends in the economy and the industry will affect your success?
6. How do you plan to compete with your close competition?

## **Target Market**

1. Are you selling to consumers, retailers, wholesalers or other businesses
2. Who is the most likely customer for your product/service (age, gender, marital status, income, education)?
3. How many customers are there in the geographical area that you serve?
4. Where do they shop for this item now? How many do they purchase at a time?, How much are they willing to pay?, How often do they purchase this product/service?
5. What factors influence the buying decision, e.g. price, quality, service, etc.?
6. What marketing tools will be used to reach the target market (yellow pages, direct mail, TV)?

## **Competition**

1. List your key competitors for the above market. These may be direct, i.e. selling the same item as you or indirect, i.e. competing for dollars in the same industry
2. What are your strengths and weaknesses in comparison with each of these competitors (consider price, location, marketing strategy, etc.)?
3. In what way will you use your competitive advantage over each of the above?
4. Are there any trademarks/ copyrights/patents needed to protect the product?

## **Marketing Strategy**

1. What location have you chosen for the business and why? Is there potential for future growth at this location?

2. Is there sufficient traffic flow to meet sales projections?
3. Do the projected sales justify the costs of this location? Explain.
4. How will you price your product(s) and/or service(s)? How did you arrive at these prices?
5. How does your pricing strategy help you compete with existing businesses?
6. What is unique or special about what you are selling?
7. What benefits does this item offer the purchaser? What needs does it satisfy?
8. How will you promote awareness of your business with the target market described above?
9. Outline your marketing plan for the 1st year including all methods of reaching your market, the frequency and cost of each.
10. How will you package your products or services? What method of distribution will you use?
11. What guarantees, after-sales service and value-added features are you offering?

### **Operating Plan**

1. Describe the production process.
2. What equipment and supplies will you need to start and run the business?
3. List the suppliers for all products/services required and why you have chosen them (e.g. product lines, frequency of delivery, pricing, terms and conditions, reputation, etc.)
4. Who is your management team and what are their qualifications for this role?
5. What other staff is required to run the business? Describe hours of work, job description, pay rates, availability. Will special training be required? Who will provide it?
6. What licenses and permits are required? What types and levels of insurance are required?

### **Financial Information**

1. Provide a list of start-up costs.
2. Provide a monthly cash flow projection for the 1st yr of business. Indicate fixed and variable expenses and break-even point.
3. Provide a personal net worth statement for owner(s).
4. What is your personal contribution to the start-up funds required?
5. What other sources of financing do you have?
6. What amount are you planning to borrow and for what purposes?
7. What security (collateral) are you willing to offer?
8. Provide a projected Balance Sheet as of the end of Year One. Provide a projected Income Statement (profit and Loss) for Year One.
9. Describe your cash flow expectations for the business for the first 5 years.

### **Critical Risks and Success Factors**

1. Identify what could go wrong with the different aspects of your plan. What are your worst-case scenarios?
2. How will you deal with new competition? What steps will you take to minimize risk?

### **Appendices**

May include any of the following:

1. Management biographies and resumes
2. Valuations of assets
3. Product literature
4. Photographs of products, equipment, facilities, etc.
5. Intellectual property documents
6. Marketing materials
7. Research and/or Studies
8. Legal agreements and financial statements



# Cash Flow Statement

**(Company Name), Year One**

MONTHS	AUG.	SEPT.	OCT.	NOV.	DEC.	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	TOTAL
<b>CASH RECEIPTS</b>													
Cash Received for Training	0	0	1,600	2,400	2,400	1,600	2,400	2,800	2,800	2,800	2,800	2,400	24,000
Group Consulting	0	0	2,400	0	0	2,400	0	2,400	0	2,400	0	0	9,600
Seminars	0	750	1,000	1,400	0	0	0	0	0	0	0	0	6,900
Loan	15,000	0	0	0	0	0	0	0	0	0	0	0	15,000
Personal Investment	7,500	0	0	0	0	0	0	0	0	0	0	0	7,500
<b>TOTAL</b>	<b>22,500</b>	<b>750</b>	<b>5,000</b>	<b>3,800</b>	<b>2,400</b>	<b>4,750</b>	<b>3,150</b>	<b>5,950</b>	<b>3,550</b>	<b>5,950</b>	<b>2,800</b>	<b>2,400</b>	<b>63,000</b>
<b>CASH DISBURSEMENTS</b>													
Equipment Purchase	10,923	770	0	0	0	300	0	0	0	0	0	0	11,993
Business Registration	60	0	0	0	0	0	0	0	0	0	0	0	60
Office Supplies	100	25	25	25	25	25	25	25	25	25	25	25	375
Telephone/Fax	375	200	200	200	200	200	200	200	200	200	200	200	2,575
Facility Rental	0	100	100	100	100	100	100	100	100	100	0	0	900
Insurance	36	36	36	36	36	36	36	36	36	36	36	36	432
Advertising	1,050	1,105	685	685	325	1,215	765	765	715	715	415	355	8,795
Salary	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24,000
Materials	200	200	200	250	200	100	150	300	300	300	300	300	2,900
Vehicle: Gas/Parking	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Loan Repayment	0	150	150	150	150	150	150	150	150	150	150	150	1,650
Bank Charges	20	20	20	20	20	20	20	20	20	20	20	20	240
Misc.	50	50	50	50	50	50	50	50	50	50	50	50	600
<b>TOTAL</b>	<b>15,014</b>	<b>4,856</b>	<b>3,716</b>	<b>3,666</b>	<b>3,206</b>	<b>4,446</b>	<b>3,846</b>	<b>3,846</b>	<b>3,796</b>	<b>3,796</b>	<b>2,296</b>	<b>3,336</b>	<b>56,920</b>
<b>NET CASH</b>													
Net Cash Surplus	7,486		1,284	134		304		2,104		2,154			6,080
Net Cash Deficit		-4,106			-806		-696		-246		-596	-936	
Cumulative to Date	7,486	3,380	4,664	4,798	3,992	4,296	3,600	5,704	5,458	7,612	7,016	6,080	

# Example Cash Flow Disbursements/Expenses

**The following list is a sample of monthly disbursements/expenses that you may have to keep your business operating.**

- Bank Fees
- Salary
- Source Deductions
- Wages
- Telephone
- Utilities
- Office Expenses
- Tradeshow
- Conferences
- Travel Expenses
- Training
- Legal Fees
- Accounting fees
- Rent
- Business Taxes
- Advertising
- Promotional Expenses
- Licenses
- Vehicle Operating Costs
- Insurance
- Inventory
- Equipment Purchases
- Tax Remittance
- Loan Repayment
- Owners' Drawings
- Business Registration

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# Business Structure

When starting out, you have a few legal requirements regarding the organization of your business. The first is to decide the legal structure under which you are going to operate. Each structure has its own advantages and disadvantages as shown in the table below:

<b>Business Structure</b>	<b>Advantages</b>	<b>Disadvantages</b>
<p><b>Sole Proprietorship</b></p> <p>This is where the business and the owner are the same legal entity</p>	<ul style="list-style-type: none"> <li>○ Owned by one person</li> <li>○ Low start up cost</li> <li>○ Minimum regulation</li> </ul>	<ul style="list-style-type: none"> <li>○ Unlimited liability</li> <li>○ Difficult to raise capital</li> <li>○ Credit is dependant on the owners personal credit</li> </ul>
<p><b>Partnership</b></p> <p>A partnership is where two or more individuals share ownership of the business</p>	<ul style="list-style-type: none"> <li>○ Ease of formation</li> <li>○ Easy to start</li> <li>○ Shared management/ work duties</li> <li>○ Shared financing</li> </ul>	<ul style="list-style-type: none"> <li>○ Partners often have conflicts</li> <li>○ Liable for all debts and obligations</li> <li>○ Partnership agreement is required</li> </ul>
<p><b>Incorporation</b></p> <p>A new separate legal entity is established</p>	<ul style="list-style-type: none"> <li>○ Limited legal and financial liabilities</li> <li>○ Tax advantages</li> <li>○ Continue its existence</li> <li>○ Ownership is transferable</li> </ul>	<ul style="list-style-type: none"> <li>○ Expensive to start</li> <li>○ Closely regulated</li> <li>○ More complex record keeping</li> <li>○ More administration</li> </ul>
<p><b>Co-operatives</b></p> <p>A structure based on two or more owners, each having equal voting and profit sharing rights</p>	<ul style="list-style-type: none"> <li>○ Pooled skills</li> <li>○ Commitment</li> <li>○ Group decision making</li> </ul>	<ul style="list-style-type: none"> <li>○ Expensive to start</li> <li>○ More complex record keeping</li> </ul>

# Helpful Websites for Planning your Business

## Small Business Ontario

<http://www.serviceontario.ca/>  
<http://www.servicecanada.gc.ca/en/home.shtml>  
<http://www.ontario.ca/en/business/index.htm>  
<http://www.ontario.ca/economy>

## Example Business Plan from the Royal Bank

<http://www.royalbank.com/>  
<http://www.bplans.com>  
<http://www.canadabusiness.ca/ibp/en/>

## Business Directory for Lanark North Leeds (helpful search for your competition in the area)

<http://www.valley.on.ca/lanarknorthleeds.html>

## Information on SWOT Analysis

<http://www.bplans.com/dp/article.cfm/148>

## Business Toolkits

<http://www.canadaone.ca/tools/index.html>  
<http://office.microsoft.com/en-us/templates/default.aspx> (templates for invoices, brochures)  
<http://www.toolkit.cch.com/tools/tools.asp>

## Business Information Sites

<http://www.canadabusiness.ca/eng/> (Canada Business Ontario)  
<http://www.canadaone.com>  
[http://www.ontario.ca/en/business\\_program](http://www.ontario.ca/en/business_program) (business programs)

## Statistics Canada (Demographic information for business plan)

<http://www.statcan.gc.ca> (click English, then Community Profiles along left side)  
<http://www.gdsourcing.com/gds6.htm>

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# Promoting Your Business

## It is tough, but fundamental!

Here are some popular marketing ideas to consider. Make sure that you choose the practices which best suit your company's needs.

1. Business Cards
2. Letterhead
3. Newspaper - Classified
4. Newspaper - Display
5. Newspaper - Insert
6. Newspaper - Column
7. Fax Ad Flyer
8. Magazine - Trade
9. Sidewalk Footsteps
10. Flyers
11. Direct mail letters
12. Yellow Pages
13. Coupon mail backs
14. Statements stuffers
15. Brochures/Catalogue
16. Radio
17. Television
18. Video Tapes
19. Specialties, premiums
20. Posters
21. Transit Ads
22. Window Banners
23. Signs Storefront
24. Signs - "A" Frame
25. Signs - Sporting Events
26. Signs - Vehicles
27. Logo Clothing
28. Mascot
29. Window Displays
30. Store Displays
31. Trade Shows
32. Consumer Shows
33. Uniforms
34. Demonstrations
35. Home Parties
36. Personal Selling
37. Referral Cards/Prospect
38. Product Labeling
39. Bags/Gift Boxes
40. Warranty cards
41. Newsletters
42. Seminars
43. Grand Opening
44. Special Events
45. Greeting Cards
46. Personalities - appearance
47. Personalities - endorsement
48. Event Sponsorship
49. Charity Events
50. Tours - store/facility
51. Thank you Cards
52. Service Reminders
53. Free Trial Offers
54. Cross Merchandise/Service
55. Telemarketing
56. Industry Directories
57. Business networking
58. Joining associations
59. New/Press releases
60. Contents
61. Sampling
62. Two for one offers
63. Rebates
64. Expert Talks, presentations
65. Environmental, tie-ins
66. Maps
67. Free Information
68. Recipes, other guides
69. Discount/Premium guides
70. Sporting Event Programs
71. Student Yearbooks
72. Scratch games
73. Electronic Message signs
74. Team Sports Sponsor
75. Customer testimonials
76. "Guest" Register
77. Preferred Customer event
78. Loaners: books/videos
79. Ethnic services
80. Children's play area
81. Child amusement - toys
82. Direction signs
83. Complaint handling
84. Bumper/Window stickers
85. Referral Incentives
86. Balloons
87. Cash Register receipt ads
88. Breakfast clubs
89. Church
90. Restaurant
91. Health Club
92. Neighbors/Friends
93. Volunteer Service
94. Promotional giveaways
95. Website/Link your site
96. Participate on a discussion newsgroup on the internet
97. Personalized screensavers

# Ontario Business Connects - ServiceOntario

## Ministry of Government Services

### **1. What is Ontario Business Connects - ServiceOntario**

Ontario Business Connects – ServiceOntario is the leader in the government’s mandate to simplify and streamline the relationship between business and government. Ontario Business Connects – ServiceOntario provides a variety of services to assist business to complete commonly required registrations with the Ontario government and/or update their business information through a network of easy-to-use self-help computer workstations located throughout Ontario or by accessing the ServiceOntario website. You can find the location of the nearest self-help workstation by calling 1-800-565-1921 or by visiting the ServiceOntario Website [www.serviceontario.ca](http://www.serviceontario.ca) and click on Gateway for Business.

### **2. What applications can I complete at an Ontario Business Connects-ServiceOntario dedicated self-help workstation?**

If you are launching an unincorporated business (a sole proprietorship- an individual who operates the business; or a general partnership - a business with two or more partners) or expanding an existing corporation, you can complete up to five of the most commonly required Ontario business registration applications at an OBC self-help workstation.

- Business Name Registration (receive a Master Business License immediately)
- Business Name Renewal (receive a Master Business License in 2 weeks by mail)
- Retail Sales Tax Vendor Permit
- Employer Health Tax
- Workplace Safety and Insurance Board

### **3. Why use an OBC-ServiceOntario workstation?**

The workstation session is designed to be user-friendly. On average, it takes 20-30 mins to complete the business registration applications. Based on how you answer questions at the beginning of your session, the OBC-ServiceOntario application determines what registration applications you need to complete. When you use the workstation, all your applications receive priority processing.

### **4. Can I do a Business Name search at the dedicated self-help workstation?**

Yes, an exact business name search can be performed on the self-help workstation. A name search is optional, but you may want to see if another unincorporated business in Ontario is operating under the same name as the one you plan to use. This search costs \$8 at a dedicated self-help workstation.

### **5. Can I do a Business Name search at an Internet-based workstation or on the OBC – ServiceOntario Website?**

Yes, an enhanced business name search can be performed on the internet-based workstation or the OBC-ServiceOntario website. The enhanced Business Name Search (EBNS) allows you to search for a business name that is registered in Ontario (unincorporated). Searches can be done on exact business names, words in a business name or by the Ontario Business Identification Number. A name search is optional, but you may want to see if another unincorporated business in Ontario is operating under the same name as the one you plan to use. The fee for the Enhanced Business Name Search will vary depending on the type of report requested.

### **6. Are any Business Names protected?**

Unincorporated business names are not protected and registering your Business Name does not give you exclusive use. Likewise, you are not prevented from registering a name that is already in use. However, a unique name will help identify your business to customers. Before making a final decision on your business name, you may want to check to see if someone else is already using the same name within the area that you plan to serve. You can search unincorporated business names at the OBC-ServiceOntario workstation or check both unincorporated business names and provincially incorporated names at the Companies and Personal Property Security Branch. Federally incorporated businesses are in the Canada-

wide corporate and business name registry called New Upgraded Automated Name Search (NUANS), available through private search houses. Provincially and federally incorporated business names are protected and you may be sued if you use a name that is the same as a legal name or a registered trademark of an incorporated business.

**7. What information do I need to register my business?**

You should have the complete name, address and phone numbers for your business. General partnerships need the full names and addresses for each partner. Existing corporations need their corporation name and number. If you have hired or intend to hire employees in the future, be sure to bring payroll information, including the date employees will be hired and estimated gross payroll. If you purchased an existing business be sure to bring these details with you.

**8. How do I pay fees at a workstation?**

***Pre-printed cheques, certified cheques, money orders or cash are no longer accepted at the dedicated self-help workstations, including Smiths Falls - credit card payment is the only accepted payment. The internet-based workstations will continue to accept VISA, MasterCard and Amex cards.***

**9. If I am operating my business under my own personal name (ex: Jane Smith), do I have to register my business name?**

No. If you are using your personal name (and it must be your full first and last name), you don't have to register it. If you are using a name other than your own personal name (i.e. Jane Smith Variety), you must register it.

**10. Can I incorporate my business using the OBC-ServiceOntario workstation?**

No. Incorporation is a more complex process than setting up an unincorporated business. For information, contact a lawyer/accountant/financial planner/management consultant or visit the Canada-Ontario Business Service Centre website at [www.cbcs.org/ontario](http://www.cbcs.org/ontario).

**11. Can I apply for the federal government's Business Number at an OBC-ServiceOntario workstation?**

No. The Business Number is part of a numbering system used by the federal government for four Canada Revenue Agency programs ( GST/HS T, payroll deductions, corporate income tax, and import/export). You can register for any of the above programs and receive a federal Business Number when you use Business Registration Online (BRO) at <http://www.businessregistration-inscriptionentreprise.gc.ca/>

**12. What is the difference between a business name amendment and a cancellation?**

*Amendment* – You file an amendment to change an address, telephone/fax number, business activity or partners' names in an existing partnership. One original partner must remain. If all partners' names change you must complete a new business name registration.

*Cancellation* – You file a cancellation to annul an existing business name registration.

**13. What is the Change/Close service?**

The Change/Close service is a free online service on the ServiceOntario website : [www.serviceontario.ca](http://www.serviceontario.ca) allowing users to change existing business information (such as changing an address) or to close an existing account with the following government programs:

*Ministry of Government Services:* Business Name Registration

*Ministry of Revenue:* Retail Sales Tax, Corporations Tax, Employer Health Tax, *Canada Revenue Agency:*

- Goods and Services Tax/Harmonized Sales Tax (GST/HST)
- Payroll Deductions
- Import/Export
- Corporate Income Tax