



# Small Business Information Package

## Small Business Centre

Belleville | Hastings County | Lennox & Addington | Prince Edward County | Quinte West



Managed by:



For more information contact:

***Small Business Centre  
284B Wallbridge-Loyalist Road,  
Belleville, Ontario K8N 4Z5  
613-961-0590***

***Email: [info@smallbusinessctr.com](mailto:info@smallbusinessctr.com)  
Website: [www.smallbusinessctr.com](http://www.smallbusinessctr.com)***

# **Small Business Centre**

## Free Confidential Business Information

The Small Business Centre offers free information and advice services for anyone interested in starting their own small business and/or existing businesses. We have a computer/internet access available for business proposes. A business advisor is available by appointment to provide free, one-on-one sessions.

### **Resource Centre**

The resource centre is a walk in service that clients can access through online, walk in and over the phone. It contains materials that cover all aspects of starting or expanding a business, rules and regulations and sources of financing at all levels of government.

- **Government Regulations.**  
Information on registering your business name, HST and other information
- **Financing**  
Information on loan programs and financing options
- **Association, Clubs & Organizations**  
Directories and trade associations
- **Suppliers, Manufacturers, Distributor's**
- **Employee Information**  
A variety of info on hiring employees is available: CRA information, Employment Standards Act, EHT, WSIB, CPP, and information on hiring employees
- **Demographics and Statistics**  
CBO and SBS
- **Import/Exporting Information**
- **Tradeshows & Exhibits**
- **Economic Development & Municipal Information**
- **Small Business Workshops & Events**  
Workshops and events are organized and presented to businesses

Small Business Centre is managed by Trenval Business Development Corporation and in partnership with the City of Belleville. The Small Business Centre serves the Belleville, Quinte West, Prince Edward County, Hastings County and Lennox & Addington. Business hours are from 8:30 am to 4:30 pm weekdays.

## **Small Business Contacts**

**Contact your local municipal office for questions on:**

- Zoning:** Present zoning and future zoning?  
If it must be re-zoned, what time span is involved and at what cost?
- Building:** Outside and inside appearance?  
Layout, lighting, heating, floors, acoustic, comfort, waste disposal, landscape, snow removal
- Parking:** Are there parking restrictions?
- Signage:** Can you have a sign? What size? Where? Height restrictions?
- Permits:** Do you need a permit, license, or a registration?
- Taxes:** Present and future assessment for property taxes and nosiness taxes?
- Home-Based Business:** Is it permitted? What are the by-laws?

### **Municipal Offices**

Municipality of Bancroft	(613) 332-3331
Municipality of Belleville	(613) 968-6481
Municipality of Brighton	(613) 475-0670
Municipality of Trent Hills	(705) 653-1900
Municipality of Deseronto	(613) 396-2440
Municipality of Greater Napanee	(613) 354-9338
Municipality of Quinte West	(613) 392-2841
Municipality of Stirling-Rawdon	(613) 395-3380
Municipality of Tyendinaga	(613) 396-1944
Municipality of Prince Edward County	(613) 476-2148

### **Business Name Registration**

A business name other than your personal name of the owner must be registered with Ministry of Government Services. It can be done for \$60 online and you will be immediately be issued with a Master Business License. For an additional \$8, a name search can be conducted. Online registration is available at [www.ontario.ca](http://www.ontario.ca) with a credit card and the license can be printed off immediately. Registration can also be done in person with an additional charge of \$20.

Registering Your Business (Help Line)

1-800-267-8097

### **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, but is also entitled to an Input Tax Credit or HST Paid out on business expenses. Registration can be made anytime voluntarily.

Canada Revenue Agency  
11 Station Street  
Belleville, ON K8N 2S3

800-959-5525

### **Business Number (BN)**

The BN is issued by the Canada Revenue Agency (CRA) to a business when you register 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)

### **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 Ministry of Labour site at [www.labour.gov.on.ca/english/es](http://www.labour.gov.on.ca/english/es)

### **Worker's Safety & Insurance Board (WSIB)**

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

200 Front Street West  
Toronto, Ontario M5V 3J1

416-344-1000  
1-800-387-0750

### **Health Regulations (Ministry of Health)**

***Health Unit***  
***499 Dundas Street West***  
Trenton, ON K8V 6C4  
613-394-4831

***Hastings And Prince***  
***Edward Counties Health Unit***  
179 North Park Street,  
Belleville, ON K8P 4P1  
613-966-5500

### **Packaging & Labelling (Competition Bureau of Canada)**

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

800-348-5358

### **Ministry of Transportation (Service Ontario Transportation Info Line)**

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

866-471-8929

### **Liquor Licensing & Registration (Alcohol and Gaming Commission of Ontario)**

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

416-326-8700

## Financing Sources

### Loans from Banks:

- Futurpreneur Canada [www.futurpreneur.ca](http://www.futurpreneur.ca)
- Canada Small Business Financing Program 866-959-1699

### Other Funding Sources:

- Business Development Bank of Canada  
1000 Gardiners Road Suite 201,  
Kingston, ON K7P 3C4  
[www.bdc.ca](http://www.bdc.ca) 1-888-463-6232
- Trenval Business Development Corporation  
284B Wallbridge-Loyalist Rd,  
Belleville, ON K8N 5B3  
[www.trenval.on.ca](http://www.trenval.on.ca) 613-961-7999
- CFDC of North & Central Hastings & Algonquin  
26 Chemaushgon Road,  
Bancroft, ON, KL0L 1C0  
[www.community-futures.ca](http://www.community-futures.ca) 613-332-5564
- Northumberland CFDC  
600 William Street, Suite 600  
Cobourg, Ontario K9A 3A5  
[www.financingandstrategy.com](http://www.financingandstrategy.com) 905-372-8315  
1-866-670-1191
- Prince Edward & Lennox & Addington CFDC  
*Picton Office* 613-476-7901 ext. 200  
280 Main St, Suite 103 1-877-337-2193  
Picton, ON, K0K 2T0
- Napanee Office* 613-354-0162  
47 Dundas St East 1-800-354-5830  
Napanee, ON, K7R 1H7  
[www.pelacfdc.ca](http://www.pelacfdc.ca)

## **Training Assistance for Employees**

### **Loyalist Training & Knowledge Centre**

284B Wallbridge-Loyalist Road,  
P.O. Box 4200, Belleville, ON  
K8N 5B9

613-969-1913 ext. 2294  
1-888-569-2547

### **Community Employment Services – Loyalist College**

54 Dundas Street East,  
Belleville, ON K8N 1B8

613-966-0205  
1-866-860-5652

### **Meta Employment Services**

*Belleville Office*  
161 Bridge Street West,  
Belleville, ON K8P 1K2

613-966-9069  
1-888-401-9636

*Marmora Office*  
10 Forsyth Street,  
Marmora, ON

613-966-9069  
1-888-401-9636

### **Service Canada**

*Belleville Office*  
1 North Front Street,  
Belleville, ON K8P 5G9

800-622-6232

*Trenton Office*  
50 Dundas Street West,  
Trenton, ON K8V 6R5

800-622-6232

### **Career Edge**

*Campbellford Office*  
65 Bridge Street East,  
Campbellford, ON K0L 1L0

705-632-0218  
1-866-859-9222

*Napanee Office*  
2 Dairy Avenue Unit 9,  
Napanee, ON K7R 3T1

613-354-0425  
1-866-859-9222

*Picton Office*  
103-141 Main Street,  
Picton, ON K0K 2T0

613-476-6456  
1-866-859-9222

*Trenton Office*  
81 Dundas Street,  
Trenton, ON K8V 3P4

613-392-9157  
1-866-859-9222

### **Hastings County**

235 Pinnacle Street, P.O. Box 4400,  
Belleville, Ontario, K8N 3A9

613-966-1319  
1-800-510-3306

### **Information**

**Canada Business/Ontario Business Information Line**  
(Collaboration: Service Ontario & Industry Canada)  
Provincial and Federal services, programs & regulations

1-88576-4444  
[www.cbo-eco.ca](http://www.cbo-eco.ca)

# Business 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 business 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 \_\_\_\_\_

## Example Cash Flow Disbursements/Expenses

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

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• Bank Fees</li> <li>• Salary</li> <li>• Source Deductions</li> <li>• Wages</li> <li>• Telephone</li> <li>• Utilities</li> <li>• Office expenses</li> <li>• Tradeshow</li> <li>• Conferences</li> <li>• Travel expenses</li> <li>• Training</li> <li>• Legal fees</li> <li>• Accounting fees</li> </ul> | <ul style="list-style-type: none"> <li>• Rent</li> <li>• Business taxes</li> <li>• Advertising</li> <li>• Promotional expenses</li> <li>• Licenses</li> <li>• Vehicle operation costs</li> <li>• Insurance</li> <li>• Inventory</li> <li>• Equipment purchases</li> <li>• Tax remittance</li> <li>• Loan repayment</li> <li>• Owners' drawings</li> <li>• Business registration</li> </ul> |
|--|--|

## 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 & disadvantages as showing in the table below:

Business Structure	Advantages	Disadvantages
<p><b>Sole Proprietorship</b> 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 costs</li> <li>• Minimum regulations</li> </ul>	<ul style="list-style-type: none"> <li>• Unlimited liability</li> <li>• Difficult to raise capital</li> <li>• Credit is dependent on the owners personal credit</li> </ul>
<p><b>Partnership</b> 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 &amp; obligations</li> <li>• Partnership agreement is required</li> </ul>
<p><b>Incorporation</b> A new separate legal entity is established</p>	<ul style="list-style-type: none"> <li>• Limited legal &amp; 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> 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</li> </ul>	<ul style="list-style-type: none"> <li>• Expensive to start</li> <li>• More complex record keeping</li> </ul>



# **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. Newspaper
3. Fax ad flyer
4. Magazine
5. Flyers
6. Direct Mail
7. Yellow Pages
8. Coupon Mail Backs
9. Brochures/Catalogue
10. Radio
11. Television
12. DVD
13. Specialties, Premiums
14. Posters
15. Transit Ads
16. Window Banners
17. Signs Storefront
18. Signs- 'A' Frame
19. Signs- Sporting Events
20. Signs- Vehicles
21. Balloons
22. Bumper/Window Sticker
23. Referral Incentives
24. Promotional Giveaways
25. Social Media
26. Logo Clothing
27. Mascot
28. Window Displays
29. Trade Shows
30. Consumer Shows
31. Uniforms
32. Demonstrations
33. Home Parties
34. Product Labeling
35. Bags/Gift Boxes
36. Warranty Cards
37. Newsletters
38. Seminars
39. Grand Opening
40. Special Events
41. Greeting Cards
42. Personal Appearance
43. Personal Endorsements
44. Event Sponsorship
45. Charity Events
46. Preferred Customer Event
47. Cash Register Receipt Ads
48. Church
49. Website
50. Amazon
51. Tours – Store/Facility
52. Thank You Cards
53. Services Reminders
54. Free Trial Offers
55. Telemarketing
56. Industry Directories
57. Business Networking
58. Joining Associations
59. New/Press Releases
60. Sampling
61. 2 for 1 Offers
62. Rebates
63. Maps
64. Free Information
65. Discounts
66. Sporting Event Programs
67. Student Yearbooks
68. Team Sports Sponsor
69. Customer Testimonials
70. 'Guest' Register
71. Restaurant
72. Health Club
73. Volunteer Service
74. Blog/Vlog
75. Content Marketing



Business Development Centre

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

248-B Wallbridge-Loyalist Road (Pioneer Building – Loyalist College Belleville)



*Federally funded by Federal Economic Development for Southern Ontario, to be the catalyst in the Quine area to increase job creation. Trenal provides business information, counselling and financing.*

**Trenal Business Development Corporation**

P: 613-961-7999

F: 613-961-7998

[www.trenal.on.ca](http://www.trenal.on.ca)

**Small Business Centre**

Belleville | Hastings County | Lennox & Addington  
Prince Edward County | Quinte West



*The Small Business Centre is a one-stop centre for entrepreneurs and small business owners.*

**Small Business Centre**

P: 613-961-0590

F: 613-961-7998

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



*Quinte Economic Development Commission is a regional economic development organization attracting new investment in the Industrial & Technology sectors while supporting our existing vibrant & growing cluster of industry. Member municipalities: City of Belleville, City of Quinte West & Municipality of Brighton.*

**Quinte Economic Development Commission**

P: 613-961-7990

TF: 1-866-961-7990

F: 613-961-7998

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



*Operated by the QEDC, the Manufacturing Resource Centre (MRC) is a go to source for industry in the greater Bay of Quinte region assisting with funding program resources and business support.*

**Manufacturing Resource Centre**

P: 613-966-0113

F: 613-961-7998

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



*Provides small and medium-sized businesses with flexible financing, affordable consulting services and venture capital.*

**Business Development Bank of Canada**

P: 613-969-4009

F: 613-969-4018

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



*Training and Knowledge Centre provides customized training for the areas work force and employers.*

**Loyalist Training & Knowledge Centre**

P: 613-969-1913 ext. 2294

TF: 1-888-569-2547

F: 613-966-5945



**Royal Bank**

*Starting a business is both exciting and challenging. If you are thinking about starting a business, we can help you every step of the way.*

**Royal Bank of Canada**

P: 613-966-5411

F: 613-966-5839