



[STARTING A BUSINESS IN TYENDINAGA TOWNSHIP]



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Are You An Entrepreneur?

Below are a list of online links to quizzes and articles pertaining to starting a business. Take the time to complete them to see if your ideas and attitude will do well with starting a business.

Entrepreneur – [Quiz: Do you have what it takes to be an entrepreneur?](#)

BizMove - [The Entrepreneur Quiz](#)

Business Development Bank of Canada – [Entrepreneurial Potential Self-Assessment](#)

Business News Daily – [Quiz: Are You Ready To Start A Business?](#)

She Knows - [Quiz: Should You Start Your Own Business?](#)

Fit Small Business – [Article: Should I Start My Own Business: 5 Steps to Help you Decide](#)

Canada One – [Article: Starting a Business in Canada](#)

The Balance – [Article: Should I Start a Business? Things to Consider Before Taking the Plunge](#)



Talk First, Register After!

Remember there are people out there willing to help you start up your business. If you have more questions than answers, contact the below resource before starting out on your entrepreneur path.

Hastings County's Economic and Tourism Development

Hastings County's Economic and Tourism Development office is a great resource for anyone wanting to start and expand a business. The County has a team of dynamic professionals who provide a variety of confidential, complementary support services for entrepreneurs or individuals interested in visiting, locating, growing, or starting a business in Hastings County. The County offers services, programs, and resources to help new and existing businesses of every size

Mark Hanley, Small Business Coordinator

613-391-0350

hanleym@hastingscounty.com

<http://www.hastingscounty.com/business/planning/business-coaching>

Small Business Centre

The Small Business Centre is your one-stop shop for entrepreneurs and small business owners. Small Business Centre counsellors provide information on a full range of topics from business start-up to growing your business right through to succession planning



Need Help? Call Us

613-961-0590

Toll-Free: 1-877-961-0590

info@smallbusinessctr.com

<http://www.smallbusinessctr.com/>

Trenval Business Development Corporation

Trenval Business Development Corporation supports the creation of additional permanent private sector employment through the provision of advisory and investment services to small businesses. Trenval assists in the establishment of new small businesses as well as the expansion of existing businesses.



Phone: 613-961-7999

Fax: 613-961-7998

E-mail: info@trenval.on.ca

Website: www.trenval.on.ca



Quinte Economic Development Commission

The Quinte Economic Development Commission (QEDC) is well-poised to support local businesses and entrepreneurs with strategic planning, financing, training and site selection, and more.

Phone: (613) 961-7999
Toll-free: 1 (866) 961-7990
Fax: (613) 961-7998
E-mail: info@trenval.on.ca
Website: www.trenval.on.ca

Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA)

The Ontario Ministry of Agriculture, Food and Rural Affairs is a governmental resource and support for agri-food and agri-product businesses. OMAFRA helps to grow your business by fostering innovation and creating jobs in the agri-food industry especially in rural Ontario. They provide programs with funding, tools to help your business as well as advisory services that support innovation and economic development.

Karen Fischer, Advisor
Phone: (613) 475-4908
E-mail: Karen.fischer@ontario.ca
Website: www.omafra.gov.on.ca

Business Development Bank of Canada (BDC)

The Business Development Bank of Canada is the only financial institution dedicated to entrepreneurs. BDC supports small and medium-sized businesses and all industries. BDC offers financial programs including venture capital, growth, and business transition capital as well as indirect financing.

Phone: 1 (877) BDC-BANX
Website: www.bdc.ca



Manufacturing Resource Centre (MRC)

The Manufacturing Resource Centre is working on behalf and with manufacturers in Hastings County, Lennox & Addington County, Northumberland County and Prince Edward County. The MRC helps to enhance performance in the manufacturing sector, has knowledge and access to programs and services to assist manufacturers, helps new business manufacturers to be ready in the industry as well as helps to coordinate labour activities.

Phone: (613) 966-0113

Fax: (613) 961-7998

Email: mike@quintedevelopment.com

Loyalist College Community Employment Services

The Loyalist College Community Employment Service Centre is a resource centre that can help you if you are an employer with free advertising, pre-screening to ensure suitable candidates, access to a pool of up-to-date, motivated job seekers, workshops/training and apprenticeship information and registration support.

Phone: (613) 966-0205

Fax: (613) 966-6318

E-mail: cesbelleville@loyalistc.on.ca

Belleville Chamber of Commerce www.bellevillechamber.ca

Napanee Chamber of Commerce www.napaneechamber.ca

NRC Concierge Service <https://conciierge.innovation.gc.ca/>

Canada Business Ontario <http://cbo-eco.ca/en/>

Start-up Canada /Bay of Quinte - <http://www.startupcan.ca/ourwork/startup-bay-quinte/>



Resources to Write a Business Plan

A Business Plan is the first step to complete when contemplating opening or starting a business. A business plan is a key tool to help build, predict operations as well as formulate a budget and cost analysis of operating the business.

A Business Plan should include, but is not limited to, the following:

1. Executive Summary – A snapshot of your business as a whole including goals of what you want to achieve.
2. Business Description – Information on what the business is going to provide whether it is a service or a good.
3. Market Analysis – An analysis of all aspects of the markets pertaining to the business with the target market clearly defined. A look at the competition as well as businesses targeting the same market.
4. Competitive Analysis – Determine the strengths and weaknesses of the competition within your target market. Outline strategies that make your business that give you the advantage over competitors.
5. Organization and Management – Structure of the staff and management. Roles and Responsibilities of staff and management.
6. Service or Product Line – What type of service or product do you want to sell? How long does the service or product last? Explain your product in detail.
7. Financial Plan – Map out financial plan – including possible funding, production and supply cost, projected selling cost, capital costs, marketing costs and other overhead projected costs.
8. Marketing Strategy – With your target market in mind, how are you going to market and advertise your product or service to that market? Determine promotional programs and marketing tactics and where your product or service will be sold.
9. Exit Strategy – How you would sell or get rid of your business if you needed to.

Online Resources for Business Plans

- [The Complete Guide to Business Planning](#)
- [Canada Business Network – Writing your Business Plan](#)
- [Entrepreneur- How to Write a Business Plan](#)



Why Choose Tyendinaga Township

Tyendinaga Township boasts a number of benefits on why to start your business here.

Location

Tyendinaga Township is located halfway between Ottawa and Toronto along the 401 corridor. It is also close to the North-East USA Border. The 401 runs through the Township of Tyendinaga making it very accessible for businesses to ship, receive and welcome customers.

Resources

Tyendinaga Township is a rural community boasting in agricultural land, agricultural resources, and a love for eating and growing locally. Tyendinaga Township is a part of Harvest Hastings which promotes and supports the growth and work of using local products.

Demographics

Small businesses cater to families and communities and Tyendinaga Township is a family oriented community boasting a young population.



Labour Force Statistics for Tyendinaga Township

Labour force status	Total	Male	Female
Total population aged 15 years and over by labour force status	3,380	1,705	1,670
In the labour force	2,285	1,195	1,085
Employed	2,140	1,115	1,030
Unemployed	150	85	60
Not in the labour force	1,090	510	585
Participation rate	67.6	70.1	65.0
Employment rate	63.3	65.4	61.7
Unemployment rate	6.6	7.1	5.5

Taken from: <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=3512001&Data=Count&SearchText=&SearchType=Begins&SearchPR=01&A1=All&B1=All&Custom=&TABID=1>



Starting Different Types of Business

On the following pages, you will find information on starting specific types of businesses. This is meant to be a resource for those who want to start a business and are looking for a place to begin their research. There are many web links integrated into the information provided.

Information is broken down into categories of Building Needs/Restrictions, Specific Funding Opportunities, Zoning Requirements, and Specific Licences Needed.



Health/Beauty/Wellness

Starting a health, beauty or wellness business has become quite popular in this day and age. Businesses such as hair salons, esthetics/spas, massage therapists, fitness studios among many other wellness type businesses have become a booming industry. These types of businesses have the flexibility to be operated in the home or in a separate location.

Building Needs/Restrictions

The building requirements for health, beauty or wellness businesses are based on a case-by-case scenario. Whether it's operating out of your home, or at a separate location, the needs of the building vary according to the business. For example, yoga and personal training studios need adequate space to operate classes and store equipment whereas a hair salon's needs are not based on space only, but on amenities like water available and a separate space from the living area of a house where chemicals and aerosols are being used on clients with good ventilation.

Specific Funding Opportunities

Although there are no specific funding opportunities for health, beauty and wellness businesses, there are many small business start up grants or loans available from government agencies. [The Small Business Centre in Belleville](#) can help on a local level with business start up and financial needs. [Trenval Business Development Corporation](#) also assists local business start-ups with different types of loans and programs.

[Canada Business Network: Government Grants and Financing](#)

Zoning Requirements

To operate a health, beauty or wellness type business in your home in the Township of Tyendinaga, no changes of zoning are required if you follow [The Township of Tyendinaga's Comprehensive Zoning By-Law](#). Home Businesses are allowed to operate a small business that are clearly secondary to the main residential use, or do not create or become a nuisance regarding noise, odour, emissions, traffic or parking. The business must not use more than 25% of the gross floor area of the residence. Signage up to 6 square feet is permitted.

If the business wants to be bigger than the above standards, the business owner must apply to the Township to rezone their residence to a commercial zoning in order to operate their business.



Specific Licences Required

Licences required for health, beauty and wellness type businesses are business specific. For example, hairstylists require a Certificate of Qualification in Hairstyling by the Ontario College of Trades. Estheticians require a college diploma in esthetics or similar program from an Ontario College to work in a spa or nail salon. Yoga instructors need to complete a yoga training course need to have a certain number of hours teaching experience in order to be certified. Another requirement before starting up is an inspection of your facility by the Hastings Prince Edward Public Health Unit. For information, resources, and support to create a healthy workplace, call (613) 966-5500 or 1-800-267-2803



Daycare

The child care industry consists of home daycares and commercial licenced centres that serve the local community. Daycares are a large responsibility and require a serious commitment by the owners and operators. It is a huge decision by parents to leave their children in a safe, responsible setting operated by trustworthy business owners and operators.

Day cares are governed by the [Child Care and Early Years Act, 2014 \(CCEYA\)](#) formally the *Day Nurseries Act*. This document lays out the framework that is needed to start, operate and continue to operate in a legal manner. There are a few helpful links below:
[Childcare Today – Starting a Centre](#)
[Child Care Rules Under the CCEYA](#)
[How to Start a Daycare in Ontario](#)

Building Needs/Restrictions

There are no specific restrictions or needs laid out for day cares in the building code. A document called [Planning & Design Guidelines for Child Care Centres, 2006](#) lays out considerations to be aware of and guidelines when building a child care centre. It is consistent with the Ontario Building Code for recommendations regarding structure, layout and accessibility concerns.

With home licenced daycares, the day care area and home must pass inspection by the Ministry of Education home inspector. Things like adequate and safe playing space, clean and accessible washroom areas as well as clean food preparation areas will be verified and inspected.

Specific Funding Opportunities

Although there are no specific funding opportunities for day cares, there are many small business grants or loans available from government agencies. [The Small Business Centre in Belleville](#) can help on a local level with business start up and financial needs. [Trenval Business Development Corporation](#) also assists local business start-ups with different types of loans and programs.

[Canada Business Network: Government Grants and Financing](#)



Zoning Requirements

To operate a day care in the home with a maximum of 5 children, no changes of zoning is needed. [The Township of Tyendinaga's Comprehensive Zoning By-Law](#) states that a day care with 5 children or less and 1 staff from outside of the home is permitted on any type of zoning. When operating a larger day care in the home, a change of zoning may be necessary to accommodate the municipality's by-laws. A rezoning application to the Township would be necessary to change the zoning of the home being used for business to a commercial zoning.

Specific Licences Required

To operate a daycare, the guidelines of the Child Care and Early Years Act must be followed but are not necessarily enforced. To operate an at home day care, licenced daycare or a licenced daycare at a separate facility, a licence through the Ministry of Education is required. The day care must have a policy statement that follows the [How Does Learning Happen \(HDLH\)](#) framework and method of teaching. Licences need to be renewed yearly. Links to more helpful articles and tips below:

[Child Care Licencing Resources](#)



Food/Restaurant/Food Preparation

Starting a business in the food industry can be a very rewarding venture. Food is a necessity of life, and the way it is prepared and cooked can attract customers.

Starting in the food industry requires a lot of research to be done to meet the rules and regulations associated with preparing, cooking and serving food. Below you will find a few helpful checklists and links to help you get started.

- [Restaurant and Catering Start-Up Checklist](#)
- [Health Protection and Promotion Act – Food Premises](#)
- [How to Start a Restaurant or catering Business in Ontario](#)
- [How to Start a Convenience Store in Ontario](#)

Building Needs/Restrictions

The Ontario Building Code refers to Food Premises in Section 3.7.6. Food preparation and food serving establishments must meet the following criteria:

- Floors and floor coverings shall be tight, smooth and non-absorbent where:
 - food is being consumed, manufactured, processed, prepared, stored, displayed, handled, served or sold
 - Utensils are washed
 - Washing fixtures or toilet fixtures are located
- Wall and ceiling finishes of rooms shall be easy to clean
- Plumbing fixtures are not located where food or drink is stored, prepared, processed, distributed, served, or sold
- A separate sink for hand washing of employees in convenient location of manufacturing, processing, and preparation of food
- A two-compartment or three-compartment sink for the cleaning and sanitizing of utensils
- Hot and cold-water supply to every
 - plumbing appliance and fixture
 - Every area where food or drink or ingredients of food and drink is manufactured, processed, or prepared
 - Every area where utensils are washed
- Employee facilities where dressing rooms, both male and female, are large enough to change clothing and store clothing in lockers

These requirements are according to the Ontario Building Code and are subject to change. Ensure that all requirements are met by meeting with the Chief Building Official and a Health Unit Inspector. Contact the Hastings Prince Edward Public Health Unit, for information, resources, and support to create a healthy workplace, call (613) 966-5500 or 1-800-267-2803.



Specific Funding Opportunities

The food industry is a vast industry. Whether you are in the growing, selling, preparation or serving industry, each venture can be dramatically different.

Funding opportunities will need to be researched based on the route of business you are planning to take. Below are some online resources for funding available in Ontario and Canada in the Food Industry.

[Canada Business Network: Government Grants and Financing](#)
[OMAFRA Resources: Funding Programs and Support](#)
[Jobs and Prosperity Fund: Food and Beverage Growth Fund](#)

Zoning Requirements

To operate a food preparation business, restaurant, bar, or other type of eating or drinking establishment, the property must be zoned Urban Commercial (UI) or Rural Commercial (RI). The zoning rules are consistent with the [Township of Tyendinaga's Zoning By-Law](#).

To operate a convenience store, a property must be zoned Recreational/Resort Commercial (RRC) to be considered a permitted use of the property.

Specific Licences Required

There are many different licences and permits that you may need to start a business relating to food. They are specific to the type of business you are starting, whether it is food preparation, a restaurant, a café, a bar or a convenience store. Specific licences and permits can be researched on the [Canadian Business Network Permits and Licences website](#).

[Alcohol and Gaming Commission of Ontario](#) – The AGCO is responsible for administering the Liquor Licence Act (LLA) that governs Ontario's alcohol and beverage laws. These laws provide the rules and regulations for establishments to sell alcohol responsibly. Establishments wishing to sell alcohol must apply through the AGCO and abide by rules and regulations set out for province. To get a licence you must apply and fill out the proper paperwork, as well as have an inspection done at the establishment. Periodic compliance inspections and audits will also be necessary. You must also ensure that all staff are trained to serve alcohol through the [Smart Serve Program](#).

[National Food Safety Training Program](#) – The NFSTP is based on standards established in the [Food and Retail Services Regulation and Code](#). This training program is recommended by Health Canada And the Canadian Food Inspection Agency (CFIA) for all managers and food handlers. It covers aspects of food handling including safety, hazards, facilities and equipment, sanitation, and hygiene, as well as best food safety practices from purchase to service.



[Canadian Food Inspection Agency \(CFIA\)](#) – When processing and manufacturing food, businesses must be aware of recalls associated with foods, safety standards as well as properly labelling food. The Canadian Food Inspection Agency website has a wealth of information as well as updated food recall information. Businesses must meet the CFIA’s inspections and safety standards to operate.

[Ontario Ministry of Agriculture and Food and Rural Affairs \(OMAFRA\)](#)- When processing and manufacturing food, businesses must comply with safety standards and labelling regulations of OMAFRA. OMAFRA has a [Food and Beverage Processing Business Information Bundle](#) that outlines information on the food industry, guides to safety, sustainability as well as laws for food and beverage processors.

Music Licence(s) - If you plan to play music in your establishment, you are responsible for obtaining the correct licence(s) for that. There are two organizations that you can contact for more information

- [Society of Composers, Authors and Music Publishers of Canada \(SOCAN\) Music Licence](#) - SOCAN is a not-for-profit organization that represents the performance rights of music creators and music publishers
- [Re:Sound Music Licencing Company](#) – Re: Sound is the Canadian not-for-profit organization that represents the performance rights of artists and record companies.

Additional Resources

[Food Safety – Cooking Regulations](#)

[Food Safety – Chilling Regulations](#)

[Hastings and Prince Edward Health Unit – Food Handler Course Info](#)

[Hastings and Prince Edward Health Unit – Food Handler Course Brochure 2017](#)



Aggregate

Opening a pit or quarry can be a very rewarding venture. It can be a lengthy and expensive process dependant on each individual situation. Costs such as consultant fees, licence fees, planning fees and zoning amendment fees will be incurred. Lawyers may also be involved which can get costly as well. It can take up to 2 years to complete the process depending on the studies, reports and entire review process.

Building Needs/Restrictions

Buildings associated with an aggregate business must be built to the Ontario Building Code. There are no “specific” aggregate buildings as all aggregate drilling and blasting is done outside and at a distance from the closest building.

Specific Funding Opportunities

There are no specific funding opportunities for aggregate, but loans and grants are available from many lenders, government agencies and the government for starting a business. Please see the Business Resource section of this document for more information.

Zoning Requirements

To operate a pit or quarry, including drilling and blasting, the property being used must be zoned Mineral Extractive (MX). This zoning requirement must also be consistent with the [Hastings County Official Plan](#).

Specific Licences Required

[Ministry of Natural Resources and Forestry- Aggregate Resources](#)

Under the Ministry of Natural Resources and Forestry, an aggregate licence and permit are required to operate a quarry or pit. Any changes to an existing licence also need to be addressed with the Ministry. The Ministry is also responsible for inspecting aggregate operations and enforces compliance with the Aggregate Resources Act.

There are two classes of licences required, A or B dependant on the amount of aggregate that is removed annually There is also different categories based on the land being proposed/used for aggregate. For information on application standards for different types of land, [click here](#).

Other approvals may be needed, depending on specific land use and situations under other pieces of legislation. These may include the [Planning Act](#), [Ontario Water Resources Act](#), [Environmental Protection Act](#) and [Endangered Species Act](#).



Additional Resources

[Aggregate Resources Policies and Procedures](#)
[Application Standards for Proposed Pits and Quarries](#)
[Aggregate Resources](#)



Manufacturing

Starting a manufacturing business can be a huge endeavor and can be a long process. Things to think about are location, staffing, product development, equipment, market as well as safety are all priorities in the beginning stages of starting a manufacturing business.

There are two main resources for manufacturers and people interested in manufacturing in the Quinte Area: [Quinte Economic Development Corporation](#) (QEDC) and the [Quinte Manufacturers Association](#) (QMA). The QEDC can help with finding land available, support when dealing with border crossing and the logistics of doing that, as well as connect you with transportation companies. The QMA is a support of local manufacturers that can help you build your business by networking and being a resource of information.

Building Needs/Restrictions

Building needs for manufacturing is dependent on the type of manufacturing being done. Small scale manufacturing can be done in a small space, while other types of manufacturing need hundreds of thousands of square feet. Buildings must be consistent with the Ontario Building Code, and maintain minimum safety distances set out by the Ministry of Labour as well as the machinery safety stipulations.

When looking to manufacture a product, factors such as sufficient electricity and water must also be considered. With regards to water, a consultation with [Quinte Conservation](#) is necessary to discover what impact the building and business would have on the watershed in the area. A hydro-geological test should be done to test the water and soil where the building will be built.

Specific Funding Opportunities

There are no specific funding opportunities for manufacturing businesses in Ontario. However, there is financial assistance available through Trenval Business Development Corporation and the Eastern Ontario Development Fund (Provincial). To start a manufacturing business, small scale or large scale, a loan or significant business investor will be needed.

Zoning Requirements

To operate a manufacturing facility, a property must be zoned to Rural Industrial (RI) or Urban Industrial (UI).



Specific Licences Required

Licensing in the manufacturing industry is based on what you are manufacturing and what equipment is being used to do that. To fabricate some substances, such as narcotics or chemical cleaning solutions, you will need to obtain a licence to handle those types of substances from the Government of Canada or more specifically Health Canada. Another example would be car headlights; the business would need to be licenced through the Ontario Traffic Law/Highway Traffic Act to make a light that is legal to be used on vehicles in Ontario.



Construction

There always seems to be a need for construction workers in this very growing world. Buildings are constantly being built, renovated, or torn down to be rebuilt and the construction industry does just that.

Building Needs/Restrictions

If a building is required to operate a construction business, it must be built to the Ontario Building Code.

It is the responsibility of the owner/foreman to be aware of the Ontario Building Code when constructing businesses for clients. Working with the city/town planning or building official, is mandatory. Things such as engineered drawings, site plans as well as septic plans are necessary for permits to build.

Specific Funding Opportunities

Although there are no specific funding opportunities for construction businesses, there are many tax-deductible expenses when starting a business to take advantage of. Examples of this are vehicles and their needs, home office expenses and supplies, accounting fees, a percentage of client meeting expenses such as meals and entertainment and insurance. Construction businesses require a lot of upfront costs with tools and machinery. To be able to claim business start up costs, you must have purchased those tools and such in the same fiscal year of officially starting your business.

Zoning Requirements

Since construction business is most often done on site, a specific zoning is not required of the business doing the construction work. It is the responsibility of the person who hired the construction business to make sure that property is zoned sufficiently for the building being constructed.

Operating your construction business office from your home is an option as long as the office work is clearly secondary to the main residential use. Home businesses/offices cannot create or become a nuisance regarding noise, odour, emissions, traffic or parking. The business must not use more than 25% of the gross floor area of the residence. Signage up to 6 square feet is permitted.



Specific Licences Required

Although construction licences are not mandatory, most businesses make it a requirement for the safety of their staff and business. Most colleges offer a certificate or diploma in construction techniques through the Ontario College of Trades. The [Ministry of Labour](#) also has publications/resources available for construction businesses and links to training courses. It is important that the employer/owner is aware of what training is necessary dependant on the construction job. For example, falls prevention training courses when working on buildings over one story high, safety when a crane is on site, how to properly assemble and disassemble scaffolds and health awareness when using chemicals and products for installing.

WSIB coverage is mandatory in the construction business.



Mechanics/Gas Station

Starting a business in the mechanics and fuel storage industry can be rewarding. Automobiles are a necessity to most people in this day and age, and fuel is required to drive and make use of them.

Gas stations are required at many convenient locations across our country, making it easy for drivers to fuel up wherever they are going. Automobiles also break down, are in accidents or develop wear and tear and need to be fixed, making mechanic shops also a necessity.

Building Needs/Restrictions

A building used as a mechanic shop must be built to code under the [Ontario Building Code](#). Things to consider are ventilation requirements when dealing with fuel, grease, and oil, as well as safety aspects when installing hoists and other mechanical apparatuses. A consultation with the Building Official will be required.

Specific Funding Opportunities

Although there are no specific grants for starting a gas station, there are business loan options available.

There are no specific grants to start a mechanic shop, but there are grants through the [Ontario College of Trades](#) for training and scholarships for education at [Ontario Colleges](#). There are business start-up loans available.

Another option when starting a gas station is to buy a franchise. With a franchise, you are obligated to purchase their fuel and run promotions that go with the franchise brand. Franchises also have policies and procedures on how the stores run and franchise buyers must comply with those rules. Buying a franchise does require a large up-front cost, but cuts down on the time and cost of finding suppliers and developing contracts with suppliers.

Zoning Requirements

A property must be zoned Rural Industrial (RI) to allow a gas station with a fuel storage tank to operate.

A property must be zoned Rural Industrial (RI) or Urban Industrial (UI) to operate a mechanic shop.



Specific Licences Required

To operate a gas station, an application to the [Technical Standards and Safety Authority](#) is required. This includes 3 site plans drawn to scale and an engineer letter certifying that the site is in accordance with the [Liquid Fuels Handling Code](#).

To be a licenced mechanic, a certificate or diploma is needed in Automotive Technician. [Ontario Colleges](#) offer an apprenticeship program in conjunction with the [Ontario College of Trades](#).

[TSSA Application for an Ontario Licence to Operate a Retail Outlet or a Bulk Storage Plant](#)



Storage Facilities

To open a storage facility, there are two main things to think about: location and demand. Building a storage facility can be an expensive investment and you want to make sure the need is present to ensure you will have business revenue.

[Canadian Self Storage Association](#)

Building Needs/Restrictions

To build a storage facility, buildings must comply with the [Ontario Building Code](#) Section 3.10. There are requirements such as fire separation walls, washrooms, fire alarms as well as minimum separation distances to consider. It is important that you meet with the Chief Building Official to ensure you are building the facility to code and to obtain a permit.

Specific Funding Opportunities

There are no specific funding opportunities for storage facilities. Canada Business can help find government financing for your business. There are different programs for different types and sizes of businesses across Ontario and Canada. The [Canada Business financing search tool](#) is a great place to research.

Local funding is also available through the [Small Business Centre](#) and [Trenval Business Development Corporation](#).

Zoning Requirements

To operate a Storage Facility in The Township of Tyendinaga, the property must be zoned Urban Industrial (UI) or Rural Industrial (RI) to be a permitted use.

Specific Licences Required

There are no specific licences needed to operate a self-storage facility.



Retail

A retail business sells products to buyers from a store, kiosk, an online store or website.

When starting a retail business, there are several things to consider. These things include licences and regulations (outlined below), the structure of your business regarding staff and type of business you are starting (sole proprietorship, partnership or corporation), location of the business and selecting suppliers for the products you are hoping to sell.

[Retail Business Guide](#)

Building Needs/Restrictions

Building needs for retail stores are based on a case by case scenario. It is important to meet with the Chief Building Official to ensure that the space being used or new building being constructed is consistent with the [Ontario Building Code](#). It is important that business owners comply with the [Ontario Accessibility Laws](#) for public places. Accessible washrooms are needed for staff and customers.

Specific Funding Opportunities

Canada Business can help you find government financing for your business. There are different programs for different types and sizes of businesses across Ontario and Canada. The [Canada Business financing search tool](#) is a great place to research.

Local funding is also available through the [Small Business Centre](#) and [Trenval Business Development Corporation](#).

Zoning Requirements

A property must be zoned Urban Commercial (UC) or Rural Commercial (RC) to operate a retail store.



Specific Licences Required

To open a retail store, you do not need a specific licence unless you are operating a franchise type store or selling special products such as food, alcohol, tobacco, lottery and gaming products, or explosives. When selling food, business owners must follow the correct food safety and labelling requirements. The [Hastings and Prince Edward Heath Unit](#) would be the main contact for food safety. To sell alcohol, a permit must be obtained from the [Alcohol and Gaming Commission of Ontario](#). To sell tobacco, a [Tobacco Retail Dealer's Permit](#) is required. To sell lottery and gaming products, you must become an authorized retailer through the [Ontario Lottery and Gaming Corporation \(OLG\)](#). To acquire, store or sell explosives, you must apply to [Natural Resources Canada](#).

Contracts with suppliers will be needed for retail stores. Contracts to sell certain products, product lines or types of equipment will be required of store owners. These contracts will outline the length of time to sell the products, what products will be offered as well as the cost to the owner.

Music Licence(s)- If you plan on playing music in your store, you are responsible for obtaining the correct licence(s) for that. There are two organizations that you can contact for more information

- [Society of Composers, Authors and Music Publishers of Canada \(SOCAN\) Music Licence](#) - SOCAN is a not-for-profit organization that represents the performance rights of music creators and music publishers
- [Re:Sound Music Licencing Company](#) – Re:Sound is the Canadian not-for-profit organization that represents the performance rights of artists and record companies.



Canada Revenue Agency Checklist for Starting a Business

The Canada Revenue Agency has a checklist for new small businesses that are starting out. The checklist includes the following (click on the link to view the page):

1. [Are you an employer](#) – Determining if you have employees and requesting a determination of an individual's employment status.
2. [Registering your business](#) – Getting a unique number for your business to simplify your deals with federal and provincial governments as well as municipal jurisdictions. Registration is not required if operating under your official personal name.
3. [CRA Program Accounts](#) – Adding one of the available program accounts listed below to your business number (BN). For specific information on any of these accounts, click on the appropriate links below:
 - a. [GST/HST program account](#) (Not required if selling less than \$30,000 per year)
 - b. [Payroll program account](#) (Not required unless you have employees)
 - c. [Corporate income tax program account](#) (Not required unless incorporated)
 - d. [Import/export program account](#)
 - e. [Other program accounts](#)
4. [Business income and expenses](#) – Reporting business income, business expenses and completing a statement of business or professional activities.
5. [Keeping Records](#) – Knowing what you need to keep, and for how long.
6. [My Business Account](#) – Dealing with the CRA from a secure online portal on various business accounts, including GST/HST, payroll, corporation income tax, excise tax, and excise duties.
7. [E-services for businesses](#) – Making it faster and easier with our online services to handle your business tax matters. You, your employee, or representative can file your returns, make payments, determine entitlement to credits, register for direct deposit, and do much more.
8. [Income Taxes](#) – Reporting your business earnings and paying income tax on those earnings.
9. [Bring assets into a business](#) – Transferring assets from one business structure to another, buying an existing business and establishing fair market value.
10. [Important dates for businesses](#)
11. [Remitting GST/HST](#) – Getting information about filing your GST/HST returns.
12. [Payroll](#) – Getting information and forms associated with amounts you withhold from the remuneration and other income amounts you pay.
13. [Filing corporate income tax returns](#)
14. [Import and Export](#) – Getting information about importing and exporting goods.
15. [Change in your business status](#) – Getting information on how to change a business status and the possible effects of making a change.



Taxation

When starting a new business, there are 3 types of businesses you can start: a sole proprietorship, a partnership, or a corporation. The way you report your income from your business is dependent on the structure you have chosen for your business.

Sole Proprietorship

A sole proprietorship is an unincorporated business that has 1 owner. The owner is responsible for making business decisions, receives all the profits from the business and is not legally separated from the business, meaning you assume all the risk of the business both personally and with any assets the business may have.

Its very easy to set up a sole proprietorship as you can run the business under your name or as a registered unincorporated business with a business name. If you operate under a registered business name other than your own name, you will need a separate bank account to process cheques.

A sole proprietor reports all revenue generated by the business and claims all expenses needed to earn the income on their T1 income tax and benefit return. The net income, or net loss, forms part of the sole proprietor's overall income for the year.

If you are a sole proprietor, you have to file a T1 return if you:

1. Must pay tax for the year
2. Disposed of a capital property or had a taxable capital gain
3. Must make CPP payments on self-employed earnings
4. Want to access EI special benefits for self-employed person
5. Received a demand from Canada Revenue Agency to file a return

As a sole proprietor, you may have to pay your income tax by instalments. You may also need to make instalments payments for CPP. For more information on installments, visit <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/pymnts/nstlmnts/menu-eng.html> .

As a sole proprietor, you may be required to register for the goods and services tax/harmonized sales tax (GST/HST) if you provide taxable supplies in Canada. For more information, visit <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/gst-tps/gnrl/stps/cllct-eng.html> .

To read more information on taxation for a sole proprietorship, visit <http://www.cra-arc.gc.ca/tx/bsnss/sm/sttng/sl-eng.html> .

www.ontario.ca/page/business/services



Partnership

A partnership is a relationship between two or more individuals or businesses that join to carry on a trade or business. Each partner contributes money, labour, property, or skills to the partnership. In turn each partner is “wholly and severely” responsible for any losses and any debts or liabilities. This is based on a partnership agreement.

A partnership agreement is a written agreement that sets out the parameters and rules of the partnership. These include rules for partners entering or leaving the partnership, division of partnership income and other matters involved in the business.

A partnership by itself does not pay income tax on its operating results and does not file a yearly income tax return. Each partner includes a share of the partnership income or loss on a personal, corporate or trust income tax return. They do this whether they received their share in money or as credit in the partner’s capital account.

Each partner must file financial statements or a form stating business activities made up by the CRA. A list of these forms can be found at <http://www.cra-arc.gc.ca/tx/bsnss/sm/sttng/prtnr-eng.html>)

If a partnership carries out business with a foreign operation, they must file a Form [T5013, Statement of Partnership Income](#) .

As a partnership, you are required to register for the harmonized sales tax (HST) if you provide taxable supplies in Canada. For more information, visit <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/gst-tps/gnrl/stps/cllct-eng.html> .

Corporation

A Corporation is a legal entity that is separate from the owners of the business. Corporations enjoy most of the rights and responsibilities that a sole proprietorship or partnership have. These include entering contracts, borrowing money, ability to sue or be sued, hire employees, own assets for the business and pay taxes. Technically speaking, a corporation is a “legal person” separate from its owners.

The most important aspect of corporation is the “limited liability” it holds. This means that shareholders are entitled to profits and/or dividends, but are not personally liable for the debt or legal issues of the company. Depending on the size of the corporation, it can have a single shareholder or several.

A corporation, since separate from its owners, is taxed on all profits that cannot be deducted as business expenses, usually referred to as “retained earnings” as well as profits that are distributed to shareholders as dividends.



Employment Insurance

Employment Insurance (EI) is a service through the Government of Canada that workers and employers pay into in order to be eligible for special benefits such as maternity benefits, parental benefits, sickness benefits, compassionate care benefits and benefits for parents of critically ill children benefits. In order to receive one of the previous types of benefits, the employee must have been paying into EI for more than 1 year.

Self employed individuals have the choice to pay into EI or not to. Self employed workers who do not pay into EI are not eligible for special benefits if a situation exists and it is needed. Once a self-employed person hires one or more staff, the employer and employee must pay into EI. EI premiums are deducted from the employees' pay and additional monies are paid by their employer 1.4X the employees' contribution. The self-employed individual can opt in or out of involvement in the EI program for themselves. If opt in the must pay both portions for themselves.

To register for EI, you will need an online [My Service Canada Account](#). EI Premiums are calculated by the Canada Revenue Agency and are based on your self-employed earnings, as calculated under the *Income Tax Act*.

Workplace Safety and Insurance Board

WSIB is a government agency that provides no-fault compensation for Ontario workplaces covered under the *Workplace Safety and Insurance Act, 1997*. WSIB is mandatory for any business. WSIB provides workplace insurance, which is different for both employers and workers. For employers, WSIB coverage means that if a work-related injury occurs, you generally do not need to worry about a lawsuit. For a worker, WSIB is coverage that if you get hurt at work, you are covered by insurance for your potential loss as well as support to help you return safely to work.



Workplace Safety and Insurance Board Continued.

Benefits of WSIB coverage (based on situation) for employers

- Competitive, no-fault collective liability insurance
- You don't pay HST on WSIB premiums
- Premiums are tax deductible

Benefits of WSIB coverage (based on situation) for workers:

- Replacement of up to 85% of your net income starting the day after injury occurrence
- Loss of retirement income benefit (for detailed information, visit the WSIB website)
- Coverage for health care costs
- Aide in return to work safely including possible training
- Special allowances for severely impaired workers

Coverage and rates are based on industry and payroll and can be calculated on the WSIB website.

Contact Information:

Telephone: (416) 344-1000

Toll free: 1 (800) 387-0750

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

Canada Pension Plan (CPP)

Canada Pension Plan is a requirement of all working persons. Payments differ based on self-employment or working for a company, but it is a mandatory contribution. If you are self-employed, you are responsible for the full payment towards CPP. If you work for a company or small business, the employer is responsible for half of the payment and the employee pays the other half.

CPP contributions are based on an income range that changes annually, based on current average wage data for the country. Contributions from self-employment are based on the net income of your business. Income from other sources such as investments do not factor into the contribution requirement. If you overpay your CPP amount, or if your net income from self-employment is less than the minimum amount, these funds will be refunded when you file your tax return.



Ministry of Labour

The Ministry of Labour was established in 1919. It is a Ministry of the Government to enforce labour legislation and ensure a safe, fair, and harmonious workplace for all the people of Ontario. The Ministry of Labour has 3 key areas, occupational health and safety, employment rights and responsibilities and labour relations. The Ministry of Labour's mandate is to set, communicate and enforce workplace standards while encouraging greater workplace self-reliance. The Ministry also helps to develop and implement ways to prevent workplace injury and illness.

Employment standards represent standards such as minimum wage, hours of work, public holidays, and other standards.

You must comply with the Ministry of Labour if you have one or more workers.

More information:

Website- <https://www.labour.gov.on.ca/english/index.php>

<https://www.labour.gov.on.ca/english/atwork/smallbusiness.php>

Insurance

When opening or owning a business, there are two types of insurance that you can get; business insurance and third-party insurance.

Business Insurance

Business Insurance is insurance coverage that protects the business owner from losses that may occur during normal business operation. There are many types of insurance for businesses including coverage for property, liability and risks relating to employees. Businesses should work with an insurance company or broker to determine their insurance needs based on potential risks of the business.

When operating a business out of the home, an extension to your home insurance policy can be used for business insurance. Added coverage will be put on for your business property, income, and liability. If the business has its own land, building, location, and or leasing/renting a building a separate business insurance policy is needed.

Third Party Liability Insurance

Third Party liability insurance is something to consider when starting and operating a business. Regular business insurance covers your business and employees, whereas third party insurance covers claims made by a member of the public against your business. This is especially useful when your business encounters clients/customers, suppliers and other third parties.

Remember that the contacts listed on page 3 of this document will be the best place to start. Before spending any money or signing any contracts your not sure about contact above resourses for more information.

