

SMALL BUSINESS ROUNDTABLE



Roundtable Summary

A summary of the April 11, 2014 *Small Business Roundtable* with recommendations.



MESSAGE FROM THE DEPUTY MAYOR

NORM KELLY

Small businesses play an enormous role in the vibrancy of Toronto's economy and the social fabric of our communities. It is essential that elected officials and governments partner with stakeholders to develop solutions that will promote a small business-friendly climate.

At the small business roundtable, we took an important step towards the formation of a stronger partnership. The meeting provided a forum where a variety of industry stakeholders could inform decision makers on how this critical issue affects them. The conversation has only just begun.

This report summarizes findings from the meeting and outlines important next steps to keep building this relationship with our partners and with others that drive our economy. I look forward to receiving your feedback on the attached recommendations.

Sincerely,

Deputy Mayor Norm Kelly



MESSAGE FROM THE COUNCILLOR

MICHAEL THOMPSON

Toronto's small business sector is the engine that creates jobs and drives our economic growth. To unleash the sector's full potential, collaboration between the City and a broad spectrum of small business leaders is essential.

More than any other economic sector, small business reflects the City's rich and growing diversity. A sector characterized by constant and relentless change, it can only be managed successfully with all hands on the wheel and all stakeholders pulling in the same direction.

The Small Business Roundtable marks the beginning of a renewed spirit of cooperation between the key stakeholders that influence, support and benefit from a robust and dynamic small business sector. By keeping our ears open to new ideas and our minds open to new opportunities, we will ensure that this most vital economic asset will continue to shape our economic success in the years ahead.

Sincerely,

A handwritten signature in black ink that reads "Michael Thompson". The signature is fluid and cursive, with a large, sweeping flourish at the end.

Councillor Michael Thompson
Chair, Economic Development &
Culture Committee
Ward 37 – Scarborough Centre

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OVERVIEW

World class cities support their business communities and give them every opportunity to thrive. The City of Toronto is already recognized as one of the world's most attractive places to invest and conduct business. Toronto's business community enjoys a diverse and talented labour pool of over 3.2 million highly educated and trained employees in the region, utilizing over 179.5 million square feet of office space and producing over \$70-billion in goods and services for export annually¹. These factors have contributed to making Toronto the financial and business capital of Canada. Recently, the City was ranked in the top three most attractive places in the world to conduct inward investment.² Toronto was also ranked as the second most "Business Friendly" city in North America.³

In order for Toronto to continue to be globally competitive and for Toronto's business owners and operators to continue to enjoy a high quality of life, we must continue to support our business community. If our businesses are doing well then our residents are doing well. Toronto is currently ranked in the top 5 most liveable cities in the world⁴ and we want to continue to be.

Toronto's burgeoning economy is expanding into a variety of different industries; businesses are emerging to fill voids in every niche of commerce. When an economy such as Toronto's is extending its reach into unknown industry, it is small business that does the brunt of the reaching. It is therefore crucial that Toronto maintain an environment from which small business can flourish, so the city can diversify its risks to economic exposure and cement its place in the world economy.

The world is becoming exceedingly competitive, and in an effort to maintain its competitive edge, the City of Toronto has instituted a number of systems and plans which aim to cut red tape, increase communication and energise the labour force.

At the Deputy Mayor's Small Business Roundtable, dozens of small business stakeholders gathered to discuss how the City is supporting the business community and how they can better assist the community. Small businesses play a crucial role in Toronto's economy and in our communities. Over 97 percent of the established businesses in the City of Toronto are small businesses that have between 1-99 employees. There are more than 88,000 small businesses in Toronto which employ a total of 800,000 people and attest for about half of the City's total employment (48%).⁵

¹ Invest Toronto: <http://www.investtoronto.ca/Business-Toronto/Business-Environment/Toronto-Facts.aspx>

² FDI American Cities: <http://www.investtoronto.ca/InvestAssets/PDF/Reports/American-Cities-of-the-Future-2013-and-2014.pdf>

³ FDI American Cities: <http://www.investtoronto.ca/InvestAssets/PDF/Reports/American-Cities-of-the-Future-2013-and-2014.pdf>

⁴ The Economist, "A Summary of the Liveability Ranking and Overview, August 2013, pg. 4, <http://www.investtoronto.ca/InvestAssets/PDF/Reports/Summary-of-the-EIU-Liveability-Ranking-and-Overview-Aug-2013.pdf>

⁵ Staff presentation, slide 2.

CITY OF TORONTO: HELPING BUSINESSES SUCCEED

The City of Toronto currently provides a number of services that help businesses start up, grow and continue to develop. For instance, through a grant program, Enterprise Toronto assists youth entrepreneurs between the ages of 18-29 with grants so that they can start their own businesses. It also offers incubators and accelerators that provide consultations and advice so that smaller companies can grow. Businesses can speak to a consultant and prepare a business plan, leverage financing and even attend seminars and workshops. Business development specialists are also available to complete corporate calls and site visits to tailor support around each business' needs.

In 2013, specialists performed over 500 corporate calls and site visits and resolved over 100 municipal issues that firms were facing. Last year, the City helped solve 49 development-related issues, 18 issues pertaining to business operations and help solve 16 investment inquiries. Other categories that the City staff assisted in include: parking and transportation services, signs, Toronto Water, Toronto Hydro, property taxes and land use conflicts – among others. Similarly, through the Gold Star Program, which helps guide and expedite development, staff continue to cut through some of the red tape at City Hall. Last year 47 projects were completed under the program. These efforts helped to retain a total investment of \$1.2 billion as well as 6 million square feet of new or expanded commercial and industrial space throughout the city and roughly 15,000 jobs remained in Toronto. There are also services available through Business Improvement Areas (BIAs) to connect local businesses and develop collaborative initiatives. The City is also eager to help businesses expand their operations beyond our borders and access opportunities around the globe.

Please see the attached [City of Toronto Services for Small Business](#) for a list of contacts.

Working with the Small Business Community



The *Deputy Mayor's Small Business Roundtable* provided an opportunity to sit down with many of Toronto's businesses and community leaders to learn about how the City affects their operations on a day-to-day basis.

SUMMARY: COMMENTS FROM PARTICIPANTS

Disproportionate Taxes Compared to Services Received

Many participants in the roundtable expressed frustration with their enduring struggle to maintain a business on paper thin margins. Some contended that small business owners are simply unable to pay their taxes and are consequently forced to lay off employees to make ends meet. Adding to their frustration was what some felt to be, a disconnection between the property taxes which businesses paid and the services they received. To better illustrate his point one individual described how despite paying tens of thousands of dollars in taxes, his establishment is still left without a sidewalk for his employees to use for their commute home.

Participants also described how they feel the municipal property tax levied on small businesses is disproportionate when compared to larger businesses. One proponent cited that his small business paid \$22/square foot in property taxes, whereas nearby larger businesses only paid about \$1/square foot. This tax discrepancy places small businesses at a disadvantage, for they are easily out priced by larger and more established businesses who deal with a significantly smaller tax burden when compared to their revenue.

Others asserted that the property tax assessment method which the city uses to evaluate property taxes is unfair. When placed on the same property, a successful business would pay the same amount of property tax as a comparatively unsuccessful business. Proponents of this point claimed that small businesses should be taxed for "what they are instead of what they could be", suggesting that property tax should be adjusted for not only the property value but also the revenue and profit margins of the business.

Overhead

Many attendees stressed that the seemingly constant cost increase of utilities such as electricity, water and sewage places a tremendous onus on business owners who are unsure of the cost of doing business in the future. Without a gauge of future costs, businesses are unable to understand their financial exposure for the coming years or even months, and are therefore unable to make confident decisions. If businesses are to plan for a future in which they can grow and fully take advantage of opportunity, they must be able to gauge the cost of maintaining their businesses as accurately as possible.

One attendee also suggested that the city encourage landlords to offer leases of their properties for shortened one or two year terms, instead of the standard five. The long lease period places increased risk on business owners who are just starting and/or do not have a reliable or consistent revenue stream. A shorter lease period would allow businesses to invest more in their immediate future, instead of budgeting for costs which they may never incur.

Barriers to Entry: Externalities and Disproportionate Direct Costs

With many businesses running on thin or nonexistent profit margins, it is becoming exceedingly difficult for businesses to absorb direct costs such as damages or externalities caused by other entities – "It's not about revenue, it's about the pressures of the month," said one business owner. The following are examples of direct costs which were mentioned in the roundtable:

Gridlock

Many attendees expressed great frustration with growing congestion around the city, claiming that there is no parking space around storefronts which rely on a consistent customer stream. Patrons are discouraged from making the trip to these businesses near or during rush hour.

Red Tape

Other participants claimed that the amount of red tape obstructing businesses from entering an industry is more immoderate than many anticipate. The amount of licenses and approvals needed for a business to start or expand are excessive, to the point where such bureaucratic measures prevent what they are intended to approve. Expanding small businesses and start-ups have a finite amount of funding, and often cannot afford to have capital lying dormant while a business waits for approval or licensing.

Graffiti

Small businesses are responsible for maintaining the premises on which they reside and graffiti and other types of vandalism are costly to fix; for example, etched glass can often require the entire window to be replaced.

Unsightly construction

Construction sites were also mentioned as a problem. Some participants mentioned they had a noticeable decline in customers when there was construction nearby, and continued by describing that people are deterred by the unpleasant noise, smell and dust and sometimes have difficulty navigating outlying construction equipment and materials. Some construction businesses are unaware and unaccountable for the externalities they place on surrounding businesses.

Parking

In particular, retail stores and small grocers also expressed discontent with the inefficiency of the parking system. The amount of time customers can spend in a storefront is constrained by the amount of time left on their parking meters.

As a means of addressing this concern, Council decided to launch a pilot project designed to enable parking machine payments by cell phones or other devices at some on-street parking locations. This pilot project will allow customers to purchase more parking time before their meter expires and thus enable them to lengthen their stay at many of Toronto's small businesses.

Labour Force

Many of the businesses involved in the tech industry expressed concern about the persistent exodus of individuals with valuable, specialized skill-sets leaving the Toronto labour force for other cities that they believe can better utilize their specific skill set. Many small businesses in the Toronto tech industry have adequate revenue and infrastructure but are unable to satisfy demand because the individuals who have the specific skill-set they require are unavailable in the Toronto labour market. To remediate this, participants were encouraged by the mention of creating a more vibrant tech sector which could embrace and take advantage of specific skill sets.

Given Toronto's expansive and diverse economy, there is no reason young, entrepreneurial and creative individuals should feel that Toronto has comparatively little to offer them. We live in an age when technology and innovation is essential for cities to remain competitive; there is a large class of bright, creative and mobile thinkers who can only serve to energize Toronto's current economy and position amongst other global cities. If we are to progress at our current rate into the future, Toronto must incubate and foster a technology industry that can establish its place in the world of innovation and provide a foundation for other industries to build on.

Other participants conveyed frustration with their inability to win government contracts. During the discussion, many attributed the problem to large unions, which are able to unfairly influence whom is awarded government contracts. They allege that government favours companies who are affiliated with the union or maintain a unionized labour force. Companies who enjoy a labour environment where their employees are content and feel no need to unionize feel unfairly penalized for their efforts to maintain a productive and harmonious relationship with employees. If the City is to truly maintain a diverse economy it must make concerted effort to partner with small businesses.

Communication

Participants asked that the required licenses and procedures and the associated costs and time lines required to attain certification for their business be more clearly and concretely defined. Too often, participants are left waiting in limbo for certification and approval. Small businesses need a concrete schedule outlining timelines for approval and their associated costs.

Business owners also asked that Tourism Toronto promote local BIA districts as well as the larger attractions. Toronto's BIAs have a lot to offer tourists visiting Toronto. As a city comprised of many thriving cultural and civic centres, small businesses often serve to maintain Toronto's unique identity.

RECOMMENDATIONS

Taxes/Licenses

The following recommendations are intended to address some of the concerns small businesses raised related to taxation and the permitting process. The goal is to promote competition and provide services equal to the taxes given by the business.

1. Direct the General Manager, Economic Development and Culture, to work in consultation with the Chief Financial Officer to review the feasibility of continuing to further reduce the small business commercial property tax gap beyond 2020 to below the targeted 2.5 times residential property tax rate.
2. Direct the General Manager, Economic Development and Culture, to review and consider expanding the current initiative on regulatory changes to include the following:
 - A. commercial and industrial properties in areas of rapid development be assessed at the current use rather than the highest and best use; and
 - B. eliminate the inequity in the business education tax rates between the City of Toronto and the surrounding region.
3. Direct the General Manager, Economic Development and Culture, to develop, in conjunction with relevant Divisions, a strategy to simplify and streamline the City's business permitting processes by implementing on-line application and processing for required permits and licences.

Promoting Innovation and Start-Ups

The start-up community needs to accelerate its connections to enterprises, investors, media and government. The following recommendations are intended to help innovative start-ups get established in Toronto.

1. Direct the General Manager, Economic Development and Culture to explore the feasibility of conducting a quarterly Innovation Showcase whereby emerging start-ups in the City of Toronto can present pitches to invited guests that would be encouraged to help mentor, support and accelerate the connections for these start-up teams as they grow.
2. Direct the General Manager, Economic Development and Culture to develop a terms of reference for a Small Business and Start-Up Innovation Council. The Council will act as a forum for discussion of new opportunities, the exchange of ideas and the development of small businesses and start-ups.

3. Direct the General Manager, Economic Development and Culture, to submit in writing a request to Invest Toronto, that the agency seek out more start-ups from around the world in addition to attracting large enterprises.

Collaboration and Communication with Small Business

Many of the services that small business are seeking are already offered by the City (i.e. facilitation, advice, financial support, etc.), but they are not well known by the community. These available services must be better promoted. The following recommendations are designed to help small businesses better utilize the existing support programs offered by the City:

1. Direct the General Manager, Economic Development and Culture to develop a terms of reference for a Small Business Advisory Council, comprised of City Councillors and small business owners and operators that is tasked with providing small businesses with advice, networking opportunities and addressing issues that small businesses regularly face.
2. Direct the General Manager, Economic Development and Culture, in collaboration with the Toronto Office of Partnerships and other relevant divisions, to develop and implement a communications strategy to ensure that small businesses are availing themselves of all of the services and opportunities that are open to them.
3. Direct the General Manager, Economic Development and Culture, in collaboration with relevant divisions, to pro-actively promote the fact that the City is interested in doing business with the small business sector and to communicate the various ways in which the sector may engage with the City.
4. Direct the General Manager, Economic Development and Culture, in collaboration with the Purchasing and Materials Management Division and the Toronto Office of Partnerships, to proactively promote the fact that the City is interested in doing business with the small business sector.

The City would benefit from new and innovative products and services that the small business community may have to offer. The City of Toronto's regular procurement process involves requesting bids for a wide range of goods and services. Small businesses should be aware of these opportunities, including tracking tender and proposal calls on www.toronto.ca. However, for new and innovative ideas that will assist the City in achieving its goals, the City welcomes unsolicited proposals from individuals or organizations. Small businesses in particular often have unique products and services that may be of interest to City divisions. We are keen to learn of such offerings. Small businesses are therefore encouraged to submit their ideas to the Toronto Office of Partnerships in accordance with the City's Unsolicited Proposal Policy & Process. Further details are available at www.toronto.ca/top/unsolicited_proposals.htm.⁶

⁶ www.toronto.ca/top/unsolicited_proposals.htm

CONCLUSION

Toronto's businesses and their employees are a vital source of innovation and job creation. Their ability to grow and operate efficiently is essential for them to be successful and for Torontonians to enjoy a high quality of life.

The leadership and the experience showcased by the participants at the *Small Business Roundtable* demonstrated the widespread desire of small business to work with the City to help ensure their success. The City must continue to partner with these stakeholders and seek their input throughout the policymaking process. This report helps solidify not only this partnership, but also a strong commitment from the City to provide resources and support to ensure that Toronto's business climate is one in which our businesses can thrive and prosper.

TABLE OF CONTACTS

City of Toronto Services for Small Business

Services available through Enterprise Toronto

Business Consultations, Seminars and Workshops

The City of Toronto offers free expert advice including one-on-one business plan consultation. We provide personal assistance with business registration, name searches and incorporation.

Seminars/Workshops

The City of Toronto engages industry experts to provide unique training and networking opportunities.

Small Business Forum

The City of Toronto annually presents a free one-day event featuring business-related seminars, one-to-one coaching session with veteran entrepreneurs and industry experts, a trade show and networking opportunities.

Hiring and wage assistance programs

The City of Toronto provides detailed information to businesses about hiring and wage assistance programs that may be of assistance and provides access to those programs.

Customer service training for specific sectors

The City of Toronto provides access to free customer services training for the hospitality, tourism and services sectors.

Enterprise Toronto Contacts:

North York Civic Centre	Jason Li, Small Business Consultant E-mail: jli@toronto.ca Tel: 416-395-7499
Scarborough Civic Centre	Vikas Jain, Small Business Consultant E-mail: Jain@toronto.ca Tel: 416-396-5243
Toronto City Hall	Karen Keskull, Small Business Consultant E-mail: kkeskul@toronto.ca Tel: 416-395-7423

Services available through Incubation Program**Business Incubators**

The City's Business Incubation & Commercialization (BIC) program plays a key role in supporting small business success through community partners that offer an array of targeted entrepreneurial incubator/accelerator programs, services, and resources.

This includes private office/studio space, shared industrial equipment, business advisory support, seminars and workshops. The City supports community partners to deliver incubation programs focused on fashion, food processing, digital media, mobile and other business activities.

Contact: Nina Gesa, Economic Development Officer

E-mail: ngesa@toronto.ca

Tel: 416-392-3386

Services available through Business Retention and Expansion**Corporate Calling Program**

The City of Toronto has a dedicated corporate calling program to connect with business one-on-one and help respond to challenges and opportunities. City staff also provide assistance with addressing operational needs and resolving municipal issues.

Contact: Catherine Cieply, A/Manager Business Retention & Expansion

E-mail: ccieply@toronto.ca

Tel: 416-395-7472

Gold Star Program

The City of Toronto works proactively with business, City Planning, Toronto Building and other City divisions and agencies to guide and expedite strategic investment projects through the development process as part of the Gold Star program.

Contact: Catherine Cieply, A/Manager Business Retention & Expansion

E-mail: ccieply@toronto.ca

Tel: 416-395-7472

Signature Sites

Provide site location information, including a listing of more than 50 *Signature Sites* currently on the market, as well as providing access to a range of research and data to help with business investment and expansion decisions.

Contact: Neil Farmer, Senior Business Development Officer

E-mail: Farmer@toronto.ca

Tel: 416-396-4959

Imagination, Manufacturing, Innovation, Technology (IMIT) Incentive Program

The IMIT financial incentive program supports the renovation or construction of buildings in Toronto for eligible new development in targeted sectors. For eligible projects, sixty per cent of the increased municipal property tax revenue created by the new development is granted back from the City of the property owner over the course of 10 years.

Contact: Rebecca Condon, Economic Development Officer

E-mail: rcondon@toronto.ca

Tel: 416-392-0626

Brownfields Remediation Tax Assistance

As part of the IMIT program (see above), this program also provides property tax relief to help companies clean up contaminated sites that are developed for non-retail employment use.

Contact: Rebecca Condon, Economic Development Officer

E-mail: rcondon@toronto.ca

Tel: 416-392-0626

Services available through Business Improvement Areas

Business Improvement Areas (BIA) Support

The City of Toronto offers professional advice and consultation from dedicated specialists on new BIA creation, expansion and operation. Through this program the City supports funding for streetscape beautification projects, mural projects and commercial façade improvements.

Contact: Mike Major, Manager Business Improvement Areas (BIA)

E-mail: mmajor@toronto.ca

Tel: 416-392-0623

Services available to support access to International Markets

Connections with International Business Representatives

The City of Toronto can provide connections with business representatives from Toronto's international economic development partnerships in China, Germany, Italy, Japan, the United States, Ecuador, Vietnam, Poland and the Ukraine.

Contact: Ron Wandel, Senior Business Development Officer

E-mail: rwandel@toronto.ca

Tel: 416-392-3384

Export Regulation Assistance

The City of Toronto can provide assistance navigating export regulations, policies, processes and challenges.

Contact: Ron Wandel, Senior Business Development Officer

E-mail: rwandel@toronto.ca

Tel: 416-392-3384

Toronto Business Opportunities Bulletin Board

The City of Toronto can provide access to the Toronto Business Opportunities Bulletin Board, an online directory of business investment opportunities.

Contact: Ron Wandel, Senior Business Development Officer

E-mail: rwandel@toronto.ca

Tel: 416-392-3384

Municipal Government

MUNICIPAL LICENSES Municipal Licensing & Standards Division East York Civic Centre, 850 Coxwell Ave, 3 rd Floor (Inquiries 8:30 a.m. – 4:30 p.m.) 416-362-6700 Services: Business & Trade Licensing Temporary Sign Licensing Road Allowance Permits Right-of-Entry Permits www.toronto.ca/licensing	FIRE PREVENTION South Command: 260 Adelaide St. West 416-338-9350 North Command: 255 Ester Shiner Blvd 416-338-9150 West Command: 2015 Lawrence Ave. W. 416-338-9450 East Command: 3 Dohme Ave. 416-338-9250 Purchasing (Tender Office) 416-392-7319 Tax Inquiries 416-338-4829
TORONTO BUILDING – Construction/Alteration, Zoning: <i>(Note: Inquiries are made in person 8:30 a.m. – 3:30 p.m)</i> North: 5100 Yonge Street South: 100 Queen Street West West: 2 Civic Centre, Main Floor East: 150 Borough Drive	SPECIAL EVENTS www.toronto.ca/specialevents 416-395-0490
Sign Inquiries 100 Queen St. W., Main floor	METROPOLITAN TORONTO REFERENCE LIBRARY 789 Yonge St. (at Bloor) 416-395-5577 www.torontopubliclibrary.ca
Toronto Public Health Food Handler Certification Training www.toronto.ca/health/foodhandler/ Food Premises Inspection 416-338-3663 Toronto Public Health – general inquiries 416-392-0658	Parks, Forestry & Recreation Parks Permits 416-392-8188

Federal Government

Citizenship and Immigration Canada Immigration Inquiries 1-888-242-2100 www.cic.gc.ca	Canadian Food Inspection Agency 1124 Finch Avenue West, Unit 2 416-665-5055 www.inspection.gc.ca
Harmonized Sales Tax Canada Revenue Agency 1-800-959-5525 www.cra-arc.gc.ca	Foreign Affairs & International Trade Canada Import and export information 1-800-267-8376 www.dfait-maeci.gc.ca
Human Resources and Social Development Canada Foreign Worker Recruitment 1-800-622-6232 Self-Employment Assistance Program Job Opportunities Workplace-Based Training Project Based Training www.hrsdc.gc.ca	Government of Canada Publications www.publications.gc.ca 1-800-635-7943
Industry Canada Corporations Canada – federal incorp. 1-866-333-5556 www.corporationscanada.ic.gc.ca	Health Canada www.hc-sc.gc.ca 1-866-225-0709
Intellectual Property Division *Patent, Copyright, Trademark, Industrial Design, Circuit 1-866-997-1936 www.cipr.gc.ca	Import/Export Information (Duties, Tariffs, Quotas, Restrictions, etc.) Canadian Border Services Agency 1-800-461-9999 Customs Office: 2720 Britannia Road East 905-676-3626
Competition Bureau *Jewelry and Precious Metal 1-800-348-5358 *Packaging & Labeling – non – food products, *Textile CA# www.cb-bc.gc.ca	Statistics Canada Statistics on Canadian populations, resources, economy, society, and culture 1-800-263-1136 www.statcan.gc.gov
Income Tax & Payroll Deductions Canada Revenue Agency General Inquiry 1-800-959-5525 Forms Department – (Employer's Kit) 1-800-959-2221 www.cra-arc.gc.ca	Business Development Bank of Canada 121 King Street West, Suite 1200 416-973-0341 www.bdc.ca

Provincial Government

Alcohol and Gaming Commission 90 Sheppard Ave. East, Suite 200-300 416-326-8700 www.agco.on.ca 1-800-522-2871	Business Name Registration Ministry of Government Services, companies and Personal Security Branch 416-314-8880 www.mgs.gov.on.ca
Employer's Health Tax Ontario Ministry of Finance 777 Bay Street, Suite M212 416-222-3226 www.rev.gov.on.ca	Export Information 900 Bay Street, 6 th Floor, Hearst Block 1-877-468-7233 www.ontarioexperts.com
Labour Regulations Ministry of Labour Employment Standards Branch 416-326-7160 Health & Safety Contact Centre 1-877-202-0008 www.labour.gov.on.ca	Ministry of Economic Development & Innovation www.ontario.ca/economy 416-325-6666
Trade Certification (required for certain trades) Ministry of Training, Colleges and Universities www.tcu.gov.on.ca 416-325-2929	Service Ontario www.ontario.ca/welcome-serviceontario 416-326-1234
Ontario Government Bookstore Publications Ontario 416-326-7160 www.publications.servicesontario.ca/ecom/	

Additional Contacts

<p>Insurance Bureau of Canada 416-362 9528 777 Bay St. Suite 2400 www.ibc.ca</p> <p>Lawyer Referral Service 1-800-268-8326 www.isuc.on.ca/faq.aspx?id_2147486372</p> <p>Retail Council of Canada 416-922-6678 www.retailcouncil.org</p> <p>The Toronto Board of Trade 416-366-6811 www.bot.com</p> <p>Canadian Business Ontario Information Line 1-888-745-8888 www.canadianbusiness.ca/eng/sgc-35/</p> <p>Canadian Innovation Centre Inventor's Assistance Program 519-885-5870 www.innovationcentre.ca</p>	<p>AFFORDABLE CONSULTING SERVICES</p> <p>Impact Consulting Group 416-978-4343 www.rotman.utoronto.ca/impact</p> <p>Ryerson Consulting Group 416-979-5059 www.rcginsight.com/index.html</p> <p>The York Consulting Group 416-736-2100 ext. 66385 http://gbc.schulich.yorku.ca/</p>
<p>Food & Consumer Product of Canada 100 Sheppard Avenue east, Suite 600 416-510-8024 www.fcpc.ca</p>	<p>ASSOCIATIONS</p> <p>Canadian Assn. of importers & Exporters 416-595-5333 www.iecanada.com</p> <p>Canadian Franchise Association 416-695-2896 www.cfa.ca</p> <p>Canadian Manufacturing & Exporters 905-672-3466 www.cme-mec.ca</p> <p>Canadian Standards Association 416-747-4000 www.csa.ca</p> <p>Certified General Accountants 1-800-663-1529 www.cge-canada.org</p>
<p>Toronto Business Development Centre 1 Yonge Street, Suite 900 416-345-9437 www.fcpc.ca</p>	<p>Legal Aid Ontario Information Line 416-979-1446 www.legalaid.on.ca</p>
<p>The Workplace Safety & Insurable Board (Request Kit for employees) 200 Front St. W. 416-344-1000 www.wsib.on.ca</p>	<p>Canadian Council of BBB (CCBBB) Information Line 416-323-9946 www.bbb.org/canada</p>
<p>INCUBATORS</p> <p>Toronto Food Business Incubator (TFBI) 416-401-8888 www.tfbi.ca</p> <p>Toronto Fashion Incubators 416-971-7117 www.fashionincubator.com</p> <p>Toronto Business Incubator 416-345-9437 www.tbdc.com</p>	<p>Office of the Superintendent of Bankruptcy Canada (an Office of Industry Canada) 25 St. Clair Avenue E., 6th Fl. 1-877-376-9902 www.osb.ic.gc.ca</p> <p>SMALL BUSINESS ENTERPRISE CENTRES</p> <p>Other Centres: tinyurl.com/7oibxrhx</p> <p>Brampton: www.brampton-business.com 905-874-2650</p> <p>Mississauga: www.mississauga.ca/mbec 905-615-3200</p> <p>Richmond Hill: www.richmondhillonline.com 905-747-6317</p> <p>Vaughan: www.vaughan.ca/vbec 905-832-8526</p> <p>Markham: www.markham.ca/MSBC 905-477-7000</p>

TABLE OF SMALL BUSINESS REGULATOR REQUIREMENTS

<p>BUSINESS NAME REGISTRATION</p> <p>(PROVINCIAL) (SOLE, GENERAL, LIMITED PARTERSHIP)</p>	<p>Business registration with the Ministry of Government Services for sole proprietorships and general partnerships costs \$80 (paper copy), \$60 if done on the computer terminal. The registration is valid for 5 years. Registration must be renewed before it expires. Business name searches can be conducted for a fee from between \$8 to \$26 depending on the type of report.</p> <p>Government of Ontario, Ministry of Government Services, Companies and Personal Property Security Branch :</p> <p>375 University Avenue, 2nd Floor, Toronto (walk-in) or 393 University Ave., Ste. 200, Toronto M5G 2M2 (Mailing Address)</p> <p>Tel: 416-314-8880 or 1-800-361-3223</p> <p>Website: www.ontario.ca/en/services_for_business/STEL02_039990.html</p> <p>All registrations of sole proprietorship and general partnerships can also be completed at Enterprise Toronto. Visit our website for more information at www.enterprisetoronto.com. The fee to register your business without a name search report is \$109.20 and with a name search is \$128.50.</p> <p>Enterprise Toronto Offices:</p> <p>North: 5100 Yonge St. 416-395-7434 East: 150 Borough Dr. 416-396-7169</p> <p>South: 100 Queen St. W. 416-392-6646</p>
<p>INCORPORATION (PROVINCIAL)</p>	<p>Businesses wishing to incorporate provincially must do so through the Ministry of Government Services. To register as a Provincial Incorporation, businesses need to complete a NUANS name search to determine if the name is available. The NUANS report costs \$70.00, and can be done at one of our Enterprise Toronto offices.</p> <p>Articles of Incorporation must be filed within 90 days of completing the name search. The NUANS report is omitted for businesses wishing to operate under a numbered company. For details on costs and procedures of incorporating Provincially, please see the Enterprise Toronto handout. Articles of Incorporation can be filed at the Ministry of Government Services for a cost of \$360.</p> <p>Enterprise Toronto also offers Articles of Incorporation filing services. Ontario Articles of Incorporation with a NUANS report costs \$434.50 and Articles of Incorporation for an Ontario Numbered corporation costs \$364.50. Please speak to staff for details.</p>

INCORPORATION (FEDERAL)	<p>Registering under Federal Incorporation provides name rights across Canada, which is important for companies considering expansion of their business to other provinces or territories. Completion of a NUANS name search is required to federally incorporate a business, which can be done through Corporations Canada on their website www.corporationscanada.ic.gc.ca in the “Name a Corporation” section for a fee of \$20.97 plus applicable taxes. The NUANS report is valid for 90 days, within which time you must file your Articles of Incorporation. This also can be done on-line through Corporations Canada by choosing the option “Incorporate a Business” for a fee of \$200. This method will process your application the same day or the following day.</p> <p>Enterprise Toronto also offers Federal NUANS name searches for a fee of \$70.00, and Articles of Incorporation filing services. Articles of Incorporation filing costs \$248.90 (NUANS extra if required).</p>								
BizPaL (Business Permits and Licences)	<p>BizPaL is a web-based service to help users quickly generate a list of permits and licenses they need (from City, Provincial and Federal governments). See Website: www.bizpal.ca/en/</p>								
OPERATING LICENSES (PROVINCIAL)	<p>The Business Practices Act requires registration and licensing in many areas such as drug, forestry, motor vehicle, real estate, travel, day-care, liquor sales, gas stations, and transportation. For more detailed information check: www.canadabusiness.ca/eng/126/157/</p>								
LOCATION & ZONING BY-LAWS BUILDING CONSTRUCTION ALTERATION (MUNICIPAL)	<p>Municipalities often place zoning restrictions on the location of certain types of business activity. Prior to leasing or purchasing a property, it is advisable to determine that the contemplated business use is permitted on the property.</p> <p>New construction and alterations to buildings often require a building permit. Applications can be obtained through Toronto Building Division. Website: www.toronto.ca/building/building_permits.htm</p> <table border="1" data-bbox="448 1341 1518 1665"> <tr> <td colspan="2"> Contact Toronto Buildings Division: *Note: All zoning & buildings inquiries are to be made in person at any of the following locations: </td></tr> <tr> <td>North: North York Civic Centre 5100 Yonge Street</td><td>South: Toronto City Hall 100 Queen Street West</td></tr> <tr> <td>East: Scarborough Civic Centre 150 Borough Drive</td><td>West: Etobicoke Civic Centre 2 Civic Centre Court (next door to Etobicoke Civic Centre)</td></tr> <tr> <td> </td><td> </td></tr> </table>	Contact Toronto Buildings Division: *Note: All zoning & buildings inquiries are to be made in person at any of the following locations:		North: North York Civic Centre 5100 Yonge Street	South: Toronto City Hall 100 Queen Street West	East: Scarborough Civic Centre 150 Borough Drive	West: Etobicoke Civic Centre 2 Civic Centre Court (next door to Etobicoke Civic Centre)		
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<p>HST (HARMONIZED SALES TAX)</p>	<p>Businesses with annual sales revenues of \$30,000 or more are required to charge the 13% HST and remit it to the Canada Revenue Agency. For businesses with annual sales revenues less than \$30,000, participating in the HST is optional. There is no separate HST account registration required for businesses who already registered for GST in the past. There is no charge for this application. HST account registrations and inquiries can be made with the Canada Revenue Agency.</p> <p>If a business does not register for a HST number, they do not charge their clients the tax. For information on what is and what is not taxable under HST, please visit the Ontario Ministry of Finance web site at: www.fin.gov.on.ca/en/tax/hst/taxable.html</p> <p>Canada Revenue Agency: Register your HST account by mail, fax, phone or Internet. Website: www.cra-arc.gc.ca Tel.: 1-800-959-5525</p>
<p>BUSINESS NUMBER (BN)</p>	<p>Business Number (BN) is a reference numbering system covering four business accounts for Canada Revenue Agency (CRA):</p> <ul style="list-style-type: none"> • Corporate Income Tax • Importer/Exporter account • Payroll deductions • Harmonized Sales Tax (HST) <p>Website: www.cra-arc.gc.ca/tx/bsnss/tpcs/bn-ne/menu-eng.html</p>
<p>IMPORT & EXPORT</p>	<p>Foreign Affairs and International Trade Canada: Export and Import Controls This office is responsible for administering the Export and Import Permits Act. They provide market access and trade policy. 125 Sussex Drive, Ottawa, ON See website for specific contact telephone numbers: www.international.gc.ca/controls-controles/index.aspx</p> <p>Importer / Exporter Number – Canada Revenue Agency Canadian individuals, Businesses, Non-residents or Foreign-based importers are required to obtain this number. Tel.: 1-800-959-5525 Website: www.cra-arc.gc.ca/tx/bsnss/tpcs/bn-ne/bro-ide/menu-eng.html (Online Registration)</p> <p>Canada Border Services Agency 1 Front St. West (Yonge & Front Sts.) Main floor for general inquiries on duties, tariffs, quotas and restrictions. Tel: 1-800-461-9999 Website: www.cbsa.gc.ca</p> <p>National Import Services Centre (NISC)</p>

	<p>Operated by the Canadian Food Inspection Agency (CFIA) in cooperation with the Canada Border Services Agency (CBSA), the Centre processes import requests and documentations handle telephone inquiries, coordinate inspections for import shipments.</p> <p>NISC Tel: 1-800-835-4486 Website: www.inspection.gc.ca/english/imp/importe.shtml</p>
IF YOU HAVE EMPLOYEES	<p>You are required to comply with all employment regulations: the Employment Standards Act, the Occupational Health and Safety Act and the Pay Equity Act (for over 10 employees).</p> <p><i>Employer's Kit</i> available from Canada Revenue Agency (CRA) at: 1-800-959-2221 including payroll deductions: Canada Pension Plan (CPP), Unemployment Insurance Contributions (UIC) and Employee Income Tax Deductions. Also see: www.cra-arc.gc.ca/tx/pymnts/menu-eng.html</p> <p><i>Employer Health Tax (EHT)</i> The EHT is a payroll tax applied to all employers in Ontario. Unless exempted, all employers with a permanent establishment in Ontario must register for the EHT. For the first \$400,000 of the payroll, eligible private-sector employers are exempt from paying the EHT. Website: www.fin.gov.on.ca/en/tax/eht/index.html</p> <p><i>The Ontario Health Premium</i> Since July 2004, employees in Ontario have paid an additional tax, The Ontario Health Premium. The tax is deducted from pay as part of personal income tax. Website: www.fin.gov.on.ca/en/tax/healthpremium/</p> <p><i>Workplace Safety & Insurance Board (WSIB)</i> The law requires all businesses in Ontario that employ workers (including family members and sub-contractors) to register with the WSIB within 10 days of hiring their first full- or part-time worker. To request a kit, call: 416-344-1000. Website: www.wsib.on.ca</p>
HEALTH INSPECTION & REGULATIONS	<p>To ensure your establishment is in compliance with the Ministry of Health regulation for food preparation, water and sanitation facilities contact: <i>Toronto Public Health:</i> General Inquiries: 416-338-7600 Food Premises Inspection: 416-338-7600 Website: www.toronto.ca/health/dinesafe/</p>
REALTY & BUSINESS TAXES	<p>Upon change of ownership or tenancy of a business, or commencement of new business in Toronto, contact the City's Revenue Services Division at 416-338-4829 and website at: www.toronto.ca/taxes.</p>