

**LET'S TALK...
HOME-BASED
BUSINESS!**



**THE DEFINITIVE GUIDE TO STARTING A HOME-BASED
BUSINESS IN MANITOBA**

LET'S TALK... HOME-BASED BUSINESS!



QUICK TIP

We offer free seminars on topics such as how to find a business idea and operating a home-based business. Call us or visit our website for more information.

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LET'S TALK... HOME-BASED BUSINESS!



QUICK TIP *Customer service is vital to the success of your business. Always maintain a positive attitude with your customers no matter how you are really feeling.*

INTRODUCTION

Doing something you enjoy in your favorite place - your home - and making money at it is a dream that many people have. Others are attracted to the idea of not having the daily commute to the office, no longer having to sit through rush hour traffic jams, not having anyone looking over your shoulder, choosing your own hours of work, dressing casually, or being more available for family members thanks to flexible hours.

If any of this sounds appealing, we can help you on your way to becoming a homepreneur. However, before you take any steps towards setting up a home-based business, it's a good idea to do an honest self-assessment of yourself and your situation to determine whether or not this is the best course of action for you.

IS SELF-EMPLOYMENT FOR YOU?

There are three types of home-based business:

- **Part time:** you spend less than 6 hours a month on your venture and it provides you with a little extra cash. Often, you maintain a full-time job.
- **Micro:** you dedicate 15 - 30 hours per month to the business and the money you make adds nicely to your household income. In some cases, you are still working full or part-time somewhere else.



- **Full time:** you spend as much time at your business as you would working for someone else and it is your main source of income.

If you're contemplating a home-based business you need to determine if you have the self-discipline to work in an unstructured

environment and whether you are willing to take the financial and personal risk of starting a venture that may not work out. This is particularly relevant if the business is to be your main source of income. Before going any further, it's a good idea to try one of the self-evaluation guides from the Canada/Manitoba Business Service Centre or view them on our website at <http://www.cbcs.org/manitoba>.

Here are some important things to consider before making the decision to run a business from your home:

Will your family help or hinder you? Starting a home-based business is a major adjustment for the whole family. Have you spoken to them about your need to dedicate yourself to the success of the business? If not, family members may believe that since you are at home, you have the time to do extra household tasks, drive them around, etc. Allowing yourself to be drawn into these activities may well take time away from your business and impede your success.

Is a separate work space available? Working in the family room or at the kitchen table with others around will hinder your ability to focus on your work. Having a separate work space makes a statement about the seriousness of your undertaking and provides the atmosphere you need in order to concentrate on your work or have the quiet necessary for business calls. If you do not have an extra room in your home and must work in a more public area, make arrangements with family members not to disturb you, keep the television at a low volume, etc. for a set period of time.

Does your type of business lend itself to a home base? Service industries such as consulting, freelance writing or graphic design are businesses that work well from the home. It is far more difficult to operate a retail business from home as you will require space to store and display your goods and have considerable customer traffic in your home. You should also think about whether your business would suffer from limited visibility in a residential location.

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QUICK TIP

Did you know you can deduct the cost of business supplies on your income tax return? Make sure you keep all your receipts.

Does your business require that you meet with clients?

Many homepreneurs simply choose to meet at their client's office or in a neutral location such as a coffee shop. However, if this cannot be arranged and you must meet clients in your home office, consider whether your home is set up to receive clients. For example, if a client has to navigate through a cluttered playroom to reach your work area, you do not have the right setup to create a professional image. If you have no choice but to work out of a corner in your bedroom, find a neutral area to greet clients such as your living room and keep this area neat.

Do you have room to expand? Your home office may have adequate space now, but as you expand and add extra filing cabinets or equipment such as a photocopier, will you have room?

Do you have the self-discipline to plan and manage your time? When working from home, it's easy to be distracted by unfinished chores, television or a sunny day that was made for golfing. Are you confident you can devote your time to work in the face of these distractions?

Will you be able to limit your work hours? If you're a workaholic, you may find yourself working day and night which may lead to increased stress.

Will you be happy working in your home? We often take for granted the numerous social interactions we have when working with a group of people. Imagine not having these daily encounters: no one stopping by your desk to visit, no chats by the water cooler, no one around for your coffee or lunch break, no one greeting you in the hallways or elevators. If you need regular social contact, you may feel isolated working from home. To counteract this, think about joining social and professional organizations or take part in other activities to keep in touch with business colleagues.

How will you keep up with change? This is a very important point that is easy to overlook. How will you stay on top of new developments in your particular industry or field of

expertise? What about changes in the business culture? For example, ten years ago business people dressed quite formally. Now, for many, "business casual" is the norm. Again, social and professional organizations can help keep you informed of new developments. Also, maintaining contact with people you may have been employed with in the past is a good way of keeping up on what's happening in the world of business or your particular industry.

Running your business from home can offer many advantages such as:

- reduced startup costs
- low overhead and monthly expenses (no office space to lease)
- no commuting time or expense
- tax deductions for the portion of your residence used for business purposes
- the ability to work flexible hours

PLANNING YOUR WORKSPACE

Your workspace should be as separate from the rest of the home as possible. The reasons for this:

- you are more likely to feel that you are "going to work" and "leaving work"
- you will be able to ignore your office phone if it is ringing before or after hours
- your business papers and materials won't get mixed up with family or personal papers
- your family will know that when you're in the office, you're at work and shouldn't be disturbed
- claiming part of your home as a tax deduction will be more clear cut as you'll be able to claim the total square footage of your office as a business expense. Here are some other things to consider when planning your workspace:

- are the phone and electrical outlets easy to access?
- will your current desk or table fit in the location?

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QUICK TIP *A business plan is not only used for financing. It is a valuable tool for you to monitor whether you are achieving the goals you set for yourself when you started your business venture.*

- do you have adequate lighting and ventilation?
- what is the noise factor?
- is there room to spread out your work?
- if you have inventory, where will you store it? Will you need to construct special shelving or add more storage space?
- is your workspace ergonomically designed to prevent sore back, eye strain, etc.?
- if you have clients to your home, will you be able to bring them into your office without going through the entire house?

SOME STARTUP ADVICE

Although you won't be paying to lease office space, you will still need to put out money to equip your home office. Basics include phone with a separate business line, answering machine or voice mail, computer, file cabinet, bookshelves, desk, chair, etc. Depending on your type of business, you may also need a fax, high-speed internet connection, photocopier and cell phone.

Other costs will include business cards, stationery, supplies such as pens and paper, brochures and other marketing materials (such as a web site), professional memberships, business licenses and permits, and perhaps accounting and legal fees. You may also need to renovate your work space.



Despite the fact that a home-based business is usually the least costly way to get started as an entrepreneur, you will still have start-up and ongoing costs. Keep in mind that even though you may have clients from day one, you will need to complete the work before you can

bill them so you will need a financial cushion at the beginning of your venture.

In order to keep your overhead low, buy only the equipment and supplies you really need, shop for bargains, buy second-hand furniture, and hire people on a contract basis for specific projects when you need help. You may also want to make special arrangements with subcontractors and suppliers so that you won't have to pay them until your client pays you. Ideally, you would get your clients to agree to a 15-day turnaround on your invoices, then pay your suppliers on a 30-day turnaround.

PREPARING A BUSINESS PLAN

A business plan is a written document that describes all aspects of a business venture. If you are planning on asking your banker for a loan to get your business started, you will definitely need to prepare a business plan. Even if you don't need a loan, going through the exercise of preparing a business plan is still worthwhile as it will force you to thoroughly think through your business idea and make a final decision on whether or not to proceed with the venture. It will also help you identify where you need further assistance or information and, most importantly, will improve your chances of success by setting out realistic goals and financial projections against which you can measure actual performance.

There are various ways of organizing a business plan. If you are hoping to arrange financing with a particular lender, find out ahead of time what format is preferred. This may save you the trouble of having to reorganize the document later on.

The Canada/Manitoba Business Service Centre web site (<http://www.cbsc.org/manitoba>) includes an online alternative to writing out a plan. Known as the Interactive Business Planner, this web-based program takes you step-by-step through the process of completing a business plan. You create a personal password that allows you to access your

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QUICK TIP

The best form of advertising is word-of-mouth. When your customers tell you they “heard about you” from someone else, you know you’re on the right track!

plan as often as you want and change the information at any time.

Generally, a business plan includes the following elements:

Background Information

- **Business Concept:** Describe in detail the products and services you plan to sell, including the stage of development your product is in, the technology you will use to produce your product or service, and any patents, trademarks, copyrights, etc. you hold. Assess the strengths and weaknesses of your product or service in relation to competitors.
- **Company and Industry Details:** Describe the start up and current status of your business as well as the industry in which your business will operate.

Operations

- **Human Resources:** Provide information on your company’s organization, background of those you hire on contract, staff schedules (if family members residing in your home are working for you), and rates of pay to family members and contractors.
- **Land, buildings and equipment:** Describe the physical requirements and details of your business including location, renovation costs, equipment, etc.

Marketing

- Describe the market and your projected share, your competitors, methods of selling and pricing, advertising and promotion plans.

Finances

- This section includes information on startup costs, sales forecasts and financial projections, sources of funding and loan repayment schedules.

MARKETING YOUR BUSINESS

Marketing is key to any business’s success as it ensures you have the right product in the right place, at the right time and at the right price to meet your customer’s needs. How do you know you have these things? By talking to existing and potential clients.

Through questionnaires, conversations, interviews, surveys, focus groups, etc. you will glean valuable information on where you should sell your product or service, who you should concentrate on selling it to, how you should sell it (i.e. retail shelf space, mail order, shows and fairs, telemarketing, etc.), what price the market is willing to pay, and how you should promote your business (advertising, coupons, networking, etc.).

Failure to develop a strong marketing plan is one of the main reasons new businesses fail. Elements such as pricing your product or service, carefully defining your target market, and methods of promotion need to be considered when developing your marketing strategy. These methods include brochures, ads, web sites and trade shows, to name just a few. And don’t forget your business image... everything from the speed in which you return business calls to your company logo to how you present yourself at meetings are all forms of marketing your business. The Canada/Manitoba Business Service Centre’s library has many publications devoted to marketing and free workshops on this topic are frequently offered. Call us at 984-2272 or 1-800-665-2019 or visit our website at <http://www.cbsc.org/manitoba> for more information.

SHOULD YOU HAVE A WEB SITE?

It seems that everyone has a web site. But does your business really need one? Do you even want one?

A presence on the internet may increase your exposure if you’re willing to do the work to create and, most impor-

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QUICK TIP *If you are planning to have a web site, the most important thing you can do is update it regularly.*

tantly, consistently maintain a web site. Also keep in mind that the internet opens the door to the world market. Will you have or be able to produce a large quantity of goods if needed, prepare the paperwork for customs and other organizations, package the goods properly, negotiate transportation routes with carriers in order to get your goods to another country and still make a profit?

However, if you are prepared to meet the challenge and take advantage of the opportunities that exposure on the the internet can bring, here are ten steps for creating a successful web site:

1 Develop a good understanding of the internet - learn the lingo, how the internet works, what programs are most popular for developing sites, what makes a good web site, what causes web sites to be unaccessible, security issues that affect web sites, how secure payment services work, what service providers exist and what each does.

2 Decide whether you will create the site on your own or pay someone to do it for you.

3 Research Internet Service Providers (ISPs), online payment services and digital shopping carts.



4 Register a domain name.

5 Create unique company logos and graphics or hire someone to do this for you.

6 Create your site or hire someone to create it for you. At this stage you should have decided what kind of information you will present on your site - what will appear on your "home page" or introductory page, what type of content will be on subsequent pages, which sites you will link to, whether or not you will take orders online, and if you will offer the capability to allow your customers to pay online.

7 Research web marketing techniques. Remember that writing for the internet is an art unto itself. Content must be brief yet concise. Use graphics and headings to get a visitor's attention and entice them into the rest of your site. Marketing can consist of placing your banner ad on another site (for a fee), careful use of metatags, paying for placement with search engines, and requesting reciprocal links to name a few. Other web marketing techniques exist...do your research and decide which methods are right for you.

8 Submit your site for indexing by search engines.

9 Update your site regularly.

10 Promote your web site address on everything: your business card, letterhead, brochures, flyers, print ads...everywhere.

If you want to learn more, our Centre can guide you through the steps to set up your online business. Call 984-2272 or 1-800-665-2019.

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QUICK TIP

Make sure the name you choose reflects the products or services you offer. For example, "AAA Enterprises" says nothing about what you do. However, "AAA Home Sitting Service" says it all.

ARE YOU ALLOWED TO OPERATE?

Before you decide to work from your home, be sure you know what the restrictions are, if any.

In the City of Winnipeg, all home business occupations require a home occupation permit **and** a business license, and certain home occupations also require a regulatory license. The fees for these licenses and permits may be tax deductible.

- 1. Home Occupation Permit:** All home businesses require a home occupation permit. Currently, the one-time fee is \$126. To obtain a home occupation permit, contact the City of Winnipeg Zoning and Permits Branch, 18 - 30 Fort Street, or call 986-4663.
- 2. Business License:** All home-based businesses in Winnipeg also require a business license which needs to be renewed every year. The current yearly license fee is \$135. However, if you are physically handicapped or disabled the yearly license fee is \$13. To obtain a license, contact the City of Winnipeg License Branch, 18 - 30 Fort Street, or call 986-4663.
- 3. Regulatory License:** Approximately 80 home occupations may also require a regulatory license. Examples of regulated home businesses include hairdressing, psychic reader and hobby breeder. The cost of the regulatory licenses vary. A listing of occupations requiring a regulatory license can be obtained at the City of Winnipeg License Branch, 18 - 30 Fort Street. For more information on regulatory licensing and associated costs, phone 986-6420.
- 4.** You may also require a license or permit to conduct business in another municipality if you are a non-resident. For example, if your home business is physically located in Portage la Prairie but you regularly commute to Winnipeg to conduct your business, you will require a business license from the City of Winnipeg.

- 5.** All permits and licenses may be obtained at 18 - 30 Fort Street.

You should also be aware that the City of Winnipeg zoning by-laws do not allow home-based businesses to have employees other than family members residing in the home. The home office is for the business owner and resident family members only; you are not permitted to provide work space in your home for other employees. Needing employees is often the catalyst that launches a business from home-based to commercial - a topic for another publication!

If you are outside of Winnipeg, keep in mind that every municipality has its own regulations which pertain to working from home. A listing of communities in Manitoba can be found on the Province of Manitoba's web site's Community Profiles at <http://www.communityprofiles.mb.ca/csd/>. If you do not have access to the internet, call the Canada/Manitoba Business Service Centre at 984-2272 or 1-800-665-2019 and we'll look it up for you.

In addition to licenses and permits from the municipal government, some home businesses may also need to apply for licenses or permits from the provincial government. For example, home daycare operators must be licensed by Manitoba Family Services and Housing.

For more information on obtaining licenses and permits, obtain a copy of our publication "**Starting a Small Business in Manitoba: A Guide to the Basic Legal Requirements for the City of Winnipeg and Rural Communities**".

INSURANCE

Another item to think about is property insurance. Some insurers may increase the premium on your policy if you are operating a business from your home; others may void your coverage altogether. Be sure to check.

LET'S TALK... HOME-BASED BUSINESS!



QUICK TIP

You don't need to have a web site to have a "presence" on the internet. Advertising on commercial sites offer exposure without the maintenance associated with having your own web site.

While looking into your policy, consider increasing your coverage to include liability insurance, particularly if you see clients in your home. An icy step can end up being very expensive if a client falls and gets injured. Insurance is noteworthy particularly if you are a sole proprietor as you are personally liable for all debts. You may also want to acquire business interruption insurance in the event of fire, theft, etc.

Other options include disability insurance in the event of illness or an accident and malpractice insurance if you are in the health care field. Lastly, if you use your vehicle in the course of business, be certain it's insured for business rather than just "pleasure" which would not be covered in the event of an accident.

DO YOU NEED TO HIRE OTHERS?

Keep in mind that you cannot employ others in your home **unless they are family members who reside in your home.**

For all those other jobs you need done, your best option is to sub-contract to someone with the expertise you need. For example, if you are a graphic designer working on a brochure and need a professional writer to help you with the text, you can make an arrangement with a person with this expertise to complete a specific job for a set fee. This person could be a friend, acquaintance, former business colleague, or complete stranger.



However, no matter whom you make this arrangement with, make sure it's in writing. Also, be aware that the Canada Revenue Agency has strict guidelines on what constitutes an employee/employer relationship. If you are hiring people on contract, **make**

sure that your business dealings do not cross the line and become an employer/employee relationship. For example, a contract employee is free to work for others, supplies their own materials and equipment, cannot be supervised and cannot be given scheduled hours. These are just a few examples of the difference between a hired employee and someone working for you on contract. For more information, contact us at 984-2272 or 1-800-665-2019.

WHAT BUSINESS STRUCTURE IS RIGHT FOR YOU?

Once you've developed an idea for your business, you need to decide what form or structure it will take - sole proprietorship, partnership, corporation or cooperative.

Does it make a difference which one you choose? Definitely! For example, you are taxed a certain way depending upon the business structure you operate under. Banks may be more willing to lend to you if your company is set up in a certain way. The Canada/Manitoba Business Service Centre can give you advice on what structure would be best for your business.

The following is a brief description of each form of business structure.

1. **Sole Proprietorship:** This is the simplest way to structure your business. A sole proprietorship is a business that is owned and operated by one person.

Advantages:

- easy and inexpensive to set up
- directly controlled by the owner/operator
- flexible - few regulations to comply with
- business losses can be deducted from other personal income

Disadvantages:

- the owner is personally liable for all debts of the business

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QUICK TIP

You can change your business structure at any time. Don't be afraid to start small...many business owners begin as sole proprietors and incorporate later on.

- the life of the business is confined to that of the owner
- all business income is taxed as personal income

Sole proprietors who operate a business under a name other than their own (i.e. John Brown Plumbing) are required to register the name with the Companies Office. For more information, see the section on Registering a Business Name.

2. **Partnership:** A partnership is an agreement between two or more parties to combine their talents and resources in order to share ownership of a business.

Advantages:

- reasonably easy and inexpensive to set up
- enables a group of people to pool their skills and resources without the expense of incorporation
- new partners can be added easily
- access to greater sources of capital
- risk is shared by all partners

Disadvantages

- each partner is personally liable for all business debts
- each partner is responsible for the actions of other partners which affect the business
- profits are personally taxable
- decision-making requires the approval of all partners which can take more time or result in conflict

3. **Corporation (Limited Company):** Incorporation turns your company into a legal entity. This means the company has the same rights as an individual: it can acquire assets, go into debt, enter into contracts, etc. Although corporations are the most expensive to start and the most complex to operate, the majority of big businesses are incorporated as are some small ones. Companies may be incorporated federally under the *Canada Business Corporations Act* or provincially under the *Corporations Act*.

Advantages:

- owners are not personally liable for the debts, obligations

or acts of the company

- there are tax advantages to incorporation
- capital may be easier to raise and loans may be easier to obtain
- the company continues to exist independent of individual shareholders
- funds can be raised by selling shares with little effect on the management of the business

Disadvantages

- expensive to set up compared to other business structures - legal expenses and incorporation fees will cost at least \$800
- additional paperwork, recordkeeping, regular reporting to government and corporate tax returns may result in increased accounting fees
- tax implications vary
- despite limited liability, financial institutions may ask for personal guarantees on business loans

If you decide to incorporate, you must use the terms "Limited", "Ltd.", "Incorporated", "Inc.", or "Corporation" in your business name. Although it is possible to incorporate on your own, it's advisable to seek legal counsel. There are many reasons for this. Initially when you apply to incorporate, you must state how you want to structure the share capital within your company as well as indicate what class of shares you'll issue. A lawyer can advise you on how to do this. When you incorporate you'll need a minute book housing, among other things, the share certificates (which have cash value). You will also need to set out bylaws stating how the corporation will operate, how officers and directors are chosen, where and how business accounts will be maintained and other similar information. A lawyer will maintain and house the minute book (with share certificates) if you choose. However, if you decide to handle the provincial incorporation on your own, costs will be in the area of \$300 and you will need to update the minute book as well as find a secure area to keep the share certificates.

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QUICK TIP *Do not have stationery or business cards printed before your business or corporate name is registered - if the name is already taken, you have wasted your money.*

The next consideration when incorporating is whether you incorporate provincially or federally.

Federal incorporation becomes an issue if you are planning to do business in other provinces or territories. For example, if you work as a plumber within the City of Winnipeg, the chances of you responding to calls from Edmonton are minimal. However, if you are training people in the latest software program and travel to other provinces regularly to deliver the training, you may want to incorporate federally.

If you incorporate federally, the name protection is second only to trademark protection. This means that the business name you select is protected across Canada and the territories and no one in another province will be carrying on business using the name you have registered when you incorporate federally. If you incorporate provincially, someone else in another province could be carrying on business under the same name as the one you're using.

If you are federally incorporated, there are no restrictions regarding the province or territory where your head office is located, your corporate records are maintained and your annual general meetings are held. You can even hold your meetings electronically or outside of Canada if you wish.

Of course, the subject of incorporation is more detailed than this publication can present. For more information on provincial incorporation, contact:



Companies Office
Manitoba Finance
10th Floor, 405 Broadway,
Winnipeg
Phone: 945-2500 or toll
free 1-888-246-8353

Internet: <http://www.companiesoffice.gov.mb.ca/>

For more information on federal incorporation, contact the Canada/Manitoba Business Service Centre at 984-2272 or 1-800-665-2019.

4. **Cooperative (Co-op):** A cooperative is an enterprise, or business, owned by a group of people seeking to satisfy a common need. The initial capital for a business cooperative is raised by member shares, and personal liability is limited to the value of each member's shares. All members have one vote, regardless of the value of their shares.

Advantages:

- more sources of capital due to members' contributions
- greater volume of production possible because more people are involved
- members provide mutual support and pool skills
- relatively flexible structure allows for changes in membership and responsibilities

Disadvantages

- members may have trouble making decisions together and resolving conflicts
- banks are less familiar with cooperatives so financing may be more difficult to attain

Information about the cooperative model and incorporating a cooperative in Manitoba can be obtained from:

Cooperative Development Branch
Agriculture, Food and Rural Initiatives
Room 112 - 401 York Avenue, Winnipeg
Phone: 945-8650 or 1-800-567-7334

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QUICK TIP *Make sure you have more than one idea for a name when you go to register your business.*

REGISTERING A BUSINESS NAME

Finding and registering a business name is one of the most important steps you will take when starting your own business. Under Manitoba law, you must register your business name with the Companies Office which houses a public registry of all businesses operating in the province. You must register your business name if you:

- carry on business under a name other than your own (i.e. ABC Plumbing)
- have a partner
- use your surname in the name of the business but the name indicates more than one person is involved (i.e. Smith and Associates).

There are two steps to registering a business name in Manitoba: reserving the name and registering the business.

To find out if the name you have chosen is available, you must file a Request for Business Name Reservation with the Companies Office. The fee is \$40. If approved, the name will be reserved for 90 days. If it is rejected, you must choose a new name, file again and pay another \$40. You must also file the registration forms before your name reservation expires. The fee to register the business is \$45. Note: this only protects your business name in Manitoba. To protect the name across Canada, you must federally incorporate.

TAXES AND YOUR HOME BASED BUSINESS

Money that you spend for the purpose of producing income can be deducted from your business income. If your home is your principal place of business, you can deduct a percentage of home expenses equal to the percentage of floor space that is used exclusively for business. Deductible home expenses include:

- heat, light, water and business phone
- rent or mortgage interest (not principle payments)
- home maintenance

- insurance
- property taxes

The Canada Revenue Agency offers a detailed information piece located on their web site at <http://www.cra-arc.gc.ca/tax/business/topics/solepartner/businessexpenses/home-e.html> which explains, among other things, what business owners can claim as deductions. The appropriate tax forms are also included at this location.

Goods and Services Tax (GST)

If your total business revenues are more than \$30,000 per year, you must collect GST and remit it to the federal government. If your annual revenues are less than \$30,000, you are not required to collect GST. However, the benefit of registering for the GST is that it allows business owners to claim back the GST they paid on goods or services purchased for their business.

For more information on the GST, contact the Canada Revenue Agency at 1-800-959-5525.

Retail Sales Tax (also known as the Provincial Sales Tax or PST)

The Retail Sales Tax (RST) is a 7 per cent tax applied to the retail sale or rental of most goods and certain services in Manitoba. The tax is collected once - from the consumer. If you are a wholesaler or manufacturer, you can register with Manitoba Finance in order to purchase your materials tax free, such as those you will resell or use in the production of your other goods.

For further information, contact the Taxation Division of Manitoba Finance, phone: 945-6444 or toll free 1-800-782-0318.

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QUICK TIP *You don't have to pay for information on government programs and services. Contact us...we'll give you everything you need...free!*

OTHER SOURCES OF INFORMATION

The Canada/Manitoba Business Service Centre has a variety of business start up guides, sample business plans, examples of partnership agreements and other legal forms, and so much more to help you determine if working from home is right for you. We also have a number of information products such as:

- **You and Your Ideas: Taking Stock and Getting Started** - offers suggestions on where to look for business ideas as well as how to evaluate your own.
- **Business Startup Checklist and Pathfinder** - provides a 24-point checklist of things to do when starting a business.
- **Marketing** - this publication introduces the reader to market research and how to develop a marketing strategy.
- **Forms of Business Organization** - information on the different types of forms of business structure including sole proprietorship, partnership and corporation.
- **Financial Assistance Programs Info-Guide** - a listing of the funding programs available to new and existing businesses.
- **Business Plans** - describes the key elements of a business plan.

Let's talk...business!

Phone: 984-2272 (in Winnipeg) or
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