



Government  
of Canada

Gouvernement  
du Canada

Your guide to  
**SERVICES**  
*for* **BUSINESS**  
*in Ontario*

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## About This Guide

This guide features selected programs and services that the Government of Canada offers to small and medium-sized businesses in Ontario. We don't have room to list all the programs and services available, so each section presents just a glimpse at the many options available to you.

If you're an Aboriginal business person, you may also wish to consult *Your Guide to Services for Business for Aboriginal Entrepreneurs*.

Want to learn more? Whether you're interested in one of the programs or services mentioned here or would like information about the full range of Government of Canada programs and services for your small or medium-sized business, just click, call or visit Canada Business today.

## Your Guide to Services for Business in Ontario

Whether you're testing the business waters or already immersed in a winning enterprise, the Government of Canada has resources that can help you get ahead.

In Ontario, Canada Business is ready to provide you with helpful information, services and programs — on its website, by phone and through its network of walk-in centres. Canada Business is a leader in the delivery of integrated and authoritative services for business from federal and provincial governments and agencies, as well as a growing number of non-governmental partner agencies in your community.

## Here's how to get in touch with Canada Business:

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Canada Business locations and partners in your community. Click or call for the service centre nearest you.

Successful business people recognize a good opportunity when they see one. And then they act on it. Take advantage of these resources to understand your customers better...run your business more smoothly...capitalize on new opportunities...boost research and development...outflank competitors...and much, much more.

# 1. Starting Your Business

Do it right: from initial concepts through planning to a firm foundation

Starting a business can be daunting. The Government of Canada provides a wide range of programs, services and tools to help you meet that challenge. By consulting Canada Business, you can:

- **Get valuable information** about business planning, market research, taxation, financing and e-commerce from the Business Start-up Assistant.
- Rural and Northern Ontario small and medium-sized enterprises (SMEs) can **access business planning services, advice and information** on a wide range of small business-related topics, and can **access financing** through one of Ontario's Community Futures Development Corporations (CFDCs).
- **Prepare three-year business plans** using the Interactive Business Planner.
- **Enrich your business plan** with detailed financial and employment data on small businesses by industry for Canada, the provinces and territories from Performance Plus.
- **Evaluate your proposed or existing business** with the Online Small Business Workshop, a self-directed learning tool.
- **Learn about starting a small business**, registering for a GST/HST account, administering payrolls, preparing T4 slips and more by attending Small-Business Information seminars.

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- **Register for a business number** with the Canada Revenue Agency and with four participating provinces using the Business Registration Online service.
- **Gain practical information, tools and advice** for just-in-time solutions to management challenges by using the Managing for Business Success program.
- **Capitalize on business planning resources**, customize benchmarking tools, make use of cost calculators and complete many business-related tasks online, such as filing for a patent. These are just some of the interactive applications that Strategis offers you.
- **Learn more about intellectual property** — its importance and strategic value to your business — and get answers to questions most often asked by entrepreneurs.
- **Access world-class researchers and leading-edge technologies** to get your small or medium-sized ICT business off the ground with help from Communications Research Centre Canada's Innovation Centre.
- **Connect with the Network for Women Entrepreneurs** and access the resources and personal support you need to succeed — including essential business information, business counselling and community outreach services.

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## 2. Understanding Taxes

Stay on top of reporting requirements, access secure online services, or apply for tax credits for scientific research and experimental development

You can run your company better when you know how your business decisions will affect your taxes. By taking advantage of the tax information and services available from the Government of Canada, you can:

- **Find answers to virtually all tax-related questions**, as well as forms, tax packages, guides, schedules and information circulars.
- **File your corporation information (T4, T4A, T5, etc.) and GST/HST returns electronically** over the Internet.
- **Pay your taxes electronically** through your financial institution's telephone or Internet banking service.
- **Ask the government to electronically process certain financial and non-financial actions**, such as money transfers or the reissuing of lost statements, on your account.
- **Calculate the Canada Pension Plan, Employment Insurance, and federal, provincial and territorial tax deductions** for all pay periods using downloadable software called Tables on Diskette.
- **Fulfill reporting requirements** by advising the government that you (or your client) have no payroll deductions to submit by using the TeleReply system.
- **Apply for scientific research and experimental development investment tax credits** for expenditures such as wages, materials, machinery and equipment.

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### 3. Capitalizing on Sector Information

Unearth support and contacts specific to your business

Whether you're looking for information on potential customers or your competitors, you can mine a rich vein of useful business data from the Government of Canada, all conveniently organized by sector.

Here's a brief look at some of the sector-specific programs and services available.

#### Manufacturing industries

- If your business deals with advanced manufacturing technologies — or would like to — look into the Solutions for Advanced Manufacturing program. You can get information on how to **combine innovative manufacturing techniques and machines with information technology, microelectronics and new organizational practices**. It's all about staying competitive globally by boosting productivity and quality and cutting costs.
- If you operate in traditional textile manufacturing, you can **diversify a portion of your production** into higher-value, niche-market or innovative textile products with financial help from the Canadian Textiles Program.

#### Resource industries

- See a future for renewable sources of energy — water, solar, wind and earth energy? Consult Canada Business to discover the latest technology...find out about business opportunities...locate industry conferences...learn about renewable-energy companies — information that you can harness to **fuel your own renewable-energy business**.

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## Construction industries

- **Stay up-to-date with Canada's National Construction Codes** through National Research Council Canada's (NRC's) national code centre, an indispensable source of information for building, fire and plumbing officials, educators and construction professionals.

## Service industries

- If your company operates in the arts and cultural industries, you may be eligible for funding from Canadian Heritage. The Canada New Media Fund can assist you in **researching, developing and marketing Canadian new media products**.

## Technology industries

- The technology industry is changing faster than any other, but you can stay on top of these changes by **getting the latest annual figures on the Canadian information and communications technology sector**: revenues...employment...gross domestic product...research and development expenditures...capital outlays...trade...salaries... and more.

## Tourism

- **Access the tools and strategic information you need to succeed in tourism** — including detailed research and information, industry news delivered to your inbox each day, early access to new programs, and marketing opportunities and tools — and capitalize on this country's potential as a high-demand travel destination.

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## Programs supporting sustainable development

Regardless of what industry sector your business is in, energy costs represent a substantial portion of business overhead and can directly affect your bottom line. **Take advantage of programs and information,** rebates and incentives designed for industry from Natural Resources Canada's Office of Energy Efficiency:

- Commercial Building Incentive Program — for the **design of energy-efficient buildings**
- EnerGuide for Existing Buildings — for **energy audits, feasibility studies and retrofits**
- Dollars to \$ense Energy Management Workshops — for **building-operation advice**
- Vehicle Fleet Initiative — for **information and assistance on reducing fleet operating and maintenance costs** through energy-efficient practices

## 4. Learning about Regulations

Understand the regulations that apply to your business

The Government of Canada can help you manage a number of activities related to regulation:

- **Complying with Canada's tax legislation and regulations.**
- **Abiding by the *Canadian Environmental Assessment Act*.** If you're demolishing a building...remediating contaminated land...opening a public campground...dredging a harbour...or undertaking any number of projects that require an environmental review, you'll be able to find out how to meet the requirements of the *Canadian Environmental Assessment Act*.

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- **Protecting intellectual property** such as products, processes, logos or songs. The Government of Canada grants and registers ownership for six types of intellectual property: patents, trademarks, copyrights, industrial designs, integrated circuit topographies and plant breeders' rights.
- **Deciding whether to incorporate your business** or operate it as a sole proprietorship or partnership.
- **Dealing with the wild animal and plant trade and the export or import of hazardous wastes.**
- **Guarding personal information from identity theft.** By law, businesses must protect personal information collected from customers and use it only for approved purposes.
- **Registering commercial vehicles, operating as a common carrier and transporting dangerous goods.**
- **Acquiring commercial fishing licences, operating recreational harbours and meeting marine safety requirements.** Discover how you can ensure you are in compliance with the habitat protection provision of the *Fisheries Act* if you are thinking about **developing a project in or around water.**
- **Dealing with an individual or a corporation that has filed for bankruptcy** or has been put under receivership by a creditor.

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## 5. Innovating

Develop, exploit and protect your ideas

When you innovate, you stay a step ahead of your competitors. The Government of Canada offers a number of programs and services to foster innovation and sharpen your competitive edge. These programs and services will help you to:

- **Turn your innovative research and development projects into commercially successful products and services.** NRC's Industrial Research Assistance Program offers technical and business advice and funding to help your business reach its full potential.
- **Research and develop materials and manufacturing processes and create new technologies** — all done in association with the CANMET Materials Technology Laboratory of Natural Resources Canada.
- **Find out about protecting your ideas**, locating partners and financing, building prototypes, and marketing your products or services.
- **Find the support you need for innovation and technology adoption projects** to ensure that you can continue to conduct leading-edge industrial research in Canada and compete in a global market.
- **Tap into one of the world's richest sources of information on scientific, engineering, technical and medical research.**
- **Take advantage of research and training programs and world-leading design, fabrication and testing facilities** where you can access state-of-the-art equipment, from wind tunnels to wave tanks.

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- **Investigate opportunities to license and exploit new technologies** in such diverse fields as aerospace, biotechnology, manufacturing and information technology.
- **Grow your innovative technology-driven company** by co-locating at one of NRC's world-class research facilities available in locations across the country, and gain access to outstanding research expertise and services.
- **Apply for scientific research and experimental development investment tax credits** for expenditures such as wages, materials, machinery and equipment.
- Northern Ontario SMEs can **access support and financing for early-stage research and development and for pre-commercial product development** through FedNor's Applied Research and Development initiative.

## 6. Financing

Find and manage money for your business

If you're looking to finance your small or medium-sized business, contact Canada Business. You can get an extensive directory of Canadian financial providers and quickly locate providers that fit your needs. You'll also find information on different types of financing and financial providers, as well as tips to help you secure the financing you need.

Below you will find some of the funding opportunities and programs that the Government of Canada offers to eligible small and medium-sized businesses. Government financial institutions and programs can provide the kind of local economic development and financial and consulting services that private sector financial institutions are not equipped to offer.

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- **Get flexible financing, venture capital and affordable consulting services** from the Business Development Bank of Canada for every stage of growth for your small or medium-sized business.
- **Qualify for up to \$250 000 in financing** from financial institutions for small businesses under the Canada Small Business Financing Program.
- **Obtain funding for and advice on starting businesses in developing countries** as part of the Canadian International Development Agency Industrial Cooperation Program.
- **Qualify for capital leases up to \$250 000 for new or used equipment** under the Capital Leasing Pilot Project.
- **Borrow up to \$1 million or receive grants of up to \$500 000** from NRC to develop projects that are both innovative and commercially viable.
- **Receive funding for research and development projects** that will produce economic, social and **environmental benefits**.
- In Northern Ontario, **increase your opportunities to access financing** through FedNor's special agreement with credit unions.
- Get help to **develop your business in rural and Northern Ontario** through services including loans, loan guarantees and equity investments for business start-up, expansion or stabilization, and technical advice, counselling, information and referrals from Ontario's Community Futures Development Corporations.
- In Ontario, women in business can **receive information on sources of funding** through the **Network for Women Entrepreneurs**.

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## 7. Managing Human Resources

Recruit, employ, train and manage your staff

Need information on recruiting, hiring, managing or training employees? The Government of Canada can provide solutions to help you tackle any number of common human resource activities:

- Registering employees with the Canada Pension Plan
- Meeting federal minimum hourly wage regulations
- Hiring foreign workers
- Posting job openings
- Finding qualified employees
- Providing job opportunities for persons with disabilities
- Enrolling employees in the Employment Insurance program
- Keeping proper records of employment

Here are some of the other ways that your company can benefit from the Government of Canada's human resources programs and services:

- **Understand labour and workplace regulations, take advantage of employee-training programs and capitalize on wage subsidies.** Service Canada lists your primary sources for all human resource-related services and programs.
- **Match the right employees to your job openings** by searching a database of more than one-quarter million job seekers.
- **Access a comprehensive network of online training and funding programs, as well as partnership initiatives.**

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- In Northern Ontario, **receive up to half of the salary for a youth intern** and provide a valuable work experience in the fields of innovation, connectedness or trade to a recent graduate through FedNor's Private Sector Youth Internship initiative.
- **Hire specialized graduates and have their salaries paid.** NRC will pay the salaries of specialized graduates for certain periods to help your small or medium-sized business conduct research and development.

## 8. Exporting

Spread Canada's reputation for quality and innovation around the globe

Selling your goods and services in the international marketplace can be a challenge, but the rewards can be great. There are a variety of useful tools and resources available that can help:

- **Start on the right track** with the popular *Step-by-Step Guide to Exporting* and the *Roadmap to Exporting*. Available online and in print, both provide clear, useful information for every stage of the export process and include contacts and resources.
- **Sharpen your skills** by taking advantage of training offered in various locations across Canada. Courses and workshops cover key aspects of international trade: export-readiness, market research, international marketing, financing, logistics and more.
- **Identify leads and do market research** using various online tools and services. There is a wide range of free help available from various departments and agencies.

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- **Access a range of international services** provided by trade commissioners located in over 150 cities around the world. Register for the Virtual Trade Commissioner, a personalized web service offering market information and business leads that match interests. In Ontario, you can reach a trade commissioner who can provide you with **one-on-one export counselling and information on trade opportunities**.
- **Identify sources of financing** to assist you in achieving success. Find out how to obtain working capital, financing, insurance and market advice. There are various programs and agencies that provide such services to help minimize your risks and even give you a competitive edge.
- **Expand to new markets** by accessing an array of services including credit insurance, bonding and guarantees, political risk insurance, direct loans to buyers and lines of credit in other countries to encourage potential customers to buy Canadian and increase your access to working capital.
- **Enhance your product's potential for market acceptance** by using calibration and measurement services to ensure your product is appropriate for export to foreign markets.
- Northern Ontario SMEs can **access information on trade opportunities, program assistance for export ventures and one-on-one export counselling** through the Team Northern Ontario Trade Network established by FedNor. The network facilitates and supports information exchange, training, counselling, and the sharing of best practices for export and trade initiatives.

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## 9. Importing

Bring the world to Canada's door

Whether you have an established business or are a new start-up, if you're planning to import goods into Canada, you need to prepare and operate your venture properly. The Government of Canada offers lots of great help:

- **Get access to regional import information** from the Importing Info-Guides available online. These practical guides contain useful advice specific to each province and territory.
- **Be aware of the proper process** for importing commercial goods into Canada. The *Step-by-Step Guide to Importing* is designed to help first-time or infrequent importers and guide them through the necessary steps.
- **Comply with regulations** regarding prohibited or controlled imports, and determine when special permits, inspections or conditions are required in order to allow imports into Canada.
- **Find important border information** with the Border Information Service Online. This resource gives you access to important information in a convenient navigable format on travel exemptions, trade agreements, exchange rates and much more.
- **Undertake market research** by using various useful online tools. They will help you evaluate global market trends and identify opportunities in product categories.

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## 10. Doing Business with Governments

Use the right tools for the job

The Government of Canada buys about \$13 billion worth of goods and services from thousands of suppliers annually. The government makes most of these purchases through Public Works and Government Services Canada, which buys everything from flu vaccines to paper clips.

- **Improve your access to government business.** The Office of Small and Medium Enterprises collaborates with industry associations and individual businesses on **training, information, development of support tools and participation in Government of Canada procurement policy changes.**
- **Stay up to the minute with government-contracting opportunities.** The Government Electronic Tendering Service is an online system that advertises contracting opportunities. Operated by an independent contractor, the system is commonly referred to as MERX™.
- **Find information on purchasing practices, contracting opportunities and key contacts.** Business Access Canada offers purchasing information for buyers and sellers.
- **Get tax information on contracting with the Government of Canada** and learn how to report contract income. Canada Revenue Agency provides information for businesses and self-employed individuals.

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- **Discover contracting and partnering opportunities with both domestic and foreign governments.** Join SourceCAN for free and gain access to over 2500 global tenders published daily.
- **Build your proposal** with the help of Statistics Canada, which can provide you with financial statistics, as well as statistics on Canadian industries and products, labour, trade and small business.

## 11. Contacting the People Who Can Help You

Get in touch with Canada Business



Here's a list of government organizations and programs that may be of interest and value to your business:

- Canada Business: Your One-Stop Government of Canada Business Contact ([CanadaBusiness.gc.ca](http://CanadaBusiness.gc.ca))
- Aboriginal Business Canada ([www.abc-eac.gc.ca](http://www.abc-eac.gc.ca))
- Agriculture and Agri-Food Canada ([www.agr.gc.ca](http://www.agr.gc.ca))
- Business Access Canada ([www.contractsCanada.gc.ca](http://www.contractsCanada.gc.ca))
- Business Development Bank of Canada ([www.bdc.ca](http://www.bdc.ca))
- Canada Revenue Agency ([www.cra-arc.gc.ca](http://www.cra-arc.gc.ca))
- Canada Small Business Financing Program ([www.strategis.gc.ca/csbfa](http://www.strategis.gc.ca/csbfa))

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- Canadian Commercial Corporation ([www.ccc.ca](http://www.ccc.ca))
- Canadian Environmental Assessment Agency ([www.ceaa-acee.gc.ca](http://www.ceaa-acee.gc.ca))
- Canadian Heritage ([www.pch.gc.ca/pc-ch/pubs/2004/index\\_e.cfm](http://www.pch.gc.ca/pc-ch/pubs/2004/index_e.cfm))
- Canadian Intellectual Property Office ([www.cipo.gc.ca](http://www.cipo.gc.ca))
- Canadian International Development Agency Industrial Cooperation Program ([www.acdi-cida.gc.ca/inc](http://www.acdi-cida.gc.ca/inc))
- Canadian Tourism Commission ([www.canadatourism.com](http://www.canadatourism.com))
- Communications Research Centre Canada ([www.crc.ca](http://www.crc.ca))
- Community Futures Development Corporations ([www.communityfutures.ca](http://www.communityfutures.ca))
- Corporations Canada ([www.corporationscanada.ic.gc.ca](http://www.corporationscanada.ic.gc.ca))
- Environment Canada ([www.ec.gc.ca](http://www.ec.gc.ca))
- Export Development Canada ([www.edc.ca](http://www.edc.ca))
- FedNor ([www.fednor.ic.gc.ca](http://www.fednor.ic.gc.ca))
- Fisheries and Oceans Canada ([www.dfo-mpo.gc.ca](http://www.dfo-mpo.gc.ca))
- Government Electronic Tendering Service / MERX™ ([www.merx.com](http://www.merx.com))
- Human Resources and Skills Development Canada ([www.hrsdc.gc.ca](http://www.hrsdc.gc.ca))
- Indian and Northern Affairs Canada ([www.inac.gc.ca](http://www.inac.gc.ca))
- Industry Canada Strategis ([www.strategis.gc.ca](http://www.strategis.gc.ca))
- Innovation in Canada Portal ([www.innovation.gc.ca](http://www.innovation.gc.ca))
- International Trade Canada — Canadian Trade Commissioner Service ([www.infoexport.gc.ca](http://www.infoexport.gc.ca))
- National Research Council Canada's Industrial Research Assistance Program ([www.irap-pari.nrc-cnrc.gc.ca](http://www.irap-pari.nrc-cnrc.gc.ca))
- Natural Resources Canada ([www.nrcan-rncan.gc.ca](http://www.nrcan-rncan.gc.ca))
- Network for Women Entrepreneurs ([www.cobsc.org/nwe](http://www.cobsc.org/nwe))
- Office of the Privacy Commissioner of Canada ([www.privcom.gc.ca](http://www.privcom.gc.ca))
- Public Works and Government Services Canada ([www.pwgsc-tpsgc.gc.ca](http://www.pwgsc-tpsgc.gc.ca))
- Regional Trade Networks ([www.exportsource.ca/rtn](http://www.exportsource.ca/rtn))
- Statistics Canada ([www.statcan.gc.ca](http://www.statcan.gc.ca))

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- Team Canada Inc ([www.exportsource.ca/finance](http://www.exportsource.ca/finance))
- Team Northern Ontario ([www.teamnorthernontario.com](http://www.teamnorthernontario.com))
- Telefilm Canada ([www.telefilm.gc.ca](http://www.telefilm.gc.ca))
- Transformative Technologies Program ([www.tpc.ic.gc.ca](http://www.tpc.ic.gc.ca))
- Transport Canada ([www.tc.gc.ca](http://www.tc.gc.ca))

## Services for You

For information on services for individuals available from the Government of Canada

- [ServiceCanada.gc.ca](http://ServiceCanada.gc.ca); 1 800 622-6232 (1 800 O Canada)

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