

**LET'S TALK...
BUSINESS!**

HEALTH SERVICES BUSINESS



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INTRODUCTION

This booklet was prepared to help prospective entrepreneurs make an informed decision on starting a small business within the health care industry. It will also provide basic information about the unique factors to be considered when dealing with the complexities of health care.

BACKGROUND

The delivery of health care has changed significantly over the past few years. The major emphasis has been a shift from hospital care to care being given in the client's own home or other facilities in the community. This change, along with the opportunity of contracting out some of these services, has created an entrepreneurial environment where individuals have the option to start a health care business operation. This, along with an aging population and increased longevity (life expectancy of women - 81 years, men -76 years) has resulted in a growing potential market for private home and health care services.

TRENDS

There is a growing demand from consumers to receive as much care as possible in their own homes. This will reduce the time they spend in hospital or delay their transfer to a Personal Care Home. Likewise, the steadily rising price of health care has made this a practical method of reducing costs. Health care funding has changed and there is an ever increasing emphasis on community care. This situation has led many potential entrepreneurs to see that the establishment of a business within the health care industry is a viable option. There is a limitless range of business opportunities within the health care field.

HEALTH CARE AND THE PRIVATE SECTOR

As Manitoba travels a new path in health care the opportunities for the private sector to participate in this change are many and varied. However, there are some very fundamental differences between starting a business in health care as opposed to any field of enterprise.

The most fundamental difference between a health care business and any other type of enterprise is that the client's health and well being depends upon the standards of the business and the quality of the care being delivered. Any other business can order new parts, have items replaced or sent back to the manufacturer and the major inconveniences are loss of time, money and possibly an irate customer.

The delivery of any kind of health care can have a tremendous impact on the quality of life of the client. Health care delivery at its best can greatly enhance the life of clients and their families. Health care is an art and a science that has developed over a very long period of time. It is extremely complex and must be delivered by adequately prepared individuals. Anything less than this standard can result in permanent or temporary injury to a client with an associated reduction in their quality of life and even death in some circumstances.

The owner/operator of any form of health care business has to be accountable to an extremely high legal and moral standard in this complicated situation. It is essential to remember that the employer is generally responsible for the actions of their employees and can be held accountable. Employers should consider bonding of all employees. It is also essential that the employer is totally knowledgeable about professional standards, limits of practice and licensing bodies thus ensuring that the client receives appropriate and safe care.

Staffing a health care business is critical. All staff must possess the necessary qualifications and experience to deliver the level of care needed by the client. The rapidly changing and increasing body of knowledge in the health care field makes ongoing staff education mandatory.

SUBCONTRACTING HEALTH CARE SERVICES

Companies that are awarded government contracts for health care services must conform to the existing rules, regulations and standards for health care delivery in Manitoba.

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POTENTIAL BUSINESS OPPORTUNITIES

1. Adult Day Care
2. Alternative Care
3. Client Teaching and Counseling Services
4. Delivery of Home Care
5. Health Care Consultants
6. Laboratory and Radiology Services
7. Medical Equipment Suppliers
8. Medical Transportation e.g. Ambulance Service, Medical Evacuation, Travel Escorts, etc.
9. Personal Care Home
10. Residential Care Homes
11. Respite Care
12. Therapy Services

COMMON ELEMENTS OF ALL HEALTH CARE BUSINESSES

The following areas must be fully researched and addressed before deciding on any type of health care business. The number of items to be considered depends upon the level of care being provided to the client.

A mission statement, including the company's goals and objectives should be one of the first steps taken.

A. THE CLIENT

Admission and Discharge: All services, whether home or residential, must have an established and written procedure.

Application Form: These forms must be used for all potential clients.

Assessment: Clients must have a comprehensive assessment, using an established procedure, prior to the start of care delivery. This procedure will ensure that the company can safely provide the care that the client requires.

Care Plan and Implementation: A written Care Plan must be developed for each client using the initial assessment

as a basis for information. It should identify the needs and problems of the client as well as the actions to be taken. The plan should be developed in conjunction with the client and their family. Unless it is an urgent situation services should not begin until the Care Plan has been formulated.

Care Evaluation: This must be done on a regular basis and whenever necessary. It should include a total reassessment of the client and family. The necessary changes should be incorporated into the Care Plan and acted upon as soon as possible. The client and their family should participate in this process.

Communication Channels: There must be an open and easily accessible communication channel between the client, the family and the agency.

Complex Care Clients: This group of clients presents with very special and highly complex care needs. It includes clients with quadriplegia; paraplegia; ventilators; tracheotomy; ostomies; intravascular access lines; coma; severe cognitive disorders etc.

Contract: Each client should be provided with a written contract clearly stating the care to be given, level of staff to be provided, numbers of hours of service, and the applicable charges. The contract must be signed by the client or their designate and the owner prior to the start of care.

Dental Care: Arrangements should be made for clients to have ready access to dental care.

Emergency Alert Systems: There are a variety of devices that either contain critical medical information or provide immediate access to emergency response services. e.g. bracelets; portable buzzer etc.

Emergency Medical Situations: All staff must know the actions to take should a medical emergency arise during any situation. They should also know the correct communication channels to use to obtain immediate help.

Expectations: Clients and their family must be provided with written information fully describing the services that

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they will receive. Any change to these services must be given to the client in writing.

Family Responsibilities During Care: The agency should clearly define the expected role of the family during care giving periods. The family should be encouraged to provide the worker and the agency with client updates on a regular basis.

Fees: All clients should be provided with a written fee schedule. The client contract must clearly state the fees to be charged, method of payment; due dates and must be signed by the client or the authorized delegate. Services may be funded through the health care system, a client's private health insurance, or by direct billing. The owner should be knowledgeable about these benefits and know where to obtain current information. e.g. Blue Cross, WHA, Veterans Affairs, etc.

Handout: Each prospective client should be given a company handout clearly describing the services offered, in addition to any verbal explanations given.

Health Records: Each client should have their own individual and clearly identified record. Entries must be made on a regular basis and all significant encounters recorded. These records are completely confidential. Policies must be in place for the safekeeping of records and the release of any type of client information.

Incident Reports: Any unusual occurrence e.g. client fall, medication error, loss of property etc. should be documented on a designated form. This form should become part of the client's permanent record. These occurrences should also be communicated immediately to the agency supervisor and other appropriate personnel.

Infection Control: All policies and procedures must be designed to prevent the spread of infection from client to client or between clients and staff. Frequent hand washing is still the best method of controlling infection.

Handout: Each prospective client should be given a company handout clearly describing the services offered, in addition to any verbal explanations given.

Medical Care: Ready access to medical care is an essential in any type of health care business. Communication channels should be established and maintained with each client's personal physician.

Medications: The responsibility for the administration of medications must be clearly defined in the Policy and Procedure Manual along with the necessary procedures for this activity.

Substances that are considered Controlled Drugs must be stored and administered according to the current regulations.

Oxygen Therapy: Policies and procedures must be in place to ensure that any client with oxygen therapy receives safe care. All community oxygen therapy is under the direction of the Provincial Home Care Oxygen Therapy Program. This therapy may be a provincially funded service.

Professional Consultation Access: Arrangements should be made for ready access to medical care, pharmaceutical advice, dental care, physiotherapy, social work, occupational therapy, etc.

Purchasing of Care Supplies and Medical Equipment: Plans for the client to have adequate supplies and medical equipment on hand for their care are essential. Where applicable, medical equipment maintenance may have to be provided by the agency. Suppliers and delivery schedules have to be in place if the agency is providing these items. Clients may be responsible for their own supplies and equipment but this should be clearly stated to the client.

Referral to Community Resources: The owner and staff must be aware of the available community resources and the methods of referral of their clients.

Resuscitation: The resuscitation status of each client should be clearly identified in their records. It must also be clearly noted when Advance Directives are in place. The name and telephone number of the contact person for the client should be readily available. The client's religious preference, if stated, should also be with this information.

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All staff must be trained in basic CPR and recertified on a regular basis.

Transportation: If client transportation is the responsibility of the company then all appropriate rules and regulations must be followed e.g. taxi license.

B. STAFFING

Staffing Basics: The numbers and types of staff needed will be determined by the number of clients, the level of care to be provided and/or the service to be delivered. Staffing must be such that all clients are cared for adequately and safely. Staff must be qualified to deliver the level of care provided. All professional staff must have a current license to practice e.g. registered nurses must have an active registration with the Manitoba Association of Registered Nurses.

Job Descriptions should be clearly written and used as a tool for staff evaluations. Work schedules should be readily available to all staff. All staff should have at least basic CPR training and be recertified on an annual basis. At least one staff member should be certified at the Advanced Cardiac Life Support (A.C.L.S.) level.

A personnel file must be maintained on each employee. It is suggested that at least three references be obtained on all prospective employees. A pre-employment physical examination should be done for each employee.

A Criminal Record check should be done on all prospective employees as well as a child abuse registry check.

Education: On going staff education is an essential with the rapidly changing and expanding body of knowledge in the health care field.

Evaluation: An initial probationary period should be identified and evaluation done at the end of this period. Staff evaluations should be done annually using the job description as the standard for appraisal.

Identification: All staff should be identified with company name pins including photo ID. Employers should consider

a company outfit for their employees which would greatly increase a client's sense of security and promote easy recognition in the elderly clients. A company dress code should be in place.

Replacement: A list of back up staff should be maintained to cover employee vacation, sick time etc. Enough suitably qualified back up staff should be available to ensure the safe operation of the service/facility and client security.

Travel: Staff should be appropriately compensated for the time taken traveling for the business. This includes the time spent traveling with clients or traveling between clients to give care, etc.

C. ADMINISTRATION

Communication Channels: Internal communication channels should be established and well defined. All staff should be fully aware of these channels.

Communication channels should be established to the local hospital, community resources and the Community-Based Care system.

Employees Rights: The current labor laws must be followed and all employees must be registered with the Workers Compensation Board. Employers must also follow the Work Place Safety and Health regulations.

Insurance: This is essential for any business and the most common types include house/premises, vehicle, liability, loss-of-income, disability, partnership, product or service.

All professionals should have Professional Liability Insurance that covers their functions while employed by the company.

Policy and Procedure Manual: A policy and procedure manual should be developed prior to opening the business. All employees should be fully aware of the manual contents and have ready access to it at all times. All procedures for care should be written by staff who are adequately qualified. At a minimum, it should contain the following broad

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sections - staffing, procedures, clients, safety, quality assurance, miscellaneous, etc. The manual should be reviewed with a legal advisor prior to its use.

Union Contracts: The conditions of any applicable union contract must be followed when dealing with staff and setting work conditions, salary, etc.

THE DELIVERY OF HOME CARE SERVICES

Home Care is the delivery of a wide range of health and social services to the client in the community. It is designed to keep the client in his/her own home for as long as possible, delay transfer to a Personal Care Home or to reduce a hospital stay. It also functions to promote the client's independence and provide support for the family. These services can include professional nursing care, personal care, and therapy (physiotherapy, occupational therapy), social work, homemaking, supplies, equipment, etc.

TYPES OF HOME CARE SERVICES PROVIDED

Homemaking

Health care workers are in the home to ensure client safety, help with meals (preparation and/or feeding), do laundry, house-cleaning, shopping, etc.

Home Maintenance

Workers are provided to do major cleaning, snow removal, gardening, lawn mowing, window washing, maintenance, etc.

Medical Supplies and Equipment

Medical supplies are usually provided for the client. Medical equipment may be the responsibility of the client.

Miscellaneous Services

A variety of other services can be offered including meals on wheels, phone-in and phone check, emergency call system, volunteer visitors, transportation, etc.

Orderly Service

This service provides short term and emergency assistance in mobility situations such as lifting, stair climbing, falls, etc.

Personal Care

This type of care can be given by health care workers who have completed an appropriate program or have the equivalent in direct care experience. The range of care here includes bathing, dressing, assistance with walking and/or mobility, toileting, meal preparation and feeding, etc.

Professional Nursing Care

This type of care must be delivered by a Registered Nurse (R.N.) who is currently licensed to practice in Manitoba. Almost the whole spectrum of nursing care can be delivered in the home and some of the more common situations include client assessment, nursing care plans, coordination of care and services, dressing changes, administration of medications, intravenous therapy, vital signs, health teaching and counseling, etc. Licensed Practical Nurses (L.P.N.) and Registered Psychiatric Nurses (R.P.N.) can give professional care within the scope of their license to practice.

Professional Support

Care and assistance can be given in the home by Physiotherapists, Occupational Therapists, Social Workers, Respiratory Therapists, Dietitians, Podiatrists, etc.

Respite Service

This service provides a period of relief for the family/caregiver and allows the client to continue to receive care in their own home. Respite care is usually provided for a few hours on a regular basis to allow care givers some personal time. Longer respite periods, for family vacations, can be accommodated with 24 hour per day care in the home or arrangements can be made to transfer the client to an appropriate facility.

RESIDENTIAL CARE FACILITY

Residential Care Facilities are premises in which accommodation, care and supervision is provided to one or more adults who require care due to a mental disability, mental disorder or because of frailty or cognitive impairment related to aging. A residential care facility does not include premises in which accommodation, care and supervision is provided by a person only to his or her family members, or that are licensed under The Public Health Act or The Health Services Insurance Act. The provision for resi-

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dential care licensing is found with The Social Services Administration Act and Manitoba Regulation 484/88R. Facilities obtain a licence or letter of approval to provide care through Residential Care Licensing of Manitoba Family Services and Housing or a delegated Family Services and Housing Authority or Regional Health Authority.

Licenses for any type of residential care are issued by the Residential Care Licensing Branch of Manitoba Family Services. This does not include facilities designated or licensed by the Manitoba Health Services Commission.

TYPES OF RESIDENTIAL CARE FACILITIES

This category covers many types of facilities including:

Boarding Homes: Provide a temporary residence for individuals (and their families) from outside Winnipeg. These people need medical care that is not available to them in their own community. Services offered generally include room and board and varying levels of assistance. Professional care is not usually provided.

Convalescent Home: Provide a temporary residence for individuals (and possibly their families) following periods of acute medical treatment. These homes provide a bridge between the hospital and the home. Services can range from room and board with minimal assistance to a full range of professional care.

Group Homes: Provide a residence for adults or children with physical and/or mental disabilities and disorders. These homes can also provide a residence for those individuals with the infirmities of aging. Services usually include room and board and varying levels of care and assistance.

Shelters: Provide a temporary residence for the victims of abuse and their families. Services usually include room and board and varying levels of care and assistance.

Palliative Care Service/Hospice Care: Facilities offer a complete range of services that allow the individual, with an incurable and fatal disease, to die in peace and dignity. This is a highly specialized form of residential care. The

approved by each Regional Health Authority (RHA) Long Term Care Access Panel prior to placement. Eligibility is based on individuals whose needs are beyond the capacity of the Home Care Program, and who are not eligible for the services from other government programs. Individuals are frail and/or cognitively impaired elderly persons, and persons with physical disabilities or other chronic conditions requiring long term care within an environment which provides direct access to 24 hour care and supervision. Professional services are provided through Home Care.

Assisted Living: Non-profit or private sponsors offer suites for rent along with service packages to seniors who select the services they want to purchase based on their needs. Services include meals, laundry and cleaning. There is no screening or authorization required by the Regional Health Authority. Home care provides professional and paraprofessional services to Assisted Living tenants based on eligibility.

COMMON ELEMENTS FOR A RESIDENTIAL CARE BUSINESS

In addition to the specified Common Elements of a Health Care Business the following areas must be fully researched and addressed for any type of residential care. The number of items being considered depends upon the level of care being provided.

INITIAL STEPS:

Zoning: Research the local requirements to ensure that the facility is within an appropriately zoned area.

Location: These types of facilities should be close to public transportation, shopping; churches, community activities etc.

Licensing: All residential care facilities must be licensed by the Residential Care Licensing Division of Manitoba Family Services.

New Construction: These facilities will require planning permission, zoning, building permits, etc. The operator

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range of services provided includes pain control, professional medical and nursing care, emotional and spiritual support, family support, etc.

Supportive Housing: Supportive Housing is housing with care alternative that provides personal support services and essential homemaking in permanent, grouped, community/residential settings. Application/assessments are should approach the local authorities prior to starting any venture.

Renovated Facilities: Facilities that are renovated for residential care purposes are also subject to Zoning, Building Codes, etc. However, these regulations vary depending on the age and proposed use of the building. The operator should research this situation thoroughly with the local authorities, (City of Winnipeg Zoning, building permits, etc.) before any renovations are attempted.

Physical Facilities: There are many special requirements in the housing of the elderly and the ill client. Correct physical design or suitable and safe renovations are essential.

The Residential Care Licensing Manual can provide a great deal of information for the design and/or renovation of residential care homes.

The Planning Guide for Personal Care Homes from the Manitoba Health Services Commission provides excellent information on the design of these facilities.

The physically handicapped individual can only be housed in a facility that meets the "Provision for Physically Handicapped Persons" in the Manitoba Building Code.

THE CLIENT:

Access To Religious Services: All clients should have immediate access to spiritual help should they so desire.

Activity Program: An activity program must be in place and provide the opportunity for physical and mental exercise. Provision must also be made for socialization and social activities within and external to the facility.

Funds: Provision must be made for clients to have ready access to their funds. Security must be provided for the client's money and valuables.

Infection Control: In new buildings the design, systems and operations must be planned to prevent the spread of infection. The same principles must be followed in existing and renovated buildings. This client population is extremely susceptible to this type of illness which can be fatal. The attending physician will report any infectious disease to the Department of Health whenever there is such a legal requirement.

Meals: All regular food services should conform to Canada's Food Guide. Provision must be made for special diets, ethnic and religious customs.

Medical Care: Personal Care Homes and other residential facilities must have established policies and procedures for obtaining medical care for their clients including emergencies.

Medications: It must be determined whether clients will administer their own medications or this will be the responsibility of the facility. This should be clearly documented in the Care Plan. Narcotic and Controlled Drug regulations must be followed if any client should be receiving this kind of medication.

Mobility Aids: These are the responsibility of the client but the facility should have a walker, wheelchair and stretcher available at all times for emergency and temporary use. Where necessary mechanical lifts and chair tubs must be available.

Restraints: A policy must be in place clearly stating whether any type of restraint can be used. e.g. medications, physical restraints, etc. The care choices that can be made prior to the use of restraints must also be specified. This policy should have a legal review prior to its usage and annually thereafter.

Self Injury and Search Procedure: Clients who are prone

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to wander and/or harm themselves must be clearly identified. Policies and procedures must be in place to provide the staff with clear direction in these situations and should include an established search procedure. It is essential that these events are documented and reported to the appropriate personnel and authorities where applicable. The facility must have enough security measures in place to reduce the possibility of such events.

Wheelchair/Walker Accessibility: All facilities must provide wheelchair ramps and even flooring to allow these clients to safely and easily move about the facility. Bathrooms and toilets should be wheelchair accessible. Doors must be wide enough to allow safe passage. Wall hand rails and grab bars, etc. must be in place.

ADMINISTRATION

Alcohol Consumption: A policy should be developed clearly stating whether alcohol can be consumed on the premises. If alcohol is allowed a License must be obtained from the Manitoba Liquor Control Commission. The areas where it can be consumed and method of distribution must be specified. The general policy may be superseded by a written Doctor's order in relation to alcohol consumption.

Communication Channels: Communication channels should be established to the local hospital, community-based care, community resources etc.

First Aid Kit: A well equipped First Aid kit must be readily available at all times. This must be checked after each use, monthly and the items changed regularly

Levels of Care: Facilities may only admit clients who are assessed at or below the approved level of care for the agency.

Parking: Parking should be provided for clients, visitors and staff. It is essential that at least one spot near the main entrance be designated for ambulance, fire and emergency parking only. Parking spots for the disabled must also be provided.

Power of Attorney and Public Trustee: The owner must be knowledgeable about these services and have a system

in place for their use.

Smoking: A policy must be developed clearly stating whether smoking is permitted on the premises. If smoking is allowed then special areas must be designated and adequate supervision and safety procedures must be in place.

Staffing: All nonprofessional staff must be certified in First Aid as well as CPR.

SERVICE OPERATION:

Disaster Plan: A written internal Disaster Plan must be developed and be readily accessible to all staff. All staff must know this plan and participate in regular Disaster exercises which must include practice in evacuating clients. The plan should include provision for alternative accommodation if the building has to be evacuated.

Fire Safety: All facilities must have smoke/fire alarms and possibly sprinklers according to the Manitoba Building and Fire Codes. These systems must be maintained, tested, and inspected regularly as in the Manitoba Fire Code.

Fire drills must be held on a regular basis and evacuation skills practiced.

Handling of Hazardous Substances: All such substances should be handled according to the Workplace Hazardous Material Information System regulations.

Laundry and Housekeeping: These services must be provided on a regular basis. Adequate work space should be provided for these functions. All cleaning solutions and like substances must be chosen for their infection control properties etc.

Public Health Authority/ Department of Health: The facility must conform to the current health standards and regulations. The operator should expect regular inspections from the authorities.

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Security: Provision must be made for adequate internal and external security.

Volunteers: Volunteers can provide many useful services. Their duties should be carefully selected and clearly defined. The lines of communication and responsibility should also be identified.

OTHER TYPES OF HEALTH CARE BUSINESSES

Adult Day Care: Facilities provide for supervised daytime socialization and recreation for the adult in need of support and supervision. They also provide a short period of respite for the care givers. Services such as personal care; meals; medication supervision and administration etc. are provided.

Alternative Care: This category encompasses a wide variety of services including Therapeutic Touch; Massage Therapy; Aroma Therapy; etc.

Client Teaching and Counselling Services: These services provide individualized teaching and counseling to the client and family. Services may be delivered in the home or office situation.

Health Care Consultants: Individuals with extensive experience and expertise in the health care field can act as consultants in their area of specialization.

Laboratory and Radiology Services: These services can be provided in an office or clinic setting and many of these services can be provided on a mobile basis.

Medical Equipment Suppliers: Equipment and supplies can be manufactured and distributed. (walkers, guard rails, trays etc.)

Medical Transportation Services: Clients with medical problems often require assistance with transportation. These services can be local, national or international. A variety of services can be offered including an Ambulance Services, Air Ambulance and group or individual Travel

Escorts, etc.

Professional Health Care Businesses: Professionals within the health care field may establish their own business within their area of practice and expertise and offer their services in the home or in an office setting. e.g. Psychologists, Nurses etc.

Respite Care: This type of facility offers care to clients and provides a period of relief for the family/ caregiver. The care can be provided in the consumer's home or the client can be transferred to an appropriate facility operated by the agency. Care is usually provided for short periods (hours) but longer periods can be arranged. Any agency that offers residential respite care is subject to the same rules and regulations as any other residential facility.

Therapy Services: A wide range of professional services can be made available to consumers in their homes e.g. Physiotherapy, Occupational Therapy, Social Work, Dietetic Services, Speech Therapy, Counselors, etc. Similarly these services can also be offered to clients in an office location.

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ARE YOU READY FOR THIS? TRY THE FOLLOWING QUIZ TO ASSESS YOUR INTEREST.

Rarely or No Mostly or Yes

Entrepreneurial Self-Assessment Quiz

Listed below are a number of questions dealing with your personal background, behavioral characteristics and lifestyle patterns. Psychologist, venture capitalists, and others believe these to be related to entrepreneurial success. Answer each question by placing and (X) in the space that best reflects your personal views and attitudes. The most important output of this exercise is an honest, accurate self-assessment of how you relate to each of these dimensions.

- | | Rarely or No | Mostly or Yes |
|---|--------------|---------------|
| 1. Are you prepared to make sacrifices in your family life and take a cut in pay to succeed in business? | | |
| 2. Are you the kind of individual that once you decide to do something, you will do it and nothing can stop you? | | |
| 3. When you begin a task, do you set clear goals and objectives for yourself? | | |
| 4. When faced with a stalemated situation in a group setting, are you usually the one who breaks the log-jam and gets the ball rolling again? | | |
| 5. Do you commonly seek the advice of people who are older and more experienced than you are? | | |
| 6. Even though people tell you "It cannot be done", do you still have to find out for yourself? | | |
| 7. When you do a good job, are you satisfied in knowing personally that the job has been well done? | | |
| 8. Do you often feel, "That's just the way things are and there's nothing I can do about it"? | | |
| 9. Do you need to know that something has been done successfully before prior to trying it yourself? | | |
| 10. Do you intentionally try to avoid situations where you have to converse with strangers? | | |
| 11. Do you need a clear explanation of a task before proceeding with it? | | |
| 12. Are you a good loser? | | |
| 13. After a severe setback in a project, are you able to pick up the pieces and start over again? | | |
| 14. Do you like the feeling of being in charge of other people? | | |
| 15. Do you enjoy working on projects which you know will take 5 - 10 years to complete successfully? | | |
| 16. Do you consider ethics and honesty to be important ingredients for a successful career in business? | | |
| 17. Have you previously been involved in starting things like service clubs, community organizations, fund-raising projects, etc.? | | |

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- | | Rarely or
No | Mostly
or Yes | | Rarely or
No | Mostly
or Yes |
|--|-----------------|------------------|--|-----------------|------------------|
| 18. Did your parents or grandparents ever own their own business? | | | 30. Do you get sick often? | | |
| 19. When you think of your future do you ever envision yourself running your own business? | | | 31. Do you enjoy something just to prove you can? | | |
| 20. Do you try to do a job better than is expected of you? | | | 32. Have you ever been fired from a job? | | |
| 21. Do you make suggestions about how things might be improved on your job? | | | 33. Do you find yourself constantly thinking up new ideas? | | |
| 22. Are you usually able to come up with more than one way to solve a problem? | | | 34. Do you prefer to let a friend decide on your social activities? | | |
| 23. Are you between 25 and 40 years of age? | | | 35. Did you like school? | | |
| 24. Do you worry about what others think of you? | | | 36. Where you a good student? | | |
| 25. Do you read books? | | | 37. Did you run with a group in high school? | | |
| 26. Do you take risks for the thrill of it? | | | 38. Did you participate in school activities or sports? | | |
| 27. Do you find it easy to get others to do something for you? | | | 39. Do you like to take care of details? | | |
| 28. Has someone in your family shared their experience in starting a business with you? | | | 40. Do you believe there should be security in a job? | | |
| 29. Do you believe in organizing your tasks before getting started? | | | 41. Will you deliberately seek a direct confrontation to get needed results? | | |
| | | | 42. Were you the firstborn child? | | |

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- | | Rarely or
No | Mostly
or Yes | | Rarely or
No | Mostly
or Yes |
|---|-----------------|------------------|--|-----------------|------------------|
| 43. Was your father generally present during your early life at home? | | | 55. Do you enjoy tackling a task without knowing all the potential problems? | | |
| 44. Were you expected to do odd jobs at home before 10 years of age? | | | 56. Do you persist when others tell you it cannot be done? | | |
| 45. Do you get bored easily? | | | 57. Do you take rejection personally? | | |
| 46. Are you sometimes arrogant about your accomplishments? | | | 58. Do you believe you generally have a lot of good luck that explains your successes? | | |
| 47. Can you concentrate on one subject for extended periods of time? | | | 59. Are you likely to work long hours to accomplish a goal? | | |
| 48. Do you, on occasion need pep talks from others to keep you going? | | | 60. Do you enjoy being able to make your own decisions on the job? | | |
| 49. Do you find unexpected energy resources as you tackle things you like? | | | 61. Do you wake up happy most of the time? | | |
| 50. Does personal satisfaction mean more to you than having money to spend on yourself? | | | 62. Can you accept failure without admitting defeat? | | |
| 51. Do you enjoy socializing regularly? | | | 63. Do you have a savings account and other personal investments? | | |
| 52. Have you ever deliberately exceeded your authority at work? | | | 64. Do you believe that entrepreneurs take a huge risk? | | |
| 53. Do you try to find the benefits in a bad situation? | | | 65. Do you feel that successful entrepreneurs must have an advanced college degree? | | |
| 54. Do you blame others when something goes wrong? | | | 66. Do you strive to use past mistakes as a learning process? | | |

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Rarely or No Mostly or Yes

67. Are you more people orientated than goal orientated?

68. Do you find that answers to problems come to you out of nowhere?

69. Do you enjoy finding an answer to a frustrating problem?

70. Do you prefer to be a loner when making a final decision?

71. Do your conversations discuss people more than events or ideas?

72. Do you feel good about yourself in spite of criticism by others?

73. Do you sleep as little as possible?

74. Did you ever have your own paper route?

- 2) Taking personal initiative.
- 3) Having great perseverance

Source: Canada/Manitoba Business Service Centre.

Answers on page 17.

PERSONAL SELF-ASSESSMENT: A SUMMARY

The following questions should help you summarize your feelings regarding your potential for self-employment. Answer these questions:

1. What personal weakness did you discover from analyzing your responses to the questionnaire?

2. Do you feel you can be an entrepreneur in spite of these weaknesses?

3. What can you do to improve your areas of weakness?

4. What did the questionnaire indicate are your strengths?

5. Do your strengths compensate for your weaknesses?

6. Does your lifestyle appear to be compatible with the demands of an entrepreneurial career?

Source: Canada/Manitoba Business Service Centre

ENTREPRENEURS SELF-ASSESSMENT QUIZ:

In a study of 21 inductees into the Babson Academy of Distinguished Entrepreneurs, including such nobles as, Ken Olson (DEC), Wally Amos (Famous Amos' Chocolate Chip Cookies), Bill Norris (Control Data); and Soichiro Honda (Honda Motors), only three attributes and behaviours were mentioned by all 21 as the principal reasons for their success.

1) Responding positively to all challenges and learning from mistakes.

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ENTREPRENEURIAL SELF-ASSESSMENT QUIZ: ANSWERS

The answers provided for the entrepreneurial self-assessment quiz represent the responses that best exemplify the spirit, attitudes and personal views of proven, successful entrepreneurs. They are not arranged in numerical order but by the entrepreneurial characteristic that they are measuring (Personal Background, Behaviour Patterns, and Lifestyle Factors).

Correct Response	Question Number
Personal Background	30, 37, 43
• Rarely or No	
• Mostly or Yes	17, 18, 23, 28, 32, 35, 38, 42, 44, 74
Behaviour Patterns	8, 9, 10, 11, 12, 14, 24, 39,
• Rarely or No	40, 48, 54, 57, 64, 65
• Mostly or Yes	2, 4, 5, 6, 7, 13, 16, 20, 21, 22, 26, 27, 29, 31, 41, 45, 46, 47, 49, 50, 52, 53, 55, 56, 58, 60, 61, 62, 66, 68, 69
Lifestyle Factors	25, 34, 51, 67, 71
• Rarely or No	
• Mostly or Yes	1, 3, 15, 19, 59, 63, 70, 72, 73

What does Your Score Mean?

This Entrepreneurial Quiz is not intended to predict or determine your lifestyle success or failure as an entrepreneur. However, if you have answered and scored the questionnaire honestly, it does provide considerable insight into whether or not you have the attitudes, lifestyle, and behavioural patterns consistent with successful entrepreneurship.

Indicate the total number of questions you answered correctly on the following graph:

Number of Correct Responses

0 10 20 30 40 50 60 70

The higher your number of correct responses or the closer you are to the right hand side of this continuum, the more your responses agree with those of successful entrepreneurs. High levels of agreement indicate that you **may** have the “right stuff” to succeed in an entrepreneurial career. You should be certain however, that your responses reflect your real opinions and attitudes.

The word “may” is highlighted above because of the overwhelming importance of one particular set of attributes/ characteristics: commitment, determination and perseverance. Scoring well on the test is not necessarily a guarantee of entrepreneurial success. Anything less than total commitment to your venture and considerable determination and perseverance will likely result in failure regardless of the degree to which you may possess other important attributes.

ANALYSIS OF PERSONAL LIMITS

	Yes	No
1. I am a self starter		
2. I get impatient when something will not work		
3. I mind working alone.		
4. I can work long hours, forcing myself to keep going.		
5. I can put up with boring, repetitive work.		
6. I am healthy.		

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7. I am decisive.		
8. I can accept responsibility.		
9. I can handle constant interruptions.		
10. I am optimistic.		
11. I can readily accept change.		
12. I can face life with an uncertain future.		
13. I feel comfortable when trying to persuade someone to accept my ideas - or to give me money they owe.		
14. I can handle negative feedback from clients without giving up.		
15. I insist that I want what I want, rather than what someone else is trying to sell me.		
16. I can persuade people to do things the way I want them, and take notice of reasons why they think they are better.		

A response of "No" to more than 3 or 4 of the above statements suggests that you think again before venturing on your own.

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LOAN APPLICATION ASSESSMENT WORKSHEET

Assessment Factor	Poor		Good		Excellent
	1	2	3	4	5
1. Personal credit rating					
2. Capacity to pay back loan from business assets if business fails					
3. Collateral to pay back loan from personal assets if business fails.					
4. Character (as perceived in the community).					
5. Commitment (your personal investment of time, energy, and money)					
6. Clarity and completeness of your business plan.					
7. Viability of business concept (e.g. moderate risk).					
8. Past personal experience in the proposed business.					
9. Past successful experience in your own business.					
10. Balanced management team available.					
11. Suitability of your personality to the pressures and responsibilities of the business.					

What could you do to improve the weak areas where you have rated yourself 1 or 2?

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PERSONAL LIVING EXPENSE WORKSHEET Detailed Budget

This budget should be based on an estimate of your financial requirements for an average month and not include the purchase of any new items except emergency replacements

I. Regular Monthly Payments		
Rent or House Payments (including taxes)		
Car Payments (including insurance)		
Appliances / TV Payments		
Home Improvements Loan Payments		
Personal Loan Payments		
Health Plan Payments		
Life Insurance Premiums		
Other Insurance Premiums		
Other Miscellaneous Payments		
	TOTAL:	
II. Food Expense		
Food at Home		
Food away from Home		
	TOTAL:	
III. Personal Expenses		
Clothing, Cleaning, Laundry, Shoe Repair		
Drugs		
Doctors and Dentists		
Education		
Union or Professional Dues		
Gifts and Charitable Contributions		
Travel		
Newspapers, Magazines, Books		
Auto Upkeep, Gas, and Parking		
Spending Money Allowances		
	TOTAL:	

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PERSONAL LIVING EXPENSE WORKSHEET

Detailed Budget continued

IV. Household Operating Expenses		
Telephone		
Gas and Electricity		
Water		
Other Household Expenses, Repairs, Maintenance		
	TOTAL:	
TOTAL:		
Regular Monthly Payments		
Food Expense		
Personal Expenses		
Household Operating Expenses		
TOTAL MONTHLY EXPENSES:		

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A GUIDE TO EXPLORING THE POTENTIAL OF YOUR PROPOSED OPERATION

(NOTE: You may not need to address all sections that follow. They are offered as suggested areas to consider).

BUSINESS PLAN GUIDE

1. Business Profile

Company Name _____

Company Address _____

City _____

Postal Code _____

Company phone __ (____) _____

Date business registered/incorporated _____

Form of business ownership:

Sole Proprietorship

Name of Owner: _____

Partnership

Names of Partners: _____

Corporation

Names of signing officers who are shareholders: _____

2. Objectives

Describe in detail what your service will provide.

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3. Competition

Who are your competitors, where are they located, and how long have they been in business?

4. Management

Position _____	Incumbent _____
_____	_____
_____	_____
_____	_____

(resumes attached)

5. Suppliers

Who are your major suppliers (if applicable), their credit terms, and their locations? Can you change your suppliers easily if required?

6. Customers

Who will your customers be and where are they located? Explain why they will prefer your products/service to those of your competitors.

What is the estimated size of your market in terms of territory?

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What is their price range for your product/services?

How will you inform customers about your service/ product?

What form (business cards, radio, newspaper, pamphlets, etc.) of advertising would be most effective for your business? Why?

How much do you intend to spend on advertising? Itemize your planned advertising expenditures.

7. Pricing

What materials will be used to provide your service/product, and what will be its average cost?

What will be the average labour cost required?

What overhead costs will there be?

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What will be the total average cost of your service?

What price will you charge for your service? Is the price within range of your competitors' prices?

What level of sales would you have to reach to break even each month?

8. Operating Requirements

What government regulations, licences, permits and insurance pertain to your business and have they been obtained?

What skills are required to operate your business and who will provide them? How many employees will you have to hire?

Number of Employees	At Start-Up	By Year 3
---------------------	-------------	-----------

Part-time		
-----------	--	--

Full-time		
-----------	--	--

Skills Needed		
---------------	--	--

9. Financial

What is the total project cost?

What is the amount of cash equity contribution you are bringing to the business?

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What is the source of your cash contribution?

What are other possible sources of funding?

Itemize major expenditures including provision for working capital, to show total projected cost for year 1.

Project costs

Items	Cost
Total Projected Costs:	

Source of Funds

Bank _____		\$ _____
Equity _____		_____
Other _____		_____
Total:		_____

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FORECASTING YOUR RESULTS

Having explored the potential, you are now in a position to assess the financial implications of all decisions. You will now be able to estimate the impact of decisions, measured in terms of dollars. This will tell you how viable this business is likely to be.

Operating businesses measure the success of their performance with financial statements. These are produced by an accounting system which records information about the financial impact of an action, like selling an item, paying a bill, or ordering more material. The money involved in every action is recorded twice, once as a debit and once as a credit, so debits and credits must always be equal. This process of checks and balances is known as double-entry bookkeeping, and it ensures that the information reported in the statements is accurate.

To project the expected results of a business plan, bookkeeping or an accounting system are not necessary, but an understanding of financial statements is. Later, as the business gets established, an accounting system will be required to produce the regular financial statements which owners and managers use to trace the businesses performance. A new business often uses an accountant or a business services firm to set these up. Several computer systems now available make this job quite easy.

Results are projected in the form of financial statements because:

- they provide the type of information which accurately describes how well a business is doing.
- the financial institutions you may wish to approach for funding understand this format and expect it.
- they make it easy to compare actual results to plans once the business gets started.

WHAT ARE FINANCIAL STATEMENTS?

Financial statements are reports (mostly numbers) which describe the performance and status of a business. There are three common statements which are related but serve different purposes.

THE BALANCE SHEET

The balance sheet is a report which summarizes the overall financial status of a business at one point in time. It shows what the business has or is owned (assets) and what it owes to others (liabilities), including a measure of what is owed to the owners (equity). This is the most accurate measure of what the business is actually worth. It is called a balance sheet because assets must equal liabilities. Think of it this way: is you had all your assets in cash and paid off all your debts, the remainder (the equity) would be the amount the business owed to you.

THE INCOME STATEMENT (OR PROFIT & LOSS STATEMENT)

This type of report shows the total earned (profit) or loss by a business in its operations and sales over a period of time (a month or year, for example) after subtracting the costs of operation. The profits for that period show up as an increase in the owner's equity on the balance sheet. Revenue from the sale of products and the expense of producing and selling those products are included even if they have not been paid for yet.

THE CASH FLOW STATEMENT

Like the income statement, the cash flow statement shows how cash was used or is projected to be used by the business over a period of time. It reports all the sources of cash, including cash sales and collections on credit sales, loan proceeds received, capital invested by owners, and proceeds from sale of assets. It also reports all the uses of cash: paying for shipments of inventory or supplies, paying wages and bills, buying equipment, making loan payments, and dividends or withdrawals for owners, for example. The cash flow statement shows the change that takes place in the company's current account at the bank, which is reflected on the balance sheet.

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WHAT DO THE FINANCIAL STATEMENTS CONTAIN?

BALANCE SHEET

Assets

Those possessions of the business which can be turned into cash fairly quickly are called current assets. They include:

- cash and bank accounts
- term deposits and investments
- accounts receivable (money owed on credit sales)
- some inventory (raw materials, products which are ready to sell)

Long-term or fixed assets are items of value which can really only be turned into cash if all or part of the business were to be closed and they were sold. This includes:

- land and buildings
- equipment
- some special start-up costs, like a franchise fee

(Note: these items are valued at their cost less an annual charge called depreciation. Depreciation is entered as an expense on the income statement. It spreads the cost of the equipment over the number of years.)

Liabilities

Money which the business owes to others and must be paid back within one year are called current liabilities.

They include:

- accounts payable (bills for goods and services purchased on account by the business; unpaid wages; deductions and employer payments to Revenue Canada)
- short-term loans and lines of credit
- income taxes

Long-term liabilities are loans which are paid off over a number of years, like a mortgage.

Equity is the net value of the business to the owners. Equity reflects capital invested by owners, grants requiring no repayment, and accumulated net profits or losses from the income statements. Equity is reduced by any withdrawals the owners make (other than wages paid on the income statement) or dividends paid.

INCOME STATEMENT

The items on this statement resemble those found in breakeven analysis.

REVENUE

The value of goods and services shipped and sold during the period in question, whether sold on a cash or credit basis.

COSTS OF GOODS SOLD

The direct costs (as in the breakeven analysis) including the purchase price of materials, direct production wages, packaging and shipping costs, and selling costs, like commissions. These are the costs of the same items reported sold in revenue. The cost of goods sold is often determined as a percentage cost of sales.

REVENUE less the COST OF GOODS SOLD equals GROSS PROFIT

OVERHEAD EXPENSES

These include the fixed expenses noted in the breakeven analysis. It includes all costs not included in the cost of goods sold. Typical items include:

- rent of facilities
- utilities, telephone, and maintenance costs
- advertising, travel, and professional services
- management and other non-production wages
- insurance and licence fees

Two special overhead expenses to be remembered are the depreciation allowance (calculated to pay for equipment

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over time) and the interest paid on all loans (including the interest portion of regular mortgage payments).

GROSS PROFIT less OVERHEAD EXPENSES equals
NET (before tax) PROFIT

CASH FLOW STATEMENT

Cash In

Includes all cash received by the business including:

- cash sales
- payments on credit sales
- loan proceeds received
- grants received
- capital provided by owners
- proceeds from sale of assets

Cash Out

Includes all uses of cash (or cheque) by the business such as:

- payments for all operating costs (wages, supplies, and services)
- payments for land, buildings, and equipment purchased
- payments on loans (principal and interest)
- payments to owners

CASH IN less CASH OUT equals NET CASH FLOW

The net cash flow is a measure of how much the current account grows or is depleted during the period.

Cumulative Cash Flow

Sometimes the net flow from each period is added to a previous cash balance to reflect the actual balance of the current account. This calculation can help you decide how to use surplus cash or to negotiate a temporary line of credit with the bank.

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BALANCE SHEET

Date of Statement	
ASSETS	
CURRENT	
Cash & Bank Accounts	
Accounts receivable	
Inventory at Lower of Cost or Market Value	
Prepaid Expenses (insurance, taxes)	
Other Current Assets	
TOTAL CURRENT ASSETS (A)	
FIXED	
Land & Buildings	
Furniture, Fixtures & Equipment	
Automobiles	
Leasehold Improvements	
OTHER ASSETS	
TOTAL ASSETS (B)	
LIABILITIES	
Current Debt (Due within next 12 months)	
Bank Loans	
Loans - Other	
Accounts Payable	
Other Current Liabilities	
TOTAL CURRENT LIABILITIES (C)	
Long-Term Debt	
Mortgages & Liens Payable (attach details)	
Loans from Shareholders	
Other Loans of Long-Term Nature	
TOTAL LIABILITIES (D)	
EQUITY (Investment) (E)	
TOTAL LIABILITIES AND NET WORTH (D + E = B)	

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MONTHLY INCOME AND EXPENSE STATEMENT

Period Covered:	_____ Months	
	Ending _____	19 _____
REVENUE AREAS	\$	%
SALES - service		
- products		
- other		
Less: cost of goods/services sold		
TOTAL REVENUE	(A)	
EXPENSES		
advertising/promotion		
autos		
bank charges		
food/beverage		
legal/accounting/insurance		
licenses/taxes		
loan interest		
miscellaneous		
office supplies/furniture		
rent/mortgage loan		
repairs/maintenance		
telephone		
utilities/heat/hydro/water		
wages - employee		
wages - management		
TOTAL EXPENSES	(B)	
NET PROFIT (LOSS)	(A-B)	

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SPREADSHEET

	1	2	3	4	5	6	7	8	9	10	11	12	Total
REVENUE AREAS													
Sales - service													
- products													
- other													
TOTAL REVENUE (A)													
EXPENSES													
advertising/promotion													
autos													
bank charges													
food/beverage													
legal/accounting/insurance													
licenses/taxes													
loan interest													
miscellaneous													
office supplies/furniture													
rent/mortgage/loan													
repairs/maintenance													
telephone													
utilities/heat/hydro/water													
wages - employee													
wages - management													
other													
TOTAL EXPENSES (B)													
operating profit/loss A-B=C													
Cumulative (to date) D													

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PROJECTED INCOME STATEMENT

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total Year 1	Total Year 2
Revenue areas	\$	\$	\$	\$	\$	\$
Less: Cost of Goods/services sold						
Gross Profit						
Less: Selling expenses						
Overhead expenses - general						
- wages & salaries						
- repairs & maintenance						
- property taxes						
Interest - loans/mortgages						
Operating Profit						
Less: Taxes Payable (Corporation)						
or Owner(s)' drawings (proprietorship or partnership)						
Net Income/Net Cash (available for loan repayment, etc.)						

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PARTNERSHIPS

Regardless of the legal status of the business, many businesses are operated on a partnership basis. As with all partnerships, they are tricky and must be well planned and managed to avoid the minefields that will emerge.

A partnership agreement is critical to the success of the business and continuing relationships. This agreement should be drawn up by a lawyer and here are some of the things you need to discuss and agree upon before the clock begins to tick on the legal fees:

1. What is the source of the start-up money and how and by whom will it be repaid?
2. What are the duties for which each partner will be responsible? (some are fun and some are not - there should be an equal distribution of "the fun and the glum").
3. How much money can one partner spend without consulting the other?
4. How will the business be brought to a close? In this event, how are the assets divided?
5. What if one partner wants to leave the business - how will the assets be evaluated?
6. What will happen in the event of the death of one partner?

TECHNOLOGY AND THE SMALL BUSINESS OPERATION

Modern technology has produced many items that enhance the quality of health care. It should be noted that these products do not replace personalized care but they can improve efficiency, reduce costs and produce more accurate results. e.g. automatic BP machines, blood sugar testing, etc.

The use of current computer technology is essential to the efficient operation of any small business. In health care the benefits are many because of the amount of record keeping and the need for absolute confidentiality. All potential entrepreneurs should acquire computer skills and related knowledge prior to purchasing any basic equipment for the business. There are infinite possibilities for the use of computer technology in small business. However, thorough and comprehensive research, educational programs and professional consultation may all have to be used prior to major purchases.

Other forms of technology that could be used include Internet, voice mail, fax/copier, cellular phone, shredder; etc.

It is important to consider several questions when automating.

• **What kind of work can you do on a computer that will help you operate more efficiently?** Computers can be used for bookkeeping, logging invoices and receipts, production of promotional materials, keeping track of clients (addresses, names of family members), scheduling, storing recipes for meals, creating and storing client files (including personal likes and dislikes and needs), advertisements, flyers and even newsletters for your client list.

• **Are you willing to take the time to learn the basic skills in using a computer?** Learning to use a computer requires some time commitment (to practice keyboarding and develop program familiarity). It is recommended that you should take a computer course in word processing. If you are buying a computer, ask for training on the software programs from the vendor.

• **What will a computer and software programs cost and how long will it take you to recover this investment in technology?** Write down what you plan to do with a computer. Form a plan and know what you want from your computer. Then look for at least three quotes to determine the price range (do not overlook the possibility of used equipment for start-up). Is it worth the investment? Make

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sure that set-up is included in the price and that some type of training is included on the software packages you purchase. Remember if you want a professional look on your advertising and newsletters, you will probably want a laser printer or a higher quality dot matrix printer.

MARKETING

Marketing comprises the many methods available to get your service to the people who feel that the benefits of the service outweigh the personal cost involved. A plan must be developed for marketing as in any other aspect of the business. Marketing includes activities such as advertising, sales promotion, public relations, publications etc. Example of methods that can be used are:

- Advertising: newspapers, trade journals, radio and television, newsletter, etc.
- Promotion: business cards, letterhead, brochures, trade shows, informational products, Internet page, conventions and conferences, etc.
- Public Relations: charity work, media releases, etc.

BOOKKEEPING

Good financial record keeping is essential to the success of any business. If your operation is small it is not necessary for you to maintain an elaborate system. However, records must be complete and kept in an orderly and systematic fashion.

If you are computerized, there are good programs available which will make your record keeping easy. They will also provide financial statements for each month. If not, you may wish to contract this task out to someone in your area who specializes in bookkeeping or accounting. If you do this, ensure that they supply you with financial statements at the end of each month and show you how to read them so that you are able to track your financial progress. By studying these statements you will be able to determine where the money is going, if it is being put to best use and

where you might reduce expenses.

TAXES

It is in your best interest to have someone knowledgeable in small business tax preparation complete your tax returns for you. We would recommend that you meet with this person prior to opening your business to discuss the kinds of records they will need to prepare your returns. Also helpful is the guidebook Revenue Canada offers to proprietors of small businesses listing allowable expenses. It is important that you take advantage of all allowable business deductions as they will make a difference to the profitability of your venture.

INSURANCE

If you currently have an insurance agent, you will want to discuss your business with them to ensure that you are carrying adequate insurance.

ACCOUNTING AND RECORD KEEPING

Accurate bookkeeping and record maintenance procedures should be established before any business opens. This is an absolute necessity when dealing with the complexities of health care. A bookkeeper or accountant should be consulted and can be hired on a part time or when necessary basis in the initial stages. Many commercial publications are available on these topics.

The Provincial and Federal Governments can supply a variety of publications that deal with accounts; bookkeeping; record keeping and tax information. Telephone help lines are also available in major centers.

In Manitoba, contact:

Canada/Manitoba Business Service Centre
(204) 984-2272 or toll free 1-800-665-2019
Website: <http://www.cbosc.org/manitoba>
E-mail: manitoba@cbosc.ic.gc.ca