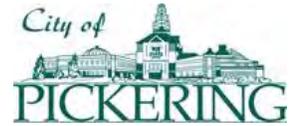




Connected. Supportive. Sustainable.



Small Business Guide



Small Business Guide

Starting and growing a business in the City of Pickering

Did you know that approximately 75% of businesses in the City of Pickering have less than five employees? Small businesses like these are the backbone of our economic base and provide untold opportunities for innovation and financial success.

Starting a business is no small feat. It takes a lot of time and effort to seriously research and plan a business. This Guide provides a starting point for start-up entrepreneurs to address the most immediate needs when thinking about, or forming a new business. The resources listed are in no way a comprehensive list, but rather a place to start from and expand depending on the needs of each entrepreneur.

Information in the following Guide was largely taken from materials prepared by Service Ontario with additional information provided by resource staff at our City of Pickering Main Branch Library and this office. The Guide provides an overview of the basic steps required in starting a business and it highlights government and library resources available to assist entrepreneurs in Ontario.

Our local public library is a great place to visit when starting a business. Libraries already have many resources on how to start and run a business. Patrons may be directed to the Library's Reference and Non-Fiction Section and advised to begin by searching terms such as entrepreneur, small business, or management. Often Libraries group their business related materials together in one section. Visit our main branch at One The Esplanade, Pickering, Ontario; resource staff is on hand to assist you.

Another effective business resource is the Business Advisory Centre Durham. Staff is on hand to walk you through the process of starting a new business and can refer you to business consultant services if you feel the need for more expertise. You can read more about the BACD later in this guide or visit their website at www.bacd.ca.



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pickering.ca/business

Information in this Guide is organized into three sections that support start-up business owners:

Section One...

...highlights **Internet & Print Business Resources** that entrepreneurs can use to meet their informational needs and work through at their own pace. Resources in this section are organized along the essential steps to starting a business venture.



Section Two...

...lists key **Government and Community Business Centres** by city, along with their addresses and phone numbers, where new businesses can seek expert advice and additional resources either by walking-in or over the phone.



Section Three...

...provides information on **Government Call Centres** that can answer your business-related questions at no cost and help entrepreneurs access the information and services they require.



Section Four...

...provides a glossary of Local Business Support Services and Institutions right here in the City of Pickering and the Region of Durham including contact information for your local government offices, business networking associations, financial and educational institutions and employment services.

The information is geared toward opening a **new** business in Ontario, though many resources will also be helpful for existing small businesses in the province.



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Section One: Online & Print Resources & Tools

Recommended Government Websites for Small Business

The following websites are a must visit. They provide useful and comprehensive web-based tools and information to guide the process of assessing, starting and growing a new business.

ServiceOntario: Services for Business

The **Services for Business** section on the [ServiceOntario](#) website provides a wealth of information on government programs and services for business as well as access to several business-related transactions such as:

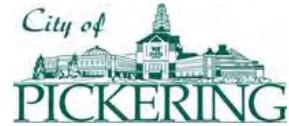
- Business Registration or Renewal
- Searches for Business Permits and Licenses through [BizPal](#)
 - **Choose „Pickering“ to generate a list of permits and approvals that might be needed to open a business in the City of Pickering**
- Applications for Retail Sales Tax, Employer Health Tax and Workplace Safety
- Insurance Board Programs
- Applications for Goods and Services Tax (GST/HST), Payroll Deductions,
- Corporate Income Tax and an Import/Export Account
- The Ontario Regulatory Registry

Access business information, online forms and services quickly, securely and save the information you need in your customized Briefcase on [ONE-Source](#).

[Business and Economy](#) Advice from the Province of Ontario

The Ministry of Economic Development Trade and Employment has set up this webpage as a resource to government-funded programs and services for Ontario businesses.

- Advice and Consultation
- Education and Training
- Financing
- Tax Credits



Canada Business: Services for Entrepreneurs

The Federal Government developed the [Canada Business](#) site as a helpful and comprehensive first point of contact for Ontario's small business community that provides access to accurate, timely and relevant information on federal and provincial business-related programs, services and regulations. On the website entrepreneurs can:

- Explore the "Starting a Business" tab for the basics on federal and provincial government programs, services and regulations
- Plan for a successful start to a small business
- Ask business questions by email through the Contact Us form



Recommended Government Publications for Small Business

The following are popular access points to key government publications that provide market research statistics, regulatory fact sheets and government service information that relate to small business start-up and operations.

ServiceOntario Publications

[ServiceOntario Publications](#) house many resources for starting a business, including employer regulation fact sheets, small business guides, provincial statistics, business planning resources, and much more. Many publications can be searched and accessed online, ordered by phone or found at ServiceOntario locations.

Service Canada Publications

Service Canada publishes corporate publications about their activities as well as publications related to federal government services. Many of these can be searched and downloaded online and are also available at [Service Canada](#) walk-in centres or by phone. Visit the website or call 1.800.O.Canada

Industry Canada Publications

[Industry Canada](#) publishes several reports that will be of use for individuals starting a business to help them understand and comply with government regulations. Publications can be accessed online or ordered by phone. Visit the website or call 1.800.635.7943.

[CanadaBusinessOntario](#) (CBO): Regional Access Program Library Books

CBO provides Regional Access Partner sites across Ontario with books to help entrepreneurs meet their information needs. Business owners can visit any CBO office to access books and use them on site. Resources include books on how to start and run a variety of businesses, business planning, sales and marketing, market research, company contacts, and association contacts. Visit your local office or call 1.888.745.8888

[Public and First Nations Libraries](#)

More topic-specific resources follow in this section, organized by the essential steps to starting a business venture in Ontario. Online and Print resources for government services, programs, and transactions are highlighted, while additional supporting resources are also provided that aid in an understanding of the government requirements and services for starting a business. Please note that the suggested books are purely that; -suggested". Public and First Nations Libraries have a wealth of business-related books, periodicals, trade indexes, journals and databases currently in its collection as well as available through interlibrary loans.

The Concept Stage

At this point, there is no business as yet. A future business owner may have an *idea* about starting a business, but may or may not have a clear vision of what that business will look like. In order to proceed, an idea must be well-researched, analyzed and refined to determine the potential viability of the proposed business.

Step 1: Evaluate your Ideas, Abilities and Experience

Before spending time, energy, and financial resources on starting a business, it is important to take the time to evaluate both your readiness as an entrepreneur and the viability of your business idea. Anyone thinking about going into business should consider not only what they are passionate about doing, but also what skills and capabilities they have as well as the experience they have to contribute to a successful initiative. The following section contains quizzes, articles, and checklists to help potential entrepreneurs evaluate their ideas as well as their aptitude for business.

Online Government Resources

Business Development Bank of Canada: Entrepreneurial Self-Assessment

Are you the entrepreneurial type? Try an [online quiz](#) to find out. The Business Development Bank of Canada offers this tool to assess your readiness.

Canada Business: Starting a Business

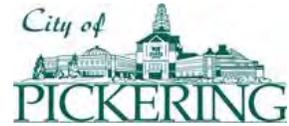
Anyone considering starting a business should first be directed to the [COBSC](#) topic "Starting a Business." Fact sheets for topics on starting a business are also available online here or may be ordered by phoning 1.888.576.4444.

Develop Your Ideas:

This [site](#) provides help deciding if a business idea has profit potential.

Ontario Business Report

Access the Ontario Business Report under the ["Publications and Features"](#) section. The report is issued bi-monthly and tracks business trends, highlights successful companies, and reports on government programs that support innovation.



More Online Resources...

Becoming a Self-employed Consultant or Contractor

[This article](#) identifies the skills necessary to be a successful consultant or contractor as well as how to get started. Try the Consultant [quiz](#).

Entrepreneur.com: How to Research Your Business Idea

The [Business Idea](#) section links to a variety of articles on how to assess a business idea. A great source for brainstorming ideas is the "Hot Trends" section, which provides business trend information every year. Topics include 21 Industry Guides, Evaluating Your Idea, Finding Ideas, the 10 hot trends that will define opportunity in 2011 and low-cost Startup Ideas.

My Own Business - Session 1: Evaluating the Potential of Business

This site offers an [online course](#) on how to start a business. Session One includes such topics as the Characteristics of a Successful Entrepreneur, a Step-by-Step Approach to Start-up and a top 10 Do's and Don'ts.

Small Business Start Up: About.com Guide to Small Business Canada

This site contains links to [easy-to-understand explanations on business start-up topics](#). Assessing Readiness to Start a Business; "Starting a Business" Advice; Business Ideas; Buying a Business; How to Start a Business in Canada; Starting a Home-Based Business; as well as Starting an Online Business or an Import/Export Business.

Start Your Own Business After A Lay-off

Being [unemployed in a tight job market](#) offers limited opportunities even for talented individuals. One growing alternative is to start a business.

Is a Home-based Business right for you?

Before you [start a Home-based Business](#) consider what is required and what it offers. This site provides guidelines for deciding whether to run your business out of your home or not.

Print Resources

A number of titles on this topic can be found in the Business Information collection at the [Pickering Public Library](#).

The Research & Planning Stage

In this stage, the business is still not operating. Research and planning are necessary and may last anywhere from a few weeks to several months as a future business owner takes the time to conduct market research and develop a sound business plan.

Market research will involve researching possible names for the business, determining the legal structure, gathering information about the industry, the competition and the target market (customer); investigating any costs associated with equipment, leasehold improvements, office furnishings and inventory and locating a possible facility if required as well as evaluating financial resources. Developing a Business Plan is the next step, especially if it is necessary to secure funding and/or lease a facility.

Step 2: Market Research & Planning

Market research is invaluable in determining your idea's potential. You can gather information from industry associations, web searches, periodicals and federal and provincial agencies. A new business will want to do some preliminary reading about starting a small business, including the important start-up phase. Find the top business books in the local library and read at least 3 of them. Time spent at the library looking at books, periodicals and articles or on databases available through KnowledgeOntario online can set you on your way to really understanding your market.

Market research is necessary to demonstrate that a market exists for a potential business venture. Primary research such as surveys, interviews and focus groups can help build a customer profile of consumer preferences and buying habits. Secondary research such as industry profiles and demographic statistics will help to assess the competition. The subsequent resources link to sources for statistical, demographic and market information as well as tips for conducting primary research.

The City of Pickering Economic Development Office produces an annual [Economic & Community Profile](#) which contains local demographics that may assist you in your market research. This document is available free of charge on our website together with a full set of [demographics](#) to help you with your market research ... or contact our office at 905.420.4625.

Discover what [market research](#) is and how to create an effective market research campaign.

Specialized Research Service - Canada Business Ontario

Are you looking for a [specialized business research service](#) that is free of charge to help you start or grow your business?

Guide to Market Research

This site provides information on [how to conduct a market research project](#), specifying several options that are available to businesses regardless of their market research budget.



Foreign Affairs and International Trade Canada (DFAIT): Market Reports

The [Canadian Trade Commissioner Service's market reports](#) provide a detailed analysis of industry sectors that enable businesses to take advantage of the right opportunities abroad.

Industry Canada

Select from numerous [Industrial Sectors](#) for in-depth, industry-specific analysis, statistics, contacts, news, financing and regulatory information for Canadian business.

Canadian Company Capabilities

A [database of 60,000 Canadian businesses](#) that includes hundreds of specialized manufacturing, service and product specific business directories and business profiles that contain comprehensive information on contacts, products, services, trade experience, and technology.

Invest in Canada: Industry Sectors

See the "Industry Sectors" tab highlighting [a number of industry strengths](#) for the country.

Ministry of Economic Development Trade and Employment: Industry Profiles; Ontario Sectors

[Information on sectors](#) ranging from automotive, plastics, aerospace, life sciences to information and telecommunications technology.

Small Business Research and Policy

The [Small Business Research and Policy](#) website includes an extensive collection of Industry Canada research on small business and entrepreneurship, together with links to other sites and comprehensive statistics on Canadian small businesses.

Also check [Key Small Business Stats](#)

Statistics Canada

[Find statistics by Subject](#): in particular see Business Performance and Ownership that includes Summary Tables, Community Profiles, Census Maps and geography, CANSIM, Imports and Exports and Publications

Suggested Supporting Online Resources

Entrepreneur.Com: How to Research your Business Idea

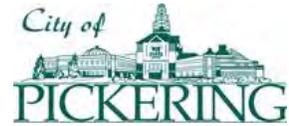
Your idea may indeed be brilliant - or it may need some work. Here's [how to create a market research plan](#) to find out whether you're ready for start-up.

GDSourcing: Canadian Statistics Online

A [repository of industry sector references](#) and subject indexes of Canadian data for small business market research for free or at a low cost.

Ryerson University: Market Research Guide

[The "Internet Resources" tab](#) features a comprehensive set of links to company and consumer information and Demographics, Economic Conditions, Industry Sources, and Market Research Reports. The "Databases" tab links to many tools for Market Research.



SBDC (Small Business Development Centre): National Information Clearinghouse

The [Industry Research](#) tab provides information on industry sectors as well as wide range of start-up issues under the "Small Business Information Centre" on: Business Plans, Finance, e-Commerce, Getting Started, Home Business, and Taxes.

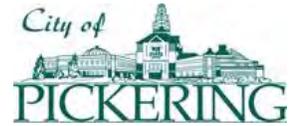
SEDI (Social and Enterprise Development Innovations): Start a Business

Find [useful business tips and practical information](#) on everything you need to know about starting and running your own business in the *Business Tips* section. The Web Links will guide you to organizations that provide services in business development, micro-enterprise training, finances, marketing/selling, business operation and planning. If you are interested in information technology, check out our online Exploring Self-Employment workbook.

Additional Market Research Sources

Company Information

- [AC Nielsen](#)
- [Canadian Financial Network](#)
- Canadian Trade Index: information on over 30,000 Canadian companies, featuring nearly
- [100,000 product listings](#) under more than 20,000 headings
- [Family Business](#); (U.S. Lists)
- [Forbes](#)
- [Fraser's](#) Online Canadian Industrial Directory
- [Profit 100](#) Fastest Growing Canadian Companies: Canadian Business Online
- Retail Industry Research (Ryerson University, CSCA Centre for the Study of Commercial
- [Activity](#)): [Research Publications](#) tab
- [Stock Quotes](#) (Yahoo Finance)
- [Thomas Net: Find](#) your supplier; more than 67,000 categories to choose from
- [Toronto Stock Exchange](#)
- [Times 100 UK](#): Marketing Theory, Business Case Studies



Annual Reports

- [SEDAR](#): System for Electronic Document Analysis & Retrieval for Canadian Companies
- [SEC EDGAR](#) Filings Securities Exchange Commission
- [Yahoo Finance](#) Directories

Consumer Information and Demographics

- [Print Measurement Bureau](#): PMB is Canada's leading syndicated study for single-source data on print readership, non-print media exposure, product usage and lifestyles.
- [United States Census Bureau](#)
- [United States Bureau of Labor Statistics](#)

Economic Conditions

- [Bank of Canada. Financial Statistics](#)
- [Bank of Montreal. Economic Research](#) View the Econoguide
- [Canadian Imperial Bank of Commerce](#) Economics Online
- [RBC Financial Group](#) (Economics Research)
- [ScotiaBank. Expert Research and Analysis](#)

Patents, Trademarks, Copyrights

- The [Canadian Intellectual Property Office](#) (CIPO) is a Special Operating Agency (SOA) associated with Industry Canada and is responsible for the administration and processing of the greater part of intellectual property in Canada. CIPO's areas of activity include:
 - Patents, Trade-marks, Copyrights, Industrial designs and Integrated circuit topographies

Supporting Print Resources

A number of titles on this topic can be found in the Business Information collection at the [Pickering Public Library](#).

Step 3: Get Business Assistance & Training

Business advisors, coaches and workshops are available to help create the crucial business plan required before embarking on any start-up venture. The business plan refines a business idea and ultimately should demonstrate that the proposed business has a place in the market and will be profitable. This step is a prerequisite for seeking financial assistance or investors and should include plans for marketing, human resources, operations and finances. Access to Business Advisors is also available through Federal, Provincial, Municipal and Community Business Centres. New businesses should refer to Section Two of this Guide to find local business advisors, coaches and workshops closest to them. Business assistance and training can take many forms and should be tailored based on individual needs. The following resources contain several self-directed learning opportunities as well as information on more formal education programs for business operations. Templates for business plans, online info-guides, and an interactive planner are also found here.

Online Government Resources

Canada Business Networking, coaching and business counselling services

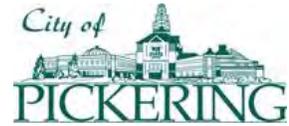
[Resources to plan and start and grow a new business.](#)

Industry Canada: Find Business Advisors

[Links to comprehensive directories of Canadian companies or organizations](#) (Associations, Business and Economic Development Offices, Accredited Professionals and Business Consultants) that support small business and provide advice on any subject related to business management.

Ministry of Economic Development, Trade & Employment

[Business Advisory Services](#) are focused on helping entrepreneurs who want to grow their businesses in Ontario and abroad.



Business Guides

Aboriginal Business Info-Guide

Through [Aboriginal Business Canada](#), INAC provides funding to young entrepreneurs, new businesses, existing businesses and Aboriginal organizations.

Aboriginal Business Canada and You: Guide

[Help for Aboriginal entrepreneurs](#) and organizations to achieve their business goals.

Canada Business - Business Plans - Templates and Samples

This site offers [sample business plans and business plan templates](#) to help entrepreneurs develop a professional business plan.

Financing for Starting a Business Info-Guide

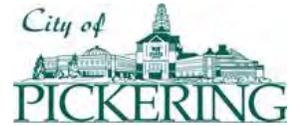
This guide outlines [federal and provincial government programs](#) available to individuals starting a business in Ontario.

Establishing a Business In Ontario: The Essential Guide (PDF format)

This guide covers [the facts on everything](#) from regulatory frameworks in Ontario to Intellectual Property Rights, Advertising and Labeling, Liability Law and more.

Resource Guide for Business Immigrants to Ontario (PDF format)

A guide to assist [business immigrants](#) wanting to start a business in Ontario



Courses/Programs

Employment Ontario: Back to School; full or part-time

Search for [business courses](#) such as Small Business Bookkeeping, Financial Management, Operations and Legal Issues, Business and Computer Skills at Ontario Universities and Colleges.

ServiceOntario: Business Courses at Private Career Colleges

Also check out the [Ontario Private Career College](#) search service for business courses and programs available at private career colleges operating in Ontario.

Suggested Supporting Online Resources

My Own Business Inc Course:

A free [self-directed online How to Start Your Own Business course](#) presented in 16 sessions.

Print Government Resources

- Industry Canada: [Publication 54367E - Management Skills for Small Business.](#) 2001.
- ServiceOntario: "Publication 08-051 - Preparing Business Plans." February 2009.
- ServiceOntario: "Publication 010473 - Resources for Small Business and Entrepreneurs: A Guide to help you start and grow your business... and succeed." October 2008.
- ServiceOntario: "Publication 008605 - Ontario's Support Programs for Small Businesses and Entrepreneurs." February 2008.

Supporting Print Resources

A number of titles on this topic can be found in the Business Information collection at the [Pickering Public Library](#).

Step 4: Choose a Business Location

Selecting the right location involves considerations such as legal and regulatory requirements, leasing and zoning requirements for different industries, proximity to customers and financial incentives and tax credits offered by the local government. All these may influence your decision. When starting a business, a sound understanding of some basic legal and regulatory issues may be required. This section contains information to assist in that decision-making process.

If you're going to run your business out of a commercial or industrial site, whether you own it or lease it, you should always check to be sure that your business use is permitted at that location. It's easy to do. Just contact our Economic Development Office at 905.420.4625 and we will be happy to find the information for you.

Online Government Resources

[BizPal](#) is an online resource that allows for the search of federal, provincial and municipal business permits and licenses, including zoning issues. Many Ontario cities participate in the program, providing information on municipal and community requirements.

Canada Business

[Choosing and Setting Up a Location](#). This site covers things to consider when deciding where to locate your business and how to arrange your office, store or facility.

[Little Things Mean a Lot](#). This discusses site selection criteria, such as retail compatibility and zoning that the small store owner-manager must consider after making basic economic, demographic, and traffic analyses. It offers questions the retailer must ask (and find answers to) before making the all important choice of store location.

[Invest In Ontario](#). Whatever your business is, you'll find a site or community in Ontario that can help your business thrive.



Suggested Supporting Online Resources

[Browse the articles on](#) -There's More to Consider than Just Cost, Deciding Where to Set Up Shop, Retail Store Site Selection and Business Relocation May Lower Your Operating Expenses. Some interesting reading on choosing a business location, as well as information on regulatory considerations. This is an American source.

Nolo: Choosing a Successful Location for Your Business

General suggestions for [choosing a successful location](#) as well as related articles on topics such as Leasing and Renting Space and Determine the Space Your Business Needs. This is an American source so be sure to refer to local Ontario regulations and rules before making your final decision.

Supporting Print Resources

A number of titles on this topic can be found in the Business Information collection at the [Pickering Public Library](#).

Step 5: Finance Your Business

Financing for a new business may come from a variety of sources: banks and financial institutions, personal lines of credit, partners and investors, micro-credit lenders and venture capitalists. Federal, Provincial and some local governments also offer financing programs to help small businesses start and grow their operations.

Programs in Ontario include: The Canada Small Business Financing Program, the Business Development Bank of Canada, Innovation Financing Solution, The Ontario Community Futures Development Corporations, the Summer Company Program for Youth, and the Canadian Youth Business Foundation Loan Program. Some entrepreneurs may also be eligible for Ontario Self-Employment Benefit while starting a business. More information on these and other government financing services and information can be found in the following section. There are many financial options available and may be researched to suit individual needs. Funding programs for specific types of entrepreneurs, such as youth, women, Newcomers to Canada and Aboriginal entrepreneurs are also listed in this guide under the “Types of Entrepreneurs” section. **Check out the glossary at the end of this guide for the locations of local financial institutions that are ready to assist you in starting up your business.**

Online Government Resources

Business Development Bank of Canada: Financing

[BDC](#) offers a range of financing and venture capital options. Select ...Start or Buy a Business under the Advice Centre, then click on Step 4 “Financing”

Growth Capital for Aboriginal Business

[Growth Capital for Aboriginal Business](#) increases access to capital for Aboriginal entrepreneurs wanting to expand an existing business or start a new one, on or off a reserve in Canada.

Canada Business Government Grants and Financing

Government departments and agencies provide financing such as grants and contributions, subsidies and loan guarantees. [Find out what government financing](#) might be available for your business. Use the search tool or browse by type of financing.

How to Get Money for Your Business

Browse through this information to determine [what type of financing is best](#) for your business and study the documents on how to make a pitch to a lender or investor.

Financing for Specific Demographic Groups

Find out [what financing is available](#) for specific demographic groups, including Aboriginal peoples, immigrants, persons with disabilities, rural and northern residents, women and youth.



Business Start-up Financing

There are both [government and private sector sources of financing](#) that you can tap into to get your business off the ground.

Sources of Private Financing

This site explores the financial services and assistance available and helps [locate members of private sector](#) associations whose members provide debt and equity financing to businesses.

Community Futures Development Corporations Ontario

Provides business [services and access to financial capital through a local investment fund](#) to help finance new or existing small businesses with start-up, expansion or stabilization plans that help maintain or create jobs in rural and Northern Ontario. Select “*What We Do*” then *Access to Capital*.

Indian and Northern Affairs Canada Aboriginal Financial Institutions

These ["Aboriginal Capital Corporations"](#) concentrate on providing developmental loans, to small and medium size organizations which are not yet ready to secure business loans from banks.

Industry Canada: Canada Small Business Financing (CSBF) Program is designed to [increase the availability of loans for establishing, expanding, modernizing and improving small businesses](#). A small business does not apply directly to the program, but rather applies for a loan of up to \$250,000 at a financial institution (bank, credit union or caisse populaire).

SME Benchmarking Tool offers industry-specific income statement and balance sheet data for small and medium sized businesses. [SME Benchmarking Tool](#) allows you to:

- REstimate the operating costs for your new business;
- REview financial performance averages in your industry;
- REnter your own financial data to see how your business measures up to comparably sized firms.

Invest in Ontario: Government Programs for Business

Under the [_Financing_](#) category there is a large list of select government financial programs for business, along with a brief description of each program.

Ministry Of Northern Development and Mines: Northern Ontario Entrepreneur Program

An initiative for [Northern Ontario start-up ventures](#) that creates job opportunities in the North.

Enterprise North Job Creation Program

The [Northern Ontario Heritage Fund](#) Corporation NOHFC provides financial assistance to new and existing enterprises to help bring new jobs and economic prosperity to the North

Ministry of Training, Colleges and Universities Ontario Self-Employment Benefit

The [Ontario Self-Employment Benefit](#) provides unemployed people who are or have recently been eligible for Employment Insurance with income and entrepreneurial support while they develop and start their business.

ServiceOntario: Ontario Business Program Guide: Financing

The [Guide](#) has resources on government funding programs for Ontario businesses.

SME Financing Data Initiative

Industry Canada, Statistics Canada and Finance Canada are working together in an ongoing effort to gather [data on SME financing](#). Through this Initiative, other research and analysis, a comprehensive picture of SME financing, covering the entire spectrum of financing products and services, is provided.

Key Small Business Financing Statistics

This responds to some of the most commonly asked questions related [to the state of SME financing in Canada](#) (request rates, approval rates, amounts requested, amounts authorized, amounts outstanding by suppliers, loss rates, etc.). The report analyzes all types of financing (debt, leasing, and risk capital) by sector, size of business, region and stage of business development.

Suggested Supporting Online Resources

Canadian Bankers Association: Small Business Financing

In the [Consumer Information](#) tab there is a section called Small Business Services, which contains information on small business financing including government programs.

MaRS - Market Readiness Program

The [Market Readiness Program](#) is aimed specifically at technology companies and entrepreneurs providing resources through the Investment Accelerator Fund, the Business Mentorship and Entrepreneurship Program, and the National Angel Capital Organization.

Print Government Resources

Industry Canada: ["Canada Small Business Financing Program"](#) 2009.

Industry Canada: "Publication 60295B - Canada Small Business Financing Act – Annual Report 2006-07." 2008.

Industry Canada: ["Small Business Financing Profiles – Small and Medium-Sized Enterprises"](#) September 2007.

Step 6: Determine the Legal Structure of Your Business

A new business owner must decide on a form of business ownership whether it be a sole proprietorship, a partnership, a corporation, a non-profit or a cooperative. There are advantages and disadvantages to each form of organization, and new businesses must evaluate which structure best suits their needs. The form of business will determine the amount of government regulations for reporting, liability, and taxation.

The resources below define the different business arrangements legally recognized and can assist entrepreneurs in determining the legal structure of their business.

Online Government Resources

Canada Business: Choosing a Business Structure

This site provides [access to the different forms of a business organization](#) containing descriptions, advantages and disadvantages of each of the 4 types of businesses.

Industry Canada: Corporations Canada

The [Guide to Federal Incorporation](#) provides the knowledge and tools that business owners and operators need to incorporate and operate a corporation under the federal corporate law.

Supporting Print Resources

A number of titles on this topic can be found in the Business Information collection at the [Pickering Public Library](#).

Step 7: Register a Business Name (“Doing Business As”)

The legal name of a business is the registered name and it is required on all government forms and applications. A business name registration refers to a registration under the Business Names Act. It expires after 5 years and must be renewed. A business name registration should not be confused with incorporation or a business license. The tools in this section link to websites on registering a business name quickly and easily online.

Online Government Resources

Canada Business Naming Your Business

[The right name](#) can be an effective advertising tool that can help your customers understand what your business does and the market you are targeting. The wrong name can confuse or drive away customers.

Registering Your Business

You may need to register with several different levels of government for many different reasons. This document provides an overview of the key registration requirements that may apply to your business.

ServiceOntario: Online Business Name Search, Registration & Renewal

Select [Register or Renewal Your Business](#)” to access the Integrated Business Services Application, where entrepreneurs can register or renew a business name, apply to the Ontario Ministry of Revenue for the Retail Sales Tax (RST) and Employer Health Tax (EHT), and to the Workplace Safety and Insurance Board (WSIB) in a single online session.

New businesses can also request an *Electronic Master Business License*, which can be delivered in two business days by email to facilitate other transactions with government or financial institutions. This also allows future business owners to [search a potential business name](#) to find out if it is already in use in Ontario.

Suggested Supporting Online Resources

About.com: Small Business Canada

Choosing a Business Name

[Choosing a business name](#) is one of the most important things you’ll do during the process of starting a business. Whether you’re looking for a catchy business name or wondering what rules your business name needs to follow, these articles about business names will help.



Named at Last

A quick checklist to help you [make sure you're on the right track with a company name](#) or product name that you're tempted to use.

[Articles on Better Business Names and Tag Lines](#)

NOLO

How to choose and register a successful business name (US site). Visit [Choosing a Business Name FAQ](#) and [Pick a Winning Name for Your Business](#).

Print Government Resources

Industry Canada: -Publication 54408B – [Choosing a Name for your Federally Incorporated Company](#)” 2005.

Industry Canada: [-Guide to Federal Incorporation to Help Small Business Incorporate Federally](#)” ISBN 978-0-662-45325-3 2007.

ServiceOntario: -Publication 111855 - Business Corporations Act and Regulations” March 2009.

ServiceOntario: [-Publication 008629 - Establishing a Business in Ontario](#)” February 2008. Also available in Chinese, German, Japanese and Spanish. Available to download:

Step 8: Register for Provincial & Federal Taxes

If you own and operate a business in Canada, you need to know about the goods and services tax (GST) and the harmonized sales tax (HST).

As of July 1, 2010, Ontario's Retail Sales Tax (RST) was converted to a value-added tax structure and combined with the federal Goods and Services Tax (GST) to create a federally administered single sales tax. The single sales tax is a combined tax rate of 13 per cent. The provincial portion is currently eight per cent — the same as the general RST rate — and the federal portion is five per cent.

Most businesses are required to register for GST/HST, though some exceptions apply to certain small businesses whose total taxable revenues before expenses are less than \$30,000 per year.

The following resources link to online registration systems for taxes as well as information to assist new business owners in understanding taxation in Ontario. Entrepreneurs can register with the province through ServiceOntario to obtain a tax identification number, workers' compensation, unemployment and disability insurance.

[ONT-TAXS](#) is an online service to file, pay, update and view Ontario business taxes.

Online Government Resources

Canada Revenue Agency: Business Registration Online

A [one-stop, online, self serve application](#) that allows new business owners to register for a Business Number as well as Corporation Income Tax, Goods and Services/Harmonized Sales Tax, Payroll Deductions and Import-Export Accounts.

Note: [Aboriginal business income is generally exempt](#) from tax if the actual income-earning activities of the business take place on a reserve.

Tax Information for Business

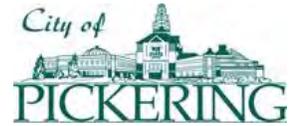
[Learn about the different forms of taxation](#) and find out how to keep records, submit reports and payments for GST/HST, excise taxes, income taxes, payroll deductions, and more.

Guide for Canadian Small Businesses

This guide uses plain language to explain [the most common situations encountered by small business](#).

Tax Events and Seminars in Ontario

This site provides links to [upcoming events and more](#).



Invest in Ontario: Taxation in Ontario Guide

[A comprehensive guide to the Canadian Tax system](#) that includes information on Corporate Income Tax in Ontario, payroll, commodity and local taxes.

Ontario Ministry of Revenue: ONT-TAXS Online

A [free online tax service for business](#) to access their retail sales tax and employer health tax accounts. Owners can file tax returns, make tax payments, view up to four years of account history, update their business account information and request a refund for an overpayment of tax, all online.

Print Government Resources

Ministry of Revenue: ["Small Business Guide to the Most Frequently Asked Tax Questions"](#) November 2007.

Supporting Print Resources

A number of titles on this topic can be found in the Business Information collection at the [Pickering Public Library](#).

Step 9: Obtain Business Licences & Permits

A new or expanding business often requires one or more federal, provincial or local licenses or permits to operate in Ontario. Licenses can range from a basic operating license to industry-specific permits, and will depend on the type of business the future business owner plans to start. Regulations vary by industry, province and locality, so it is important to research what may be required for any new venture. The resources below provide search tools and industry-specific guides to help entrepreneurs comply with the necessary business licenses and permits.

Online Government Resources

Association of Municipalities of Ontario

Municipal websites have [information on regulatory requirements for businesses within their jurisdictions](#).

Canada Business Regulations for Specific Business Activities

[Learn what regulations apply to key business activities](#), such as importing, exporting, marketing, managing employees, transporting goods, and more.

ServiceOntario: BizPal

[BizPal](#) is an online, one-stop service for entrepreneurs that allows searches for permits and licenses required by business type for all levels of government – federal, provincial, and municipal. Select *Find Business Permits & Licences for Your Business* to find out exactly what you will need. *Note: not all municipalities currently participate in this service.

Step 10: Employer Responsibilities

As a new employer you will have certain statutory obligations. This means that you are required by law to do certain things and behave towards your employees in certain ways. There are regulatory requirements that apply when hiring and firing employees. Employers should be familiar with the Workplace Safety and Insurance Act, the Occupational Health and Safety Act, and the Ontario Employment Standards Act. Other considerations are Accessibility Standards, making deductions on behalf of employees for the Canada Pension Plan, Employment Insurance and Taxes and filing T4 slips.

Resources in this section cover topics related to the regulatory responsibilities of employers, as well as some general information on employee management.

Online Government Resources

Ministry of Education: Employment Ontario Hiring Employees

[Find and hire qualified people](#) through the Job Connect program, delivered through education and training organizations throughout Ontario.

Ontario Human Rights Commission: Employment: Rights and Responsibilities; Human Rights Code in Ontario

[Explains the rights of employees.](#)

Service Canada: Responsibilities Related to Employee Social Insurance Numbers

Information on how to [confirm a Social Insurance Number of an employee.](#)



Print Government Resources

Canada Revenue Agency: [Publication RC4120 - Filing the T4 Slip and Summary: Employer's Guide." 2010.](#)

ServiceOntario: -Publication 012656 - [Compliance Manual for Small Businesses and Organizations: Accessibility Standards for Customer Service."](#) 2009. Available to download.

Ministry of Labour: [Workplace Safety and Insurance Act 1997](#) and Regulations Sept 9 2008."

Ministry of Labour: -Publication 111834 - [Occupational Health and Safety Act."](#) December 2008. Visit www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_90o01_e.htm

Ministry of Labour: - [What You Should Know About the Ontario Employment Standards Act; 2008 Version Poster."](#) February 2008.

Supporting Print Resources

A number of titles on this topic can be found in the Business Information collection at the [Pickering Public Library](#).

The Business Launch Stage

By now, all of the necessary preparation has been completed for the new business. The name of the business has been registered; the company has been incorporated (optional); the Business Plan has been written; funding has been secured (if necessary); facilities have been secured and leasehold improvements made (if required); equipment has been purchased or leased; suppliers have been identified; opening inventory is on site; and employees have been hired and trained; marketing plans have been developed and are ready to be implemented. The business owner is ready to open their doors. This is now a business.

This next stage is all about strengthening business operations through effective marketing strategies, making use of the Internet and technology and networking to grow and strengthen the business.

Don't forget to contact the Economic Development Office at the City of Pickering to let us know about your Grand Opening! We have prepared a helpful guide to assist with your Grand Opening event. Download our [Guidebook for Ribbon Cutting Ceremonies](#). Set the time and date and we'll be sure to have the Mayor & Council come to help celebrate your entrepreneurial spirit. We'll even bring a pair of shiny gold scissors to help cut the ribbon!

Step 11: Market & Sell

A directed marketing strategy contributes to the successful launch of a new business by effectively targeting potential customers/clients. While this can have a creative component, it is important to remember that any marketing activities or promotion must comply with standards set by Industry Canada. Consult this section for tips on creating a marketing approach for a new business and on how to developing marketing plans. Depending upon your market niche and your marketing objectives, a website can be a major part of your marketing initiatives.

Online Government Resources

Atlantic Canada Opportunities Agency: Planning for Success – Your Guide to Preparing a Marketing Plan

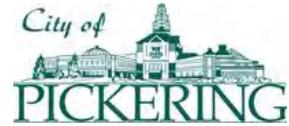
An easy to understand template covering all the necessary components of a [marketing plan](#).

Business Development Bank of Canada Low Cost Marketing Know How

Advertising does not have to cost a fortune! Consider these inexpensive, and sometimes free, [ways to promote your product, service or business](#).

Canada Business: Marketing and Sales

[Help with Marketing basics](#), promoting and advertising a business, Sales and customer relationship management, selling to governments and marketing regulations and standards.



Suggested Supporting Online Resources

[Entrepreneur.com](#)

Online Marketing

7 Steps to the Perfect Marketing Plan

[This site](#) helps you think about who you are, who needs what you do and how to get their attention.

[Sales How-to Guides](#)

[Advertising](#)

Inc. Branding

[Branding topics](#) include Building a Brand, Managing Multiple Brands, Naming a Business and the History of Great Brands.

[Sales and Marketing](#)

This site covers Networking, Sales Hiring, Management and Training, Lead Generation, Forecasting, Cold Calling, Negotiating, Contracts, Commissions and Quotas, Direct Marketing, Event Marketing, Public Relations, Guerrilla Marketing, Relationship Marketing, Telemarketing and Viral Marketing.

Supporting Print Resources

A number of titles on this topic can be found in the Business Information collection at the [Pickering Public Library](#).



Step 12: Use Technology

Using technology can help a small business market their business and reach a broader marketplace in a cost effective manner. The Internet can be a great tool to enhance business communications, advertise, or buy and sell.

Tips on designing a website, analyzing the site's navigation, starting an e-business, web-marketing and making the most of cost-effective technologies such as email, LAN (local area networks) and software for small business can be found below.

Online Government Resources

Canada Business E-Business

This site provides links to [programs and resources to help do business over the Internet](#).

Suggested Supporting Online Resources

Entrepreneur.com Technology

Find [information on news and trends, products and technology](#) to support your business.

Inc.: Managing Technology

[Learn about online business](#), hardware, telecom and wireless, business software, and computer security.

Supporting Print Resources

A number of titles on this topic can be found in the Business Information collection at the [Pickering Public Library](#).

Step 13: Networking

Networking with other small business owners, business associations and organizations can provide ongoing support for business operations or expansion and keep entrepreneurs informed of industry trends and future opportunities. Small business networking is a process of establishing a mutually beneficial relationship with other business people and potential customers. It is a vital component of a prosperous solo business.

This section contains links to business associations, small business magazines, and also provides tips for effective networking that can create business referrals.

Consider joining the [Ajax-Pickering Board of Trade](#). It's a great opportunity to network with other businesses in the area. Membership also provides educational opportunities, special rates on business insurance and much more.

Online Government Resources

Foreign Affairs and International Trade Canada: [Business Women in International Trade](#)

Access support networks and multiple resources geared to help Canadian business women prepare and succeed in the competitive export marketplace.

Industry Canada: Find Business Advisors

Links to [comprehensive directories of Canadian companies or organizations](#) (associations, Business and Economic Development Offices, Accredited Professionals and Business Consultants) that support small business and provide advice on any subject related to business management.

Suggested Supporting Online Resources

Canadian Association of Family Enterprise/CAFÉ

A non-profit organization [dedicated to families in business](#) founded on the premise that family businesses share unique experiences not necessarily found in non-family businesses.

Canadian Council for Aboriginal Business

A non-profit organization that offers [resources and programs to foster positive business](#) relations and creates economic opportunities for Aboriginal businesses and communities.

Canadian Federation of Independent Business

Find hard [facts, survey and research results and daily news](#) about small business. Some parts of the site are open to the members of the Federation only.

Canadians Talk Business

A [Moderated Email Discussion](#) where business owners can discuss general business issues related to running a business in Canada.



Entrepreneur.com

[What is Business Networking Anyway?](#) This site looks at leveraging business and personal connections to bring a regular supply of new business.

Alternative Places to Network

Flying Solo

A link to a host of articles on [networking groups, strategies and networking tips](#).

Inc.: Networking

Ryerson University: Associations/Organizations Business Support & Services

In the section [Associations/Organizations Business Support & Services](#) Ryerson has compiled a list of key business support organizations, including the Canadian Marketing Association, Foreign Affairs and International Trade Canada, and the American Society of Association Executives.

SOHO: Small Office/Home Office

An association for [home-based, small and medium-sized businesses](#) which provides tips, business articles and a newsletter.

The Business and Professional Women's Club of Ontario

The [Business and Professional Women's Club of Ontario](#) is a private organization that works towards improving economic and employment conditions for women.

Women Entrepreneurs of Canada

An organization that [connects the media, government, corporations and women entrepreneurs](#) by bringing them together and increasing the success rate of women entrepreneurs.

Print Government Resources

Industry Canada: -Small Business Quarterly." Published Every Three Months.

ServiceOntario: -Ontario Small Business Beat." Published Every Two Months.

Types of Entrepreneurs

The definition of ‘entrepreneur’ generally describes the business person who is not averse to taking risks and is determined to control their own economic destiny. Is this you?

Additional resources, financing programs, networks and guides may be available for specific types of entrepreneurs.

The following section provides an overview of services and programs available for those with Disabilities, Newcomers to Canada, Women, and Youth entrepreneurs.

Entrepreneurs with Disabilities

Human Resources and Social Development Canada Opportunities Fund for Persons with Disabilities

The fund provides [financial assistance and supports to enable people with disabilities](#) to prepare for, secure, and maintain employment or self-employment. The site gives information about the program itself, eligibility criteria, the application process, and sponsorship details.

Persons with Disabilities Online: Start Your Own Business

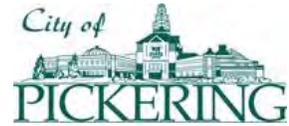
[Persons with Disabilities Online](#) highlights resources available to entrepreneurs with disabilities, including a benefits finder, the Opportunities Fund for Persons with Disabilities, the Self Employment Benefit and WorkinfoNet Ontario.

Entrepreneurs with Disabilities Network

A non-profit organization that [provides entrepreneurs with disabilities services](#) in creating a successful business venture, from the idea generation phase to support for businesses that are up and running.

Financing for Specific Demographic Groups

Follow the [Financing for Persons with Disabilities](#)” tab.



Newcomers to Canada

If you are new this country and want to start a new business, you'll be happy to know there's help for you right here in Pickering. The recently opened [Welcome Centre Pickering](#) is ready to assist you to integrate into your newly chosen community and will provide help in understanding what is needed to start your business, find a home, find a doctor or school, and much more. You can visit them in person at 1400 Bayly Street, Pickering, ON.

Business Immigration Program

Information for [individuals interested in moving to Canada](#) to start a business.

CYBF Canadian Newcomer Entrepreneur Program

This program is for [new immigrants to Canada between the ages of 18 and 34](#) years, with dreams of being their own boss? The CYBF offers business start-up loans of up to \$15,000 to young immigrants who live in the Greater Toronto Area in Ontario (this program may be offered in other areas in the future).

Financing for Specific Demographic Groups

Follow the [Financing for Immigrants](#)" tab.

Settlement.org Starting a Business/ Self-employment

[Newcomers to Ontario](#) have a rich history of starting new businesses and contributing to the local economy - creating jobs, introducing new products and services. There are many services available to you as a business immigrant.

Women Entrepreneurs

Canada Business:

Resources for Women Entrepreneurs

Type [Women Entrepreneurs](#)" in the search box for information on Regulations, Financing, Training and Mentorship Programs, Taxation, Associations and additional resources.

Financing for Specific Demographic Groups

Follow the [Financing for Women](#)" tab.



Home-Based Working Moms

An association and [online community for parents who work at home](#) and those who would like to. It provides a variety of opportunities and resources to help moms network, learn and grow in their role as a home-based working mom.

PARO Centre for Women's Enterprise

The Centres provides programs [and services to women across Northern Ontario](#) who want to start a business, grow a business or build new networks across the region.

The Business and Professional Women's Club of Ontario

The [Business and Professional Women's Club of Ontario](#) is a private organization that works towards improving economic and employment conditions for women.

Women Entrepreneurs of Canada

This is an organization that [connects the media, government, corporations and women entrepreneurs](#) to increase the success rate of women entrepreneurs.

Supporting Print Resources

A number of titles on this topic can be found in the Business Information collection at the [Pickering Public Library](#).

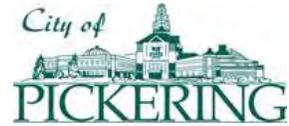
Youth and Student Entrepreneurs

ACE: Advancing Canadian Entrepreneurship

[ACE currently delivers two programs on over 50 university and college campuses](#) across Canada with the involvement of over 1,700 student leaders and student entrepreneurs offering Program #1–Students in Free Enterprise (SIFE) and Program #2-Student Entrepreneur.

Canadian Youth Business Foundation (CYBF) Loan Program

This organization provides [loans and mentoring to young entrepreneurs \(aged 18 to 34\)](#) who are eligible to work in Canada, have written a comprehensive business plan and are not able to raise the necessary financing from other sources.



E-Spirit National Aboriginal Youth Business Plan Competition

An [Internet-based national Aboriginal Youth Business Plan Competition](#) with online modules, mentoring and business plan template for Aboriginal youth in Grades 10-12.

Ministry of Economic Development Trade * Employment: Summer Company

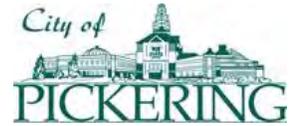
An opportunity for [enterprising students 15 to 29 years old, to start and run their own summer businesses](#). They receive hands-on business coaching and mentoring from local community business leaders and can be eligible to receive up to \$1,500 to put toward start up costs and up to \$1,500 upon successful completion of the program.

Ministry of Northern Development and Mines: Northern Ontario Young Entrepreneur Program

[Residents of Northern Ontario, 18 to 29 years](#) old have the opportunity to develop business skills, apply for financial assistance, and start up their own business in the North.

Supporting Print Resources

A number of titles on this topic can be found in the Business Information collection at the [Pickering Public Library](#).



Section Two: Federal, Provincial, Municipal and Community Business Centres

ServiceOntario Centres: [Services to Business](#)

Located in up to 91 communities across the province, ServiceOntario Centres are making it easier for businesses in Ontario to access government information and services in person. Use the Service Location Finder to locate the ServiceOntario Centres that are open from 8:30 am to 5:00 pm, with exceptions at some locations.

[Small Business Enterprise Centres / Business Advisory Centres](#)

Small Business Enterprise Centres focus on providing support to start-up and small enterprises during their initial years of development and operation. Entrepreneurs are provided with easy access to business consulting services and information covering management, marketing, technology and financing.

Your local Business Advisory Centre Durham

Durham (Oshawa)

Business Advisory Centre Durham
3000 Garden Street, Suite 200
Whitby, ON L1R 2G6

Phone: 905.668.4949
Toll free: 1 866.632.5151
Fax: 905.668.4469

clientservices@bacd.ca

Section Three: Government Call Centres

ServiceOntario - Business Info Line

Get the help you need to start, run or grow your business. We'll put you in touch with information about business registration, applicable taxes, government business resources, hiring and training new staff, determining what licences and permits you need, publications that are available answers to your other business enquiries.

Toll free: **1.888.745.8888**; Local: 416.212.8888

TTY: 416.325.3408 or 1.800.268.7095

ServiceOntario Call Centre

The Call Centre responds to bilingual inquiries on Ontario government programs and services and provides referrals to municipal and federal Government and non-governmental services.

The Centre is a first point of contact and provides information for these ministries:

- Aboriginal Affairs
- Agriculture
- Food and Rural Affairs
- Attorney General Children and Youth Services
- Citizenship and Immigration
- Community and Social Services
- Community Safety and Correctional Services
- Consumer Services
- Economic Development and Trade
- Education
- Energy and Infrastructure
- Environment
- Finance
- Francophone Affairs
- Government Services Health and Long-Term Care
- Health
- Promotion
- Infrastructure
- Intergovernmental Affairs
- Labour Municipal Affairs and Housing
- Natural Resources Northern Development
- Mines and Forestry
- Research and Innovation
- Revenue
- Seniors' Secretariat
- Tourism and Culture
- Training, Colleges and Universities
- Transportation
- Women's Directorate

Most Ontario Government Call Centres are open from 8:30 am to 5 pm, Monday to Friday, excluding government and statutory holidays.

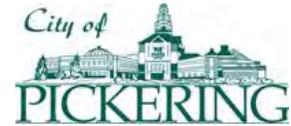
Toll-free: **1.800.267.8097**; TTY toll-free: 1.800.268.7095

Toronto: 416.326.1234; TTY Toronto: 416.325.3408

Service Ontario Publications

Toll-free: 1.800.668.9938; TTY Toronto: 416.326.5300

1.888.463.6461



Canada Business Service Centre

Toll-free: 1.888.576.4444 or TTY toll-free: 1.800.457.8466
1.800.567.2345

Speak to a Business Information Officer for the best sources of information or refer you to programs and services relevant to your business situation. Some Centres have optional recorded answers to frequently asked questions to speed up service. (NOTE: service is available Monday to Friday 8:30 am to 6 pm)

Canadian Radio-Television Telecommunications Commission (CRTC)

Toll-free: 1.877.249.2782 TTY toll-free: 1.877.909.2782

Consumer Protection Branch

Toronto: 416.326.8800 Toll-free: 1.800.889.9768

Customs (Canada Border Services Agency) Border Information Service

Toll-free: 1.800.461.9999

Customs (United States)

Mississauga: 905.676.2606

Employment Ontario Hotline

Toll-free: 1.800.387.5656 TTY Toll-free: 1.866.768.1157

Post jobs with Job Bank

Toll-free: 1.866.789.1297

Employment Insurance/Social Insurance Numbers

Toll-free: 1.800.206.7218 Toll-free TTY: 1.866.678.2785

Employment Standards

Toll free: 1.800.531.5551 Toll free TTY: 1.866.567.8893

Federal Government Information Service*

Toll-free: 1.800.O.Canada (1.800.622.6232) *avail Mon- Fri 8 am to 8 pm

Foreign Affairs and International Trade Canada

Toll-free: 1.800.267.8376
Ottawa Local: 613.944.4000 TTY Ottawa: 613.944.9136

Income Tax Inquiries (Federal)

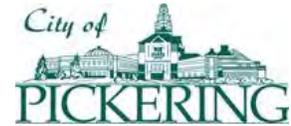
Toll-free: 1.800.959.8281 TTY Toll-free: 1.800.665.0354

Municipal Property Assessment Corporation (MPAC)

Toll-free: 1.866.296.6722 TTY Toll-free: 1.877.889.6722

Ontario Motor Vehicle Industry Council (OMVIC) – new/ used car dealerships & dealers

Toll-free: 1.800.943.6002 Toronto Local: 416.226.4500



Ontario Travel

Mississauga Local: 905.282.1721 Toll-free: 1.800.668.2746
Mississauga Local TTY: 905.612.0870 TTY Toll-free: 1.888.908.8825

Ontario Women's Directorate

416.314.0300 Toll Free: 1.866.510.5902
In Toronto TTY: .416.3140258

ONT TAXS - Answers about Provincial Taxes or Harmonized Taxes

Toll-free 1.800.668.8297 TTY: 1.800.263.7776

Passport Canada: Canadian Passport Inquiries

Toll-free: 1.800.567.6868 Toll-free TTY: 1.866.255.7655 (Outside Canada and the USA):
819.997.8338

Real Estate Council of Ontario (RECO) – licensing and complaints real estate agents

Toronto Local: 416.207.4800 Toll-free: 1.800.245.6910
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Regional Access Program Help Desk (Business)

Toll-free: 1.877.553.5507

**Technical Standards and Safety Authority (TSSA) – fuels safety, elevating devices,
amusement parks (rides)**

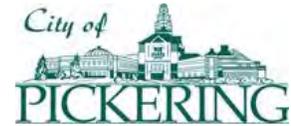
Toronto Local: 416.734.3300 Toll-free: 1.877.682.8772

Travel Industry Council of Ontario – licensing & complaints travel agents and agencies

Mississauga Local: 905.624.6241 Toll-free: 1.888.451.8426

Workplace Safety and Insurance Board (WSIB)

Toronto Local: 416.344.1000 Toll-free: 1.800.387.0750
Toll-free TTY: 1.800.387.0050



Section Four: Glossary of Local Business Support Services & Institutions

Municipal Government Services

City of Pickering

Pickering Civic Complex
One The Esplanade
Pickering, ON L1V 6K7
pickering.ca

Toll Free: 1.866.683.2760

Economic Development Office

Phone: 905.420.4625
Fax: 905.420.6064
Toll Free: 1.866.683.2760
Email: econdevl@pickering.ca
business@pickering.ca
www.pickering.ca

Pickering Public Library

Phone: 905.831.6265 or 1.888.831.6266
Fax: 905.831.6927
Email: help@picnet.org
www.picnet.org

Corporate Services Department

Finance Division

Phone: 905.420.4634 or 1.866.683.2760
Taxation: 905.420.4614
Fax: 905.420.5313
Email: corpserv@pickering.ca

Legislative Services Division

(including Municipal Law Enforcement, licensing and signage)
Phone: 905.420.4611
Fax: 905.420.9685
Email: clerks@pickering.ca

City Council

Mayor's Office
Phone: 905.420.4600
Email: mayor@pickering.ca
Councillor's Office
Phone: 905.420.4605
Email: council@pickering.ca

Customer Care Centre

Phone: 905.420.4666 or 905.683.7575
Toll Free: 1.877.420.4666
TTY: 905.420.1739
Fax: 905.420.6064
Email: customercare@pickering.ca

City Development Department

Phone: 905.420.4617 or 905.683.2760
Fax: 905.420.7648
Email: citydevl@pickering.ca

Engineering and Public Works

Phone: 905.420.4624
Fax: 905.420.4650
Email: engpw@pickering.ca



Regional Government Services

Regional Municipality of Durham

Regional Headquarters Building

P.O. Box 623
605 Rossland Road East
Whitby, ON L1N 6A3
Phone: 905.668.7711 or Toll Free: 1.800.372.1102
Fax: 905.668.1567
www.durham.ca

The following Departments are located at the above address:

Economic Development & Tourism Department

Economic Development
Phone: 905.668.4113
Fax: 905.666.6228
Toll Free: 1.800.706.9857
www.durhambusiness.ca

Tourism Office

Toll Free: 1.800.413.0017
Email: tourism@durham.ca

Also located at Region Headquarters:

Clerks Office
Human Resources
Social Services

Health Department

Phone: 905.668.7711 or 1.800.841.2729
Fax: 905.666.6214
Email: health@durham.ca

Finance Department

Phone & Fax as above
Email: finance@durham.ca

Planning Department

Phone: 1.866.786.8116
Email: planning@durham.ca

Works Department

P.O. Box 623
101 Consumers Drive
Whitby, ON L1N 6A3
Phone: 905.666.8116 or 1.866.786.8116
Fax: 905.666.8826
Email: works@durham.ca



Local Business Networking & Associations

Ajax-Pickering Board of Trade

144 Old Kingston Road
Ajax, ON L1T 2Z9
Phone: 905.686.0883
Fax: 905.686.1057
Email: info@apboardoftrade.com
www.apboardoftrade.com

Ontario Municipal Management Institute

P.O. Box 58009
Oshawa, ON L1J 8L6
618 Balmoral Drive
Oshawa, ON L1J 3A7
Phone: 905.434.8885
Fax: 905.434.7381
www.ommi.on.ca

Toronto Real Estate Board

1400 Don Mills Road
Toronto, ON M3B 3N1
Phone: 416.443.8100
Fax: 416.443.8710
Email: sbell@trebnet.com
www.torontorealestateboard.com
www.trebcommercial.com

Durham Region Association of Realtors

50 Richmond Street East, Unit 14
Oshawa, ON L1G 7C7
Phone: 905.723.8184
Fax: 905.723.7531
Email: DRAR@DurhamRealEstate.org
www.DurhamRealEstate.org

Durham Home & Small Business Association

700 Finley Avenue, Unit 5
Ajax, ON L1S 3Z2
Phone: 905.728.2899
Fax: 905.426.2139
www.dhsba.com

Ontario Association of Home Inspectors

P.O. Box 38108 Castlewood R.P.O.
Toronto, ON M5N 3A8
Phone: 416.256.0960 or 1.888.744.6244
Fax: 905.771.1079
www.oahi.com

Canadian Franchise Association

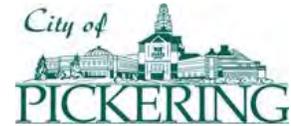
5399 Eglinton Avenue, West
Suite 116
Toronto, ON M9C 5K6
Phone: 416.695.2896 or 1.800.665.4232
Fax: 416.695.1950
Email: info@cfa.ca
www.cfa.ca

Durham Construction Association

2001 Thickson Rd South, Unit 1 & 2
Whitby, ON L1N 6J3
Phone: 905.728.3391 Fax: 905.576.5385
Email: dca@on.aibn.com
www.durhamconstructionassociation.com

Excellence in Manufacturing Consortium (EMC Canada)

Toll Free: 1.866.323.4EMC (4362)
Phone 1.519.376.0470 (#228)
Cell: 1.519.372.6009
Fax 1.519.376.6092
www.emccanada.org



Local Financial Institutions

Bank of Montreal

1360 Kingston Road
Pickering, ON L1V 3B4
Phone: 905.839.8025

Canadian Imperial Bank of Commerce (CIBC)

www.cibc.com

Branch Locations:

1895 Glenanna Road
Pickering, ON L1V 7K1
Phone: 905.839.1198
Fax: 905.839.7338

376 Kingston Road, Unit 1
Pickering, ON L1V 1A4
Phone: 1.800.465.2422

5006 Old Brock Road
Claremont, ON L1Y 1B3
Phone: 905.649.2091

HSBC

1450 Kingston Road
Pickering, ON L1V 1C1
Phone: 905.420.5226

Meridian Credit Union

1550 Kingston Road
Unit 25
Pickering, ON L1V 1C3
Phone: 905.831.1121
Fax: 905.420.0864
www.meridiancu.ca

National Bank of Canada

1848 Liverpool Road
Pickering, ON L1V 1W3
Phone: 905.831.4140
Fax: 905.831.9484
www.nbc.ca

TD Canada Trust

www.tdcanadatrust.com

Branch Locations:

1822 Whites Road
Pickering, ON L1V 4M1
Phone: 905.420.8312

1792 Liverpool Road
Pickering, ON L1V 1V9
Phone: 905.831.6114

Toronto Fire Department Employees

Credit Union
1997 Avenue Road
Toronto, ON M5M 4A3
Phone: 416.440.1294
Fax: 416.440.4271
www.firecreditunion.ca



Local Financial Institutions, continued

Scotiabank

www.scotiabank.ca

Branch Locations:

Pickering Town Centre
1355 Kingston Road
Pickering, ON L1V 1B8
Phone: 905.420.7550
Fax: 905.420.4199

1020 Brock Road
Pickering, ON
Phone: 905.420.2146

705 Kingston Road, Unit 10
Pickering, ON L1V 6K3
Phone: 905.420.1060

Royal Bank of Canada

Branch Locations:

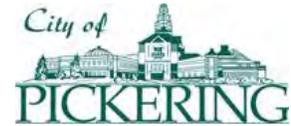
1340 Kingston Road
Unit 5
Pickering, ON L1V 3M9
Phone: 905.839.5152
www.royalbank.ca

RBC Financial

670 Kingston Road, Unit 109
Pickering, ON L1V 1A6
Phone: 905.420.7911
Fax: 905.420.7920
Toll Free: 1.800.769.2520

RBC Royal Bank

Durham Commercial Financial Services
40 King Street West, Suite 800
Oshawa, ON L1H 1A4
Tel: 905.436.5340
Fax: 905.436.7347
Toll Free: 1.888.847.1633



Local Education Support

University of Ontario Institute of Technology (UOIT)

2000 Simcoe Street North
Oshawa, ON L1H 7K4
Phone: 905.721.8668
Fax: 905.721.3178
admissions@uoit.ca
www.uoit.ca

University of Toronto

Toronto, ON M5S 1A1
Phone: 416.978.2011
St. George Campus – Toronto
Erindale Campus – Mississauga
Scarborough Campus – Scarb. / Pickering
www.utoronto.ca

Durham District School Board

400 Taunton Road East
Whitby, ON L1P 2K6
Phone: 905.666.5500 or 1.800.265.3968
Fax: 905.666.6474
www.durham.edu.on.ca

Durham Business & Computer College

1099 Kingston Road, Suite 220
Pickering, ON L1V 1B5
Phone: 905.427.3010 or 1.866.427.3010
Fax: 905.420.6752
www.dbcc.on.ca

Durham College

2000 Simcoe Street North
Oshawa, ON L1H 7K4
Phone: 905.721.2000 or 1.800.816.3615
Fax: 905.721.3113
www.durhamcollege.ca

Pickering Learning Site

[Durham College](#)
[Centennial College](#)
1340 Pickering Parkway
Pickering, ON L1V 4E2

York University

4700 Keele Street
Toronto, ON M3J 1P3
Phone: 416.736.2100
www.yorku.ca

Durham Catholic District School Board

650 Rossland Road West
Oshawa, ON L1J 7C4
Phone: 905.576.6150
www1.dcdsb.ca



Local Employment Support

Service Canada

320 Harwood Avenue
Ajax, ON L1S 2J1
Phone: 905.428.8410 or 1.800.529.3742
Fax: 905.428.8410
www.servicecanada.gc.ca

Northern Lights – Ajax Employment Services Centre

McKenzie Plaza
250 Bayly Street West, Unit 19
Ajax, ON L1S 3V4
Phone: 905.426.8337
Fax: 905.426.8335
Toll Free: 1.866.613 WORK (9675)
www.northernlightscanada.ca

Express Employment Professionals

1099 Kingston Road, Suite 214
Pickering, ON L1V 1B5
Phone: 905.421.9555
Fax: 905.421.9663
www.expresspros.com

YMCA – Durham Employment & Community

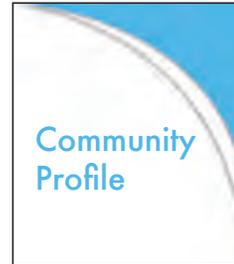
1550 Kingston Road, Suite 16
Pickering, On L1V 1C3
Phone: 905.427.7670 or 905.839.8011
Fax: 905.839.9687
www.ymcatoronto.org

Manpower

1315 Pickering Parkway, Suite 100
Pickering, ON L1V 7G9
Phone: 905.831.7683, ext. 237
Fax: 905.831.8134
Email: Pickering.ON@na.manpower.com
www.manpower.com



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